

Scheme Performances as on March 28, 2018

Kotak 50 - Dividend

	Kotak 50 - Dividend	Nifty 50 TRI#	S&P BSE SENSEX TRI##	Kotak 50 - Dividend	Nifty 50 TRI#	S&P BSE SENSEX TRI##
Since Inception	19.11%	15.17%	14.07%	2,89,972	1,51,865	1,26,272
Last 1 Year	9.02%	11.76%	12.70%	10,902	11,176	11,270
Last 3 Years	7.30%	7.38%	7.14%	12,351	12,378	12,295
Last 5 Years	14.96%	13.63%	13.48%	20,090	18,954	18,823

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.

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 from 31st May 2007 to 31st Jan 2018.

Kotak Classic Equity Fund - Growth

	Kotak Classic Equity Fund - Growth	Nifty 100 TRI#	Nifty 50 TRI##	Kotak Classic Equity Fund - Growth	Nifty 100 TRI#	Nifty 50 TRI##
Since Inception	13.02%	14.20%	13.71%	47,207	53,836	50,992
Last 1 Year	16.42%	12.22%	11.76%	11,642	11,222	11,176
Last 3 Years	9.39%	8.62%	7.38%	13,083	12,810	12,378
Last 5 Years	15.54%	14.97%	13.63%	20,598	20,091	18,954

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

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Kotak Opportunities - Growth

	Kotak Opportunities - Growth	Nifty 500 TRI#	Nifty 50 TRI##	Kotak Opportunities - Growth	Nifty 500 TRI#	Nifty 50 TRI##
Since Inception	19.46%	16.10%	15.76%	1,11,365	75,659	72,691
Last 1 Year	9.25%	12.87%	11.76%	10,925	11,287	11,176
Last 3 Years	10.46%	9.83%	7.38%	13,470	13,240	12,378
Last 5 Years	19.26%	16.31%	13.63%	24,141	21,292	18,954

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

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Kotak Select Focus Fund - Growth

	Kotak Select Focus Fund - Growth	Nifty 200 TRI#	Nifty 50 TRI##	Kotak Select Focus Fund - Growth	Nifty 200 TRI#	Nifty 50 TRI##
Since Inception	14.50%	11.08%	10.33%	31,817	24,547	23,166
Last 1 Year	10.70%	12.42%	11.76%	11,070	11,242	11,176
Last 3 Years	11.76%	9.09%	7.38%	13,949	12,974	12,378
Last 5 Years	21.16%	15.56%	13.63%	26,118	20,613	18,954

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

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Kotak Tax Saver Scheme - Growth

	Kotak Tax Saver Scheme - Growth	Nifty 500 TRI#	Nifty 50 TRI##	Kotak Tax Saver Scheme - Growth	Nifty 500 TRI#	Nifty 50 TRI##
Since Inception	11.84%	13.13%	12.97%	39,826	45,900	45,075
Last 1 Year	6.25%	12.87%	11.76%	10,625	11,287	11,176
Last 3 Years	8.26%	9.83%	7.38%	12,684	13,240	12,378
Last 5 Years	16.89%	16.31%	13.63%	21,831	21,292	18,954

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

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Kotak Midcap - Growth

	Kotak Midcap - Growth	Nifty Free Float Midcap 100 TRI#	Nifty 50 TRI##	Kotak Midcap - Growth	Nifty Free Float Midcap 100 TRI#	Nifty 50 TRI##
Since Inception	16.89%	16.73%	14.36%	77,240	75,801	57,967
Last 1 Year	10.97%	10.25%	11.76%	11,097	11,025	11,176
Last 3 Years	14.75%	14.39%	7.38%	15,098	14,958	12,378
Last 5 Years	24.30%	21.96%	13.63%	29,692	26,995	18,954

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

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Kotak Emerging Equity - Growth

	Kotak Emerging Equity - Growth	S&P BSE MidSmall Cap TRI#	Nifty 50 TRI##	Kotak Emerging Equity - Growth	S&P BSE MidSmall Cap TRI#	Nifty 50 TRI##
Since Inception	13.16%	13.46%	10.54%	38,992	40,137	30,104
Last 1 Year	11.01%	16.75%	11.76%	11,101	11,675	11,176
Last 3 Years	14.86%	15.99%	7.38%	15,140	15,592	12,378
Last 5 Years	26.57%	22.73%	13.63%	32,504	27,858	18,954

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

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Kotak Infrastructure and Economic Reform Fund - Growth

	Kotak Infrastructure and Economic Reform Fund - Growth	S&P BSE 100 TRI#	Nifty 50 TRI##	Kotak Infrastructure and Economic Reform Fund - Growth	S&P BSE 100 TRI#	Nifty 50 TRI##
Since Inception	7.77%	8.25%	8.08%	21,280	22,265	21,908
Last 1 Year	10.15%	12.12%	11.76%	11,015	11,212	11,176
Last 3 Years	10.72%	8.39%	7.38%	13,565	12,730	12,378
Last 5 Years	21.78%	14.73%	13.63%	26,798	19,884	18,954

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).

