

# Scheme Performances as on June 30, 2017

## Kotak 50 - Dividend

	Scheme Returns ^ (%)	Nifty 50 # (%)	S&P BSE Sensex ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark #(₹)	Additional Benchmark ## (₹)
Since Inception(Dec 29, 1998)	19.67	13.78	13.33	2,77,834	1,09,103	1,01,506
Last 1 Year	15.32	14.88	14.53	N.A.		
Last 3 Years	13.10	7.74	6.75			
Last 5 Years	16.21	12.50	12.13			

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 Classic Equity Fund - Growth

	Scheme Returns ^ (%)	Nifty 100 # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark #(₹)	Additional Benchmark ## (₹)
Since Inception(Jul 27, 2005)	12.77	12.93	12.56	41,970	42,692	41,054
Last 1 Year	18.29	16.86	14.88	N.A.		
Last 3 Years	10.30	9.11	7.74			
Last 5 Years	15.20	13.76	12.50			

Scheme Inception date is 27/07/2005. Mr. Deepak Gupta has been managing the fund since 01/01/2017.

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 Opportunities - Growth

	Scheme Returns ^ (%)	Nifty 500 # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark #(₹)	Additional Benchmark ## (₹)
Since Inception(Sep 09, 2004)	20.30	14.95	14.66	1,06,779	59,582	57,737
Last 1 Year	25.54	19.35	14.88	N.A.		
Last 3 Years	17.76	10.50	7.74			
Last 5 Years	19.69	14.83	12.50			

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.

## Kotak Select Focus Fund - Growth

	Scheme Returns ^ (%)	Nifty 200 # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark #(₹)	Additional Benchmark ## (₹)
Since Inception(Sep 11, 2009)	15.24	9.69	9.08	30,248	20,585	19,714
Last 1 Year	24.06	18.12	14.88	N.A.		
Last 3 Years	18.67	9.64	7.74			
Last 5 Years	21.64	14.10	12.50			

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 Tax Saver Scheme - Growth

	Scheme Returns^ (%)	Nifty 500 # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(Nov 23, 2005)	12.37	11.91	11.80	38,731	36,939	36,498
Last 1 Year	23.92	19.35	14.88	N.A.		
Last 3 Years	17.42	10.50	7.74			
Last 5 Years	17.26	14.83	12.50			

Scheme Inception date is 23/11/2005. Mr. Harsha Upadhyaya 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.

## Kotak Midcap - Growth

	Scheme Returns ^ (%)	Nifty Midcap 100 # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(Feb 24, 2005)	17.37	15.56	13.21	72,330	59,704	46,324
Last 1 Year	26.80	28.32	14.88	N.A.		
Last 3 Years	22.42	16.89	7.74			
Last 5 Years	24.05	19.23	12.50			

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

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.

## Kotak Emerging Equity - Growth

	Scheme Returns^ (%)	S&P BSE MidSmallCap # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(Mar 30, 2007)	13.37	11.95	9.30	36,246	31,846	24,914
Last 1 Year	25.56	28.23	14.88	N.A.		
Last 3 Years	25.27	17.25	7.74			
Last 5 Years	26.70	19.58	12.50			

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

Different plans have different expense structure. The performance details provided herein are of regular plan

^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 Infrastructure and Economic Reform Fund - Growth

	Scheme Returns^ (%)	S&P BSE 100 # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(Feb 25, 2008)	7.65	6.56	6.68	19,924	18,119	18,307
Last 1 Year	21.66	16.88	14.88	N.A.		
Last 3 Years	16.47	8.36	7.74			
Last 5 Years	19.56	13.28	12.50			

Scheme Inception date is 25/02/2008. Mr. Harish Krishnan 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.

## Kotak Balance

	Scheme Returns <sup>^</sup> (%)	CRISIL Balanced Fund # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark ## (₹)
Since Inception(Nov 25, 1999)	15.12	N.A.	11.46	1,19,307	N.A.	67,589
Last 1 Year	18.04	13.85	14.88	N.A.		
Last 3 Years	11.87	9.08	7.74			
Last 5 Years	14.07	11.73	12.50			

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.

