

Scheme Performances as on April 30, 2021

Kotak Flexicap Fund - Growth (Erstwhile Known As Kotak Standard Multicap Fund)

| | Kotak Flexicap Fund - Growth (Erstwhile Known As Kotak Standard Multicap Fund) | Nifty 200 TRI# | ALPHA | Nifty 50 TRI## | Kotak Flexicap Fund - Growth (Erstwhile Known As Kotak Standard Multicap Fund) | Nifty 200 TRI# | Nifty 50 TRI## |
|-----------------|--|----------------|--------|----------------|--|----------------|----------------|
| Since Inception | 13.77% | 11.51% | 2.27% | 11.30% | 44,910 | 35,528 | 34,770 |
| Last 1 Year | 47.65% | 52.54% | -4.89% | 49.89% | 14,765 | 15,254 | 14,989 |
| Last 3 Years | 10.47% | 10.72% | -0.25% | 12.22% | 13,486 | 13,576 | 14,135 |
| Last 5 Years | 14.75% | 14.63% | 0.12% | 14.70% | 19,911 | 19,806 | 19,869 |

Scheme Inception date is 11/09/2009. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

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

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

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

Kotak Emerging Equity Fund - Growth

| | Kotak Emerging Equity Fund - Growth | Nifty Midcap 100 TRI# | ALPHA | Nifty 50 TRI## | Kotak Emerging Equity Fund - Growth | Nifty Midcap 100 TRI# | Nifty 50 TRI## |
|-----------------|-------------------------------------|-----------------------|--------|----------------|-------------------------------------|-----------------------|----------------|
| Since Inception | 13.27% | 13.48% | -0.20% | 11.29% | 57,923 | 59,415 | 45,184 |
| Last 1 Year | 73.64% | 80.61% | -6.97% | 49.89% | 17,364 | 18,061 | 14,989 |
| Last 3 Years | 11.73% | 7.06% | 4.67% | 12.22% | 13,951 | 12,272 | 14,135 |
| Last 5 Years | 16.99% | 14.04% | 2.95% | 14.70% | 21,935 | 19,304 | 19,869 |

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

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Kotak Equity Opportunities Fund - Growth

| | Kotak Equity Opportunities Fund - Growth | Nifty 200 TRI# | ALPHA | Nifty 50 TRI## | Kotak Equity Opportunities Fund - Growth | Nifty 200 TRI# | Nifty 50 TRI## |
|-----------------|--|----------------|-------|----------------|--|----------------|----------------|
| Since Inception | 18.31% | 15.30% | 3.02% | 15.43% | 1,64,438 | 1,06,938 | 1,09,103 |
| Last 1 Year | 52.92% | 52.54% | 0.38% | 49.89% | 15,292 | 15,254 | 14,989 |
| Last 3 Years | 12.22% | 10.72% | 1.50% | 12.22% | 14,138 | 13,576 | 14,135 |
| Last 5 Years | 15.57% | 14.63% | 0.94% | 14.70% | 20,629 | 19,806 | 19,869 |

Scheme Inception date is 09/09/2004. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

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Kotak Bluechip Fund - Growth

| | Kotak Bluechip Fund - Growth | Nifty 50 TRI# | ALPHA | S&P BSE SENSEX TRI## | Kotak Bluechip Fund - Growth | Nifty 50 TRI# | S&P BSE SENSEX TRI## |
|-----------------|------------------------------|---------------|--------|----------------------|------------------------------|---------------|----------------------|
| Since Inception | 19.54% | 17.09% | 2.45% | 17.16% | 2,59,577 | 1,77,995 | 1,79,922 |
| Last 1 Year | 50.54% | 49.89% | 0.65% | 46.26% | 15,054 | 14,989 | 14,626 |
| Last 3 Years | 11.49% | 12.22% | -0.73% | 12.85% | 13,862 | 14,135 | 14,377 |
| Last 5 Years | 13.13% | 14.70% | -1.57% | 15.15% | 18,543 | 19,869 | 20,260 |

Since inception date of Kotak Bluechip Fund - Reg Growth is 04/02/2003. Mr. Harish Krishnan has been managing the fund since 01/01/2014

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

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE Sensex PRI values from 29th Dec 1998 to 31st May 2007 and TRI Values since 31st May 2007.