Kotak Balance

	Kotak Balance	CRISIL Hybrid 35 + 65 - Aggressive Index \$#	Nifty 50 TRI##	Kotak Emerging Equity - Growth	CRISIL Hybrid 35 + 65 - Aggressive Index \$#	Nifty 50 TRI##
Since Inception	14.67%	NA	12.91%	1,23,244	NA	92,837
Last 1 Year	6.27%	9.96%	11.76%	10,627	10,996	11,176
Last 3 Years	8.39%	9.12%	7.38%	12,728	12,987	12,378
Last 5 Years	12.77%	13.46%	13.63%	18,245	18,810	18,954

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.

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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

Kotak Equity Arbitrage Fund - Growth

	Kotak Equity Arbitrage Fund - Growth	Nifty 50 Arbitrage Index#	Nifty 50 TRI##	Kotak Equity Arbitrage Fund - Growth	Nifty 50 Arbitrage Index#	Nifty 50 TRI##
Since Inception	7.56%	NA	12.80%	24,861	NA	45,052
Last 1 Year	6.15%	4.36%	11.76%	10,615	10,436	11,176
Last 3 Years	6.44%	5.65%	7.38%	12,054	11,788	12,378
Last 5 Years	7.48%	6.83%	13.63%	14,345	13,917	18,954

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

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Kotak Equity Savings Fund - Growth

	Kotak Equity Savings Fund - Growth	75% NIFTY 50 ARBITRAGE + 25% Nifty 50 TRI#	Nifty 50 TRI##	Kotak Equity Savings Fund - Growth	75% NIFTY 50 ARBITRAGE + 25% Nifty 50 TRI#	Nifty 50 TRI##
Since Inception	8.35%	7.00%	8.77%	13,197	12,634	13,372
Last 1 Year	8.31%	6.26%	11.76%	10,831	10,626	11,176
Last 3 Years	7.47%	6.26%	7.38%	12,406	11,994	12,378

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.

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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).

Kotak India Growth Fund - Series 1 - Regular Plan - Growth

	Kotak India Growth Fund - Series 1 - Regular Plan - Growth	Nifty 200 TRI#	Nifty 50 TRI##	Kotak India Growth Fund - Series 1 - Regular Plan - Growth	Nifty 200 TRI#	Nifty 50 TRI##
Since Inception	8.49%	11.12%	9.42%	12,663	13,569	12,979
Last 1 Year	7.74%	12.42%	11.76%	10,774	11,242	11,176

Scheme Inception date is 06/05/2015. Mr. Harish Krishnan has been managing the fund since 06/05/2015

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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).

Kotak Liquid - Regular Plan - Growth

	Kotak Liquid - Regular Plan - Growth	CRISIL Liquid Fund#	CRISIL 1 Year TBill##	Kotak Liquid - Regular Plan - Growth	CRISIL Liquid Fund#	CRISIL 1 Year TBill##
Since Inception	7.44%	6.95%	5.96%	28,151	26,348	23,042
Last 1 Year	6.75%	6.84%	5.92%	10,675	10,684	10,592
Last 3 Years	7.38%	7.33%	6.91%	12,384	12,367	12,223
Last 5 Years	8.10%	8.08%	7.05%	14,773	14,763	14,067

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

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The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark.

Kotak Floater - Short Term - Growth

	Kotak Floater - Short Term - Growth	CRISIL Liquid Fund#	CRISIL 1 Year TBill##	Kotak Floater - Short Term - Growth	CRISIL Liquid Fund#	CRISIL 1 Year TBill##
Since Inception	7.36%	6.89%	5.95%	28,446	26,685	23,412
Last 1 Year	6.79%	6.84%	5.92%	10,679	10,684	10,592
Last 3 Years	7.45%	7.33%	6.91%	12,407	12,367	12,223
Last 5 Years	8.15%	8.08%	7.05%	14,811	14,763	14,067

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

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The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark.

Kotak Treasury Advantage Fund - Growth

	Kotak Treasury Advantage Fund - Growth	CRISIL Liquid Fund#	CRISIL 1 Year TBill##	Kotak Treasury Advantage Fund - Growth	CRISIL Liquid Fund#	CRISIL 1 Year TBill##
Since Inception	7.78%	7.12%	6.07%	27,777	25,550	22,331
Last 1 Year	6.67%	6.79%	5.87%	10,667	10,679	10,587
Last 3 Years	7.66%	7.33%	6.91%	12,473	12,360	12,217
Last 5 Years	8.27%	8.09%	7.05%	14,881	14,755	14,060

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.

Kotak Banking and PSU Debt Fund - Growth

	Kotak Banking and PSU Debt Fund - Growth	CRISIL Short Term Bond Fund#	CRISIL 1 Year TBill##	Kotak Banking and PSU Debt Fund - Growth	CRISIL Short Term Bond Fund#	CRISIL 1 Year TBill##
Since Inception	7.36%	NA	6.63%	39,252	NA	34,442
Last 1 Year	6.54%	6.11%	5.87%	10,654	10,611	10,587
Last 3 Years	8.07%	7.90%	6.91%	12,617	12,558	12,217
Last 5 Years	8.72%	8.56%	7.05%	15,193	15,082	14,060

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

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The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark.

Kotak Low Duration Fund - Growth

	Kotak Low Duration Fund - Growth	CRISIL Liquid Fund#	CRISIL 1 Year TBill##	Kotak Low Duration Fund - Growth	CRISIL Liquid Fund#	CRISIL 1 Year TBill##
Since Inception	7.76%	7.58%	6.46%	21,217	20,869	18,783
Last 1 Year	7.02%	6.79%	5.87%	10,702	10,679	10,587
Last 3 Years	8.28%	7.33%	6.91%	12,690	12,360	12,217
Last 5 Years	8.33%	8.09%	7.05%	14,923	14,755	14,060

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

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The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark.