Different plans have different expense structure. The performance details provided herein are of regular plan

<sup>^</sup>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 Arbitrage Fund - Growth

	Scheme Returns <sup>^</sup> (%)	Nifty 50 Arbitrage Index # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark ## (₹)
Since Inception(Sep 29, 2005)	7.64	N.A.	11.63	23,769	N.A.	36,462
Last 1 Year	6.31	5.43	14.88	N.A.		
Last 3 Years	7.03	6.74	7.74			
Last 5 Years	7.89	7.46	12.50			

Scheme Inception date is 29/09/2005. Mr. Deepak Gupta has been managing the fund since 01/09/2008.

Different plans have different expense structure. The performance details provided herein are of regular plan

<sup>^</sup>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 Savings Fund - Growth

	Scheme Returns <sup>^</sup> (%)	75% NIFTY 50 ARBITRAGE + 25% Nifty 50 # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark ## (₹)
Since Inception(Oct 13, 2014)	8.62	6.99	7.19	12,516	12,015	12,076
Last 1 Year	10.50	7.84	14.88	N.A.		

Scheme Inception date is 13/10/2014. Mr. Deepak Gupta has been managing the fund since 13/10/2014. Mr. Abhishek Bisen has been managing the fund since 13/10/2014.

Different plans have different expense structure. The performance details provided herein are of regular plan

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

The scheme has been existence since Oct 13, 2014 i.e. more than 1 year but less than 3 years/5years. Hence, the performance of less than 1 year and since inception has been disclosed herewith.

## Kotak India Growth Fund - Series I - Regular Plan - Growth

	Scheme Returns <sup>^</sup> (%)	Nifty 200 # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark ## (₹)
Since Inception(May 06, 2015)	10.74	9.73	7.81	12,457	12,215	11,759
Last 1 Year	15.90	18.12	14.88	N.A.		

Scheme Inception date is 06/05/2015. Mr. Harish Krishnan has been managing the fund since 06/05/2015

Different plans have different expense structure. The performance details provided herein are of regular plan

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

The scheme has been existence since May 06, 2015 i.e. more than 1 year but less than 3 years/5years. Hence, the performance of less than 1 year and since inception has been disclosed herewith.

## Kotak Liquid - Regular Plan - Growth

	Scheme Returns^ (%)	CRISIL Liquid Fund # (%)	CRISIL 1 Year TBill ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(Nov 04, 2003)	7.48	6.96	5.95	26,797	25,063	22,021
Last 1 Year	6.88	6.86	6.53	N.A.		
Last 3 Years	7.91	7.83	7.57			
Last 5 Years	8.43	8.25	7.36			

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.

## Kotak Floater - Short Term - Growth

	Scheme Returns^ (%)	Crisil Liquid Fund # (%)	CRISIL 1 Year T-Bill ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(Jul 14, 2003)	7.39	6.89	5.93	27,071	25,382	22,375
Last 1 Year	6.94	6.86	6.53	N.A.		
Last 3 Years	7.98	7.83	7.57			
Last 5 Years	8.50	8.25	7.36			

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

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 Treasury Advantage Fund - Growth

	Scheme Returns ^ (%)	CRISIL Liquid Fund # (%)	CRISIL 1 Year TBill ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(Aug 13, 2004)	7.86	7.14	6.06	26,506	24,316	21,352
Last 1 Year	7.68	6.86	6.53	N.A.		
Last 3 Years	8.33	7.83	7.57			
Last 5 Years	8.69	8.25	7.36			

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.

## Kotak Banking and PSU Debt Fund - Growth

	Scheme Returns^ (%)	CRISIL Short Term Bond Fund # (%)	CRISIL 1 Year Tbill ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(Dec 29, 1998)	7.42	N.A.	6.65	37,646	N.A.	32,931
Last 1 Year	9.48	8.88	6.53	N.A.		
Last 3 Years	8.88	9.12	7.57			
Last 5 Years	8.95	9.09	7.36			

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.

