

Scheme Performances as on October 30, 2020

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	12.06%	9.59%	2.48%	9.53%	35,571	27,730	27,574
Last 1 Year	-2.95%	-0.99%	-1.96%	-0.98%	9,705	9,901	9,902
Last 3 Years	2.65%	3.42%	-0.78%	5.37%	10,815	11,062	11,698
Last 5 Years	9.06%	8.62%	0.44%	8.98%	15,437	15,126	15,378

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	11.04%	11.08%	-0.04%	9.84%	41,556	41,742	35,833
Last 1 Year	5.69%	2.38%	3.30%	-0.98%	10,569	10,238	9,902
Last 3 Years	1.81%	-3.55%	5.35%	5.37%	10,552	8,973	11,698
Last 5 Years	9.59%	6.33%	3.26%	8.98%	15,815	13,595	15,378

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

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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	17.07%	14.04%	3.03%	14.29%	1,27,463	83,466	86,524
Last 1 Year	3.44%	-0.99%	4.43%	-0.98%	10,344	9,901	9,902
Last 3 Years	3.12%	3.42%	-0.30%	5.37%	10,966	11,062	11,698
Last 5 Years	9.49%	8.62%	0.87%	8.98%	15,741	15,126	15,378

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 - Growth

	Kotak Bluechip Fund - Growth	Nifty 50 TRI#	ALPHA	S&P BSE SENSEX TRI##	Kotak Bluechip Fund - Growth	Nifty 50 TRI#	S&P BSE SENSEX TRI##
Since Inception	18.61%	16.09%	2.52%	16.30%	2,06,669	1,41,158	1,45,802
Last 1 Year	1.11%	-0.98%	2.09%	-0.11%	10,111	9,902	9,989
Last 3 Years	4.34%	5.37%	-1.03%	7.33%	11,360	11,698	12,363
Last 5 Years	7.62%	8.98%	-1.35%	9.62%	14,445	15,378	15,834

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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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 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 100 TRI#	ALPHA	Nifty 50 TRI##	Kotak Small Cap Fund - Growth	Nifty Small Cap 100 TRI#	Nifty 50 TRI##
Since Inception	14.26%	10.68%	3.58%	13.10%	80,971	49,146	68,998
Last 1 Year	13.49%	2.35%	11.14%	-0.98%	11,349	10,235	9,902
Last 3 Years	1.83%	-11.14%	12.97%	5.37%	10,558	7,015	11,698
Last 5 Years	9.08%	2.65%	6.43%	8.98%	15,452	11,401	15,378

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	10.77%	11.51%	-0.73%	11.90%	46,146	50,916	53,652
Last 1 Year	1.71%	-0.12%	1.83%	-0.98%	10,171	9,988	9,902
Last 3 Years	3.29%	2.73%	0.56%	5.37%	11,019	10,841	11,698
Last 5 Years	8.74%	8.54%	0.20%	8.98%	15,207	15,069	15,378

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	11.60%	12.73%	-1.14%	12.53%	53,422	62,370	60,696
Last 1 Year	-1.57%	-1.40%	-0.17%	-0.98%	9,843	9,860	9,902
Last 3 Years	4.10%	4.32%	-0.22%	5.37%	11,281	11,352	11,698
Last 5 Years	9.09%	8.90%	0.18%	8.98%	15,455	15,325	15,378

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	4.38%	-1.36%	5.74%	7.85%	17,227	8,410	26,077
Last 1 Year	-13.08%	-15.49%	2.41%	-0.98%	8,692	8,451	9,902
Last 3 Years	-8.48%	-10.39%	1.91%	5.37%	7,666	7,196	11,698
Last 5 Years	2.50%	-0.14%	2.64%	8.98%	11,313	9,930	15,378

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 Fund - Series 4 - Growth

	Kotak India Growth Fund - Series 4 - Growth	Nifty 200 TRI#	ALPHA	Nifty 50 TRI##	Kotak India Growth Fund - Series 4 - Growth	Nifty 200 TRI#	Nifty 50 TRI##
Since Inception	4.10%	3.80%	0.31%	5.83%	11,144	11,056	11,647
Last 1 Year	16.62%	-0.99%	17.61%	-0.98%	11,662	9,901	9,902

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

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Kotak India Growth Fund - Series 5 - Growth

