

Scheme Performances as on June 28, 2019

Kotak Bluechip Fund

	Kotak Bluechip Fund	Nifty 50 TRI#	S&P BSE SENSEX TRI##	Kotak Bluechip Fund	Nifty 50 TRI#	S&P BSE SENSEX TRI##
Since Inception	19.94%	17.48%	17.58%	197,420	140,556	142,523
Last 1 Year	8.11%	11.39%	12.52%	10,811	11,139	11,252
Last 3 Years	10.10%	13.93%	14.83%	13,340	14,777	15,130
Last 5 Years	10.86%	10.53%	10.64%	16,740	16,490	16,575

Scheme Inception date is 29/12/1998. Mr. Harish Krishnan has been managing the fund since 01/01/2014. Different plans have different expense structure. The performance details provided herein are of regular plan

^Past performance may or may not be sustained in future. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Kotak Mahindra 50 unit scheme is renamed as Kotak Bluechip Fund with effect from 25th May 2018.

TRI – Total Return Index, In terms of SEBI circular dated January 4, 2018, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).

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

Kotak India EQ Contra Fund - Growth

	Kotak India EQ Contra Fund - Growth	Nifty 100 TRI#	Nifty 50 TRI##	Kotak India EQ Contra Fund - Growth	Nifty 100 TRI#	Nifty 50 TRI##
Since Inception	12.75%	14.00%	13.79%	53,202	62,042	60,437
Last 1 Year	6.85%	9.41%	11.39%	10,685	10,941	11,139
Last 3 Years	14.49%	13.68%	13.93%	14,995	14,682	14,777
Last 5 Years	11.22%	10.87%	10.53%	17,015	16,748	16,490

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

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).

Kotak Equity Opportunities Fund - Growth

	Kotak Equity Opportunities Fund - Growth	Nifty 200 TRI#\$	Nifty 50 TRI##	Kotak Equity Opportunities Fund - Growth	Nifty 200 TRI#\$	Nifty 50 TRI##
Since Inception	18.33%	15.38%	15.65%	120,899	83,224	86,155
Last 1 Year	8.24%	8.03%	11.39%	10,824	10,803	11,139
Last 3 Years	12.46%	13.29%	13.93%	14,214	14,529	14,777
Last 5 Years	13.10%	10.73%	10.53%	18,500	16,641	16,490

Scheme Inception date is 09/09/2004. 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. \$ With the effect from 1st June 2018 Benchmark Name is changed to Nifty 200 TRI from Nifty 500 TRI. The above performance is benchmarked to Nifty 200 TRI. Kotak Opportunities is renamed as Kotak Equity Opportunities Fund with effect from 1st June 2018.

TRI – Total Return Index, In terms of SEBI circular dated January 4, 2018, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).

Kotak Standard Multicap Fund - Growth

	Kotak Standard Multicap Fund - Growth	Nifty 200 TRI#	Nifty 50 TRI##	Kotak Standard Multicap Fund - Growth	Nifty 200 TRI#	Nifty 50 TRI##
Since Inception	14.06%	10.94%	10.86%	36,313	27,649	27,457
Last 1 Year	10.78%	8.03%	11.39%	11,078	10,803	11,139
Last 3 Years	14.23%	13.29%	13.93%	14,894	14,529	14,777
Last 5 Years	14.96%	10.73%	10.53%	20,074	16,641	16,490

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. Kotak Select Focus Fund is renamed as Kotak Standard Multicap Fund with effect from 25th May 2018.

TRI – Total Return Index, In terms of SEBI circular dated January 4, 2018, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).

Kotak Tax Saver Scheme - Growth

	Kotak Tax Saver Scheme - Growth	Nifty 500 TRI#	Nifty 50 TRI##	Kotak Tax Saver Scheme - Growth	Nifty 500 TRI#	Nifty 50 TRI##
Since Inception	11.82%	12.64%	13.11%	45,688	50,485	53,424
Last 1 Year	13.33%	6.63%	11.39%	11,333	10,663	11,139
Last 3 Years	13.52%	12.80%	13.93%	14,617	14,343	14,777
Last 5 Years	13.83%	10.64%	10.53%	19,106	16,575	16,490

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

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^Past performance may or may not be sustained in future. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.

TRI – Total Return Index, In terms of SEBI circular dated January 4, 2018, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).

Kotak Small Cap Fund - Growth

	Kotak Small Cap Fund - Growth	Nifty Small Cap 50 TRI#	Nifty 50 TRI##	Kotak Small Cap Fund - Growth	Nifty Small Cap 50 TRI#	Nifty 50 TRI##
Since Inception	14.68%	NA	14.38%	71,383	NA	68,705
Last 1 Year	-3.21%	-16.63%	11.39%	9,679	8,337	11,139
Last 3 Years	7.78%	-0.29%	13.93%	12,514	9,915	14,777
Last 5 Years	12.62%	1.80%	10.53%	18,114	10,933	16,490

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

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^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. \$ With Effect from 25th May 2018, the Benchmark is changed to Nifty Small Cap 50 TRI.

Kotak Midcap is renamed as Kotak Small Cap Fund with effect from 25th May 2018

TRI – Total Return Index, In terms of SEBI circular dated January 4, 2018, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).

Kotak Emerging Equity - Growth

	Kotak Emerging Equity - Growth	Nifty Midcap 100#	Nifty 50 TRI##	Kotak Emerging Equity - Growth	Nifty Midcap 100 TRI#	Nifty 50 TRI##
Since Inception	11.76%	12.54%	10.94%	39,053	42,527	35,680
Last 1 Year	3.07%	-2.04%	11.39%	10,307	9,796	11,139
Last 3 Years	10.62%	9.69%	13.93%	13,529	13,191	14,777
Last 5 Years	16.22%	10.95%	10.53%	21,195	16,807	16,490

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

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^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. \$ With Effect from 25th May 2018, the Benchmark is changed to Nifty Midcap 100

TRI – Total Return Index, In terms of SEBI circular dated January 4, 2018, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).