## Kotak Low Duration Fund - Growth

	Scheme Returns^ (%)	CRISIL Liquid Fund # (%)	CRISIL 1 Year TBill ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(Mar 06, 2008)	7.83	7.64	6.48	20,191	19,861	17,959
Last 1 Year	8.54	6.86	6.53	N.A.		
Last 3 Years	9.07	7.83	7.57			
Last 5 Years	8.71	8.25	7.36			

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

Different plans have different expense structure. The performance details provided herein are of regular plan

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

## Kotak Bond Short Term Plan - Growth

	Scheme Returns^ (%)	CRISIL Short Term Bond Fund # (%)	CRISIL 1 Year Tbill ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(May 02, 2002)	7.81	7.30	5.97	31,284	29,138	24,092
Last 1 Year	8.73	8.88	6.53	N.A.		
Last 3 Years	8.70	9.12	7.57			
Last 5 Years	8.71	9.09	7.36			

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

Different plans have different expense structure. The performance details provided herein are of regular plan

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

## Kotak Flexi Debt - Regular Plan - Growth

	Scheme Returns ^ (%)	CRISIL Composite Bond Fund # (%)	CRISIL 1 Year TBill ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(May 26, 2008)	8.80	8.23	6.48	21,547	20,542	17,707
Last 1 Year	11.67	11.47	6.53	N.A.		
Last 3 Years	10.13	10.91	7.57			
Last 5 Years	9.70	9.58	7.36			

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.

## Kotak Income Opportunities Fund - Growth

	Scheme Returns^ (%)	CRISIL Short Term Bond Fund # (%)	CRISIL 1 Year TBill ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(May 11, 2010)	8.80	8.46	6.82	18,269	17,856	16,023
Last 1 Year	9.78	8.88	6.53	N.A.		
Last 3 Years	9.57	9.12	7.57			
Last 5 Years	9.36	9.09	7.36			

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.

## Kotak Corporate Bond Fund - Growth

	Scheme Returns <sup>^</sup> (%)	CRISIL Composite Bond Fund # (%)	CRISIL 1 Year Tbill ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(Sep 21, 2007)	8.28	8.12	6.43	21,773	21,456	18,402
Last 1 Year	9.05	11.47	6.53	N.A.		
Last 3 Years	10.07	10.91	7.57			
Last 5 Years	8.76	9.58	7.36			

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

<sup>^</sup>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 Medium Term Fund - Regular Plan - Growth

	Scheme Returns <sup>^</sup> (%)	CRISIL Composite Bond Fund # (%)	CRISIL 10 Year Gilt ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(Mar 21, 2014)	10.34	11.34	11.06	13,807	14,221	14,105
Last 1 Year	10.30	11.47	11.69	N.A.		
Last 3 Years	10.01	10.91	11.15			
Last 5 Years	N.A.	9.58	8.46			

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

<sup>^</sup>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 Bond - Regular Plan - Growth

	Scheme Returns <sup>^</sup> (%)	CRISIL Composite Bond Fund # (%)	CRISIL 10 Year Gilt ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(Nov 25, 1999)	9.30	N.A.	N.A.	47,831	N.A.	N.A.
Last 1 Year	10.75	11.47	11.69	N.A.		
Last 3 Years	10.00	10.91	11.15			
Last 5 Years	8.70	9.58	8.46			

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

<sup>^</sup>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 Gilt - Investment - Regular - Growth

	Scheme Returns (%) <sup>^</sup> (%)	I-SEC Composite Gilt Index # (%)	CRISIL 10 Year Gilt ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(Dec 29, 1998)	10.05	N.A.	N.A.	58,907	N.A.	N.A.
Last 1 Year	13.14	11.04	11.69	N.A.		
Last 3 Years	11.55	11.17	11.15			
Last 5 Years	9.28	9.88	8.46			

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

<sup>^</sup>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 Gilt - Investment - PF and Trust - Growth

	Scheme Returns ^ (%)	I-SEC Composite Gilt Index # (%)	CRISIL 10 Year Gilt ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(Nov 11, 2003)	7.80	7.59	5.74	27,862	27,149	21,424
Last 1 Year	13.14	11.04	11.69	N.A.		
Last 3 Years	11.59	11.17	11.15			
Last 5 Years	9.33	9.88	8.46			

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.

