

Scheme Performances as on October 31, 2019

Kotak Standard Multicap Fund - Growth

	Kotak Standard Multicap Fund - Growth	Nifty 200 TRI#	ALPHA	Nifty 50 TRI##	Kotak Standard Multicap Fund - Growth	Nifty 200 TRI#	Nifty 50 TRI##
Since Inception	13.66%	10.69%	2.97%	10.62%	36,651	28,008	27,847
Last 1 Year	16.03%	13.11%	2.92%	15.93%	11,603	11,311	11,593
Last 3 Years	10.92%	11.09%	-0.18%	12.66%	13,658	13,723	14,313
Last 5 Years	11.90%	9.08%	2.82%	8.76%	17,553	15,449	15,218

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.

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). Alpha is difference of scheme return with benchmark return.

Kotak Emerging Equity Fund - Growth

	Kotak Emerging Equity Fund - Growth	Nifty Midcap 100 TRI#\$	ALPHA	Nifty 50 TRI##	Kotak Emerging Equity Fund - Growth	Nifty Midcap 100 TRI#\$	Nifty 50 TRI##
Since Inception	11.48%	11.80%	-0.32%	10.75%	39,320	40,771	36,187
Last 1 Year	12.45%	-1.17%	13.62%	15.93%	11,245	9,883	11,593
Last 3 Years	6.48%	3.13%	3.35%	12.66%	12,079	10,973	14,313
Last 5 Years	12.12%	8.43%	3.69%	8.76%	17,723	14,994	15,218

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

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Kotak Equity Opportunities Fund - Growth

	Kotak Equity Opportunities Fund - Growth	Nifty 200 TRI#\$	ALPHA	Nifty 50 TRI##	Kotak Equity Opportunities Fund - Growth	Nifty 200 TRI#\$	Nifty 50 TRI##
Since Inception	18.03%	15.11%	2.92%	15.38%	1,23,221	84,302	87,379
Last 1 Year	15.49%	13.11%	2.38%	15.93%	11,549	11,311	11,593
Last 3 Years	8.93%	11.09%	-2.17%	12.66%	12,933	13,723	14,313
Last 5 Years	10.46%	9.08%	1.37%	8.76%	16,447	15,449	15,218

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

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Kotak Bluechip Fund

	Kotak Bluechip Fund	Nifty 50 TRI#	ALPHA	S&P BSE SENSEX TRI##	Kotak Bluechip Fund	Nifty 50 TRI#	S&P BSE SENSEX TRI##
Since Inception	19.74%	17.19%	2.55%	17.36%	2,04,400	1,42,553	1,45,958
Last 1 Year	17.45%	15.93%	1.52%	17.97%	11,745	11,593	11,797
Last 3 Years	9.57%	12.66%	-3.09%	14.18%	13,164	14,313	14,903
Last 5 Years	9.02%	8.76%	0.27%	8.99%	15,406	15,218	15,380

Since inception date of Kotak Bluechip Fund - Reg Growth is 4/02/2003. 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

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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 since 31st May 2007.

Since Inception date of Kotak Bluechip Fund- Dividend plan is 29/12/1998. Alpha is difference of scheme return with benchmark return.

Kotak Small Cap Fund - Growth

	Kotak Small Cap Fund - Growth	Nifty Small Cap 50 TRI#\$	ALPHA	Nifty 50 TRI##	Kotak Small Cap Fund - Growth	Nifty Small Cap 50 TRI#\$	Nifty 50 TRI##
Since Inception	14.31%	NA	NA	14.13%	71,346	NA	69,680
Last 1 Year	7.65%	-5.03%	12.68%	15.93%	10,765	9,497	11,593
Last 3 Years	3.15%	-7.10%	10.25%	12.66%	10,979	8,014	14,313
Last 5 Years	9.20%	0.01%	9.19%	8.76%	15,532	10,003	15,218

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

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Kotak Tax Saver Fund - Growth

	Kotak Tax Saver Fund - Growth	Nifty 500 TRI#	ALPHA	Nifty 50 TRI##	Kotak Tax Saver Fund - Growth	Nifty 500 TRI#	Nifty 50 TRI##
Since Inception	11.45%	12.39%	-0.94%	12.88%	45,371	50,977	54,183
Last 1 Year	15.60%	12.10%	3.50%	15.93%	11,560	11,210	11,593
Last 3 Years	8.88%	10.29%	-1.41%	12.66%	12,917	13,428	14,313
Last 5 Years	10.29%	8.98%	1.30%	8.76%	16,319	15,379	15,218

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

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Kotak India EQ Contra Fund - Growth

	Kotak India EQ Contra Fund - Growth	Nifty 100 TRI#	ALPHA	Nifty 50 TRI##	Kotak India EQ Contra Fund - Growth	Nifty 100 TRI#	Nifty 50 TRI##
Since Inception	12.58%	13.80%	-1.21%	13.55%	54,276	63,259	61,296
Last 1 Year	13.45%	15.04%	-1.59%	15.93%	11,345	11,504	11,593
Last 3 Years	12.41%	12.05%	0.36%	12.66%	14,217	14,080	14,313
Last 5 Years	9.75%	9.25%	0.50%	8.76%	15,928	15,571	15,218

Scheme Inception date is 27/07/2005. Ms. Shibani Kurian has been managing the fund since 09/05/2019.

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Kotak Infrastructure and Economic Reform Fund - Growth

	Kotak Infrastructure and Economic Reform Fund - Growth	India Infrastructure Index (Customised Index by IISL)#	ALPHA	Nifty 50 TRI##	Kotak Infrastructure and Economic Reform Fund - Growth	India Infrastructure Index (Customised Index by IISL)#	Nifty 50 TRI##
Since Inception	6.03%	-0.04%	6.07%	8.64%	19,819	9,951	26,334
Last 1 Year	9.78%	8.23%	1.55%	15.93%	10,978	10,823	11,593
Last 3 Years	3.84%	1.75%	2.09%	12.66%	11,201	10,535	14,313
Last 5 Years	7.15%	1.39%	5.75%	8.76%	14,124	10,716	15,218

Scheme Inception date is 25/02/2008. Mr. Harish Krishnan has been managing the fund since 01/02/2015.