Kotak Bond Short Term Plan - Growth

	Kotak Bond Short Term Plan - Growth	CRISIL Short Term Bond Fund#	CRISIL 1 Year TBill##	Kotak Bond Short Term Plan - Growth	CRISIL Short Term Bond Fund#	CRISIL 1 Year TBill##
Since Inception	7.67%	7.22%	5.98%	32,421	30,314	25,197
Last 1 Year	5.48%	6.11%	5.87%	10,548	10,611	10,587
Last 3 Years	7.50%	7.90%	6.91%	12,419	12,558	12,217
Last 5 Years	7.94%	8.56%	7.05%	14,659	15,082	14,060

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

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The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark.

Kotak Flexi Debt - Regular Plan - Growth

	Kotak Flexi Debt - Regular Plan - Growth	CRISIL Composite Bond Fund#	CRISIL 1 Year TBill##	Kotak Flexi Debt - Regular Plan - Growth	CRISIL Composite Bond Fund#	CRISIL 1 Year TBill##
Since Inception	8.48%	7.83%	6.46%	22,282	20,996	18,519
Last 1 Year	6.17%	5.06%	5.87%	10,617	10,506	10,587
Last 3 Years	8.57%	8.12%	6.91%	12,791	12,632	12,217
Last 5 Years	8.99%	8.60%	7.05%	15,380	15,110	14,060

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

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The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark.

Kotak Income Opportunities Fund - Growth

	Kotak Income Opportunities Fund - Growth	CRISIL Short Term Bond Fund#	CRISIL 1 Year TBill##	Kotak Income Opportunities Fund - Growth	CRISIL Short Term Bond Fund#	CRISIL 1 Year TBill##
Since Inception	8.56%	8.17%	6.77%	19,115	18,577	16,757
Last 1 Year	6.52%	6.11%	5.87%	10,652	10,611	10,587
Last 3 Years	8.55%	7.90%	6.91%	12,786	12,558	12,217
Last 5 Years	8.82%	8.56%	7.05%	15,264	15,082	14,060

Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010.

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The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark.

Kotak Corporate Bond Fund - Growth

	Kotak Corporate Bond Fund - Growth	CRISIL Composite Bond Fund#	CRISIL 1 Year TBill##	Kotak Corporate Bond Fund - Growth	CRISIL Composite Bond Fund#	CRISIL 1 Year TBill##
Since Inception	8.15%	7.75%	6.42%	22,812	21,929	19,246
Last 1 Year	6.77%	5.06%	5.87%	10,677	10,506	10,587
Last 3 Years	7.98%	8.12%	6.91%	12,584	12,632	12,217
Last 5 Years	8.29%	8.60%	7.05%	14,894	15,110	14,060

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.

Kotak Medium Term Fund - Regular Plan - Growth

	Kotak Medium Term Fund - Regular Plan - Growth	CRISIL Composite Bond Fund#	CRISIL 10 Year Gilt##	Kotak Medium Term Fund - Regular Plan - Growth	CRISIL Composite Bond Fund#	CRISIL 10 Year Gilt##
Since Inception	9.54%	9.75%	8.35%	14,425	14,535	13,804
Last 1 Year	6.55%	5.06%	-0.42%	10,655	10,506	9,958
Last 3 Years	8.71%	8.12%	6.36%	12,843	12,632	12,029

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.

Kotak Bond - Regular Plan - Growth

	Kotak Bond - Regular Plan - Growth	CRISIL Composite Bond Fund#	CRISIL 10 Year Gilt##	Kotak Bond - Regular Plan - Growth	CRISIL Composite Bond Fund#	CRISIL 10 Year Gilt##
Since Inception	8.87%	NA	NA	47,543	NA	NA
Last 1 Year	2.70%	5.06%	-0.42%	10,270	10,506	9,958
Last 3 Years	6.01%	8.12%	6.36%	11,909	12,632	12,029
Last 5 Years	7.01%	8.60%	6.42%	14,034	15,110	13,649

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.

Kotak Gilt - Investment - Regular - Growth

	Kotak Gilt - Investment - Regular - Growth	I-SEC Composite Gilt Index#	CRISIL 10 Year Gilt##	Kotak Gilt - Investment - Regular - Growth	I-SEC Composite Gilt Index#	CRISIL 10 Year Gilt##
Since Inception	9.58%	NA	NA	58,242	#VALUE!	NA
Last 1 Year	3.34%	5.06%	-0.42%	10,334	10,506	9,958
Last 3 Years	6.80%	8.05%	6.36%	12,179	12,610	12,029
Last 5 Years	7.48%	8.68%	6.42%	14,344	15,162	13,649

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.

Kotak Gilt - Investment - PF and Trust - Growth

	Kotak Gilt - Investment - PF and Trust - Growth	I-SEC Composite Gilt Index#	CRISIL 10 Year Gilt##	Kotak Gilt - Investment - PF and Trust - Growth	I-SEC Composite Gilt Index#	CRISIL 10 Year Gilt##
Since Inception	7.30%	7.35%	5.28%	27,548	27,746	20,967
Last 1 Year	3.34%	5.06%	-0.42%	10,334	10,506	9,958
Last 3 Years	6.84%	8.05%	6.36%	12,193	12,610	12,029
Last 5 Years	7.52%	8.68%	6.42%	14,370	15,162	13,649

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.