	Kotak India Growth Fund - Series 5 - Growth	Nifty 200 TRI#	ALPHA	Nifty 50 TRI##	Kotak India Growth Fund - Series 5 - Growth	Nifty 200 TRI#	Nifty 50 TRI##
Since Inception	3.43%	2.80%	0.63%	4.49%	10,866	10,704	11,144
Last 1 Year	8.48%	-0.99%	9.47%	-0.98%	10,848	9,901	9,902

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

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Kotak India Growth Fund - Series 7 - Growth

	Kotak India Growth Fund - Series 7 - Growth	Nifty 50 TRI#	ALPHA	Nifty 200 TRI##	Kotak India Growth Fund - Series 7 - Growth	Nifty 50 TRI#	Nifty 200 TRI##
Since Inception	3.35%	1.02%	2.33%	-0.55%	10,741	10,223	9,881
Last 1 Year	1.51%	-0.98%	2.49%	-0.99%	10,151	9,902	9,901

Scheme Inception date is 31/08/2018. Ms. Shibani Kurian has been managing the fund since 09/05/2019.

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Kotak Equity Hybrid Fund - Growth

	Kotak Equity Hybrid Fund - Growth	NIFTY 50 Hybrid Composite Debt 65:35 Index#	ALPHA	Nifty 50 TRI##	Kotak Equity Hybrid Fund - Growth	NIFTY 50 Hybrid Composite Debt 65:35 Index#	Nifty 50 TRI##
Since Inception	7.24%	8.25%	-1.01%	7.05%	15,195	16,075	15,039
Last 1 Year	3.28%	5.12%	-1.84%	-0.98%	10,328	10,512	9,902
Last 3 Years	4.00%	7.37%	-3.36%	5.37%	11,250	12,376	11,698
Last 5 Years	7.98%	9.49%	-1.51%	8.98%	14,686	15,741	15,378

Kotak Equity Hybrid Fund – Direct plan Scheme Inception date is 25/11/1999 and Kotak Equity Hybrid Fund – Regular plan scheme inception date is 3rd November 2014. 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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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 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	7.22%	NA	NA	11.77%	28,655	NA	53,625
Last 1 Year	4.51%	2.62%	1.89%	-0.98%	10,451	10,262	9,902
Last 3 Years	5.74%	4.67%	1.07%	5.37%	11,824	11,469	11,698
Last 5 Years	5.94%	4.98%	0.96%	8.98%	13,346	12,754	15,378

Scheme Inception date is 29/09/2005. 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	7.85%	7.92%	-0.06%	2.31%	11,849	11,864	10,525
Last 1 Year	6.97%	7.24%	-0.27%	-0.98%	10,697	10,724	9,902

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	7.51%	6.45%	1.06%	7.98%	15,503	14,600	15,917
Last 1 Year	5.03%	2.66%	2.37%	-0.98%	10,503	10,266	9,902
Last 3 Years	5.83%	5.29%	0.54%	5.37%	11,853	11,672	11,698
Last 5 Years	7.23%	6.30%	0.94%	8.98%	14,186	13,575	15,378

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.

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Kotak Focused Equity Fund - Growth

	Kotak Focused Equity Fund - Growth	Nifty 200 TRI#	ALPHA	Nifty 50 TRI##	Kotak Focused Equity Fund - Growth	Nifty 200 TRI#	Nifty 50 TRI##
Since Inception	4.23%	1.04%	3.18%	1.10%	10,550	10,135	10,143
Last 1 Year	-1.26%	-0.99%	-0.27%	-0.98%	9,874	9,901	9,902

Scheme Inception date is 16/07/2019. Mr. Harish Krishnan & Ms. Shibani Kurian has been managing the fund since 16/07/2019.