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Kotak India Growth - Series 4

	Kotak India Growth Fund - Series 4	Nifty 200 TRI#	ALPHA	Nifty 50 TRI##	Kotak India Growth Fund - Series 4	Nifty 200 TRI#	Nifty 50 TRI##
Since Inception	-2.65%	6.73%	-9.38%	10.06%	9,556	11,166	11,763
Last 1 Year	7.92%	13.11%	-5.19%	15.93%	10,792	11,311	11,593

Scheme Inception date is 20/02/2018. Mr. Devender Singhal has been managing the fund since 09/05/2019.

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Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak India Growth - Series 5

	Kotak India Growth Fund - Series 5	Nifty 200 TRI#	ALPHA	Nifty 50 TRI##	Kotak India Growth Fund - Series 5	Nifty 200 TRI#	Nifty 50 TRI##
Since Inception	0.12%	5.47%	-5.36%	8.41%	10,017	10,811	11,254
Last 1 Year	12.45%	13.11%	-0.66%	15.93%	11,245	11,311	11,593

Scheme Inception date is 15/05/2018. Mr. Harish Krishnan has been managing the fund since 15/05/2018.

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Kotak Equity Hybrid Fund

	Kotak Equity Hybrid Fund	NIFTY 50 Hybrid Composite Debt 70:30 Index#\$	ALPHA	Nifty 50 TRI##	Kotak Equity Hybrid Fund	NIFTY 50 Hybrid Composite Debt 70:30 Index#\$	Nifty 50 TRI##
Since Inception	8.05%	8.88%	-0.83%	8.74%	14,712	15,287	15,188
Last 1 Year	16.83%	15.42%	1.41%	15.93%	11,683	11,542	11,593
Last 3 Years	7.04%	11.20%	-4.16%	12.66%	12,271	13,762	14,313

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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Kotak Equity Arbitrage Fund - Growth

	Kotak Equity Arbitrage Fund - Growth	Nifty 50 Arbitrage Index#	ALPHA	Nifty 50 TRI##	Kotak Equity Arbitrage Fund - Growth	Nifty 50 Arbitrage Index#	Nifty 50 TRI##
Since Inception	7.42%	NA	NA	12.73%	27,418	NA	54,155
Last 1 Year	6.26%	6.53%	-0.28%	15.93%	10,626	10,653	11,593
Last 3 Years	6.21%	5.26%	0.95%	12.66%	11,986	11,668	14,313
Last 5 Years	6.58%	6.09%	0.50%	8.76%	13,758	13,441	15,218

Scheme Inception date is 29/09/2005. Mr. Rukun Tarachandani has been managing the fund since 09/05/2019. Mr. Hiten Shah has been managing the fund since 03/10/2019.

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Kotak Balanced Advantage Fund - Growth

	Kotak Balanced Advantage Fund - Growth	NIFTY 50 Hybrid Composite Debt 50:50 Index	ALPHA	Nifty 50 TRI##	Kotak Balanced Advantage Fund - Growth	NIFTY 50 Hybrid Composite Debt 50:50 Index	Nifty 50 TRI##
Since Inception	8.57%	8.47%	0.11%	5.03%	11,077	11,064	10,629
Last 1 Year	13.77%	15.00%	-1.22%	15.93%	11,377	11,500	11,593

Scheme Inception date is 03/08/2018. Mr. Harish Krishnan, Mr. Abhishek Bisen have been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.

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Kotak Equity Savings Fund - Growth

	Kotak Equity Savings Fund - Growth	75% NIFTY 50 ARBITRAGE + 25% Nifty 50 TRI#	ALPHA	Nifty 50 TRI##	Kotak Equity Savings Fund - Growth	75% NIFTY 50 ARBITRAGE + 25% Nifty 50 TRI#	Nifty 50 TRI##
Since Inception	8.01%	7.22%	0.79%	9.85%	14,760	14,222	16,074
Last 1 Year	9.00%	8.98%	0.02%	15.93%	10,900	10,898	11,593
Last 3 Years	7.87%	7.22%	0.65%	12.66%	12,560	12,333	14,313
Last 5 Years	7.72%	6.93%	0.78%	8.76%	14,505	13,985	15,218

Scheme Inception date is 13/10/2014. Mr. Harish Krishnan has been managing the fund since 09/05/2019. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019.

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Kotak Liquid Fund - Regular Plan - Growth

	Kotak Liquid Fund - Regular Plan - Growth	NIFTY Liquid Index#\$	ALPHA	CRISIL 1 Year TBill##	Kotak Liquid Fund - Regular Plan - Growth	NIFTY Liquid Index#\$	CRISIL 1 Year TBill##
Since Inception	7.41%	7.42%	-0.02%	6.11%	31,363	31,441	25,820
Last 1 Year	6.90%	6.89%	0.01%	8.36%	10,690	10,689	10,836
Last 3 Years	6.91%	6.84%	0.07%	6.79%	12,221	12,195	12,177
Last 5 Years	7.40%	7.28%	0.12%	7.27%	14,294	14,212	14,207

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

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Kotak Money Market Fund - Growth

	Kotak Money Market Fund - Growth	NIFTY Money Market Index#\$	ALPHA	CRISIL 1 Year TBill##	Kotak Money Market Fund - Growth	NIFTY Money Market Index#\$	CRISIL 1 Year TBill##
Since Inception	7.44%	7.63%	-0.19%	6.09%	32,222	33,160	26,236
Last 1 Year	8.64%	7.74%	0.90%	8.36%	10,864	10,774	10,836
Last 3 Years	7.53%	7.14%	0.38%	6.79%	12,439	12,306	12,183
Last 5 Years	7.81%	7.61%	0.19%	7.27%	14,565	14,435	14,207

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

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Kotak Savings Fund - Growth

	Kotak Savings Fund - Growth	NIFTY Ultra Short Duration Debt Index#\$	ALPHA	CRISIL 1 Year TBill##	Kotak Savings Fund - Growth	NIFTY Ultra Short Duration Debt Index#\$	CRISIL 1 Year TBill##
Since Inception	7.79%	8.20%	-0.40%	6.21%	31,346	33,179	25,037
Last 1 Year	8.52%	8.38%	0.14%	8.36%	10,852	10,838	10,836
Last 3 Years	7.40%	7.63%	-0.23%	6.79%	12,394	12,475	12,183
Last 5 Years	7.83%	7.96%	-0.12%	7.27%	14,583	14,667	14,207

Scheme Inception date is 13/08/2004. Mr. Deepak Agrawal has been managing the fund since 01/04/2008.

