



Registered Office : 5A, 5th Floor, Bakhtawar, 229, Nariman Point, Mumbai - 400 021. Tel.: 022-5638-4444 • Email: mutual@kotak.com • Website: www.kotakmutual.com

Half Yearly Financial Results for the period ended September 30, 2005 (Unaudited)

Main financial results table with columns for S.No., Particulars, Kotak Bond (Regular & Deposit Plans, Kotak Bond Short Term Plan, Total), Kotak Liquid (Regular, Institutional, Institutional Premium & Sweep Plans), Kotak Floater Short Term, Kotak Floater Long Term, Kotak Flexi Debt, Kotak FMP (8) Series II, Kotak FMP Series IV, and Kotak FMP Series I.

# Less than Rs. 0.01 Crores. \* Pertains to Bond Regular Plan, B - Bonus Option, A - Annual Dividend Option and Q - Quarterly Dividend Option & Pertains to Deposit Plan \* Pertains to Liquid Regular Plan \* Pertains to Liquid Institutional Plan \* Pertains to Liquid Institutional Premium Plan \* Pertains to Liquid Sweep Daily Dividend MD Stands for Monthly Dividend WD Stands for Weekly Dividend DD Stands for Daily Dividend D Dividend paid during the period for Individual / HUF unit holders \*\* Dividend paid during the period for Other unit holders \$ Absolute returns and Compounded Annualised Yield have been calculated based on NAV of Growth Option of the respective Scheme Plan < Absolute returns have been calculated from date of allotment. Compounded annualised yield since launch of the Scheme Plan has been calculated from date of allotment. \$ Since there is no Growth NAV for Liquid Sweep Plan, the returns are calculated based on hypothetical NAV Le NAV created by adjusting dividend distribution tax to dividend NAV. - Benchmarks (as developed by AMFI) used are as follows: Kotak Bond - Regular and Deposit Plans, Kotak Flexi Debt: CRISIL COMPOSITE BOND FUND INDEX, Kotak Bond Short Term, Kotak Floater Short Term, Kotak Floater Long Term, Kotak FMP (8), Kotak FMP Series II, Kotak FMP Series IV, Kotak FMP Series I & Kotak Liquid - CRISIL LIQUID FUND INDEX @ As on 22/06/2005 (Date of Maturity) @ @ As on 27/04/2005 (Date of Maturity) @ @ As on 09/05/2005 (Date of Maturity) N.A. - Not Applicable

Table with 2 columns: S.No. Particulars and Kotak 30, Kotak Tech, Kotak MNC, Kotak Income Plus, Kotak Global India, Kotak Equity FOF, Kotak Opportunities, Kotak Midcap, Kotak Dynamic FOF, Kotak Contra, Kotak Cash Plus. It includes detailed financial data for various schemes and benchmarks.

# Less than Rs. 0.01 Crores. Absolute returns and compounded annualised yield have been calculated assuming reinvestment of the dividend declared, wherever applicable. \$ Compounded annualised yield and absolute returns have been calculated based on NAV of Growth Option of the respective Scheme Plan, except in Kotak... (Detailed text regarding calculations and benchmarks)

Notes Forming part of the Accounts. Section 1: Effect of changes in the accounting Policies. Section 2: Disclosure under Regulation 25(11) of the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996. Section 3: Disclosure under Regulation 25(8) of the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996. Section 4: Details of investments in companies. Section 5: Details of investments in companies. Section 6: Details of investments in companies. Section 7: Details of investments in companies. Section 8: Details of investments in companies. Section 9: Details of investments in companies. Section 10: Details of investments in companies.