Kotak Infrastructure and Economic Reform Fund - Growth

	Kotak Infrastructure and Economic Reform Fund - Growth	India Infrastructure Index (Customised Index by IISL)#	Nifty 50 TRI##	Kotak Infrastructure and Economic Reform Fund - Growth	India Infrastructure Index (Customised Index by IISL)#	Nifty 50 TRI##
Since Inception	6.74%	0.41%	8.77%	20,969	10,480	25,965
Last 1 Year	7.15%	5.82%	11.39%	10,715	10,582	11,139
Last 3 Years	8.60%	6.06%	13.93%	12,804	11,925	14,777
Last 5 Years	10.72%	2.71%	10.53%	16,635	11,430	16,490

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

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^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. \$ With Effect from 25th May 2018, the Benchmark is changed to India Infrastructure Index (Customised Index by IISL)

TRI – Total Return Index, In terms of SEBI circular dated January 4, 2018, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).

Kotak India Growth - Series 4

	Kotak India Growth Fund - Series 4	Nifty 200 TRI#	Nifty 50 TRI##	Kotak India Growth Fund - Series 4	Nifty 200 TRI#	Nifty 50 TRI##
Since Inception	-4.22%	7.48%	11.60%	9,434	11,024	11,598
Last 1 Year	-0.51%	8.03%	11.39%	9,949	10,803	11,139

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.

Kotak India Growth - Series 5

	Kotak India Growth Fund - Series 5	Nifty 200 TRI#	Nifty 50 TRI##	Kotak India Growth Fund - Series 5	Nifty 200 TRI#	Nifty 50 TRI##
Since Inception	-4.29%	5.98%	9.73%	9,521	10,673	11,096
Last 1 Year	-2.98%	8.03%	11.39%	9,702	10,803	11,139

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

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.

Kotak Equity Hybrid

	Kotak Equity Hybrid	NIFTY 50 Hybrid Composite Debt 70:30 Index#	Nifty 50 TRI##	Kotak Equity Hybrid	NIFTY 50 Hybrid Composite Debt 70:30 Index#	Nifty 50 TRI##
Since Inception	8.16%	9.04%	9.08%	14,395	14,952	14,975
Last 1 Year	7.71%	11.63%	11.39%	10,771	11,163	11,139
Last 3 Years	9.29%	12.21%	13.93%	13,048	14,120	14,777

Scheme Inception date is 25/11/1999. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Mr. Pankaj Tibrewal has been managing the fund since 25/08/2015.

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TRI – Total Return Index, In terms of SEBI circular dated January 4, 2018, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). The debt component of the index is TRI since inception. For equity component of the index, as TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 200 PRI values series is used till 31st July 2006 and TRI values is used since 1st Aug 2006

Kotak Equity Arbitrage Fund - Growth

	Kotak Equity Arbitrage Fund - Growth	Nifty 50 Arbitrage Index#	Nifty 50 TRI##	Kotak Equity Arbitrage Fund - Growth	Nifty 50 Arbitrage Index#	Nifty 50 TRI##
Since Inception	7.44%	NA	12.95%	26,841	NA	53,397
Last 1 Year	6.38%	6.26%	11.39%	10,638	10,626	11,139
Last 3 Years	6.29%	5.31%	13.93%	12,005	11,676	14,777
Last 5 Years	6.73%	6.15%	10.53%	13,849	13,472	16,490

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

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TRI – Total Return Index, In terms of SEBI circular dated January 4, 2018, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).

Kotak Equity Savings Fund - Growth

	Kotak Equity Savings Fund - Growth	75% NIFTY 50 ARBITRAGE + 25% Nifty 50 TRI#	Nifty 50 TRI##	Kotak Equity Savings Fund - Growth	75% NIFTY 50 ARBITRAGE + 25% Nifty 50 TRI#	Nifty 50 TRI##
Since Inception	8.00%	7.28%	10.27%	14,366	13,920	15,849
Last 1 Year	5.94%	7.70%	11.39%	10,594	10,770	11,139
Last 3 Years	8.26%	7.54%	13.93%	12,683	12,431	14,777

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.

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).

Kotak Mahindra Liquid Scheme - Regular Plan - Growth

	Kotak Liquid - Regular Plan - Growth	NIFTY Liquid Index#\$	CRISIL 1 Year TBill##	Kotak Liquid - Regular Plan - Growth	NIFTY Liquid Index#\$	CRISIL 1 Year TBill##
Since Inception	7.44%	7.45%	6.06%	30,755	30,820	25,148
Last 1 Year	7.37%	7.33%	7.94%	10,737	10,733	10,794
Last 3 Years	7.04%	6.95%	6.76%	12,266	12,233	12,167
Last 5 Years	7.60%	7.47%	7.29%	14,426	14,341	14,219

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

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. \$ With Effect from 1st June 2018, the Benchmark is changed to Nifty Liquid Fund Index from Crisil Liquid Fund. The above performance is benchmarked to Nifty Liquid Index

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

Kotak Money Market Scheme - Growth

	Kotak Money Market Scheme - Growth	NIFTY Money Market Index#\$	CRISIL 1 Year TBill##	Kotak Money Market Scheme - Growth	NIFTY Money Market Index#\$	CRISIL 1 Year TBill##
Since Inception	7.42%	7.64%	6.05%	31,339	32,382	25,545
Last 1 Year	8.29%	7.74%	7.93%	10,829	10,774	10,793
Last 3 Years	7.39%	7.20%	6.76%	12,380	12,313	12,163
Last 5 Years	7.84%	7.75%	7.29%	14,580	14,520	14,215

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

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^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. \$ With Effect from 1st June 2018, the Benchmark is changed to Nifty Money Market Index from Crisil Liquid Fund. The above performance is benchmarked to NIFTY Money Market Index. Kotak Floater Short Term is renamed as Kotak Money Market Scheme with effect from 1st June 2018