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Kotak Banking and PSU Debt Fund - Growth

	Kotak Banking and PSU Debt Fund - Growth	CRISIL Banking and PSU Debt Index#	ALPHA	CRISIL 1 Year TBill##	Kotak Banking and PSU Debt Fund - Growth	CRISIL Banking and PSU Debt Index#	CRISIL 1 Year TBill##
Since Inception	7.49%	NA	NA	6.69%	45,112	NA	38,614
Last 1 Year	12.26%	11.59%	0.67%	8.36%	11,226	11,159	10,836
Last 3 Years	7.99%	7.94%	0.05%	6.79%	12,600	12,583	12,183
Last 5 Years	8.50%	8.79%	-0.29%	7.27%	15,038	15,239	14,207

Scheme Inception date is 29/12/1998. Mr. Deepak Agrawal has been managing the fund since 01/08/2008. Different plans have different expense structure. The performance details provided herein are of regular plan
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Kotak Low Duration Fund - Growth

	Kotak Low Duration Fund - Growth	NIFTY Low Duration Debt Index#	ALPHA	CRISIL 1 Year TBill##	Kotak Low Duration Fund - Growth	NIFTY Low Duration Debt Index#	CRISIL 1 Year TBill##
Since Inception	7.79%	8.52%	-0.73%	6.60%	23,969	25,939	21,058
Last 1 Year	8.93%	8.91%	0.02%	8.36%	10,893	10,891	10,836
Last 3 Years	7.64%	7.52%	0.12%	6.79%	12,480	12,439	12,183
Last 5 Years	8.36%	7.94%	0.41%	7.27%	14,941	14,658	14,207

Scheme Inception date is 06/03/2008. 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
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 The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Bond Short Term Fund - Growth

	Kotak Bond Short Term Fund - Growth	NIFTY Short Duration Debt Index#	ALPHA	CRISIL 1 Year TBill##	Kotak Bond Short Term Fund - Growth	NIFTY Short Duration Debt Index#	CRISIL 1 Year TBill##
Since Inception	7.74%	7.92%	-0.19%	6.11%	36,871	38,013	28,249
Last 1 Year	10.78%	10.52%	0.26%	8.36%	11,078	11,052	10,836
Last 3 Years	7.21%	7.57%	-0.36%	6.79%	12,331	12,455	12,183
Last 5 Years	7.93%	8.15%	-0.23%	7.27%	14,646	14,801	14,207

Scheme Inception date is 02/05/2002. Mr. Deepak Agrawal has been managing the fund since 11/07/2007. 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. Alpha is difference of scheme return with benchmark return.

Kotak Dynamic Bond Fund - Growth

	Kotak Dynamic Bond Fund - Growth	NIFTY Composite Debt Index#	ALPHA	CRISIL 1 Year TBill##	Kotak Dynamic Bond Fund - Growth	NIFTY Composite Debt Index#	CRISIL 1 Year TBill##
Since Inception	8.69%	8.43%	0.26%	6.60%	25,934	25,228	20,762
Last 1 Year	13.52%	13.68%	-0.17%	8.36%	11,352	11,368	10,836
Last 3 Years	8.14%	7.18%	0.96%	6.79%	12,654	12,319	12,183
Last 5 Years	9.16%	8.62%	0.54%	7.27%	15,504	15,126	14,207

Scheme Inception date is 26/05/2008. Mr. Deepak Agrawal has been managing the fund since 25/11/2012. 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.
 The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Credit Risk Fund - Growth

	Kotak Credit Risk Fund - Growth	CRISIL Composite AA Short Term Bond Index#	ALPHA	CRISIL 1 Year TBill##	Kotak Credit Risk Fund - Growth	CRISIL Composite AA Short Term Bond Index#	CRISIL 1 Year TBill##
Since Inception	8.39%	9.00%	-0.60%	6.88%	21,463	22,626	18,787
Last 1 Year	9.53%	10.27%	-0.74%	8.36%	10,953	11,027	10,836
Last 3 Years	7.20%	8.21%	-1.02%	6.79%	12,325	12,681	12,183
Last 5 Years	8.34%	8.90%	-0.56%	7.27%	14,932	15,320	14,207

Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010. 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.
 The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Corporate Bond Fund - Growth

	Kotak Corporate Bond Fund - Growth	CRISIL Corporate Bond Composite Index#	ALPHA	CRISIL 1 Year TBill##	Kotak Corporate Bond Fund - Growth	CRISIL Corporate Bond Composite Index#	CRISIL 1 Year TBill##
Since Inception	8.27%	9.41%	-1.14%	6.55%	26,183	29,739	21,578
Last 1 Year	10.56%	12.04%	-1.48%	8.36%	11,056	11,204	10,836
Last 3 Years	8.15%	7.43%	0.72%	6.79%	12,657	12,405	12,183
Last 5 Years	9.08%	8.82%	0.26%	7.27%	15,446	15,261	14,207

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. Alpha is difference of scheme return with benchmark return.