## Kotak Monthly Income Plan - Growth

	Scheme Returns^ (%)	CRISIL MIP Blended # (%)	CRISIL 10 Year Gilt ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(Dec 02, 2003)	8.13	8.25	5.82	28,924	29,377	21,574
Last 1 Year	13.77	12.07	11.69	N.A.		
Last 3 Years	11.50	10.56	11.15			
Last 5 Years	11.36	10.15	8.46			

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.

## Kotak Multi Asset Allocation Fund - Growth

	Scheme Returns^ (%)	65% Crisil Short term Bond Fund , 25%Nifty50 & 10% Prices of Gold # (%)	CRISIL 10 Year Gilt ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(Feb 08, 2010)	8.16	8.86	7.90	16,574	17,280	16,321
Last 1 Year	9.17	8.49	11.69	N.A.		
Last 3 Years	7.75	8.23	11.15			
Last 5 Years	8.05	9.25	8.46			

Scheme Inception date is 21/01/2011. Mr. Abhishek Bisen has been managing the fund since 31/12/2010. Mr. Deepak Gupta has been managing the fund since 10/09/2013.

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 Asset Allocator Fund - Growth

	Scheme Returns^ (%)	CRISIL Balanced Fund # (%)	S&P BSE SENSEX ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(Aug 09, 2004)	16.75	12.22	14.77	73,709	44,258	59,087
Last 1 Year	14.46	13.85	14.53	N.A.		
Last 3 Years	11.84	9.08	6.75			
Last 5 Years	16.99	11.73	12.13			

Scheme Inception date is 09/08/2004. Mr. Deepak Gupta has been managing the fund since 01/09/2008.

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.

## Kotak US Equity Fund - Growth

	Scheme Returns^ (%)	S&P 500 International Total Return Net Index # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception	8.59%	12.12%	12.54%	13,375	14,972	15,175
Last 1 Year	11.28%	12.82%	14.88%	N.A.		
Last 3 Years	8.66%	12.32%	7.74%			

Scheme Inception date is 20/12/2013. Mr. Deepak Gupta has been managing the fund since 01/02/2015.

Different plans have different expense structure. The performance details provided herein are of regular plan

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

The scheme has been existence since Dec 20, 2013 i.e. more than 3 year but less than 5 years. Hence, the performance of less than 3 years and since inception has been disclosed herewith.

## Kotak Global Emerging Market Fund - Growth

	Scheme Returns ^ (%)	MSCI Emerging Market index # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(Sep 26, 2007)	3.52	3.45	6.95	14,014	13,930	19,271
Last 1 Year	9.51	15.97	14.88	N.A.		
Last 3 Years	-0.98	1.16	7.74			
Last 5 Years	5.81	4.64	12.50			

Scheme Inception date is 26/09/2007. Mr. Abhishek Bisen has been managing the fund since 04/04/2011.

Different plans have different expense structure. The performance details provided herein are of regular plan

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

## Kotak World Gold Fund - Growth

	Scheme Returns^ (%)	Financial Times Gold Mines Total - Price # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(Jun 06, 2008)	-1.18	-2.33	8.28	8,980	8,077	20,573
Last 1 Year	-23.95	-24.44	14.88	N.A.		
Last 3 Years	-7.22	0.29	7.74			
Last 5 Years	-7.72	-8.35	12.50			

Scheme Inception date is 06/06/2008. Mr. Deepak Gupta 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.

## Kotak Gold ETF

	Scheme Returns^ (%)	Price of Gold # (%)	CRISIL 10 Year Gilt ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(Jul 27, 2007)	11.37	12.70	7.25	29,139	32,782	20,050
Last 1 Year	-10.65	-9.64	11.69	N.A.		
Last 3 Years	-0.25	0.86	11.15			
Last 5 Years	-1.76	-0.66	8.46			

Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen 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.