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

Kotak Savings Fund - Growth

	Kotak Savings Fund - Growth	NIFTY Ultra Short Duration Debt Index#\$	CRISIL 1 Year TBill##	Kotak Savings Fund - Growth	NIFTY Ultra Short Duration Debt Index#\$	CRISIL 1 Year TBill##
Since Inception	7.78%	8.20%	6.17%	30,495	32,316	24,377
Last 1 Year	8.01%	8.32%	7.93%	10,801	10,832	10,793
Last 3 Years	7.41%	7.62%	6.76%	12,388	12,460	12,163
Last 5 Years	7.91%	8.03%	7.29%	14,630	14,714	14,215

Scheme Inception date is 13/08/2004. Mr. Deepak Agrawal 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. \$ With Effect from 1st June 2018, the Benchmark is changed to NIFTY Ultra Short Duration Debt Index from Crisil Liquid Fund. The above performance is benchmarked to NIFTY Ultra Short Duration Debt Index. Kotak Treasury Advantage Fund is renamed as Kotak Savings Fund with effect from 1st June 2018

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

Kotak Banking and PSU Debt Fund - Growth

	Kotak Banking and PSU Debt Fund - Growth	CRISIL Banking and PSU Debt Index#	CRISIL 1 Year TBill##	Kotak Banking and PSU Debt Fund - Growth	CRISIL Banking and PSU Debt Index#	CRISIL 1 Year TBill##
Since Inception	7.41%	NA	6.67%	43,330	NA	37,597
Last 1 Year	10.10%	9.79%	7.93%	11,010	10,979	10,793
Last 3 Years	8.03%	8.22%	6.76%	12,601	12,669	12,163
Last 5 Years	8.25%	8.85%	7.29%	14,858	15,274	14,215

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. \$ With Effect from 1st June 2018, the Benchmark is changed to CRISIL Banking and PSU Debt Index from Crisil Short Term Bond Fund Index. The above performance is benchmarked to CRISIL Banking and PSU Debt Index.

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

Kotak Low Duration Fund - Growth

	Kotak Low Duration Fund - Growth	NIFTY Low Duration Debt Index#	CRISIL 1 Year TBill##	Kotak Low Duration Fund - Growth	NIFTY Low Duration Debt Index#	CRISIL 1 Year TBill##
Since Inception	7.70%	8.50%	6.55%	23,165	25,177	20,504
Last 1 Year	7.63%	8.16%	7.93%	10,763	10,816	10,793
Last 3 Years	7.60%	7.43%	6.76%	12,452	12,395	12,163
Last 5 Years	8.29%	7.97%	7.29%	14,891	14,667	14,215

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

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^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. \$ With Effect from 1st June 2018, the Benchmark is changed to NIFTY Low Duration Debt Index from Crisil Liquid Fund. The above performance is benchmarked to NIFTY Low Duration Debt Index.

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

Kotak Bond Short Term Plan - Growth

	Kotak Bond Short Term Plan - Growth	NIFTY Short Duration Debt Index#	CRISIL 1 Year TBill##	Kotak Bond Short Term Plan - Growth	NIFTY Short Duration Debt Index#	CRISIL 1 Year TBill##
Since Inception	7.66%	7.86%	6.07%	35,515	36,654	27,505
Last 1 Year	8.90%	8.82%	7.93%	10,890	10,882	10,793
Last 3 Years	7.28%	7.45%	6.76%	12,344	12,401	12,163
Last 5 Years	7.85%	8.09%	7.29%	14,586	14,748	14,215

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

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^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. \$ With Effect from 1st June 2018, the Benchmark is changed to NIFTY Short Duration Debt Index from Crisil Short Term Bond Fund Index. The above performance is benchmarked to NIFTY Short Duration Debt Index.

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

Kotak Dynamic Bond Fund - Growth

	Kotak Dynamic Bond Fund - Growth	NIFTY Composite Debt Index#	CRISIL 1 Year TBill##	Kotak Dynamic Bond Fund - Growth	NIFTY Composite Debt Index#	CRISIL 1 Year TBill##
Since Inception	8.62%	8.33%	6.55%	25,018	24,291	20,216
Last 1 Year	12.21%	11.56%	7.93%	11,221	11,156	10,793
Last 3 Years	9.06%	7.70%	6.76%	12,965	12,488	12,163
Last 5 Years	9.18%	8.73%	7.29%	15,513	15,195	14,215

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. \$ With Effect from 1st June 2018, the Benchmark is changed to Nifty Composite Debt Index from Crisil Composite Bond Fund Index. The above performance is benchmarked to NIFTY Composite Debt Index. Kotak Flexi Debt Fund is renamed as Kotak Dynamic Bond Fund with effect from 1st June 2018

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

Kotak Credit Risk Fund - Growth

	Kotak Credit Risk Fund - Growth	CRISIL Composite AA Short Term Bond Index#	CRISIL 1 Year TBill##	Kotak Credit Risk Fund - Growth	CRISIL Composite AA Short Term Bond Index#	CRISIL 1 Year TBill##
Since Inception	8.27%	8.92%	6.83%	20,668	21,826	18,293
Last 1 Year	7.45%	8.51%	7.93%	10,745	10,851	10,793
Last 3 Years	7.50%	8.32%	6.76%	12,420	12,704	12,163
Last 5 Years	8.28%	8.86%	7.29%	14,884	15,281	14,215

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. \$ With Effect from 1st June 2018, the Benchmark is changed to CRISIL Composite AA Short Term Bond Index from Crisil Short Term Bond Fund Index. The above performance is benchmarked to CRISIL Composite AA Short Term Bond Index. Kotak Income Opportunities Fund is renamed as Kotak Credit Risk Fund with effect from 1st June 2018

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

Kotak Corporate Bond Fund - Growth

	Kotak Corporate Bond Fund - Growth	CRISIL Corporate Bond Composite Index#	CRISIL 1 Year TBill##	Kotak Corporate Bond Fund - Growth	CRISIL Corporate Bond Composite Index#	CRISIL 1 Year TBill##
Since Inception	8.16%	9.31%	6.51%	25,189	28,535	21,009
Last 1 Year	8.80%	8.74%	7.93%	10,880	10,874	10,793
Last 3 Years	8.07%	7.84%	6.76%	12,616	12,536	12,163
Last 5 Years	9.07%	8.79%	7.29%	15,433	15,238	14,215

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. \$ With Effect from 1st June 2018, the Benchmark is changed to CRISIL Corporate Bond Fund Index from Crisil Composite Bond Fund Index. The above performance is benchmarked to CRISIL Corporate Bond Fund Index.