Kotak Medium Term Fund - Regular Plan - Growth

	Kotak Medium Term Fund - Regular Plan - Growth	NIFTY Medium Duration Debt Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Medium Term Fund - Regular Plan - Growth	NIFTY Medium Duration Debt Index#	CRISIL 10 Year Gilt##
Since Inception	8.51%	8.94%	-0.43%	8.81%	15,819	16,175	16,070
Last 1 Year	7.80%	12.30%	-4.50%	14.73%	10,780	11,230	11,473
Last 3 Years	6.34%	7.36%	-1.02%	6.27%	12,030	12,381	12,009
Last 5 Years	8.07%	8.47%	-0.40%	8.40%	14,743	15,018	14,968

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. Alpha is difference of scheme return with benchmark return.

Kotak Bond Fund - Regular Plan - Growth

	Kotak Bond Fund - Regular Plan - Growth	NIFTY Medium to Long Duration Debt Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Bond Fund - Regular Plan - Growth	NIFTY Medium to Long Duration Debt Index#	CRISIL 10 Year Gilt##
Since Inception	8.83%	NA	NA	NA	54,083	NA	NA
Last 1 Year	12.27%	13.89%	-1.62%	14.73%	11,227	11,389	11,473
Last 3 Years	5.51%	6.84%	-1.33%	6.27%	11,751	12,202	12,009
Last 5 Years	7.54%	8.57%	-1.04%	8.40%	14,383	15,091	14,968

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. Alpha is difference of scheme return with benchmark return.

Kotak Gilt Fund - Regular - Growth

	Kotak Gilt Fund - Regular - Growth	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund - Regular - Growth	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	9.58%	NA	NA	NA	67,349	NA	NA
Last 1 Year	13.51%	15.37%	-1.86%	14.73%	11,351	11,537	11,473
Last 3 Years	6.56%	7.33%	-0.77%	6.27%	12,106	12,370	12,009
Last 5 Years	8.58%	8.80%	-0.23%	8.40%	15,093	15,252	14,968

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. Alpha is difference of scheme return with benchmark return.

Kotak Gilt Fund - PF and Trust - Growth

	Kotak Gilt Fund - PF and Trust - Growth	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund - PF and Trust - Growth	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	7.52%	5.99%	1.53%	5.74%	31,855	25,350	24,408
Last 1 Year	13.51%	15.37%	-1.86%	14.73%	11,351	11,537	11,473
Last 3 Years	6.56%	7.33%	-0.77%	6.27%	12,106	12,370	12,009
Last 5 Years	8.60%	8.80%	-0.20%	8.40%	15,112	15,252	14,968

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. Alpha is difference of scheme return with benchmark return.

Kotak Debt Hybrid Fund

	Kotak Debt Hybrid Fund	CRISIL Hybrid 85 + 15 - Conservative Index #	ALPHA	CRISIL 10 Year Gilt##	Kotak Debt Hybrid Fund	CRISIL Hybrid 85 + 15 - Conservative Index #	CRISIL 10 Year Gilt##
Since Inception	7.73%	8.37%	-0.64%	5.81%	32,707	35,953	24,580
Last 1 Year	12.48%	13.67%	-1.19%	14.73%	11,248	11,367	11,473
Last 3 Years	5.92%	8.07%	-2.15%	6.27%	11,890	12,630	12,009
Last 5 Years	8.10%	9.14%	-1.04%	8.40%	14,765	15,486	14,968

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.

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. Alpha is difference of scheme return with benchmark return.

Kotak Asset Allocator Fund - Growth

	Kotak Asset Allocator Fund - Growth	NIFTY 50 Hybrid Composite Debt 50:50 Index #	ALPHA	S&P BSE SENSEX TRI##	Kotak Asset Allocator Fund - Growth	NIFTY 50 Hybrid Composite Debt 50:50 Index #	S&P BSE SENSEX TRI##
Since Inception	15.13%	11.99%	3.14%	15.63%	85,599	56,170	91,429
Last 1 Year	10.85%	15.00%	-4.15%	17.97%	11,085	11,500	11,797
Last 3 Years	8.34%	10.13%	-1.79%	14.18%	12,726	13,369	14,903
Last 5 Years	8.51%	8.93%	-0.41%	8.99%	15,048	15,337	15,380

Scheme Inception date is 09/08/2004. Mr. Devender Singhal & Mr. Arjun Khanna has been managing the fund since 09/05/2019.

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).

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. Alpha is difference of scheme return with benchmark return.

Kotak US Equity Fund - Growth

	Kotak US Equity Fund - Growth	S&P 500 International Total Return Net Index#	ALPHA	Nifty 50 TRI##	Kotak US Equity Fund - Growth	S&P 500 International Total Return Net Index#	Nifty 50 TRI##
Since Inception	9.80%	14.03%	-4.23%	12.93%	17,304	21,605	20,410
Last 1 Year	2.96%	9.70%	-6.74%	15.93%	10,296	10,970	11,593
Last 3 Years	12.51%	17.25%	-4.74%	12.66%	14,257	16,140	14,313
Last 5 Years	9.47%	14.05%	-4.58%	8.76%	15,724	19,304	15,218

Scheme Inception date is 20/12/2013. Mr. Arjun Khanna has been managing the fund since 09/05/2019.

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). Alpha is difference of scheme return with benchmark return.

Kotak Global Emerging Market Fund - Growth

	Kotak Global Emerging Market Fund - Growth	MSCI Emerging Market index#	ALPHA	Nifty 50 TRI##	Kotak Global Emerging Market Fund - Growth	MSCI Emerging Market index#	Nifty 50 TRI##
Since Inception	4.03%	3.85%	0.18%	8.81%	16,127	15,792	27,798
Last 1 Year	10.32%	4.60%	5.72%	15.93%	11,032	10,460	11,593
Last 3 Years	5.92%	7.04%	-1.12%	12.66%	11,889	12,269	14,313
Last 5 Years	2.59%	3.48%	-0.89%	8.76%	11,367	11,867	15,218

Scheme Inception date is 26/09/2007. Mr. Arjun Khanna has been managing the fund since 09/05/2019.

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). Alpha is difference of scheme return with benchmark return.