## Kotak Nifty ETF

	Scheme Returns <sup>^</sup> (%)	Nifty 50 # (%)	S&P BSE SENSEX ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(Feb 08, 2010)	10.98	9.83	9.38	21,612	20,000	19,404
Last 1 Year	16.09	14.88	14.53	N.A.		
Last 3 Years	9.02	7.74	6.75			
Last 5 Years	13.74	12.50	12.13			

Scheme Inception date is 08/02/2010. Mr. Deepak Gupta has been managing the fund since 25/02/2011.

Different plans have different expense structure. The performance details provided herein are of regular plan

<sup>^</sup>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 Sensex ETF

	Scheme Returns <sup>^</sup> (%)	S&P BSE SENSEX # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(Jun 06, 2008)	8.97	7.86	8.28	21,792	19,857	20,573
Last 1 Year	15.60	14.53	14.88	N.A.		
Last 3 Years	7.93	6.75	7.74			
Last 5 Years	13.37	12.13	12.50			

Scheme Inception date is 06/06/2008. Mr. Deepak Gupta has been managing the fund since 25/02/2011.

Different plans have different expense structure. The performance details provided herein are of regular plan

<sup>^</sup>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 Banking ETF

	Scheme Returns <sup>^</sup> (%)	Nifty Bank # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(Dec 10, 2014))	10.19	9.37	5.24	12,815	12,572	11,395
Last 1 Year	29.94	29.42	14.88	N.A.		

Scheme Inception date is 10/12/2014. Mr. Deepak Gupta has been managing the fund since 24/11/2014.

Different plans have different expense structure. The performance details provided herein are of regular plan

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

The scheme has been existence since Dec 10, 2014 i.e. more than 1 year but less than 3 years/5years. Hence, the performance of less than 1 year and since inception has been disclosed herewith.

## Kotak PSU Bank ETF

	Scheme Returns <sup>^</sup> (%)	Nifty PSU Bank # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception(Nov 08, 2007)	3.28	1.41	5.46	13,651	11,444	16,707
Last 1 Year	21.39	21.19	14.88	N.A.		
Last 3 Years	-4.65	-5.19	7.74			
Last 5 Years	2.56	0.26	12.50			

Scheme Inception date is 08/11/2007. Mr. Deepak Gupta has been managing the fund since 25/02/2011.

Different plans have different expense structure. The performance details provided herein are of regular plan

<sup>^</sup>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.

# ABOUT OUR FUND MANAGERS

## Name: Mr. Harsha Upadhyaya

Mr. Harsha Upadhyaya manages 3 funds of Kotak Mahindra Mutual Fund.

Kotak Opportunities (Aug 4, '12), Kotak Select Focus Fund (Aug 4, '12), Kotak Tax Saver (Aug. 25, '15)

### 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(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>
Kotak Opportunities - Growth	25.54	19.35	17.76	10.50	19.69	14.83	20.30	14.95
Kotak Select Focus Fund - Growth	24.06	18.12	18.67	9.64	21.64	14.10	15.24	9.69
Kotak Tax Saver Scheme - Growth	23.92	19.35	17.42	10.50	17.26	14.83	12.37	11.91

Kotak Opportunities - Growth, \*Name of the Benchmark - Nifty 500, Scheme Inception date is 09/09/2004. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak Select Focus Fund - Growth, \*Name of the Benchmark - Nifty 200, Scheme Inception date is 11/09/2009. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

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

Different plans have different expense structure. The performance details provided herein are of regular/direct plan (case to case basis)

## Name: Mr. Harish Krishnan

Mr. Harish Krishnan manages 3 funds of Kotak Mahindra Mutual Fund.

Kotak 50 (Nov. 15, '13), Kotak Infrastructure & Economic Reform Fund (Jan 31, '15), Kotak India Growth Fund Series I (May 06, '15).

### 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(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>
Kotak Infrastructure and Economic Reform Fund - Growth	21.66	16.88	16.47	8.36	19.56	13.28	7.65	6.56
Kotak India Growth Fund - Series I - Regular Plan - Growth	15.90	18.12	N/A	N/A	N/A	N/A	10.74	9.73
Kotak 50 - Dividend	15.32	14.88	13.10	7.74	16.21	12.50	19.67	13.78

Kotak Infrastructure and Economic Reform Fund - Growth, \*Name of the Benchmark - S&P BSE 100, Scheme Inception date is 25/02/2008. Mr. Harish Krishnan has been managing the fund since 31/01/2015.