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

Kotak Medium Term Fund - Regular Plan - Growth

	Kotak Medium Term Fund - Regular Plan - Growth	NIFTY Medium Duration Debt Index#	CRISIL 10 Year Gilt##	Kotak Medium Term Fund - Regular Plan - Growth	NIFTY Medium Duration Debt Index#	CRISIL 10 Year Gilt##
Since Inception	8.30%	8.66%	8.64%	15,230	15,495	15,483
Last 1 Year	5.46%	9.61%	13.81%	10,546	10,961	11,381
Last 3 Years	6.77%	7.37%	7.04%	12,167	12,374	12,261
Last 5 Years	8.00%	8.40%	8.56%	14,689	14,963	15,078

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. \$ With Effect from 1st June 2018, the Benchmark is changed to NIFTY Medium Duration Debt Index from Crisil Composite Bond Fund Index. The above performance is benchmarked to NIFTY Medium Duration Debt Index.

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

Kotak Bond - Regular Plan - Growth

	Kotak Bond - Regular Plan - Growth	NIFTY Medium to Long Duration Debt Index#	CRISIL 10 Year Gilt##	Kotak Bond - Regular Plan - Growth	NIFTY Medium to Long Duration Debt Index#	CRISIL 10 Year Gilt##
Since Inception	8.81%	NA	NA	52,332	NA	NA
Last 1 Year	10.54%	11.24%	13.81%	11,054	11,124	11,381
Last 3 Years	6.62%	7.47%	7.04%	12,117	12,407	12,261
Last 5 Years	7.82%	8.69%	8.56%	14,568	15,162	15,078

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. \$ With Effect from 1st June 2018, the Benchmark is changed to Nifty Medium to Long Duration Debt Index from Crisil Composite Bond Fund Index. The above performance is benchmarked to Nifty Medium to Long Duration Debt Index. Kotak Mahindra Bond Unit Scheme 99 is renamed as Kotak Bond with effect from 1st June 2018.

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

Kotak Mahindra Gilt Unit Scheme 98 - Investment Plan - Regular - Growth

	Kotak Gilt - Investment - Regular - Growth	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##	Kotak Gilt - Investment - Regular - Growth	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	9.59%	NA	NA	65,367	NA	NA
Last 1 Year	12.82%	15.30%	13.81%	11,282	11,530	11,381
Last 3 Years	7.89%	8.15%	7.04%	12,555	12,643	12,261
Last 5 Years	9.04%	9.03%	8.56%	15,409	15,402	15,078

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. \$ With Effect from 1st June 2018, the Benchmark is changed to Nifty All Duration G-Sec Index from ISEC Composite Index. The above performance is benchmarked to Nifty all Duration G-sec Index.

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

Kotak Mahindra Gilt Unit Scheme 98 - Investment Plan - PF and Trust - Growth

	Kotak Gilt - Investment - PF and Trust - Growth	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##	Kotak Gilt - Investment - PF and Trust - Growth	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	7.48%	5.89%	5.62%	30,917	24,470	23,517
Last 1 Year	12.82%	15.30%	13.81%	11,282	11,530	11,381
Last 3 Years	7.89%	8.15%	7.04%	12,554	12,643	12,261
Last 5 Years	9.06%	9.03%	8.56%	15,426	15,402	15,078

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. \$ With Effect from 1st June 2018, the Benchmark is changed to Nifty All Duration G-Sec Index from ISEC Composite Index.

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

Kotak Debt Hybrid

	Kotak Debt Hybrid	CRISIL Hybrid 85 + 15 - Conservative Index #	CRISIL 10 Year Gilt##	Kotak Debt Hybrid	CRISIL Hybrid 85 + 15 - Conservative Index #	CRISIL 10 Year Gilt##
Since Inception	7.63%	8.31%	5.69%	31,454	34,693	23,682
Last 1 Year	7.74%	11.21%	13.81%	10,774	11,121	11,381
Last 3 Years	7.37%	8.92%	7.04%	12,373	12,914	12,261
Last 5 Years	8.56%	9.48%	8.56%	15,078	15,721	15,078

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. \$With Effect from 25th May 2018, the Benchmark is changed to Crisil Hybrid 85+15- Conservative Index TRI. Kotak Monthly Income Plan is renamed as Kotak Debt Hybrid with effect from 25th May 2018.

TRI – Total Return Index, In terms of SEBI circular dated January 4, 2018, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).

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

Kotak Asset Allocator Fund - Growth

	Kotak Asset Allocator Fund - Growth	NIFTY 50 Hybrid Composite Debt 50:50 Index #	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	15.18%	12.08%	15.83%	82,015	54,672	89,278
Last 1 Year	7.40%	11.70%	12.52%	10,740	11,170	11,252
Last 3 Years	8.41%	10.99%	14.83%	12,735	13,665	15,130
Last 5 Years	9.27%	9.84%	10.64%	15,572	15,988	16,575

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. \$ With Effect from 1st June 2018, the Benchmark is changed to NIFTY 50 Hybrid Composite Debt 50:50 Index from Crisil Hybrid 35+65 Aggressive Index.

TRI – Total Return Index, In terms of SEBI circular dated January 4, 2018, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).