Since Inception date of Kotak Bluechip Fund-IDCW plan is 29/12/1998. Alpha is difference of scheme return with benchmark return.

Kotak Small Cap Fund - Growth

| | Kotak Small Cap Fund - Growth | Nifty Small Cap 100 TRI# | ALPHA | Nifty 50 TRI## | Kotak Small Cap Fund - Growth | Nifty Small Cap 100 TRI# | Nifty 50 TRI## |
|-----------------|-------------------------------|--------------------------|--------|----------------|-------------------------------|--------------------------|----------------|
| Since Inception | 16.77% | 13.03% | 3.74% | 14.30% | 1,22,956 | 72,640 | 87,005 |
| Last 1 Year | 109.17% | 111.71% | -2.54% | 49.89% | 20,917 | 21,171 | 14,989 |
| Last 3 Years | 14.14% | 1.80% | 12.34% | 12.22% | 14,875 | 10,551 | 14,135 |
| Last 5 Years | 18.14% | 11.57% | 6.57% | 14.70% | 23,030 | 17,298 | 19,869 |

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

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Kotak Tax Saver Fund - Growth

| | Kotak Tax Saver Fund - Growth | Nifty 500 TRI# | ALPHA | Nifty 50 TRI## | Kotak Tax Saver Fund - Growth | Nifty 500 TRI# | Nifty 50 TRI## |
|-----------------|-------------------------------|----------------|--------|----------------|-------------------------------|----------------|----------------|
| Since Inception | 12.23% | 12.99% | -0.76% | 13.18% | 59,372 | 65,924 | 67,654 |
| Last 1 Year | 52.70% | 55.74% | -3.04% | 49.89% | 15,270 | 15,574 | 14,989 |
| Last 3 Years | 12.48% | 10.45% | 2.03% | 12.22% | 14,237 | 13,478 | 14,135 |
| Last 5 Years | 15.14% | 14.77% | 0.38% | 14.70% | 20,254 | 19,926 | 19,869 |

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

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Kotak India EQ Contra Fund - Growth

| | Kotak India EQ Contra Fund - Growth | Nifty 100 TRI# | ALPHA | Nifty 50 TRI## | Kotak India EQ Contra Fund - Growth | Nifty 100 TRI# | Nifty 50 TRI## |
|-----------------|-------------------------------------|----------------|--------|----------------|-------------------------------------|----------------|----------------|
| Since Inception | 13.05% | 13.98% | -0.94% | 13.78% | 69,172 | 78,776 | 76,535 |
| Last 1 Year | 54.47% | 49.23% | 5.24% | 49.89% | 15,447 | 14,923 | 14,989 |
| Last 3 Years | 11.10% | 11.20% | -0.11% | 12.22% | 13,716 | 13,756 | 14,135 |
| Last 5 Years | 15.70% | 14.62% | 1.08% | 14.70% | 20,751 | 19,798 | 19,869 |

Scheme Inception date is 27/07/2005. Ms. Shibani Kurian 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). Alpha is difference of scheme return with benchmark return.