Kotak Monthly Income Plan - Growth

	Kotak Monthly Income Plan - Growth	CRISIL Hybrid 85 + 15 - Conservative Index \$#	CRISIL 10 Year Gilt##	Kotak Monthly Income Plan - Growth	CRISIL Hybrid 85 + 15 - Conservative Index \$#	CRISIL 10 Year Gilt##
Since Inception	7.87%	8.27%	5.35%	29,627	31,225	21,114
Last 1 Year	5.86%	6.21%	-0.42%	10,586	10,621	9,958
Last 3 Years	8.31%	8.42%	6.36%	12,701	12,739	12,029
Last 5 Years	10.23%	9.78%	6.42%	16,277	15,952	13,649

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 existing benchmark "CRISIL MIP Blended" has been renamed as "CRISIL Hybrid 85+15 - Conservative Index" as per communication received from CRISIL. 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

Kotak Asset Allocator Fund - Growth

	Kotak Asset Allocator Fund - Growth	CRISIL Hybrid 35 + 65 - Aggressive Index \$#	S&P BSE SENSEX TRI##	Kotak Asset Allocator Fund - Growth	CRISIL Hybrid 35 + 65 - Aggressive Index \$#	S&P BSE SENSEX TRI##
Since Inception	15.99%	13.43%	15.75%	75,634	55,761	73,504
Last 1 Year	5.92%	9.96%	12.70%	10,592	10,996	11,270
Last 3 Years	8.75%	9.12%	7.14%	12,856	12,987	12,295
Last 5 Years	15.79%	13.46%	13.48%	20,826	18,810	18,823

Scheme Inception date is 09/08/2004. 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. \$ The existing benchmark "CRISIL Balanced Fund" has been renamed as "CRISIL Hybrid 35+65 - Aggressive Index" as per communication received from CRISIL.

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

Kotak US Equity Fund - Growth

	Kotak US Equity Fund - Growth	S&P 500 International Total Return Net Index#	Nifty 50 TRI##	Kotak US Equity Fund - Growth	S&P 500 International Total Return Net Index#	Nifty 50 TRI##
Since Inception	9.21%	12.38%	13.20%	14,567	16,462	16,979
Last 1 Year	10.62%	12.92%	11.76%	11,062	11,292	11,176
Last 3 Years	8.72%	11.94%	7.38%	12,845	14,019	12,378

Scheme Inception date is 20/12/2013. Mr. Deepak Gupta 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.

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).

Kotak Global Emerging Market Fund - Growth

	Kotak Global Emerging Market Fund - Growth	MSCI Emerging Market index#	Nifty 50 TRI##	Kotak Global Emerging Market Fund - Growth	MSCI Emerging Market index#	Nifty 50 TRI##
Since Inception	5.08%	4.67%	8.30%	16,832	16,152	23,125
Last 1 Year	23.19%	21.84%	11.76%	12,319	12,184	11,176
Last 3 Years	5.53%	7.66%	7.38%	11,748	12,473	12,378
Last 5 Years	6.60%	6.12%	13.63%	13,765	13,462	18,954

Scheme Inception date is 26/09/2007. Mr. Abhishek Bisen has been managing the fund since 04/04/2011 and Mr. Deepak Gupta has been managing the fund since 04/04/2011.

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.

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).

Kotak World Gold Fund - Growth

	Kotak World Gold Fund - Growth	Financial Times Gold Mines Total - Price#	Nifty 50 TRI##	Kotak World Gold Fund - Growth	Financial Times Gold Mines Total - Price#	Nifty 50 TRI##
Since Inception	-1.93%	-2.17%	9.59%	8,257	8,064	24,574
Last 1 Year	-10.26%	-5.16%	11.76%	8,974	9,484	11,176
Last 3 Years	3.47%	10.87%	7.38%	11,076	13,620	12,378
Last 5 Years	-6.61%	-5.09%	13.63%	7,104	7,702	18,954

Scheme Inception date is 06/06/2008. Mr. Deepak Gupta 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.

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).

Kotak Gold ETF

	Kotak Gold Fund - Growth	Price of Gold#	CRISIL 10 Year Gilt##	Kotak Gold Fund - Growth	Price of Gold#	CRISIL 10 Year Gilt##
Since Inception	3.62%	5.61%	6.53%	12,830	14,667	15,580
Last 1 Year	4.91%	6.72%	-0.42%	10,491	10,672	9,958
Last 3 Years	3.36%	5.41%	6.36%	11,040	11,710	12,029
Last 5 Years	-1.12%	0.58%	6.42%	9,453	10,295	13,649

Scheme Inception date is 27/07/2007. 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.

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).