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

Kotak US Equity Fund - Growth

	Kotak US Equity Fund - Growth	S&P 500 International Total Return Net Index#	Nifty 50 TRI##	Kotak US Equity Fund - Growth	S&P 500 International Total Return Net Index#	Nifty 50 TRI##
Since Inception	9.59%	13.54%	13.50%	16,586	20,168	20,124
Last 1 Year	5.28%	11.15%	11.39%	10,528	11,115	11,139
Last 3 Years	11.36%	15.00%	13.93%	13,800	15,198	14,777
Last 5 Years	9.74%	13.82%	10.53%	15,913	19,093	16,490

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).

Kotak Global Emerging Market Fund - Growth

	Kotak Global Emerging Market Fund - Growth	MSCI Emerging Market index#	Nifty 50 TRI##	Kotak Global Emerging Market Fund - Growth	MSCI Emerging Market index#	Nifty 50 TRI##
Since Inception	3.91%	3.80%	8.95%	15,702	15,506	27,408
Last 1 Year	-5.75%	-0.72%	11.39%	9,425	9,928	11,139
Last 3 Years	7.07%	8.90%	13.93%	12,270	12,909	14,777
Last 5 Years	1.70%	2.88%	10.53%	10,878	11,524	16,490

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).

Kotak World Gold Fund - Growth

	Kotak World Gold Fund - Growth	Financial Times Gold Mines Total - Price#	Nifty 50 TRI##	Kotak World Gold Fund - Growth	Financial Times Gold Mines Total - Price#	Nifty 50 TRI##
Since Inception	-0.91%	0.28%	10.14%	9,039	10,311	29,125
Last 1 Year	2.77%	20.74%	11.39%	10,277	12,074	11,139
Last 3 Years	-8.54%	-1.20%	13.93%	7,655	9,646	14,777
Last 5 Years	-4.28%	5.19%	10.53%	8,037	12,877	16,490

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).

Kotak Gold ETF

	Kotak Gold ETF	Price of Gold#\$	CRISIL 10 Year Gilt##	Kotak Gold ETF	Price of Gold#\$	CRISIL 10 Year Gilt##
Since Inception	10.96%	12.12%	6.84%	34,559	39,142	22,010
Last 1 Year	12.59%	13.60%	13.81%	11,259	11,360	11,381
Last 3 Years	1.54%	2.57%	7.04%	10,470	10,789	12,261
Last 5 Years	3.07%	4.15%	8.56%	11,630	12,251	15,078

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. \$ With Effect from 25th May 2018, the Benchmark is changed to Price of Gold, based on the formula prescribed by SEBI as per Gazette Notification dated December 20, 2006

TRI – Total Return Index, In terms of SEBI circular dated January 4, 2018, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).

Kotak Nifty ETF

	Kotak Nifty ETF	Nifty 50 TRI#	S&P BSE SENSEX TRI##	Kotak Nifty ETF	Nifty 50 TRI#	S&P BSE SENSEX TRI##
Since Inception	9.78%	11.31%	11.54%	24,045	27,401	27,935
Last 1 Year	11.24%	11.39%	12.52%	11,124	11,139	11,252
Last 3 Years	13.34%	13.93%	14.83%	14,550	14,777	15,130
Last 5 Years	9.64%	10.53%	10.64%	15,842	16,490	16,575

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).

Kotak Sensex ETF

	Kotak Sensex ETF	S&P BSE SENSEX TRI#	Nifty 50 TRI##	Kotak Sensex ETF	S&P BSE SENSEX TRI#	Nifty 50 TRI##
Since Inception	9.05%	10.32%	10.14%	26,083	29,644	29,125
Last 1 Year	12.27%	12.52%	11.39%	11,227	11,252	11,139
Last 3 Years	13.56%	14.83%	13.93%	14,635	15,130	14,777
Last 5 Years	9.30%	10.64%	10.53%	15,594	16,575	16,490

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).

Kotak Banking ETF

	Kotak Banking ETF	Nifty Bank TRI#	Nifty 50 TRI##	Kotak Banking ETF	Nifty Bank TRI#	Nifty 50 TRI##
Since Inception	12.70%	12.91%	9.23%	17,232	17,373	14,943
Last 1 Year	18.14%	18.43%	11.39%	11,814	11,843	11,139
Last 3 Years	20.49%	20.76%	13.93%	17,473	17,591	14,777

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).

Kotak PSU Bank ETF

	Kotak PSU Bank ETF	Nifty PSU Bank TRI#	Nifty 50 TRI##	Kotak PSU Bank ETF	Nifty PSU Bank TRI#	Nifty 50 TRI##
Since Inception	0.74%	2.39%	7.71%	10,897	13,160	23,750
Last 1 Year	13.72%	14.79%	11.39%	11,372	11,479	11,139
Last 3 Years	4.41%	5.81%	13.93%	11,381	11,842	14,777
Last 5 Years	-4.93%	-3.16%	10.53%	7,768	8,519	16,490

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).

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 (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 Tax Saver Scheme - Growth	13.33	6.63	13.52	12.80	13.83	10.64	11.82	12.64
Kotak Standard Multicap Fund - Growth	10.78	8.03	14.23	13.29	14.96	10.73	14.06	10.94
Kotak Equity Opportunities Fund - Growth	8.24	8.03	12.46	13.29	13.10	10.73	18.33	15.38

Kotak Tax Saver Scheme - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 23/11/2005. Mr. Harsha Upadhyaya has been managing the fund since 25/08/2015.

Kotak Standard Multicap Fund - Growth (Erstwhile Kotak Select Focus Fund), *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 Equity Opportunities Fund - Growth (Erstwhile Kotak Opportunities), *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 5 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 (July13, '18), Kotak Equity Savings Fund (Oct. 13 '14).

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	8.11	11.39	10.10	13.93	10.86	10.53	19.94	17.48
Kotak Infrastructure and Economic Reform Fund - Growth	7.15	5.82	8.60	6.06	10.72	2.71	6.74	0.41
Kotak Equity Savings Fund - Growth	5.94	7.70	8.26	7.54	NA	NA	8.00	7.28
Kotak India Growth Fund Series 5	-2.98	8.03	NA	NA	NA	NA	-4.29	5.98

Kotak Bluechip Fund - Growth (Erstwhile Kotak 50), *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 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. Mr. Arjun Khanna has been managing the fund since 09/05/2019.