Kotak Infrastructure and Economic Reform Fund - Growth

| | Kotak Infrastructure and Economic Reform Fund - Growth | India Infrastructure Index (Customised Index by IISL)# | ALPHA | Nifty 50 TRI## | Kotak Infrastructure and Economic Reform Fund - Growth | India Infrastructure Index (Customised Index by IISL)# | Nifty 50 TRI## |
|-----------------|--|--|-------|----------------|--|--|----------------|
| Since Inception | 7.04% | 1.24% | 5.80% | 9.45% | 24,528 | 11,764 | 32,882 |
| Last 1 Year | 61.84% | 52.77% | 9.07% | 49.89% | 16,184 | 15,277 | 14,989 |
| Last 3 Years | 3.43% | 2.24% | 1.19% | 12.22% | 11,065 | 10,688 | 14,135 |
| Last 5 Years | 9.99% | 7.58% | 2.41% | 14.70% | 16,106 | 14,413 | 19,869 |

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

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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). Alpha is difference of scheme return with benchmark return.

Kotak India Growth Fund - Series 4 - Growth

| | Kotak India Growth Fund - Series 4 - Growth | Nifty 200 TRI# | ALPHA | Nifty 50 TRI## | Kotak India Growth Fund - Series 4 - Growth | Nifty 200 TRI# | Nifty 50 TRI## |
|-----------------|---|----------------|--------|----------------|---|----------------|----------------|
| Since Inception | 14.30% | 11.53% | 2.77% | 12.80% | 15,319 | 14,165 | 14,687 |
| Last 1 Year | 73.98% | 52.54% | 21.44% | 49.89% | 17,398 | 15,254 | 14,989 |
| Last 3 Years | 15.09% | 10.72% | 4.37% | 12.22% | 15,249 | 13,576 | 14,135 |

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

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Alpha is difference of scheme return with benchmark return.

Kotak India Growth Fund - Series 5 - Growth

| | Kotak India Growth Fund - Series 5 - Growth | Nifty 200 TRI# | ALPHA | Nifty 50 TRI## | Kotak India Growth Fund - Series 5 - Growth | Nifty 200 TRI# | Nifty 50 TRI## |
|-----------------|---|----------------|--------|----------------|---|----------------|----------------|
| Since Inception | 13.63% | 11.25% | 2.37% | 12.17% | 14,599 | 13,714 | 14,052 |
| Last 1 Year | 76.25% | 52.54% | 23.71% | 49.89% | 17,625 | 15,254 | 14,989 |

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.

Alpha is difference of scheme return with benchmark return.

Kotak India Growth Fund - Series 7 - Growth

| | Kotak India Growth Fund - Series 7 - Growth | Nifty 50 TRI# | ALPHA | Nifty 200 TRI## | Kotak India Growth Fund - Series 7 - Growth | Nifty 50 TRI# | Nifty 200 TRI## |
|-----------------|---|---------------|---------|-----------------|---|---------------|-----------------|
| Since Inception | 9.51% | 10.00% | -0.49% | 9.25% | 12,740 | 12,891 | 12,660 |
| Last 1 Year | 24.85% | 49.89% | -25.04% | 52.54% | 12,485 | 14,989 | 15,254 |

Scheme Inception date is 31/08/2018. 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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Alpha is difference of scheme return with benchmark return.

Kotak Equity Hybrid Fund - Growth

| | Kotak Equity Hybrid Fund - Growth | NIFTY 50 Hybrid Composite Debt 65:35 Index# | ALPHA | Nifty 50 TRI## | Kotak Equity Hybrid Fund - Growth | NIFTY 50 Hybrid Composite Debt 65:35 Index# | Nifty 50 TRI## |
|-----------------|-----------------------------------|---|--------|----------------|-----------------------------------|---|----------------|
| Since Inception | 10.61% | 10.27% | 0.34% | 10.37% | 19,238 | 18,855 | 18,964 |
| Last 1 Year | 51.60% | 34.44% | 17.16% | 49.89% | 15,160 | 13,444 | 14,989 |
| Last 3 Years | 11.42% | 12.16% | -0.74% | 12.22% | 13,836 | 14,115 | 14,135 |
| Last 5 Years | 12.91% | 13.05% | -0.14% | 14.70% | 18,366 | 18,479 | 19,869 |

Scheme Inception date is 25/11/1999 and Kotak Equity Hybrid Fund - Regular plan scheme inception date is 3rd November 2014. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Mr. Pankaj Tibrewal has been managing the fund since 25/08/2015.