Kotak Nifty ETF

	Kotak Nifty ETF	Nifty 50 TRI#	S&P BSE SENSEX TRI##	Kotak Nifty ETF	Nifty 50 TRI#	S&P BSE SENSEX TRI##
Since Inception	10.86%	11.04%	10.97%	23,142	23,452	23,323
Last 1 Year	11.58%	11.76%	12.70%	11,158	11,176	11,270
Last 3 Years	7.33%	7.38%	7.14%	12,358	12,378	12,295
Last 5 Years	13.54%	13.63%	13.48%	18,874	18,954	18,823

Scheme Inception date is 08/02/2010. Mr. Deepak Gupta has been managing the fund since 25/02/2011.

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.

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).

Kotak Sensex ETF

	Kotak Sensex ETF	S&P BSE SENSEX TRI#	Nifty 50 TRI##	Kotak Sensex ETF	S&P BSE SENSEX TRI#	Nifty 50 TRI##
Since Inception	9.03%	9.52%	9.59%	23,354	24,407	24,574
Last 1 Year	12.37%	12.70%	11.76%	11,237	11,270	11,176
Last 3 Years	6.81%	7.14%	7.38%	12,182	12,295	12,378
Last 5 Years	13.09%	13.48%	13.63%	18,501	18,823	18,954

Scheme Inception date is 06/06/2008. Mr. Deepak Gupta has been managing the fund since 25/02/2011.

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.

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).

Kotak Banking ETF

	Kotak Banking ETF	Nifty Bank TRI#	Nifty 50 TRI##	Kotak Banking ETF	Nifty Bank TRI#	Nifty 50 TRI##
Since Inception	9.26%	9.44%	7.28%	13,395	13,465	12,608
Last 1 Year	13.69%	13.88%	11.76%	11,369	11,388	11,176
Last 3 Years	10.80%	10.96%	7.38%	13,595	13,655	12,378

Scheme Inception date is 10/12/2014. Mr. Deepak Gupta has been managing the fund since 24/11/2014.

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.

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).

Kotak PSU Bank ETF

	Kotak PSU Bank ETF	Nifty PSU Bank TRI#	Nifty 50 TRI##	Kotak PSU Bank ETF	Nifty PSU Bank TRI#	Nifty 50 TRI##
Since Inception	1.66%	1.62%	6.92%	11,860	11,817	20,038
Last 1 Year	-18.20%	-17.84%	11.76%	8,180	8,216	11,176
Last 3 Years	-4.96%	-4.58%	7.38%	8,588	8,690	12,378
Last 5 Years	-0.03%	0.26%	13.63%	9,984	10,131	18,954

Scheme Inception date is 08/11/2007. Mr. Deepak Gupta has been managing the fund since 25/02/2011.

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.

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).

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 Opportunities (Aug 4, '12), Kotak Select Focus Fund (Aug 4, '12), Kotak Tax Saver (Aug. 25, '15)

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 Select Focus Fund - Growth	10.70	12.42	11.76	9.09	21.16	15.56	14.50	11.08
Kotak Opportunities - Growth	9.25	12.87	10.46	9.83	19.26	16.31	19.46	16.10
Kotak Tax Saver Scheme - Growth	6.25	12.87	8.26	9.83	16.89	16.31	11.84	13.13
Kotak India Growth Fund Series 4	Since the scheme has not yet completed 1 year from inception, the performance of the scheme is not being disclosed.							

Kotak Select Focus Fund - Growth, *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.

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

Kotak Tax Saver Scheme - 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 India Growth Fund Series 4, *Name of the Benchmark - Nifty 200-TRI, Scheme inception date is 20/02/2018. Mr. Harsha Upadhyaya has been managing the fund since 20/02/2018. Mr. Devender Singhal has been managing the fund since 19/03/2018.

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).

Name: Mr. Harish Krishnan

Mr. Harish Krishnan 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 50 (Jan 01, '14), Kotak Infrastructure & Economic Reform Fund (Jan 31, '15), Kotak India Growth Fund Series I (May 06, '15).

Business Experience

Mr. Harish has a decade of experience spread over Equity Research and Fund Management. Prior to joining Kotak 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 Infrastructure and Economic Reform Fund - Growth	10.15	12.12	10.72	8.39	21.78	14.73	7.77	8.25
Kotak 50 - Dividend	9.02	11.76	7.30	7.38	14.96	13.63	19.11	15.17
Kotak India Growth Fund - Series 1 - Regular Plan - Growth	7.74	12.42	NA	NA	NA	NA	8.49	11.12

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

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

Kotak India Growth Fund - Series 1 - Regular Plan - Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 06/05/2015. Mr. Harish Krishnan has been managing the fund since 06/05/2015.

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).

For Kotak 50 Fund: 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 from 31st May 2007 to 31st Jan 2018.

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 Midcap (Jan. 21, '10), Kotak Emerging Equity (May 27, '10), Kotak Balance (Aug. 25, '15)

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 Emerging Equity - Growth	11.01	16.75	14.86	15.99	26.57	22.73	13.16	13.46
Kotak Midcap - Growth	10.97	10.25	14.75	14.39	24.30	21.96	16.89	16.73
Kotak Balance - Dividend	6.27	9.96	8.39	9.12	12.77	13.46	14.67	NA

Kotak Emerging Equity - Growth, *Name of the Benchmark - S&P BSE MidSmallCap TRI, 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 TRI, 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 Hybrid 35+65 - 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.

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).

For Kotak Balance Fund: 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.

