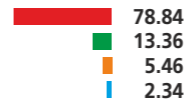
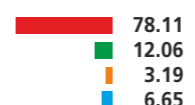
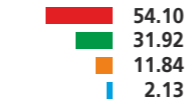

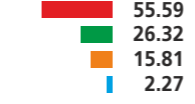
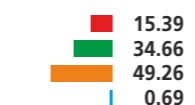
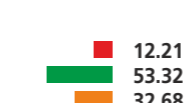

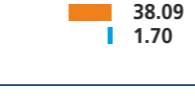


Equity Funds Ready Reckoner

Scheme Name	Investment Theme	Product Positioning	Key Features	Fund Manager	Benchmark	Monthly AAUM (Rs. Crs)	Mcap (%)	Overweight	Underweight	Beta	Sharpe	Standard Deviation (%)	5 years Alpha (%)
Kotak 50	Large cap	Invest with industry leaders	a. Favours industry leaders in cost, innovation, brand, competence, etc. with a proven execution track record across cycles b. High conviction and long term calls taken	Mr. Harish Krishnan	Nifty 50	1,374.92		1. Industrial Manufacturing 2. Media & Entertainment 3. Cement & Cement Products	1. Information Technology 2. Financial Services 3. Metals	0.94	0.15	13.13	1.21
Kotak Classic Equity	Large cap	Long term wealth creators	a. Focus on sustainable large cap stories which can withstand market shocks b. These are companies with pricing power for their competitive advantage or entry barriers	Mr. Deepak Gupta	Nifty 100	161.40		1. Telecom 2. Metals 3. Chemicals	1. Financial Services 2. Automobile 3. Services	0.93	0.26	12.96	0.32
Kotak Opportunities	Diversified	Spotting the hidden gems	Identifies investment opportunities across market capitalisation and sectors	Mr. Harsha Upadhyaya	Nifty 500	2,361.64		1. Cement & Cement Products 2. Energy 3. Fertiliser and Pesticides	1. Information Technology 2. Automobile 3. Pharma	0.97	0.40	13.83	2.65
Kotak Select Focus Fund	Multi Cap	Focus on few selected sectors	a. Invests in a few sectors as the various sectors of the economy tend to perform differently at different points of time b. Flexibility to move across market caps depending on their attractiveness during the economic phase	Mr. Harsha Upadhyaya	Nifty 200	17,485.46		1. Cement & Cement Products 2. Financial Services 3. Construction"	1. Information technology 2. Consumer Goods 3. Metals	0.97	0.44	13.64	5.12
Kotak Tax Saver	ELSS	Tax advantage with potential equity growth	a. Portfolio is diversified across sectors and market capitalization segments b. Offers dual benefits of growth and tax savings	Mr. Harsha Upadhyaya	Nifty 500	715.86		1. Cement & Cement Products 2. Energy 3. Industrial Manufacturing	1. Information technology 2. Automobiles 3. Consumer Goods	1.00	0.23	14.39	0.02
Kotak Midcap	Mid cap	Spot them young, watch them grow	a. Identifies the hidden growth potential of mid-cap sized companies b. Portfolio exhibits higher volatility than large caps however tends to have a larger return base c. Buy and hold strategy	Mr. Pankaj Tibrewal	Nifty Midcap 100	828.95		1. Industrial Manufacturing 2. Chemicals 3. Automobiles	1. Services 2. Pharma 3. Information Technology	0.93	0.61	15.61	1.72
Kotak Emerging Equity Scheme	Mid and Small Cap	Emerging leaders	a. Stands for winning investment ideas across the mid & small cap range offering decent growth trajectory over the medium to long term horizon b. Buy and hold strategy c. Riskier than a large cap fund but offers faster growth rate since it has a smaller based. d. 15%-20% allocation to large cap opportunities as tactical plays	Mr. Pankaj Tibrewal	S&P BSE Mid Small Cap	2,965.20		1. Industrial Manufacturing 2. Financial Services 3. Consumer Goods	1. Energy 2. Services 3. Construction	0.87	0.66	14.88	2.82
Kotak Infrastructure & Economic Reform Fund	Thematic: Infrastructure	True to label	a. Identifies ""flow related"" companies - These benefit from spending from government, private and household (in terms of properties). They are not asset owners. b. Focus on high quality companies exhibiting superior ROE, positive cash flow, low leverage in an otherwise challenging environment	Mr. Harish Krishnan	S&P BSE 100	474.34		N/A	N/A	0.93	0.42	15.38	6.77
Kotak Balance Fund	Balanced	Best of both worlds: equity & debt	a. Equity portion: Multi cap strategy to identify outstanding companies having well managed and durable businesses with predictable earnings power b. Debt portion: Actively managed with medium to long term maturity c. Lower volatility than a pure equity or debt fund	Mr. Pankaj Tibrewal & Mr. Abhishek Bisen	Crisil Balanced Fund	2,260.93		N/A	N/A	1.13	0.26	10.64	-0.49
Kotak Equity Arbitrage Fund	Equity Arbitrage	Arbitrage opportunities	a. Discovers arbitrage opportunities by simultaneously entering transactions of long position in cash and exactly off-setting short position in futures b. Equity position is completely hedged	Mr. Deepak Gupta	Nifty 50 Arbitrage Index	14,701.75	N/A	N/A	N/A	0.39	0.67	0.42	0.63
Kotak Equity Savings Fund	Equity Savings	MIP with equity tax efficiency	Conservative portfolio with a blend of: a. Income generation - through arbitrage opportunities & debt investment. b. Growth potential - through moderate participation in equity markets c. Tax efficiency - through equity orientation	Mr. Deepak Gupta & Mr. Abhishek Bisen	75% of Nifty 50 Arbitrage Index + 25% of Nifty 50	1,738.21	N/A	N/A	N/A	0.92	0.52	3.28	NA