Kotak India Growth Fund - Series I - Regular Plan - Growth, \*Name of the Benchmark - Nifty 200, Scheme Inception date is 06/05/2015. Mr. Harish Krishnan has been managing the fund since 06/05/2015

Kotak 50 - Dividend, \*Name of the Benchmark - Nifty 50, Scheme Inception date is 29/12/1998. Mr. Harish Krishnan has been managing the fund since 15/11/2013.

Different plans have different expense structure. The performance details provided herein are of regular/direct plan (case to case basis)

## Name: Mr. Pankaj Tibrewal

Mr. Pankaj Tibrewal manages 3 funds of Kotak Mahindra Mutual Fund.

Kotak Midcap (Jan. 21, '10), Kotak Emerging Equity (May 27, '10), Kotak Balance (Aug. 25, '15)

### 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(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>
Kotak Midcap - Growth	26.80	28.32	22.42	16.89	24.05	19.23	17.37	15.56
Kotak Emerging Equity - Growth	25.56	28.23	25.27	17.25	26.70	19.58	13.37	11.95
Kotak Balance - Dividend	18.04	13.85	11.87	9.08	14.07	11.73	15.12	N/A

Kotak Midcap - Growth, \*Name of the Benchmark - Nifty Free Float Midcap 100, Scheme Inception date is 24/02/2005. Mr. Pankaj Tibrewal has been managing the fund since 21/01/2010.

Kotak Emerging Equity - Growth, \*Name of the Benchmark - S&P BSE MidSmallCap, Scheme Inception date is 30/03/2007. Mr. Pankaj Tibrewal has been managing the fund since 27/05/2010.

Kotak Balance - Dividend, \*Name of the Benchmark - CRISIL Balanced Fund - Aggressive 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.

Different plans have different expense structure. The performance details provided herein are of regular/direct plan (case to case basis)

## Name: Mr. Deepak Gupta

Mr. Deepak Gupta manages 13 funds of Kotak Mahindra Mutual Fund.

Kotak Equity Arbitrage (Sept. 1, '08), Kotak Asset Allocator Fund (Sept. 1, '08), Kotak Global Emerging Market Fund (Apr. 4, '11), (Dedicated fund manager for over seas investment), Kotak Balance (Aug. 25, '15), Kotak Multi Asset Allocation Fund (Sept. 10, '13), Kotak Equity Savings Fund (Oct. 13, '14), Kotak World Gold Fund (Jan. 31, '15), Kotak US Equity Fund (Jan. 31, '15), Kotak PSU Bank ETF (Nov. 8, '07), Kotak SENSEX ETF (Jun. 6, '08), Kotak NIFTY ETF (Feb. 8, '10), Kotak Banking ETF (Dec. 11, '14), Kotak Classic Equity (Jan. 1, '17).

### Business Experience

Mr. Deepak has almost 10 years of experience in the mutual fund industry. He had joined the Equity Fund Management team as a research analyst. He is now an Equity Fund Manager. Mr. Deepak is a Graduate in Commerce from Mumbai University. He is a qualified Chartered Accountant, a Cost Accountant and has cleared the AIMR CFA Level 3.

Scheme Names	1 YEAR		3 YEAR		5 YEAR		Since Inception		
	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	
Top 3	Kotak Banking ETF	29.94	29.42	N/A	N/A	N/A	N/A	10.19	9.37
	Kotak PSU Bank ETF	21.39	21.19	-4.65	-5.19	2.56	0.26	3.28	1.41
	Kotak Classic Equity Fund - Growth	18.29	16.86	10.30	9.11	15.20	13.76	12.77	12.93
Bottom 3	Kotak Multi Asset Allocation Fund - Growth	9.17	8.49	7.75	8.23	8.05	9.25	8.16	8.86
	Kotak Equity Arbitrage Fund - Growth	6.31	5.43	7.03	6.74	7.89	7.46	7.64	N/A
	Kotak World Gold Fund - Growth	-23.95	-24.44	-7.22	0.29	-7.72	-8.35	-1.18	-2.33