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Kotak Liquid Fund - Growth

	Kotak Liquid Fund - Growth	NIFTY Liquid Index#	ALPHA	CRISIL 1 Year TBill##	Kotak Liquid Fund - Growth	NIFTY Liquid Index#	CRISIL 1 Year TBill##
Since Inception	7.23%	7.25%	-0.02%	6.12%	32,768	32,874	27,425
Last 1 Year	4.49%	4.57%	-0.08%	6.23%	10,448	10,456	10,621
Last 3 Years	6.18%	6.19%	-0.01%	6.89%	11,969	11,972	12,212
Last 5 Years	6.60%	6.52%	0.08%	6.80%	13,765	13,714	13,896

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	7.36%	7.50%	-0.15%	6.10%	34,154	34,968	27,866
Last 1 Year	6.01%	5.47%	0.54%	6.23%	10,599	10,545	10,621
Last 3 Years	7.29%	6.69%	0.59%	6.89%	12,347	12,144	12,212
Last 5 Years	7.29%	6.96%	0.33%	6.80%	14,218	14,000	13,896

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	7.69%	8.06%	-0.36%	6.21%	33,276	35,147	26,592
Last 1 Year	6.18%	5.95%	0.23%	6.23%	10,616	10,593	10,621
Last 3 Years	7.09%	7.28%	-0.18%	6.89%	12,279	12,343	12,212
Last 5 Years	7.31%	7.38%	-0.07%	6.80%	14,230	14,279	13,896

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	7.63%	NA	NA	6.67%	49,837	NA	41,013
Last 1 Year	10.50%	10.41%	0.10%	6.23%	11,047	11,038	10,621
Last 3 Years	8.94%	8.77%	0.17%	6.89%	12,926	12,867	12,212
Last 5 Years	8.80%	8.79%	0.01%	6.80%	15,251	15,243	13,896

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

^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 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	7.82%	8.39%	-0.57%	6.57%	25,932	27,718	22,367
Last 1 Year	8.21%	6.88%	1.34%	6.23%	10,819	10,686	10,621
Last 3 Years	7.83%	7.43%	0.41%	6.89%	12,537	12,396	12,212
Last 5 Years	8.06%	7.53%	0.52%	6.80%	14,736	14,381	13,896

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

^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 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	7.85%	8.02%	-0.17%	6.12%	40,494	41,694	30,004
Last 1 Year	9.85%	9.71%	0.14%	6.23%	10,983	10,968	10,621
Last 3 Years	8.26%	8.30%	-0.04%	6.89%	12,686	12,700	12,212
Last 5 Years	8.10%	8.28%	-0.18%	6.80%	14,766	14,887	13,896

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	8.90%	8.72%	0.18%	6.57%	28,880	28,284	22,052
Last 1 Year	11.39%	12.15%	-0.75%	6.23%	11,136	11,211	10,621
Last 3 Years	9.49%	9.03%	0.46%	6.89%	13,122	12,958	12,212
Last 5 Years	9.64%	8.90%	0.74%	6.80%	15,850	15,320	13,896

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	Nifty Credit Risk Bond Index#	ALPHA	CRISIL 1 Year TBill##	Kotak Credit Risk Fund - Growth	Nifty Credit Risk Bond Index#	CRISIL 1 Year TBill##
Since Inception	8.20%	9.36%	-1.16%	6.82%	22,833	25,537	19,955
Last 1 Year	6.40%	10.38%	-3.98%	6.23%	10,638	11,035	10,621
Last 3 Years	6.83%	8.57%	-1.73%	6.89%	12,192	12,794	12,212
Last 5 Years	7.73%	8.96%	-1.24%	6.80%	14,511	15,364	13,896

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	8.35%	9.63%	-1.28%	6.53%	28,622	33,379	22,918
Last 1 Year	9.34%	12.28%	-2.93%	6.23%	10,932	11,224	10,621
Last 3 Years	8.71%	8.70%	0.01%	6.89%	12,843	12,840	12,212
Last 5 Years	8.51%	9.13%	-0.61%	6.80%	15,049	15,480	13,896

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 - Growth

	Kotak Medium Term Fund - Growth	NIFTY Medium Duration Debt Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Medium Term Fund - Growth	NIFTY Medium Duration Debt Index#	CRISIL 10 Year Gilt##
Since Inception	8.47%	9.42%	-0.95%	8.83%	17,120	18,140	17,496
Last 1 Year	8.24%	12.19%	-3.94%	8.90%	10,822	11,215	10,887
Last 3 Years	6.49%	8.89%	-2.40%	7.54%	12,074	12,907	12,433
Last 5 Years	7.62%	8.88%	-1.26%	7.93%	14,443	15,308	14,647