Kotak World Gold Fund - Growth

	Kotak World Gold Fund - Growth	Financial Times Gold Mines Total - Price#	ALPHA	Nifty 50 TRI##	Kotak World Gold Fund - Growth	Financial Times Gold Mines Total - Price#	Nifty 50 TRI##
Since Inception	0.11%	1.29%	-1.18%	9.96%	10,127	11,576	29,539
Last 1 Year	30.18%	46.82%	-16.64%	15.93%	13,018	14,682	11,593
Last 3 Years	0.24%	8.78%	-8.54%	12.66%	10,073	12,883	14,313
Last 5 Years	6.30%	16.13%	-9.83%	8.76%	13,573	21,131	15,218

Scheme Inception date is 06/06/2008. Mr. Arjun Khanna has been managing the fund since 09/05/2019.

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). Alpha is difference of scheme return with benchmark return.

Kotak Gold ETF

	Kotak Gold ETF	Price of Gold#%	ALPHA	CRISIL 10 Year Gilt##	Kotak Gold ETF	Price of Gold#%	CRISIL 10 Year Gilt##
Since Inception	11.64%	12.81%	-1.16%	6.96%	38,637	43,873	22,844
Last 1 Year	20.25%	21.20%	-0.96%	14.73%	12,025	12,120	11,473
Last 3 Years	7.31%	8.35%	-1.04%	6.27%	12,366	12,729	12,009
Last 5 Years	7.21%	8.30%	-1.10%	8.40%	14,163	14,904	14,968

Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

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). Alpha is difference of scheme return with benchmark return.

Kotak Nifty ETF

	Kotak Nifty ETF	Nifty 50 TRI#	ALPHA	S&P BSE SENSEX TRI##	Kotak Nifty ETF	Nifty 50 TRI#	S&P BSE SENSEX TRI##
Since Inception	9.57%	11.05%	-1.48%	11.39%	24,376	27,791	28,608
Last 1 Year	15.78%	15.93%	-0.15%	17.97%	11,578	11,593	11,797
Last 3 Years	12.08%	12.66%	-0.58%	14.18%	14,094	14,313	14,903
Last 5 Years	7.88%	8.76%	-0.88%	8.99%	14,613	15,218	15,380

Scheme Inception date is 02/02/2010. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

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). Alpha is difference of scheme return with benchmark return.

Kotak Sensex ETF

	Kotak Sensex ETF	S&P BSE SENSEX TRI#	ALPHA	Nifty 50 TRI##	Kotak Sensex ETF	S&P BSE SENSEX TRI#	Nifty 50 TRI##
Since Inception	8.98%	10.22%	-1.24%	9.96%	26,681	30,359	29,539
Last 1 Year	17.65%	17.97%	-0.33%	15.93%	11,765	11,797	11,593
Last 3 Years	12.92%	14.18%	-1.26%	12.66%	14,414	14,903	14,313
Last 5 Years	7.68%	8.99%	-1.30%	8.76%	14,481	15,380	15,218

Scheme Inception date is 06/06/2008. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

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). Alpha is difference of scheme return with benchmark return.

Kotak Banking ETF

	Kotak Banking ETF	Nifty Bank Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Banking ETF	Nifty Bank Index TRI#	Nifty 50 TRI##
Since Inception	11.04%	11.22%	-0.18%	8.87%	16,695	16,827	15,155
Last 1 Year	19.87%	20.06%	-0.19%	15.93%	11,987	12,006	11,593
Last 3 Years	15.74%	15.94%	-0.20%	12.66%	15,524	15,605	14,313

Scheme Inception date is 10/12/2014. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

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). Alpha is difference of scheme return with benchmark return.

Kotak PSU Bank ETF

	Kotak PSU Bank ETF	Nifty PSU Bank TRI#	ALPHA	Nifty 50 TRI##	Kotak PSU Bank ETF	Nifty PSU Bank TRI#	Nifty 50 TRI##
Since Inception	-1.33%	0.24%	-1.57%	7.61%	8,518	10,289	24,087
Last 1 Year	-14.77%	-14.05%	-0.72%	15.93%	8,523	8,595	11,593
Last 3 Years	-8.56%	-7.38%	-1.18%	12.66%	7,640	7,940	14,313
Last 5 Years	-8.78%	-7.11%	-1.67%	8.76%	6,313	6,914	15,218

Scheme Inception date is 08/11/2007. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

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). Alpha is difference of scheme return with benchmark return.

ABOUT OUR FUND MANAGERS



Name: Mr. Harsha Upadhyaya

Mr. Harsha Upadhyaya 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 Equity Opportunities Fund (Sep 9, '04), Kotak Standard Multicap Fund (Sep 11, '09), Kotak Tax Saver Fund (Nov. 23, '05).

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 Standard Multicap Fund - Growth	16.03	13.11	10.92	11.09	11.90	9.08	13.66	10.69
Kotak Tax Saver Fund - Growth	15.60	12.10	8.88	10.29	10.29	8.98	11.45	12.39
Kotak Equity Opportunities Fund - Growth	15.49	13.11	8.93	11.09	10.46	9.08	18.03	15.11

Kotak Standard Multicap 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 Tax Saver Fund - 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 Equity Opportunities Fund - Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 09/09/2004. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.



Name: Mr. Harish Krishnan

Mr. Harish Krishnan manages 6 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of regular plan.

Kotak Bluechip Fund (Feb 04, '03), Kotak Infrastructure & Economic Reform Fund (Feb 25, '08), Kotak India Growth Fund Series 5 (May 15, '18), Kotak Balanced Advantage Fund (Aug. 03, '18), Kotak Equity Savings Fund (Oct. 13, '14), Kotak Focused Equity fund (Jul 16, '19), Kotak Pioneer Fund (Oct 31, '19).