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

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

Kotak Equity Arbitrage Fund - Growth

| | Kotak Equity Arbitrage Fund - Growth | Nifty 50 Arbitrage Index# | ALPHA | CRISIL 1 Year Tbill ## | Kotak Equity Arbitrage Fund - Growth | Nifty 50 Arbitrage Index# | CRISIL 1 Year Tbill ## |
|-----------------|--------------------------------------|---------------------------|-------|------------------------|--------------------------------------|---------------------------|------------------------|
| Since Inception | 7.11% | NA | NA | 6.26% | 29,175 | NA | 25,772 |
| Last 1 Year | 3.53% | 2.32% | 1.21% | 3.73% | 10,353 | 10,232 | 10,373 |
| Last 3 Years | 5.35% | 4.59% | 0.77% | 6.46% | 11,695 | 11,442 | 12,069 |
| Last 5 Years | 5.69% | 4.77% | 0.92% | 6.43% | 13,194 | 12,626 | 13,660 |

Scheme Inception date is 29/09/2005. Mr. Hiten Shah has been managing the fund since 03/10/2019.

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Kotak Balanced Advantage Fund - Growth

| | Kotak Balanced Advantage Fund - Growth | NIFTY 50 Hybrid Composite Debt 50:50 Index# | ALPHA | Nifty 50 TRI## | Kotak Balanced Advantage Fund - Growth | NIFTY 50 Hybrid Composite Debt 50:50 Index# | Nifty 50 TRI## |
|-----------------|--|---|--------|----------------|--|---|----------------|
| Since Inception | 10.63% | 11.50% | -0.87% | 10.87% | 13,193 | 13,480 | 13,272 |
| Last 1 Year | 29.23% | 28.16% | 1.07% | 49.89% | 12,923 | 12,816 | 14,989 |

Scheme Inception date is 03/08/2018. Mr. Harish Krishnan and Mr. Abhishek Bisen have been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.

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Kotak Equity Savings Fund - Growth

| | Kotak Equity Savings Fund - Growth | 75% NIFTY 50 ARBITRAGE + 25% Nifty 50 TRI# | ALPHA | CRISIL 10 Year Gilt ## | Kotak Equity Savings Fund - Growth | 75% NIFTY 50 ARBITRAGE + 25% Nifty 50 TRI# | CRISIL 10 Year Gilt ## |
|-----------------|------------------------------------|--|-------|------------------------|------------------------------------|--|------------------------|
| Since Inception | 8.22% | 7.15% | 1.07% | 8.20% | 16,776 | 15,718 | 16,761 |
| Last 1 Year | 17.07% | 12.98% | 4.10% | 4.38% | 11,707 | 11,298 | 10,438 |
| Last 3 Years | 7.54% | 6.93% | 0.61% | 9.43% | 12,439 | 12,230 | 13,107 |
| Last 5 Years | 8.68% | 7.51% | 1.17% | 7.30% | 15,168 | 14,371 | 14,231 |

Scheme Inception date is 13/10/2014. Mr. Devender Singhal has been managing the fund since 01/04/2021. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019.

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Kotak Focused Equity Fund - Growth

| | Kotak Focused Equity Fund - Growth | Nifty 200 TRI# | ALPHA | Nifty 50 TRI## | Kotak Focused Equity Fund - Growth | Nifty 200 TRI# | Nifty 50 TRI## |
|-----------------|------------------------------------|----------------|--------|----------------|------------------------------------|----------------|----------------|
| Since Inception | 17.44% | 15.70% | 1.74% | 14.72% | 13,338 | 12,985 | 12,789 |
| Last 1 Year | 47.23% | 52.54% | -5.30% | 49.89% | 14,723 | 15,254 | 14,989 |