Name: Mr. Deepak Gupta

Mr. Deepak Gupta manages 13 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 Arbitrage (Sept. 1, '08), Kotak Asset Allocator Fund (Sept. 1, '08), Kotak Global Emerging Market Fund (Apr. 4, '11), (Dedicated fund manager for over seas investment), Kotak Balance (Aug. 25, '15), Kotak Equity Savings Fund (Oct. 13, '14), Kotak World Gold Fund (Jan. 31, '15), Kotak US Equity Fund (Jan. 31, '15), Kotak PSU Bank ETF (Nov. 8, '07), Kotak SENSEX ETF (Jun. 6, '08), Kotak NIFTY ETF (Feb. 8, '10), Kotak Banking ETF (Dec. 11, '14), Kotak Classic Equity (Jan. 1, '17).

Business Experience

Mr. Deepak has almost 10 years of experience in the mutual fund industry. He had joined the Equity Fund Management team as a research analyst. He is now an Equity Fund Manager. Mr. Deepak is a Graduate in Commerce from Mumbai University. He is a qualified Chartered Accountant, a Cost Accountant and has cleared the AIMR CFA Level 3.

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 Global Emerging Market Fund - Growth	23.19	21.84	5.53	7.66	6.60	6.12	5.08	4.67
	Kotak Classic Equity Fund - Growth	16.42	12.22	9.39	8.62	15.54	14.97	13.02	14.20
	Kotak NV20 ETF	14.75	15.15	NA	NA	NA	NA	14.71	12.50
Bottom 3	Kotak Asset Allocator Fund - Growth	5.92	9.96	8.75	9.12	15.79	13.46	15.99	13.43
	Kotak World Gold Fund - Growth	-10.26	-5.16	3.47	10.87	-6.61	-5.09	-1.93	-2.17
	Kotak PSU Bank ETF	-18.20	-17.84	-4.96	-4.58	-0.03	0.26	1.66	1.62

Kotak Global Emerging Market Fund - Growth, *Name of the Benchmark - MSCI Emerging Market index, Scheme Inception date is 26/09/2007. Mr. Deepak Gupta has been managing the fund since 04/04/2011(Dedicated fund manager for overseas investment) and Mr. Abhishek Bisen has been managing the fund since 04/04/2011.

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

Kotak NV20 ETF - *Name of the Benchmark Nifty 50 Value 20 TRI, Scheme Inception date is 01/12/2015. Mr. Deepak Gupta has been managing the fund since 08/12/2015.

Kotak Asset Allocator Fund - Growth, *Name of the Benchmark - CRISIL Hybrid 35+65 - Aggressive Index, Scheme Inception date is 09/08/2004. 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.

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

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).

Name: Mr. Abhishek Bisen

Mr. Abhishek Bisen manages 9 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of regular plan.

Kotak Balance (Apr. 15, '08), Kotak Monthly Income Plan (Apr. 15, '08), Kotak Bond (Regular Plan) (Apr. 15, '08), Kotak Gilt Investment (Regular & PF-Trust) (Apr. 15, '08), Kotak Global Emerging Market Fund (Apr. 15, '08), Kotak Equity Savings Fund (Oct. 13, '14), Kotak Gold ETF (Jul. 27, '07), Kotak Gold Fund (Mar. 25, '11)

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, Mr. 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 Global Emerging Market Fund - Growth	23.19	21.84	5.53	7.66	6.60	6.12	5.08	4.67
	Kotak Equity Savings Fund - Growth	8.31	6.26	7.47	6.26	NA	NA	8.35	7.00
	Kotak Balance - Dividend	6.27	9.96	8.39	9.12	12.77	13.46	14.67	NA
Bottom 3	Kotak Gold Fund - Growth	4.91	6.72	3.36	5.41	-1.12	0.58	3.62	5.61
	Kotak Gilt - Investment - Regular - Growth	3.34	5.06	6.80	8.05	7.48	8.68	9.58	NA
	Kotak Bond - Regular Plan - Growth	2.70	5.06	6.01	8.12	7.01	8.60	8.87	NA

Kotak Global Emerging Market Fund - Growth, *Name of the Benchmark - MSCI Emerging Market index, Scheme Inception date is 26/09/2007. Mr. Deepak Gupta has been managing the fund since 04/04/2011(Dedicated fund manager for overseas investment) and Mr. Abhishek Bisen has been managing the fund since 04/04/2011.

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. Deepak Gupta has been managing the fund since 17/09/2014. Mr. Abhishek Bisen has been managing the fund since 17/09/2014.

Kotak Balance - Dividend, *Name of the Benchmark - CRISIL Hybrid 35+65 - 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 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 Gilt - Investment - Regular - Growth, *Name of the Benchmark - I-SEC Composite Gilt Index, Scheme Inception date is 29/12/1998. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.

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.

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).

For Kotak Balance Fund: 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.

Name: Mr. Deepak Agrawal

Mr. Deepak Agrawal manages 10 & All FMPs funds 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 (Apr. 14, '08), Kotak Flexi Debt (Jul. 11, '07), Kotak Floater Short Term (Nov. 25, '07), Kotak Liquid (Jul. 11, '12), Kotak Kotak Banking and PSU Debt Fund (Apr. 14, '08), Kotak Treasury Advantage Fund (Formerly Known as Kotak Floater Long Term Scheme) (Jul. 11, '07), Kotak Income Opportunities Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Low Duration Fund (Jan. 31, '15), Kotak Corporate Bond Fund (Jan. 31, '15), All Fixed Maturity Plans in existence (Aug. 13, '15),

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.