Details provided are as on February 28th, 2018. Ratio Source: ICRA MFI Explorer. Riskfree rate assumed to be 6.05%.

Alpha = Difference between Scheme returns & Benchmark Index TRI of the scheme.

* The given market cap data is on the basis of new AMFI guidelines wherein Stocks are categorised as per given AMFI list

* As per SID, Kotak Midcap Fund Market cap is (66.82% Large Cap, 32.49% Mid Cap, 0.69% Small Cap and 10.14% Cash), and for Kotak Emerging Equity fund (87.90% Large Cap, 0.18% Mid Cap and 1.79% Cash)

The Market cap data as per sid for Kotak Midcap Fund & Kotak Emerging Equity Fund, the stocks falling within the mcap range in Nifty Midcap 100 & S&P BSE Mid Small Cap, respectively, would be considered as midcap stocks.

Any stock which would have mcap above the highest mcap of these benchmarks would be considered as largecap, and any stock would have mcap below the lowest mcap would be considered as smallcap.

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

N/A: Field not applicable to the scheme owing to its investment theme.

Risk Factor: Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Continuous offer of units of all schemes available at NAV based prices.

 LARGECAP
  MIDCAP
 SMALLCAP
  DEBT + CASH

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer	
Equity Scheme			
Kotak Equity Arbitrage Fund	<ul style="list-style-type: none"> Income from arbitrage opportunities in the equity market Investment in arbitrage opportunities in the cash & derivatives segment of the equity market. 		
Kotak 50	<ul style="list-style-type: none"> Long term capital growth Investment in portfolio of predominantly equity & equity related securities 		
Kotak Midcap	<ul style="list-style-type: none"> Long term capital growth Investment in equity & equity related securities predominantly in mid cap stocks 		
Kotak Opportunities	<ul style="list-style-type: none"> Long term capital growth Investment in portfolio of predominantly equity & equity related securities 		
Kotak Classic Equity	<ul style="list-style-type: none"> Long term capital growth Investment in portfolio of predominantly equity & equity related securities 		
Kotak Tax Saver	<ul style="list-style-type: none"> Long term capital growth with a 3 year lock in Investment in portfolio of predominantly equity & equity related securities 		
Kotak Emerging Equity Scheme	<ul style="list-style-type: none"> Long term capital growth Investment in equity & equity related securities predominantly in mid & small cap companies. 		
Kotak Select Focus Fund	<ul style="list-style-type: none"> Long term capital growth Investment in portfolio of predominantly equity & equity related securities generally focused on a few selected sectors 		
Kotak Balance Fund	<ul style="list-style-type: none"> Long term capital growth Investment in equity & equity related securities balanced with income generation by investing in debt & money market instruments 		
Kotak Equity Savings Fund	<ul style="list-style-type: none"> Income from arbitrage opportunities in the equity market & long term capital growth Investment predominantly in arbitrage opportunities in the cash & derivatives segment of the equity market and equity & equity related securities 		
Kotak Infrastructure & Economic Reform Fund (formerly known as "PineBridge Infrastructure & Economic Reform Fund")	<ul style="list-style-type: none"> Long term capital growth Long term capital appreciation by investing in equity and equity related instruments of companies contributing to infrastructure and economic development of India 		
Debt Scheme			
Kotak Bond Short Term	<ul style="list-style-type: none"> Income over a medium term horizon Investment in debt & money market securities 		
Kotak Treasury Advantage Fund	<ul style="list-style-type: none"> Income over a short term investment horizon Investment in debt & money market securities 		
Kotak Flexi Debt	<ul style="list-style-type: none"> Income over a medium term investment horizon Investment in debt & money market securities 		
Kotak Income Opportunities	<ul style="list-style-type: none"> Income over a medium term investment horizon Investment in debt & money market securities 		
Kotak Corporate Bond Fund (Formerly known as PineBridge India Total Return Bond Fund)	<ul style="list-style-type: none"> Regular Income over short term Income by investing in fixed income securities of varying maturities and credit 		
Kotak Banking and PSU Debt Fund	<ul style="list-style-type: none"> Income over a short to medium term investment horizon Investment in debt & money market securities of PSUs, Banks & government securities 		
Kotak Gilt Investment	<ul style="list-style-type: none"> Income over a long investment horizon Investments in sovereign securities issued by the Central and/or State Government(s) and / or reverse repos in such securities. 		
Kotak Bond	<ul style="list-style-type: none"> Income over a long investment horizon Investment in debt & money market securities 		
Kotak Medium Term Fund	<ul style="list-style-type: none"> Income over a medium term investment horizon Investment in debt, government securities & money market instruments with a portfolio weighted average maturity between 3-7 years 		
Kotak Low Duration Fund (Formerly known as PineBridge India Short Term Fund)	<ul style="list-style-type: none"> Regular Income over short term Income by focusing on low duration securities 		
Kotak Liquid	<ul style="list-style-type: none"> Income over a short term investment horizon Investment in debt & money market securities 		
Kotak Floater Short Term	<ul style="list-style-type: none"> Income over a short term investment horizon Investment in floating rate securities, debt & money market securities 		