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 - Growth

	Kotak Bond Fund - Growth	NIFTY Medium to Long Duration Debt Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Bond Fund - Growth	NIFTY Medium to Long Duration Debt Index#	CRISIL 10 Year Gilt##
Since Inception	8.94%	NA	NA	NA	60,116	NA	NA
Last 1 Year	11.19%	12.72%	-1.53%	8.90%	11,116	11,268	10,887
Last 3 Years	7.96%	8.89%	-0.93%	7.54%	12,581	12,909	12,433
Last 5 Years	7.84%	8.83%	-0.99%	7.93%	14,590	15,270	14,647

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 Floating Rate Fund - Growth

	Kotak Floating Rate Fund - Growth	NIFTY Ultra Short Duration Debt Index	ALPHA	CRISIL 1 Year TBill	Kotak Floating Rate Fund - Growth	NIFTY Ultra Short Duration Debt Index	CRISIL 1 Year TBill
Since Inception	9.29%	6.63%	2.66%	6.85%	11,388	10,984	11,018
Last 1 Year	10.42%	5.95%	4.47%	6.23%	11,039	10,593	10,621

Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019. 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. Alpha is difference of scheme return with benchmark return.

Kotak Gilt Fund - Growth

	Kotak Gilt Fund - Growth	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund - Growth	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	9.68%	NA	NA	NA	75,285	NA	NA
Last 1 Year	11.82%	11.12%	0.69%	8.90%	11,178	11,109	10,887
Last 3 Years	8.79%	9.42%	-0.63%	7.54%	12,871	13,096	12,433
Last 5 Years	8.81%	8.96%	-0.15%	7.93%	15,257	15,360	14,647

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	7.77%	6.29%	1.48%	5.93%	35,609	28,162	26,574
Last 1 Year	11.82%	11.12%	0.69%	8.90%	11,178	11,109	10,887
Last 3 Years	8.79%	9.42%	-0.63%	7.54%	12,871	13,096	12,433
Last 5 Years	8.82%	8.96%	-0.13%	7.93%	15,265	15,360	14,647

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 - Growth

	Kotak Debt Hybrid Fund - Growth	CRISIL Hybrid 85 + 15 - Conservative Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Debt Hybrid Fund - Growth	CRISIL Hybrid 85 + 15 - Conservative Index#	CRISIL 10 Year Gilt##
Since Inception	7.77%	8.53%	-0.76%	5.99%	35,468	39,926	26,761
Last 1 Year	8.46%	11.08%	-2.62%	8.90%	10,844	11,105	10,887
Last 3 Years	5.96%	8.61%	-2.65%	7.54%	11,896	12,809	12,433
Last 5 Years	8.11%	9.41%	-1.30%	7.93%	14,773	15,680	14,647

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 Overnight Fund - Growth

	Kotak Overnight Fund - Growth	NIFTY 1D Rate Index	ALPHA	CRISIL 1 Year TBill	Kotak Overnight Fund - Growth	NIFTY 1D Rate Index	CRISIL 1 Year TBill
Since Inception	4.56%	4.68%	-0.12%	6.98%	10,830	10,853	11,283
Last 1 Year	3.61%	3.74%	-0.13%	6.23%	10,360	10,373	10,621

Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019. 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. Alpha is difference of scheme return with benchmark return.

Kotak Pioneer Fund - Growth

	Kotak Pioneer Fund Growth	85% IISL Kotak India Pioneering Innovations + 15% MSCI ACWI Information Technology Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Pioneer Fund Growth	85% IISL Kotak India Pioneering Innovations + 15% MSCI ACWI Information Technology Index TRI #	Nifty 50 TRI ##
Since Inception	13.56%	5.67%	7.89%	-0.98%	11,356	10,567	9,902
Last 1 Year	13.56%	5.67%	7.89%	-0.98%	11,356	10,567	9,902

Scheme Inception date is 31/10/2019. Mr. Harish Krishnan & Mr. Arjun Khanna has been managing the fund since 31/10/2019. 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 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	15.10%	11.69%	3.40%	14.60%	98,028	60,235	91,332
Last 1 Year	14.52%	7.24%	7.28%	-0.11%	11,452	10,724	9,989
Last 3 Years	9.28%	7.98%	1.31%	7.33%	13,052	12,590	12,363
Last 5 Years	10.03%	9.52%	0.51%	9.62%	16,137	15,765	15,834