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 Low Duration Fund - Growth	7.02	6.79	8.28	7.33	8.33	8.09	7.76	7.58
	Kotak Floater - Short Term - Growth	6.79	6.84	7.45	7.33	8.15	8.08	7.36	6.89
	Kotak Corporate Bond Fund - Growth	6.77	5.06	7.98	8.12	8.29	8.60	8.15	7.75
Bottom 3	Kotak Income Opportunities Fund - Growth	6.52	6.11	8.55	7.90	8.82	8.56	8.56	8.17
	Kotak Flexi Debt - Regular Plan - Growth	6.17	5.06	8.57	8.12	8.99	8.60	8.48	7.83
	Kotak Bond Short Term Plan - Growth	5.48	6.11	7.50	7.90	7.94	8.56	7.67	7.22

Kotak Low Duration Fund - Growth, *Name of the Benchmark - CRISIL Liquid Fund, Scheme Inception date is 06/03/2008. Mr. Deepak Agrawal has been managing the fund since 01/02/2015.

Kotak Floater - Short Term - Growth, *Name of the Benchmark - CRISIL Liquid Fund, Scheme Inception date is 14/07/2003. Mr. Deepak Agrawal has been managing the fund since 01/11/2006.

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

Kotak Income Opportunities Fund - Growth, *Name of the Benchmark - CRISIL Short Term Bond Fund, Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010.

Kotak Flexi Debt - Regular Plan - Growth, *Name of the Benchmark - CRISIL Composite Bond Fund, Scheme Inception date is 26/05/2008. Mr. Deepak Agrawal has been managing the fund since 25/11/2012.

Kotak Bond Short Term Plan - Growth, *Name of the Benchmark - CRISIL Short Term Bond Fund, Scheme Inception date is 02/05/2002. Mr. Deepak Agrawal has been managing the fund since 11/07/2007.

We are comparing the performances of the funds with the total return Index(TRI)

Name: Mr. Devender Singhal

Mr. Devender Singhal manages 2 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of regular plan.

Kotak Monthly Income Plan (Aug. 25, '15)

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 PN 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 (%)^*
Kotak Monthly Income Plan - Growth	5.86	6.21	8.31	8.42	10.23	9.78	7.87	8.27
Kotak India Growth Fund Series 4	Since the scheme has not yet completed 1 year from inception, the performance of the scheme is not being disclosed.							

Kotak Monthly Income Plan - 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 India Growth Fund Series 4, *Name of the Benchmark – Nifty 200-TRI, Scheme inception date is 20/02/2018. Mr. Harsha Upadhyaya has been managing the fund since 20/02/2018. Mr. Devender Singhal has been managing the fund since 19/03/2018.

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).

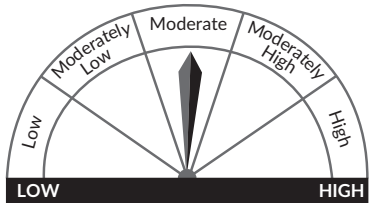
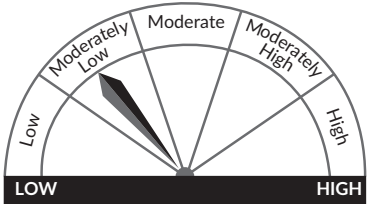
The debt component of the index is TRI since inception. For equity component of the index, as TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 200 PRI values series is used till 31st July 2006 and TRI values is used since 1st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

PRODUCT LABELS

EQUITY PRODUCT OFFERINGS

SCHEME NAME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKOMETER
Kotak Infrastructure & Economic Reforms 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 high risk</p>

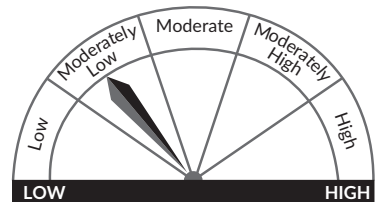
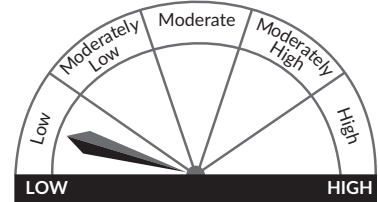
DEBT PRODUCT OFFERINGS

Kotak Bond	<ul style="list-style-type: none"> Income over a long investment horizon Investment in debt & money market securities 	 <p>Investors understand that their principal will be at moderate risk</p>	
Kotak Gilt Investment	<ul style="list-style-type: none"> Income over a long investment horizon Investments in sovereign securities issued by the Central and/or State Government(s) and / or reverse repos in such securities. 		
Kotak Medium Term Fund	<ul style="list-style-type: none"> Income over a medium term investment horizon Investment in debt, government securities & money market instruments with a portfolio weighted average maturity between 3-7 years 		
Kotak Monthly Income Plan	<ul style="list-style-type: none"> Income & capital growth over a long term horizon Investment in a portfolio of debt instruments with a moderate exposure in equity & equity related instruments 		
Kotak Multi Asset Allocation	<ul style="list-style-type: none"> Income & capital growth over a long term horizon Investment in a portfolio of debt instruments with a moderate exposure in equity & equity related instruments and provides diversification by investing in Gold ETFs 		
Kotak Low Duration Fund	<ul style="list-style-type: none"> Regular Income over short term Income by focussing on low duration securities 		
Kotak Corporate Bond Fund Fund	<ul style="list-style-type: none"> Regular Income over short term Income by investing in fixed income securities of varying maturities and credit 		
Kotak Bond Short Term	<ul style="list-style-type: none"> Income over a medium term horizon Investment in debt & money market securities 		 <p>Investors understand that their principal will be at moderately low risk</p>
Kotak Flexi Debt	<ul style="list-style-type: none"> Income over a medium term investment horizon Investment in debt & money market securities 		
Kotak Treasury Advantage Fund	<ul style="list-style-type: none"> Income over a short term investment horizon Investment in debt & money market securities 		
Kotak Banking and PSU Debt Fund	<ul style="list-style-type: none"> Income over a short to medium term investment horizon Investment in debt & money market securities of PSUs, Banks & government securities 		