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.

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 (Mar 30, '07), Kotak Equity Hybrid (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 - Growth	7.71	11.63	9.29	12.21	NA	NA	8.16	9.04
Kotak Emerging Equity - Growth	3.07	-2.04	10.62	9.69	16.22	10.95	11.76	12.54
Kotak Small Cap Fund - Growth	-3.21	-16.63	7.78	-0.29	12.62	1.80	14.68	NA

Kotak Equity Hybrid - Growth (Erstwhile Kotak Balance), *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 - 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 (Erstwhile Kotak Midcap), *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 (Nov. 05, 2014), Kotak Debt Hybrid (Dec. 02, '03), Kotak Bond (Regular Plan) (Apr. 15, '08), Kotak Gilt Investment (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 (July13, '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, Mr. Abhishek was working with Securities Trading Corporation Of India Ltd where he was looking at Sales & Trading of Fixed Income Products apart from doing Portfolio Advisory. He has been awarded twice as one of the Highly Commended Investors in Indian Rupees Bonds from the Asset magazine Hong Kong. His educational background is B.A (Management) and MBA (Finance).

	Scheme Names	1 YEAR		3 YEAR		5 YEAR		Since Inception	
		Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}
Top 3	Kotak Gilt - Investment - Regular - Growth	12.82	15.30	7.89	8.15	9.04	9.03	9.59	NA
	Kotak Gold ETF	12.59	13.60	1.54	2.57	3.07	4.15	10.96	12.12
	Kotak Gold Fund - Growth	11.34	13.60	2.60	2.57	2.25	4.15	4.24	6.15
Bottom 3	Kotak Debt Hybrid - Growth	7.74	11.21	7.37	8.92	8.56	9.48	7.63	8.31
	Kotak Equity Hybrid - Growth	7.71	11.63	9.29	12.21	NA	NA	8.16	9.04
	Kotak Equity Savings Fund - Growth	5.94	7.70	8.26	7.54	NA	NA	8.00	7.28

Kotak Gilt - Investment - Regular - 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 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 Debt Hybrid - Growth (Erstwhile Kotak Monthly Income Plan), *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 Equity Hybrid - Growth (Erstwhile Kotak Balance), *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 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 (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Money Market Scheme (Nov. 25, '07), Kotak Liquid (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	12.21	11.56	9.06	7.70	9.18	8.73	8.62	8.33
	Kotak Banking and PSU Debt Fund - Growth	10.10	9.79	8.03	8.22	8.25	8.85	7.41	NA
	Kotak Bond Short Term Plan - Growth	8.90	8.82	7.28	7.45	7.85	8.09	7.66	7.86
Bottom 3	Kotak Credit Risk Fund - Growth	7.45	8.51	7.50	8.32	8.28	8.86	8.27	8.92
	Kotak Liquid - Regular Plan - Growth	7.37	7.33	7.04	6.95	7.60	7.47	7.44	7.45
	Kotak Medium Term Fund - Regular Plan - Growth	5.46	9.61	6.77	7.37	8.00	8.40	8.30	8.66

Kotak Dynamic Bond Fund - Growth (Erstwhile Flexi Debt Fund), *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 Plan - 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 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 Credit Risk Fund - Growth (Erstwhile Kotak Income Opportunities Fund), *Name of the Benchmark - CRISIL Composite AA Short Term Bond Index, Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010.

Kotak Liquid - 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 - 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 PN Vijay Financial Services.

	Scheme Names	1 YEAR		3 YEAR		5 YEAR		Since Inception	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Banking ETF	18.14	18.43	20.49	20.76	NA	NA	12.70	12.91
	Kotak NV20 ETF	15.16	15.48	16.08	16.43	NA	NA	15.98	14.61
	Kotak PSU Bank ETF	13.72	14.79	4.41	5.81	-4.93	-3.16	0.74	2.39
Bottom 3	Kotak Debt Hybrid - Growth	7.74	11.21	7.37	8.92	8.56	9.48	7.63	8.31
	Kotak Asset Allocator Fund - Growth	7.40	11.70	8.41	10.99	9.27	9.84	15.18	12.08
	Kotak India Growth Fund - Series 4 - Regular Plan - Growth	-0.51	8.03	NA	NA	NA	NA	-4.22	7.48

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 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.

Kotak Debt Hybrid - Growth (Erstwhile Kotak Monthly Income Plan), *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 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.

Name: Ms. Shibani Kurian

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

Kotak India EQ Contra Fund - Growth (July. 27, '05), Kotak India Growth Fund Series 7 (Aug. 31, 18).

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 Dawnya 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	6.85	9.41	14.49	13.68	11.22	10.87	12.75	14.00
Kotak India Growth Fund Series 7	Since KIG 7 has not yet completed 1 year from Inception, the performance of the scheme is not disclosed.							

Kotak India EQ Contra Fund - Growth (Erstwhile Classic Equity Fund), *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 Sircar Kurian has been managing the fund since 09/05/2019.

Name: Mr. Rukun Tarachandani

Mr. Rukun Tarachandani manages 2 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	6.38	6.26	6.29	5.31	6.73	6.15	7.44	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).

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 Asset Allocator Fund - Growth	7.40	11.70	8.41	10.99	9.27	9.84	15.18	12.08
Kotak US Equity Fund - Growth	5.28	11.15	11.36	15.00	9.74	13.82	9.59	13.54
Kotak World Gold Fund - Growth	2.77	20.74	-8.54	-1.20	-4.28	5.19	-0.91	0.28
Kotak Global Emerging Market Fund - Growth	-5.75	-0.72	7.07	8.90	1.70	2.88	3.91	3.80

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 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.

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 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.