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 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	5.01%	7.25%	-2.24%	8.03%	18,976	25,033	27,526
Last 1 Year	17.67%	14.00%	3.66%	-0.98%	11,767	11,400	9,902
Last 3 Years	6.98%	7.30%	-0.32%	5.37%	12,245	12,355	11,698
Last 5 Years	8.03%	11.18%	-3.15%	8.98%	14,721	16,998	15,378

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 Gold Fund - Growth

	Kotak Gold Fund - Growth	Price of Gold#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gold Fund - Growth	Price of Gold#	CRISIL 10 Year Gilt##
Since Inception	8.03%	9.47%	-1.44%	7.34%	21,002	23,858	19,746
Last 1 Year	30.48%	30.07%	0.41%	8.90%	13,038	12,997	10,887
Last 3 Years	19.26%	19.74%	-0.49%	7.54%	16,953	17,161	12,433
Last 5 Years	12.58%	13.35%	-0.77%	7.93%	18,087	18,717	14,647

Scheme Inception date is 25/03/2011. Mr. Abhishek Bisen has been managing the fund since 04/03/2011. 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.
 Alpha is difference of scheme return with benchmark return.
 Performance of KOTAK Gold Fund as of 29th October 2020.

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	12.86%	14.01%	-1.15%	7.11%	49,800	56,995	24,871
Last 1 Year	28.89%	29.91%	-1.02%	8.87%	12,889	12,991	10,887
Last 3 Years	18.69%	19.70%	-1.01%	7.53%	16,721	17,152	12,433
Last 5 Years	12.25%	13.33%	-1.08%	7.92%	17,831	18,708	14,647

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	8.50%	9.88%	-1.38%	10.26%	24,032	27,519	28,578
Last 1 Year	-1.41%	-0.98%	-0.43%	-0.11%	9,859	9,902	9,989
Last 3 Years	5.12%	5.37%	-0.25%	7.33%	11,616	11,698	12,363
Last 5 Years	8.24%	8.98%	-0.74%	9.62%	14,861	15,378	15,834

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	8.19%	9.35%	-1.16%	9.04%	26,566	30,326	29,250
Last 1 Year	-0.43%	-0.11%	-0.33%	-0.98%	9,957	9,989	9,902
Last 3 Years	7.02%	7.33%	-0.30%	5.37%	12,259	12,363	11,698
Last 5 Years	8.76%	9.62%	-0.86%	8.98%	15,221	15,834	15,378

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	4.63%	5.06%	-0.43%	7.13%	13,057	13,379	15,007
Last 1 Year	-21.79%	-20.50%	-1.30%	-0.98%	7,821	7,950	9,902
Last 3 Years	-1.88%	-1.23%	-0.65%	5.37%	9,445	9,635	11,698
Last 5 Years	6.61%	7.13%	-0.53%	8.98%	13,774	14,118	15,378

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	-6.37%	-4.95%	-1.42%	6.92%	4,254	5,175	23,851
Last 1 Year	-50.06%	-49.71%	-0.35%	-0.98%	4,994	5,029	9,902
Last 3 Years	-31.12%	-30.68%	-0.44%	5.37%	3,267	3,331	11,698
Last 5 Years	-16.67%	-15.81%	-0.86%	8.98%	4,015	4,226	15,378

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.

Kotak NV20 ETF

	Kotak NV20 ETF	Nifty 50 Value 20 TRI #	ALPHA	Nifty 50 TRI##	Kotak NV20 ETF	Nifty 50 Value 20 TRI #	Nifty 50 TRI##
Since Inception	12.52%	12.25%	0.27%	9.45%	17,862	17,654	15,589
Last 1 Year	2.20%	5.28%	-3.09%	-0.98%	10,220	10,528	9,902
Last 3 Years	8.77%	10.09%	-1.32%	5.37%	12,870	13,344	11,698

Scheme Inception date is 01/12/2015. 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 Equity Opportunities Fund - Growth	3.44	-0.99	3.12	3.42	9.49	8.62	17.07	14.04
Kotak Tax Saver Fund - Growth	1.71	-0.12	3.29	2.73	8.74	8.54	10.77	11.51
Kotak Standard Multicap Fund - Growth	-2.95	-0.99	2.65	3.42	9.06	8.62	12.06	9.59

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.