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 Bluechip Fund - Growth	17.45	15.93	9.57	12.66	9.02	8.76	19.74	17.19
Kotak Balanced Advantage Fund - Growth	13.77	15.00	NA	NA	NA	NA	8.57	8.47
Kotak India Growth Fund Series 5 - Growth	12.45	13.11	NA	NA	NA	NA	0.12	5.47
Kotak Infrastructure and Economic Reform Fund - Growth	9.78	8.23	3.84	1.75	7.15	1.39	6.03	-0.04
Kotak Equity Savings Fund - Growth	9.00	8.98	7.87	7.22	7.72	6.93	8.01	7.22

Kotak Bluechip Fund - Growth, *Name of the Benchmark - Nifty 50 TRI, Scheme Inception date is 04/02/2003. Mr. Harish Krishnan has been managing the fund since 15/11/2013.

Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - NIFTY 50 Hybrid Composite Debt 50:50 Index. Scheme Inception date is 03/08/2018. Mr. Abhishek Bisen & Mr. Harish Krishnan has been managing the fund since 03/08/2018.

Kotak India Growth Fund Series 5- Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 15/05/2018. Mr. Harish Krishnan has been managing the fund since 15/05/2018.

Kotak Infrastructure and Economic Reform Fund - Growth, *Name of the Benchmark - India Infrastructure Index (Customised Index by IISL), Scheme Inception date is 25/02/2008. Mr. Harish Krishnan has been managing the fund since 31/01/2015.

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. Harish Krishnan has been managing the fund since 09/05/2019. Mr. Abhishek Bisen has been managing the fund since 17/09/2014.



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 Small Cap Fund (Feb. 24, '05), Kotak Emerging Equity Fund (Mar 30, '07), Kotak Equity Hybrid Fund (Nov. 25, '99)

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 Equity Hybrid Fund - Growth	16.83	15.42	7.04	11.20	NA	NA	8.05	8.88
Kotak Emerging Equity Fund - Growth	12.45	-1.17	6.48	3.13	12.12	8.43	11.48	11.80
Kotak Small Cap Fund - Growth	7.65	-5.03	3.15	-7.10	9.20	0.01	14.31	NA

Kotak Equity Hybrid Fund - Growth, *Name of the Benchmark - NIFTY 50 Hybrid Composite Debt 70:30 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 Emerging Equity Fund - Growth, *Name of the Benchmark - Nifty Midcap 100 TRI, Scheme Inception date is 30/03/2007. Mr. Pankaj Tibrewal has been managing the fund since 27/05/2010.

Kotak Smallcap Fund - Growth, *Name of the Benchmark - NIFTY Smallcap 50 TRI, Scheme Inception date is 24/02/2005. Mr. Pankaj Tibrewal has been managing the fund since 21/01/2010.



Name: Mr. Abhishek Bisen

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

Kotak Equity Hybrid Fund (Nov. 05, 2014), Kotak Debt Hybrid Fund (Dec. 02, '03), Kotak Bond Fund (Regular Plan) (Apr. 15, '08), Kotak Gilt Fund (Regular & PF-Trust) (Dec. 29, '98), Kotak Equity Savings Fund (Oct. 13, '14), Kotak Gold ETF (Jul. 27, '07), Kotak Gold Fund (Mar. 25, '11), Kotak Balanced Advantage Fund (Aug. 03, '18)

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, Me, 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 Gold ETF	20.25	21.20	7.31	8.35	7.21	8.30	11.64	12.81
	Kotak Gold Fund - Growth	19.69	21.20	6.33	8.35	6.36	8.30	5.69	7.31
	Kotak Equity Hybrid Fund - Growth	16.83	15.42	7.04	11.20	NA	NA	8.05	8.88
Bottom 3	Kotak Debt Hybrid Fund - Growth	12.48	13.67	5.92	8.07	8.10	9.14	7.73	8.37
	Kotak Bond Fund - Regular Plan - Growth	12.27	13.89	5.51	6.84	7.54	8.57	8.83	NA
	Kotak Equity Savings Fund - Growth	9.00	8.98	7.87	7.22	7.72	6.93	8.01	7.22

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 15/04/2008. & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

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 Equity Hybrid Fund - Growth, *Name of the Benchmark - NIFTY 50 Hybrid Composite Debt 70:30 Index, Scheme Inception date is 05/11/2014. 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 Debt Hybrid Fund - 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 Bond Fund - Regular Plan - Growth, *Name of the Benchmark - NIFTY Medium to Long Duration Debt Index, Scheme Inception date is 25/11/1999. Mr. Abhishek Bisen has been managing the fund since 01/04/2008.

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. Harish Krishnan has been managing the fund since 09/05/2019. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Arjun Khanna has been managing the fund since 09/05/2019.



Name: Mr. Deepak Agrawal

Mr. Deepak Agrawal manages 12 funds & All FMPs 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 Fund (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Money Market Fund (Nov. 25, '07), Kotak Liquid Fund (Nov. 04, '03), Kotak Banking and PSU Debt Fund (Dec. 29, '98), Kotak Savings Fund (Jul. 11, '07), Kotak Credit Risk Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Low Duration Fund (Jan. 31, '15), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Overnight Fund (Jan. 15, '19) All Fixed Maturity Plans in existence (Aug. 13, '15), Kotak Floating Fund (May. 14, 2019).

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 Dynamic Bond Fund - Growth	13.52	13.68	8.14	7.18	9.16	8.62	8.69	8.43
	Kotak Banking and PSU Debt Fund - Growth	12.26	11.59	7.99	7.94	8.50	8.79	7.49	NA
	Kotak Bond Short Term Fund - Growth	10.78	10.52	7.21	7.57	7.93	8.15	7.74	7.92
Bottom 3	Kotak Savings Fund - Growth	8.52	8.38	7.40	7.63	7.83	7.96	7.79	8.20
	Kotak Medium Term Fund - Regular Plan - Growth	7.80	12.30	6.34	7.36	8.07	8.47	8.51	8.94
	Kotak Liquid Fund - Regular Plan - Growth	6.90	6.89	6.91	6.84	7.40	7.28	7.41	7.42

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

Kotak Banking and PSU Debt Fund - Growth, *Name of the Benchmark - CRISIL Banking and PSU Debt Index, Scheme Inception date is 29/12/1998. Mr. Deepak Agrawal has been managing the fund since 01/08/2008.