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 Banking ETF	18.14	18.43	20.49	20.76	NA	NA	12.70	12.91
Kotak NV20 ETF	15.16	15.48	16.08	16.43	NA	NA	15.98	14.61
Kotak PSU Bank ETF	13.72	14.79	4.41	5.81	-4.93	-3.16	0.74	2.39
Kotak Gold ETF	12.59	13.60	1.54	2.57	3.07	4.15	10.96	12.12
Kotak Sensex ETF	12.27	12.52	13.56	14.83	9.30	10.64	9.05	10.32
Kotak Nifty ETF	11.24	11.39	13.34	13.93	9.64	10.53	9.78	11.31

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.

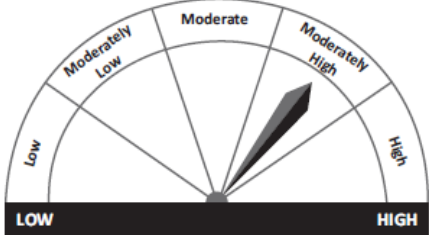
Kotak Banking ETF, *Name of the Benchmark - Nifty Bank TRI, Scheme Inception date is 10/12/2014. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

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.

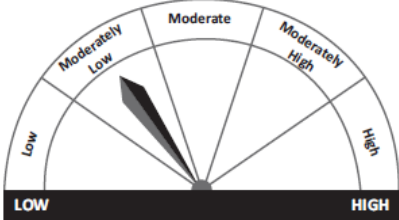
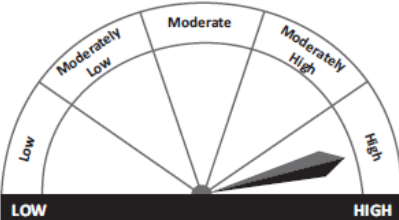
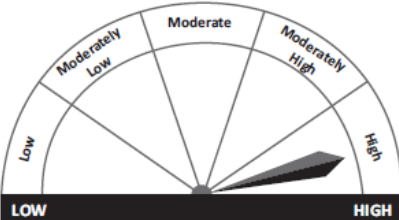
Kotak Nifty ETF, *Name of the Benchmark - Nifty 50, Scheme Inception date is 02/02/2010. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

Kotak 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.

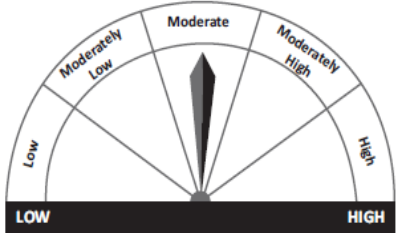
Kotak Gold ETF, *Name of the Benchmark - Price of Gold, Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

Scheme Name	This product is suitable for investors who are seeking*	Riskometer
Kotak Bluechip Fund	<ul style="list-style-type: none"> • Long term capital growth • Investment in portfolio of predominantly equity & equity related securities of large cap companies 	 <p data-bbox="1375 715 1806 769">Investors understand that their principal will be at moderately high risk.</p>
Kotak India EQ Contra Fund	<ul style="list-style-type: none"> • Long term capital growth • Investment in portfolio of predominantly equity & equity related securities 	
Kotak Emerging Equity	<ul style="list-style-type: none"> • Long term capital growth • Investment in equity & equity related securities predominantly in mid cap companies 	
Kotak Small Cap Fund	<ul style="list-style-type: none"> • Long term capital growth • Investment in equity & equity related securities predominantly in small cap stocks 	
Kotak Equity Opportunities Fund	<ul style="list-style-type: none"> • Long term capital growth • Investment in portfolio of predominantly equity & equity related securities of large & midcap companies 	
Kotak Standard Multicap 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 across market capitalisation 	
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 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 	

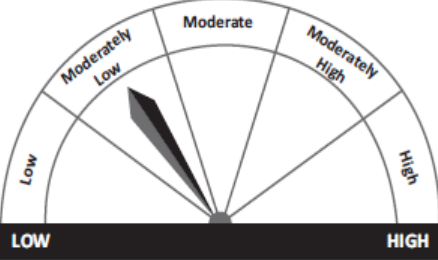
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Scheme Name	This product is suitable for investors who are seeking*	Riskometer
<p>Kotak Equity Arbitrage</p>	<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 	 <p>Investors understand that their principal will be at moderately low risk.</p>
<p>Kotak Global Emerging Market</p>	<ul style="list-style-type: none"> Long term capital growth Investment in overseas mutual fund schemes that invest in a diversified portfolio of securities in global emerging markets 	 <p>Investors understand that their principal will be at high risk.</p>
<p>Kotak Infrastructure & Economic Reforms Fund</p>	<ul style="list-style-type: none"> Long term capital growth Long term capital appreciation by investing in equity and equity related instruments of companies contributing to infrastructure and economic development of India 	 <p>Investors understand that their principal will be at high risk.</p>

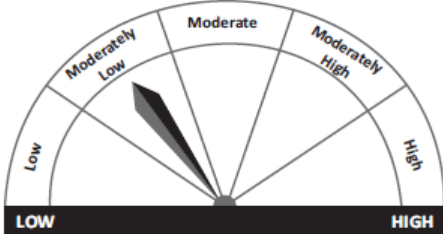
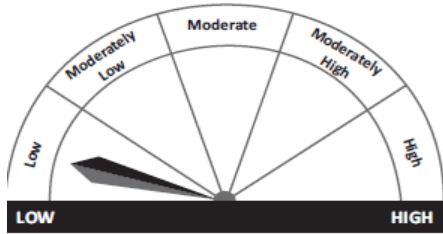
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Scheme Name	This product is suitable for investors who are seeking*	Riskometer
<p>Kotak Bond</p>	<ul style="list-style-type: none"> Income over a long investment horizon Investment in debt & money market securities with a portfolio Macaulay duration between 4 years & 7 years 	 <p data-bbox="1371 748 1796 802">Investors understand that their principal will be at moderately risk.</p>
<p>Kotak Mahindra Gilt Unit Scheme - 98 Investment Plan</p>	<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 	
<p>Kotak Medium Term Fund</p>	<ul style="list-style-type: none"> Income over a medium term investment horizon Investment in debt, government securities & money market instruments with portfolio Macaulay duration between 3 years & 4 years 	
<p>Kotak Debt Hybrid</p>	<ul style="list-style-type: none"> Income & capital growth over a long term horizon Investment in a portfolio of debt instruments with a moderate exposure in equity & equity related instruments 	
<p>Kotak Low Duration Fund</p>	<ul style="list-style-type: none"> Regular Income over short term Income by focussing on low duration securities with portfolio Macaulay duration between 6 months and 12 months 	