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 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.



Name: Mr. Harish Krishnan

Mr. Harish Krishnan manages 7 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 (May15,'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 Pioneer Fund - Growth	13.56	5.67	NA	NA	NA	NA	13.56	5.67
Kotak India Growth Fund - Series 5 - Growth	8.48	-0.99	NA	NA	NA	NA	3.43	2.80
Kotak Balanced Advantage Fund - Growth	6.97	7.24	NA	NA	NA	NA	7.85	7.92
Kotak Bluechip Fund - Growth	1.11	-0.98	4.34	5.37	7.62	8.98	18.61	16.09
Kotak Focused Equity Fund	-1.26	-0.99	NA	NA	NA	NA	4.23	1.04
Kotak Infrastructure and Economic Reform Fund - Growth	-13.08	-15.49	-8.48	-10.39	2.50	-0.14	4.38	-1.36

Kotak Pioneer Fund - Growth, *Name of the Benchmark - 85% IISL Kotak India Pioneering Innovations + 15% MSCI ACWI Information Technology Index TRI, Scheme Inception date is 31/10/2019. Mr. Harish Krishnan & Mr. Arjun Khanna has been managing the fund since 31/10/2019.

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 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 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 Focused Equity Fund - Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 16/07/2019. Mr. Harish Krishnan & Ms. Shibani Kurian has been managing the fund since 16/07/2019.

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.



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 Small Cap Fund - Growth	13.49	2.35	1.83	-11.14	9.08	2.65	14.26	10.68
Kotak Emerging Equity Fund - Growth	5.69	2.38	1.81	-3.55	9.59	6.33	11.04	11.08
Kotak Equity Hybrid Fund - Growth	3.28	5.12	4.00	7.37	7.98	9.49	7.24	8.25

Kotak Smallcap Fund - Growth, *Name of the Benchmark - NIFTY Smallcap 100 TRI, Scheme Inception date is 24/02/2005. Mr. Pankaj Tibrewal has been managing the fund since 21/01/2010.

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 Equity Hybrid Fund - Growth, *Name of the Benchmark - NIFTY 50 Hybrid Composite Debt 65:35 Index, Scheme Inception date is 25/11/1999 and Kotak Equity Hybrid Fund - Regular plan scheme inception date is 3rd November 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.



Name: Mr. Abhishek Bisen

Mr. Abhishek Bisen 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 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, 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 Fund - Growth	30.48	30.07	19.26	19.74	12.58	13.35	8.03	9.47
	Kotak Gold ETF	28.89	29.91	18.69	19.70	12.25	13.33	12.86	14.01
	Kotak Gilt Fund - Growth	11.82	11.12	8.79	9.42	8.81	8.96	9.68	NA
Bottom 3	Kotak Balanced Advantage Fund - Growth	6.97	7.24	NA	NA	NA	NA	7.85	7.92
	Kotak Equity Savings Fund - Growth	5.03	2.66	5.83	5.29	7.23	6.30	7.51	6.45
	Kotak Equity Hybrid - Growth	3.28	5.12	4.00	7.37	7.98	9.49	7.24	8.25

Kotak Gold Fund - Growth, *Name of the Benchmark - Price of Gold, Scheme Inception date is 25/03/2011. Mr. Abhishek Bisen has been managing the fund since 04/03/2011.

Kotak Gold ETF, *Name of the Benchmark - Price of Gold, Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

Kotak Gilt Fund - Growth, *Name of the Benchmark - NIFTY All Duration G-Sec Index, Scheme Inception date is 29/12/1998. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.

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 Hybrid Fund - Growth, *Name of the Benchmark - NIFTY 50 Hybrid Composite Debt 65:35 Index, Scheme Inception date is 25/11/1999 and Kotak Equity Hybrid Fund - Regular plan scheme inception date is 3rd November 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.



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	11.39	12.15	9.49	9.03	9.64	8.90	8.90	8.72
	Kotak Banking and PSU Debt Fund - Growth	10.50	10.41	8.94	8.77	8.80	8.79	7.63	NA
	Kotak Floating Rate Fund - Growth	10.42	5.95	NA	NA	NA	NA	9.29	6.63
Bottom 3	Kotak Money Market Fund - Growth	6.01	5.47	7.29	6.69	7.29	6.96	7.36	7.50
	Kotak Liquid Fund - Growth	4.49	4.57	6.18	6.19	6.60	6.52	7.23	7.25
	Kotak Overnight Fund - Growth	3.61	3.74	NA	NA	NA	NA	4.56	4.68

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 Floating Rate Fund - Growth, *Name of the Benchmark - NIFTY Ultra Short Duration Debt Index, Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019.