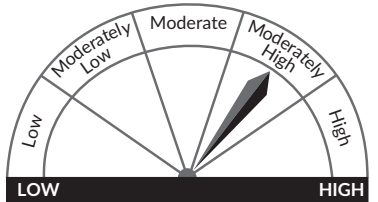
* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



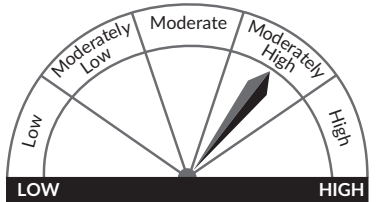
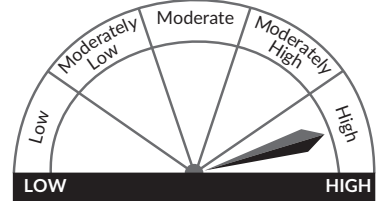
DEBT PRODUCT OFFERINGS

SCHEME NAME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKOMETER
Kotak Income Opportunities	<ul style="list-style-type: none"> Income over a medium term investment horizon Investment in debt & money market securities 	 <p>Investors understand that their principal will be at moderately low risk</p>
Kotak Floater Short Term	<ul style="list-style-type: none"> Income over a short term investment horizon Investment in floating rate securities, debt & money market securities 	 <p>Investors understand that their principal will be at low risk</p>
Kotak Liquid	<ul style="list-style-type: none"> Income over a short term investment horizon Investment in debt & money market securities 	

BALANCED SCHEME OFFERINGS

Kotak Balance	<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 	 <p>Investors understand that their principal will be at moderately high risk</p>
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ETF PRODUCT OFFERINGS

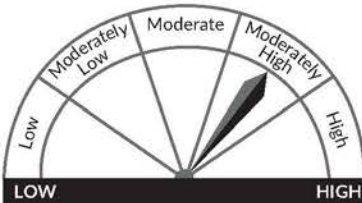
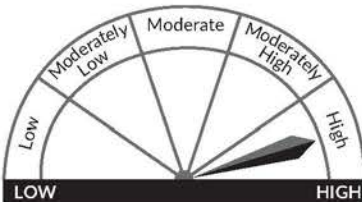
Kotak Gold ETF	<ul style="list-style-type: none"> Returns in line with physical gold over medium to long term, subject to tracking error Investment in physical gold 	 <p>Investors understand that their principal will be at moderately high risk</p>
Kotak Nifty ETF	<ul style="list-style-type: none"> Long term capital growth Investment in stocks comprising the underlying index and endeavours to track the benchmark index 	
Kotak SENSEX ETF	<ul style="list-style-type: none"> Long term capital growth Investment in stocks comprising the underlying index and endeavours to track the benchmark index 	
Kotak NV 20 ETF	<ul style="list-style-type: none"> Long term capital growth Investment in stocks comprising the underlying index and endeavours to track the benchmark index 	
Kotak PSU Bank ETF	<ul style="list-style-type: none"> Long term capital growth Investment in stocks comprising the underlying index and endeavours to track the benchmark index 	 <p>Investors understand that their principal will be at high risk</p>
Kotak Banking ETF	<ul style="list-style-type: none"> Long term capital growth Investment in stock comprising the underlying index and endeavours to track the benchmark index 	

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



PRODUCT LABELS

FUND OF FUND OFFERINGS

SCHEME NAME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKOMETER
Kotak Asset Allocator Fund	<ul style="list-style-type: none"> • Long term capital growth • Investment in open-ended diversified equity schemes and debt schemes of Kotak Mahindra Mutual Fund 	 <p>LOW HIGH</p> <p>Investors understand that their principal will be at moderately high risk</p>
Kotak Gold fund	<ul style="list-style-type: none"> • Returns in line with physical gold • Investment in Kotak Gold ETF 	
Kotak World Gold Fund	<ul style="list-style-type: none"> • Long term capital growth • Long term capital appreciation by investing in units of Falcon Gold Equity Fund which in turn invests in international securities of gold production, processing and marketing companies 	 <p>LOW HIGH</p> <p>Investors understand that their principal will be at high risk</p>
Kotak US Equity Fund	<ul style="list-style-type: none"> • Long-term capital growth • Long term capital appreciation by investing in Units of PineBridge US Large Cap Research Enhanced Fund which in turn invests in equity and equity related securities of companies having assets, products or operations in the United States. 	

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



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