Kotak Banking ETF, \*Name of the Benchmark - Nifty Bank, Scheme Inception date is 10/12/2014. Mr. Deepak Gupta has been managing the fund since 24/11/2014.  
 Kotak PSU Bank ETF, \*Name of the Benchmark - Nifty PSU Bank, Scheme Inception date is 08/11/2007. Mr. Deepak Gupta has been managing the fund since 25/02/2011.  
 Kotak Classic Equity Fund - Growth, \*Name of the Benchmark - Nifty 100, Scheme Inception date is 27/07/2005. Mr. Deepak Gupta has been managing the fund since 01/01/2017.  
 Kotak Multi Asset Allocation Fund - Growth, \*Name of the Benchmark - 65% Crisil Short term Bond Fund, 25% Nifty 50 & 10% Prices of Gold, Scheme Inception date is 21/01/2011. Mr. Abhishek Bisen has been managing the fund since 31/12/2010. Mr. Deepak Gupta has been managing the fund since 10/09/2013.  
 Kotak Equity Arbitrage Fund - Growth, \*Name of the Benchmark - Nifty 50 Arbitrage Index, Scheme Inception date is 29/09/2005. Mr. Deepak Gupta has been managing the fund since 01/09/2008.  
 Kotak World Gold Fund - Growth, \*Name of the Benchmark - Financial Times Gold Mines Total - Price, Scheme Inception date is 06/06/2008. Mr. Deepak Gupta has been managing the fund since 01/02/2015.  
 Different plans have different expense structure. The performance details provided herein are of regular/direct plan (case to case basis)

### Name: Mr. Abhishek Bisen

Mr. Abhishek Bisen manages 9 funds of Kotak Mahindra Mutual Fund.

Kotak Balance (Apr. 15, 2008), Kotak Monthly Income Plan (Apr. 15, '08), Kotak Bond (Regular Plan) (Apr. 15, '08), Kotak Gilt Investment (Regular & PF-Trust) (Apr. 15, '08), Kotak Global Emerging Market Fund (Apr. 15, '08), Kotak Multi Asset Allocation Fund (Jan. 21, '11), Kotak Equity Savings Fund (Oct. 13, '14), Kotak Gold ETF (Jul. 27, '07), Kotak Gold Fund (Mar. 25, '11)

#### Business Experience

Mr. Abhishek has been associated with the company since October 2006 and his key responsibilities include fund management of debt schemes. Prior to joining Kotak AMC, Me, Abhishek was working with Securities Trading Corporation Of India Ltd where he was looking at Sales & Trading of Fixed Income Products apart from doing Portfolio Advisory. He has been awarded twice as one of the Highly Commended Investors in Indian Rupees Bonds from the Asset magazine Hong Kong. His educational background is B.A (Management) and MBA (Finance).

	Scheme Names	1 YEAR		3 YEAR		5 YEAR		Since Inception	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Balance - Dividend	18.04	13.85	11.87	9.08	14.07	11.73	15.12	N/A
	Kotak Monthly Income Plan - Growth	13.77	12.07	11.50	10.56	11.36	10.15	8.13	8.25
	Kotak Gilt - Investment - Regular - Growth	13.14	11.04	11.55	11.17	9.28	9.88	10.05	N/A
Bottom 3	Kotak Multi Asset Allocation Fund - Growth	9.17	8.49	7.75	8.23	8.05	9.25	8.16	8.86
	Kotak Gold Fund - Growth	-6.77	-9.64	-1.18	0.86	-2.48	-0.66	3.18	5.17
	Kotak Gold ETF	-10.65	-9.64	-0.25	0.86	-1.76	-0.66	11.37	12.70

Kotak Balance - Dividend, \*Name of the Benchmark - CRISIL Balanced Fund – Aggressive 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 Monthly Income Plan - Growth, \*Name of the Benchmark - CRISIL MIP Blended, 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 Gilt - Investment - Regular - Growth, \*Name of the Benchmark - I-SEC Composite Gilt Index, Scheme Inception date is 29/12/1998. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.