Kotak Money Market Fund - Growth, *Name of the Benchmark - NIFTY Money Market Index, Scheme Inception date is 14/07/2003. Mr. Deepak Agrawal has been managing the fund since 01/11/2006.

Kotak Liquid Fund - 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.

Kotak Overnight Fund - Growth, *Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019.



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), Kotak Nifty ETF (Feb. 02, '10)

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 India Growth Fund - Series 4 - Growth	16.62	-0.99	NA	NA	NA	NA	4.10	3.80
	Kotak Asset Allocator Fund - Growth	14.52	7.24	9.28	7.98	10.03	9.52	15.10	11.69
	Kotak Debt Hybrid Fund - Growth	8.46	11.08	5.96	8.61	8.11	9.41	7.77	8.53
Bottom 3	Kotak Nifty ETF	-1.41	-0.98	5.12	5.37	8.24	8.98	8.50	9.88
	Kotak Banking ETF	-21.79	-20.50	-1.88	-1.23	6.61	7.13	4.63	5.06
	Kotak PSU Bank ETF	-50.06	-49.71	-31.12	-30.68	-16.67	-15.81	-6.37	-4.95

Kotak India Growth Fund - Series 4 - 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 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 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 Nifty ETF, *Name of the Benchmark - Nifty 50 TRI, Scheme Inception date is 02/02/2010. Mr. Devender Singhal & 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 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 Growth Fund Series 7 - Growth	1.51	-0.98	NA	NA	NA	NA	3.35	1.02
Kotak Focused Equity Fund	-1.26	-0.99	NA	NA	NA	NA	4.23	1.04
Kotak India EQ Contra Fund - Growth	-1.57	-1.40	4.10	4.32	9.09	8.90	11.60	12.73

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.

Kotak Focused Equity Fund - Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 16/07/2019. Mr. Harish Krishnan & Ms. Shibani Kurian has been managing the fund since 16/07/2019.

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.



Name: Mr. Arjun Khanna

Mr. Arjun Khanna manages 3 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 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 Jamnalal 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 Global Emerging Market Fund - Growth	17.67	14.00	6.98	7.30	8.03	11.18	5.01	7.25
Kotak Asset Allocator Fund - Growth	14.52	7.24	9.28	7.98	10.03	9.52	15.10	11.69
Kotak Pioneer Fund Fund	13.56	5.67	NA	NA	NA	NA	13.56	5.67

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 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 Pioneer Fund - Growth, *Name of the Benchmark - 85% IISL Kotak India Pioneering Innovations + 15% MSCI ACWI Information Technology Index TRI, Scheme Inception date is 31/10/2019. Mr. Harish Krishnan & Mr. Arjun Khanna has been managing the fund since 31/10/2019.



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	28.89	29.91	18.69	19.70	12.25	13.33	12.86	14.01
Kotak NV20 ETF	2.20	5.28	8.77	10.09	NA	NA	12.52	12.25
Kotak Sensex ETF	-0.43	-0.11	7.02	7.33	8.76	9.62	8.19	9.35
Kotak Nifty ETF	-1.41	-0.98	5.12	5.37	8.24	8.98	8.50	9.88
Kotak Banking ETF	-21.79	-20.50	-1.88	-1.23	6.61	7.13	4.63	5.06
Kotak PSU Bank ETF	-50.06	-49.71	-31.12	-30.68	-16.67	-15.81	-6.37	-4.95

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 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 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 TRI, Scheme Inception date is 02/02/2010. Mr. Devender Singhal & 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 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	6.97	7.24	NA	NA	NA	NA	7.85	7.92
Kotak Equity Savings Fund - Growth	5.03	2.66	5.83	5.29	7.23	6.30	7.51	6.45
Kotak Equity Arbitrage Fund - Growth	4.51	2.62	5.74	4.67	5.94	4.98	7.22	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. Hiten Shah has been managing the fund since 03/10/2019.