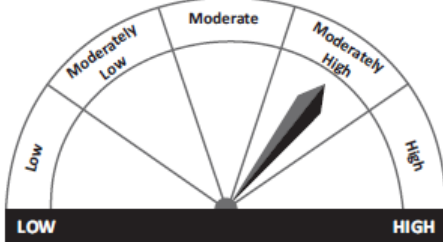
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Scheme Name	This product is suitable for investors who are seeking*	Riskometer
Kotak Corporate Bond Fund	<ul style="list-style-type: none"> Regular Income over short term Income by investing in fixed income securities of varying maturities and predominantly investing in AA+ and above rated corporate bonds 	 <p data-bbox="1329 714 1769 768">Investors understand that their principal will be at moderately low risk.</p>
Kotak Bond Short Term	<ul style="list-style-type: none"> Income over a medium term horizon Investment in debt & money market securities with portfolio Macaulay duration between 1 year & 3 years 	
Kotak Dynamic Bond Fund	<ul style="list-style-type: none"> Income over a medium term investment horizon Investment in debt & money market securities across durations 	
Kotak Savings Fund	<ul style="list-style-type: none"> Income over a short term investment horizon Investment in debt & money market securities with portfolio Macaulay duration between 3 months & 6 months 	
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, Public Financial Institutions, Government Securities and Municipal Bonds 	
Kotak Credit Risk Fund	<ul style="list-style-type: none"> Income over a medium term investment horizon Investment predominantly in in AA and below rated corporate bonds (Excluding AA+ rated corporate bonds) 	

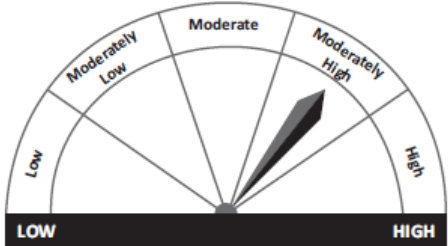
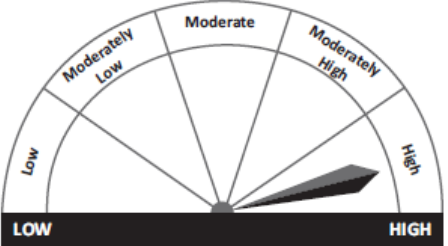
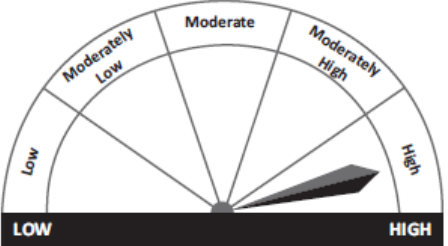
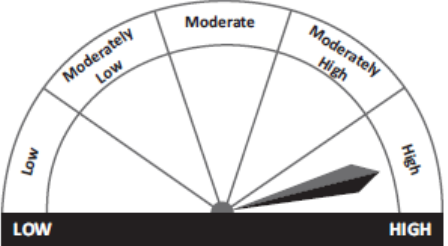
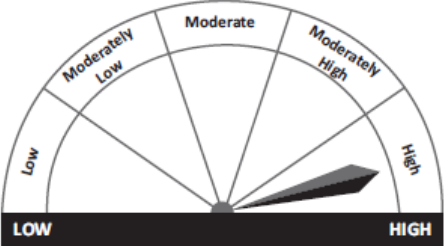
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Scheme Name	This product is suitable for investors who are seeking*	Riskometer
<p>Kotak Money Market Scheme</p>	<ul style="list-style-type: none"> Income over a short term investment horizon Investment in money market securities 	 <p>LOW HIGH</p> <p>Investors understand that their principal will be at moderately low risk.</p>
<p>Kotak Mahindra Liquid Scheme</p>	<ul style="list-style-type: none"> Income over a short term investment horizon Investment in debt & money market securities 	 <p>LOW HIGH</p> <p>Investors understand that their principal will be at low risk.</p>

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Scheme Name	This product is suitable for investors who are seeking*	Riskometer
<p>Kotak Equity Hybrid</p>	<ul style="list-style-type: none"> • Long term capital growth • Investment in equity & equity related securities balanced with income generation by investing in debt & money market Instruments 	 <p>Investors understand that their principal will be at moderate high risk.</p>

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Scheme Name	This product is suitable for investors who are seeking*	Riskometer
Kotak Gold ETF	<ul style="list-style-type: none"> Returns in line with physical gold over medium to long term, subject to tracking error Investment in physical gold 	 <p>Investors understand that their principal will be at moderate high risk.</p>
Kotak Nifty ETF	<ul style="list-style-type: none"> Long term capital growth Investment in stocks comprising the underlying index and endeavours to track the benchmark index 	 <p>Investors understand that their principal will be at high risk.</p>
Kotak Sensex ETF	<ul style="list-style-type: none"> Long term capital growth Investment in stocks comprising the underlying index and endeavours to track the benchmark index 	 <p>Investors understand that their principal will be at high risk.</p>
Kotak PSU Bank ETF	<ul style="list-style-type: none"> Long term capital growth Investment in stocks comprising the underlying index and endeavours to track the benchmark index 	 <p>Investors understand that their principal will be at high risk.</p>
Kotak Banking ETF	<ul style="list-style-type: none"> Long term capital growth Investment in stocks comprising the underlying index and endeavours to track the benchmark index 	 <p>Investors understand that their principal will be at high risk.</p>

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