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

Kotak Savings Fund - Growth, *Name of the Benchmark - NIFTY Ultra Short Duration Debt Index, Scheme Inception date is 13/08/2004. Mr. Deepak Agrawal has been managing the fund since 01/04/2008.

Kotak Medium Term Fund - Regular Plan - Growth, *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015.

Kotak Liquid Fund - Regular Plan - Growth, *Name of the Benchmark - NIFTY Liquid Index, Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007.



Name: Mr. Devender Singhal

Mr. Devender Singhal manages 8 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of regular plan.

Kotak Debt Hybrid Fund - Growth (Dec. 02, '03), Kotak India Growth Fund Series-4 (Feb. 14, '18), Kotak NV20 ETF (Dec. 01, '15), Kotak Banking ETF (Dec. 10, '14), Kotak Sensex ETF (Jun. 06, '08), Kotak Asset Allocator Fund (Aug., '09, '04), Kotak PSU Bank ETF (Nov. 08, '07)

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 P N 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 (%)^*
Top 3	Kotak Banking ETF	19.87	20.06	15.74	15.94	NA	NA	11.04	11.22
	Kotak Sensex ETF	17.65	17.97	12.92	14.18	7.68	8.99	8.98	10.22
	Kotak Nifty ETF	15.78	15.93	12.08	12.66	7.88	8.76	9.57	11.05
Bottom 3	Kotak Asset Allocator Fund - Growth	10.85	15.00	8.34	10.13	8.51	8.93	15.13	11.99
	Kotak India Growth Fund - Series 4 - Regular Plan - Growth	7.92	13.11	NA	NA	NA	NA	-2.65	6.73
	Kotak PSU Bank ETF	-14.77	-14.05	-8.56	-7.38	-8.78	-7.11	-1.33	0.24

Kotak Banking ETF, *Name of the Benchmark - Nifty Bank TRI, Scheme Inception date is 10/12/2014. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

Kotak Sensex ETF, *Name of the Benchmark - S&P BSE SENSEX TRI, Scheme Inception date is 06/06/2008. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

Kotak Nifty ETF, *Name of the Benchmark - Nifty 50, Scheme Inception date is 02/02/2010. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

Kotak Asset Allocator Fund - Growth, *Name of the Benchmark - NIFTY 50 Hybrid Composite Debt 50:50 Index, Scheme Inception date is 09/08/2004. Mr. Devender Singhal & Mr. Arjun Khanna has been managing the fund since 09/05/2019.

Kotak India Growth Fund - Series 4 - Regular Plan - Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 14/02/2018. Mr. Devender Singhal has been managing the fund since 24/01/2019.

Kotak PSU Bank ETF - *Name of the Benchmark Nifty PSU Bank TRI, Scheme Inception date is 08/11/2007. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.



Name: Ms. Shibani Kurian

Ms. Shibani Kurian 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 India EQ Contra Fund - Growth (July. 27, '05), Kotak India Growth Fund Series 7 (Aug. 31, '18), Kotak Focused Equity fund (Jul 16, '19).

Business Experience

Ms. Shibani Sircar Kurian has a total experience of 19 years in the Indian equity markets of which almost more than 11 years have been with Kotak Mahindra Asset Management Company Limited. Her primary responsibilities include equity fund management and heading the equity research team.

Prior to joining Kotak Mahindra Asset Management Company Limited, she worked for almost 6 years with UTI Asset Management Company Limited. and for 1 and half years with Dawnay Day AV Financial Services.

She holds a PGDM (with a specialization in Finance) from T.A. Pai Management Institute, Manipal and a BSc (Hons) in Economics from St. Xavier's College, Kolkata.

	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 India EQ Contra Fund - Growth	13.45	15.04	12.41	12.05	9.75	9.25	12.58	13.80
	Kotak India Growth Fund Series 7	10.23	15.93	NA	NA	NA	NA	4.96	2.77

Kotak India EQ Contra Fund - Growth, *Name of the Benchmark - Nifty 100 TRI, Scheme Inception date is 27/07/2005. Ms. Shibani Kurian has been managing the fund since 09/05/2019.

Kotak India Growth Fund - Series 7 - Growth, *Name of the Benchmark - Nifty 50 TRI, Scheme Inception date is 31/08/2018. Ms. Shibani Kurian has been managing the fund since 09/05/2019.



Name: Mr. Rukun Tarachandani

Mr. Rukun Tarachandani manages 1 funds Different plans shall have a different expense structure. The performance details provided herein are of regular plan.
Kotak Equity Arbitrage Fund - Growth (Sep. 29, '05).
Business Experience

Mr. Rukun Tarachandani has over 6 years of experience in Capital Markets, of which he has spent 4 years with Kotak Mahindra Asset Management Company Limited. Prior to his current role he was part of the PMS Fund Management team at Kotak Asset Management Company Limited, where his primary responsibility was Equity research and New idea generation across sectors and market capitalization. Prior to Kotak AMC, he has worked with Goldman Sachs Global Investment Research as an Equity Research Analyst.

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 Equity Arbitrage Fund - Growth	6.26	6.53	6.21	5.26	6.58	6.09	7.42	NA

Kotak Equity Arbitrage Fund - Growth, *Name of the Benchmark - Nifty 50 Arbitrage Index, Scheme Inception date is 29/09/2005. Mr. Rukun Tarachandani has been managing the fund since 09/05/2019.



Name: Mr. Arjun Khanna

Mr. Arjun Khanna manages 4 funds Different plans shall have a different expense structure. The performance details provided herein are of regular plan.

Kotak Asset Allocator Fund - Growth (Aug. 09, '04), Kotak US Equity Fund - Growth (Dec. 20, '13), Kotak World Gold Fund - Growth (Jun. 06, '08), Kotak Global Emerging Market Fund - Growth (Sep. 26, '07), Kotak Pioneer Fund (Oct 31, '19).