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

All equity schemes have 1% exit load within 1 year & nil after 1 year. Exceptions are as follows - Kotak Classic Equity: Nil; Kotak Tax Saver: Nil (subject to 3 year lock-in); Kotak Equity Arbitrage Fund: 0.25% within 30 days, Nil after 30 days; Kotak Balance & Kotak Equity Savings Fund: Withdrawal up to 10% of investment amt within 1 year: Nil, Within 1 year: 1% (if >above limit), After 1 year: Nil

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



Debt Funds Ready Reckoner

Scheme Name	Current Scheme Positioning	Monthly Avg. AUM (Rs crores)	Current Portfolio Quality**	Ideal Investment Horizon	Key Differentiator	YTM %	Average Maturity (years)	Modified Duration (years)	Exit Load
Kotak Liquid Scheme	Liquid-Conservative	14159.79	100% AAA	1-15 days	Maturity < 91 days	6.72	0.08	0.08	Nil
Kotak Floater Short Term	Liquid-Aggressive	16380.78	98.58% AAA 1.42% AA	1-15 days	Maturity < 91 days	6.96	0.09	0.09	Nil
Kotak Treasury Advantage #	UST^-Conservative	6,227.67	78.65% AAA 21.35% AA	1-3 Months	Modified duration < 6 months	7.95	0.46	0.42	Nil
Kotak Low Duration	UST^-Aggressive	5,590.10	30.32% AAA 62.02% AA	1-3 Months	Modified duration between 6 - 12 months	9.18	1.21	1.02	Nil
Kotak Corporate Bond	UST^-Aggressive	1,215.72	100% AAA	6 Months and above	80-100% corporate bond exposure	7.90	0.69	0.62	Nil
Kotak Banking & PSU Debt	Banking and PSU	1,238.30	71.33% AAA, 7.92% Gilt 20.76% AA	6 Months and above	High quality Banking & PSU assets	8.29	2.31	1.85	Nil
Kotak Bond Short Term	STP^-Conservative	9,731.86	91.03% AAA, 8.97% Gilt	6 Months and above	Avg Mat between 1-3 years	8.06	1.66	1.43	Nil
Kotak Income Opportunities	Accrual	5,068.78	22.74% AAA 52.89% AA	1 Year and above	Upto 65% in > 1 yr papers, try to capitalize on mispriced credits	9.48	2.24	1.71	Withdrawal up to 10% of investment amt within 1 yr: Nil Within 1 year: 1% , After 1 year: Nil
Kotak Medium Term	Accrual	4,808.62	25.49% AAA, 56.59% AA, 0.31% Gilt	2.5 Years and above	Avg Mat between 3-7 years	9.75	2.96	2.22	Withdrawal up to 15% of investment amt within 1 yr: Nil Within 18 months: 2% , After 18 months: Nil
Kotak Flexi Debt	Dynamic STP	1,054.28	44.52% AAA 33.12% Gilt 22.36% AA	6 Months and above	Dynamic strategy, duration has never gone above 5 years.	8.39	3.54	2.78	Nil
Kotak Bond	Income-Aggressive	2,074.51	42.56% AAA 47.35% Gilt 9.39% AA	1 Year and above	Dynamic strategy, no cap on duration	8.15	6.12	4.14	Nil
Kotak Gilt Investment	Gilt-Aggressive	586.46	100% Gilt	1 Year and above	Dynamic strategy, no cap on duration	7.62	7.98	5.36	Nil

Details provided are as on February 28th, 2018.

Note: ^UST = Ultra Short Term plan, ^STP= Short Term plan. **AAA also includes A1+,A1+(SO), AAA(SO), IND AAA , Net current Assets, CBLO, Term Deposit and Rev repo. For Kotak Gilt Fund: Cash and Cash Equivalent is included under Gilt.

For Liquid schemes (Kotak Liquid Scheme and Kotak Floater Short Term) and Liquid plus schemes (Kotak Treasury Advantage and Kotak Low Duration) T-bill is included in AAA. "AA" includes AA,AA+,AA-.