Kotak Multi Asset Allocation Fund - Growth, \*Name of the Benchmark - 65% Crisil Short term Bond Fund, 25% Nifty 50 & 10% Prices of Gold, Scheme Inception date is 21/01/2011. Mr. Abhishek Bisen has been managing the fund since 31/12/2010. Mr. Deepak Gupta has been managing the fund since 10/09/2013.

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

Kotak Gold ETF, \*Name of the Benchmark - Price of Gold, Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 01/08/2008.

Different plans have different expense structure. The performance details provided herein are of regular/direct plan (case to case basis)

### Name: Mr. Deepak Agrawal

Mr. Deepak Agrawal manages 10 & All FMPs funds of Kotak Mahindra Mutual Fund.

(Kotak Bond Short Term (Apr. 14, '08), Kotak Flexi Debt (Jul. 11, '07), Kotak Floater Short Term (Nov. 25, '07), Kotak Liquid (Jul. 11, '12), Kotak Kotak Banking and PSU Debt Fund (Apr. 14, '08), Kotak Treasury Advantage Fund (Formerly Known as Kotak Floater Long Term Scheme) (Jul. 11, '07), Kotak Income Opportunities Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Low Duration Fund (Jan. 31, '15), Kotak Corporate Bond Fund (Jan. 31, '15), All Fixed Maturity Plans in existence (Aug. 13, '15),

#### 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 Flexi Debt - Regular Plan - Growth	11.67	11.47	10.13	10.91	9.70	9.58	8.80	8.23
	Kotak Medium Term Fund - Regular Plan - Growth	10.30	11.47	10.01	10.91	N/A	N/A	10.34	11.34
	Kotak Income Opportunities Fund - Growth	9.78	8.88	9.57	9.12	9.36	9.09	8.80	8.46
Bottom 3	Kotak Treasury Advantage Fund - Growth	7.68	6.86	8.33	7.83	8.69	8.25	7.86	7.14
	Kotak Floater - Short Term - Growth	6.94	6.86	7.98	7.83	8.50	8.25	7.39	6.89
	Kotak Liquid - Regular Plan - Growth	6.88	6.86	7.91	7.83	8.43	8.25	7.48	6.96

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

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

Kotak Income Opportunities Fund - Growth, \*Name of the Benchmark - CRISIL Short Term Bond Fund, Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010.

Kotak Treasury Advantage Fund - Growth, \*Name of the Benchmark - CRISIL Liquid Fund, Scheme Inception date is 13/08/2004. Mr. Deepak Agrawal has been managing the fund since 01/04/2008.

Kotak Floater - Short Term - Growth, \*Name of the Benchmark - CRISIL Liquid Fund, Scheme Inception date is 14/07/2003. Mr. Deepak Agrawal has been managing the fund since 01/11/2006.

Kotak Liquid - Regular Plan - Growth, \*Name of the Benchmark - CRISIL Liquid Fund, 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/direct plan (case to case basis)

### Name: Mr. Devender Singhal

Mr. Devender Singhal manages 1 fund of Kotak Mahindra Mutual Fund.

Kotak Monthly Income Plan (Aug. 25, '15)

#### Business Experience

Mr. Devender has been associated with the Kotak Group since July 2007. He is responsible for the research coverage of FMCG, Automobiles and Media sectors at Kotak AMC since Feb 2009. Devender has an overall working experience of 14 years in equity research and fund management. Prior to joining Kotak AMC, Devender worked with the PMS divisions of Kotak, Religare, Karvy and P N Vijay Financial Services.

Scheme Names	1 YEAR		3 YEAR		5 YEAR		Since Inception	
	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Monthly Income Plan - Growth	13.77	12.07	11.50	10.56	11.36	10.15	8.13	8.25

Kotak Monthly Income Plan - Growth, \*Name of the Benchmark - CRISIL MIP Blended, 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/direct plan (case to case basis)