Business Experience

Mr. Arjun Khanna has over 10 years of experience in banking and financial companies. Prior to joining Kotak Asset Management Company Limited, he worked in equity research in Principal PNB AMC. He has also worked at Citigroup NA in his earlier stint. He is a Bachelor of Engineering (Electronics) from Mumbai University and a post Graduate in Masters of Management Studies (Finance) from Jammalal Bajaj Institute of Management Studies. He is a holder of the right to use the Chartered Financial Analyst® designation and is a Financial Risk Manager - Certified by the Global Association of Risk Professionals.

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 World Gold Fund - Growth	30.18	46.82	0.24	8.78	6.30	16.13	0.11	1.29
Kotak Asset Allocator Fund - Growth	10.85	15.00	8.34	10.13	8.51	8.93	15.13	11.99
Kotak Global Emerging Market Fund - Growth	10.32	4.60	5.92	7.04	2.59	3.48	4.03	3.85
Kotak US Equity Fund - Growth	2.96	9.70	12.51	17.25	9.47	14.05	9.80	14.03

Kotak World Gold Fund - Growth, *Name of the Benchmark - Financial Times Gold Mines Total - Price, Scheme Inception date is 06/06/2008. Mr. Arjun Khanna has been managing the fund since 09/05/2019.
Kotak Asset Allocator Fund - Growth, *Name of the Benchmark - NIFTY 50 Hybrid Composite Debt 50:50 Index, Scheme Inception date is 09/08/2004. Mr. Devender Singhal & Mr. Arjun Khanna has been managing the fund since 09/05/2019.

Kotak Global Emerging Market Fund - Growth, *Name of the Benchmark - MSCI Emerging Market index, Scheme Inception date is 26/09/2007. Mr. Arjun Khanna has been managing the fund since 09/05/2019.

Kotak US Equity Fund - Growth, *Name of the Benchmark - S&P 500 International Total Return Net Index, Scheme Inception date is 20/12/2013. Mr. Arjun Khanna has been managing the fund since 09/05/2019.



Name: Mr. Satish Dondapati

Mr. Satish Dondapati manages 6 funds Different plans shall have a different expense structure. The performance details provided herein are of regular plan.

Kotak NV20 ETF (Dec. 1, '15), Kotak Banking ETF (Dec. 10, '14), Kotak Sensex ETF (Jun. 06, '08), Kotak Nifty ETF (Feb. 02, '10), Kotak PSU Bank ETF (Nov. 08, '07), Kotak Gold ETF (Jul. 27, '07).

Business Experience

Mr. Satish Dondapati has been associated with the company since March 2008. He has over 15 years of experience in MF Product Development and Sales. Prior to joining Kotak Asset Management Company Limited, he was the part of MF Product Team of Centurion Bank Of Punjab.

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 Gold ETF	20.25	21.20	7.31	8.35	7.21	8.30	11.64	12.81
Kotak Banking ETF	19.87	20.06	15.74	15.94	NA	NA	11.04	11.22
Kotak Sensex ETF	17.65	17.97	12.92	14.18	7.68	8.99	8.98	10.22
Kotak Nifty ETF	15.78	15.93	12.08	12.66	7.88	8.76	9.57	11.05
Kotak NV20 ETF	11.96	12.26	16.20	16.51	NA	NA	15.32	14.10
Kotak PSU Bank ETF	-14.77	-14.05	-8.56	-7.38	-8.78	-7.11	-1.33	0.24

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 15/04/2008. & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

Kotak Banking ETF, *Name of the Benchmark - Nifty Bank TRI, Scheme Inception date is 10/12/2014. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

Kotak Sensex ETF, *Name of the Benchmark - S&P BSE SENSEX TRI, Scheme Inception date is 06/06/2008. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

Kotak Nifty ETF, *Name of the Benchmark - Nifty 50, Scheme Inception date is 02/02/2010. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

Kotak NV20 ETF - *Name of the Benchmark Nifty 50 Value 20 TRI, Scheme Inception date is 01/12/2015. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

Kotak PSU Bank ETF, *Name of the Benchmark - Nifty PSU Bank TRI, Scheme Inception date is 08/11/2007. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.



Name: Mr. Hiten Shah

Mr. Hiten Shah manages 3 fund of Kotak Mahindra Mutual Fund Different plans shall have a different expense structure. The performance details provided herein are of regular plan.

Kotak Balanced Advantage Fund (Aug. 03, '18), Kotak Equity Savings Fund (Oct. 13, '2014), Kotak Equity Arbitrage Fund (Sep. 29, '05)

Business Experience

Mr. Hiten Shah, is a MMS in Finance with over 11 years of work experience. Prior to joining Kotak Mahindra Mutual fund, he was associated with Edelweiss Asset Management for more than 8 years as a Co-Fund manager and Chief dealer in equities segment. Mr Hiten Shah was also associated with Edelweiss securities Ltd. as low risk arbitrage trader for more than 3 years.

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 Balanced Advantage Fund - Growth	13.77	15.00	NA	NA	NA	NA	8.57	8.47
Kotak Equity Savings Fund - Growth	9.00	8.98	7.87	7.22	7.72	6.93	8.01	7.22
Kotak Equity Arbitrage Fund - Growth	6.26	6.53	6.21	5.26	6.58	6.09	7.42	NA

Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - NIFTY 50 Hybrid Composite Debt 50:50 Index . Scheme Inception date is 03/08/2018. Mr. Abhishek Bisen & Mr. Harish Krishnan has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.

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. Harish Krishnan has been managing the fund since 09/05/2019. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Equity Arbitrage Fund - Growth, *Name of the Benchmark - Nifty 50 Arbitrage Index, Scheme Inception date is 29/09/2005. Mr. Rukun Tarachandani has been managing the fund since 09/05/2019. Mr. Hiten Shah has been managing the fund since 03/10/2019.