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

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Kotak Liquid Fund - Growth

| | Kotak Liquid Fund - Growth | NIFTY Liquid Index# | ALPHA | CRISIL 1 Year TBill## | Kotak Liquid Fund - Growth | NIFTY Liquid Index# | CRISIL 1 Year TBill## |
|-----------------|----------------------------|---------------------|--------|-----------------------|----------------------------|---------------------|-----------------------|
| Since Inception | 7.11% | 7.14% | -0.03% | 6.04% | 33,268 | 33,423 | 27,923 |
| Last 1 Year | 3.36% | 3.61% | -0.25% | 3.73% | 10,336 | 10,361 | 10,373 |
| Last 3 Years | 5.53% | 5.60% | -0.07% | 6.46% | 11,759 | 11,782 | 12,075 |
| Last 5 Years | 6.09% | 6.08% | 0.01% | 6.43% | 13,441 | 13,434 | 13,660 |

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

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The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Money Market Fund - Growth

| | Kotak Money Market Fund - Growth | NIFTY Money Market Index# | ALPHA | CRISIL 1 Year TBill## | Kotak Money Market Fund - Growth | NIFTY Money Market Index# | CRISIL 1 Year TBill## |
|-----------------|----------------------------------|---------------------------|--------|-----------------------|----------------------------------|---------------------------|-----------------------|
| Since Inception | 7.25% | 7.39% | -0.14% | 6.03% | 34,781 | 35,596 | 28,372 |
| Last 1 Year | 4.73% | 4.29% | 0.44% | 3.73% | 10,473 | 10,429 | 10,373 |
| Last 3 Years | 6.73% | 6.17% | 0.56% | 6.46% | 12,166 | 11,975 | 12,075 |
| Last 5 Years | 6.83% | 6.52% | 0.31% | 6.43% | 13,921 | 13,720 | 13,660 |

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

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The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Savings Fund - Growth

| | Kotak Savings Fund - Growth | NIFTY Ultra Short Duration Debt Index# | ALPHA | CRISIL 1 Year TBill## | Kotak Savings Fund - Growth | NIFTY Ultra Short Duration Debt Index# | CRISIL 1 Year TBill## |
|-----------------|-----------------------------|--|--------|-----------------------|-----------------------------|--|-----------------------|
| Since Inception | 7.56% | 7.93% | -0.37% | 6.14% | 33,829 | 35,839 | 27,075 |
| Last 1 Year | 4.87% | 4.69% | 0.18% | 3.73% | 10,487 | 10,469 | 10,373 |
| Last 3 Years | 6.60% | 6.72% | -0.12% | 6.46% | 12,122 | 12,162 | 12,075 |
| Last 5 Years | 6.84% | 6.97% | -0.13% | 6.43% | 13,926 | 14,012 | 13,660 |

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.

The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Banking and PSU Debt Fund - Growth

| | Kotak Banking and PSU Debt Fund - Growth | CRISIL Banking and PSU Debt Index# | ALPHA | CRISIL 10 Year Gilt ## | Kotak Banking and PSU Debt Fund - Growth | CRISIL Banking and PSU Debt Index# | CRISIL 10 Year Gilt ## |
|-----------------|--|------------------------------------|--------|------------------------|--|------------------------------------|------------------------|
| Since Inception | 7.52% | NA | NA | NA | 50,612 | NA | NA |
| Last 1 Year | 8.57% | 8.36% | 0.21% | 4.38% | 10,857 | 10,836 | 10,438 |
| Last 3 Years | 8.97% | 8.82% | 0.15% | 9.42% | 12,953 | 12,899 | 13,115 |
| Last 5 Years | 8.32% | 8.39% | -0.07% | 7.30% | 14,921 | 14,970 | 14,231 |

Scheme Inception date is 29/12/1998. Mr. Deepak Agrawal has been managing the fund since 01/08/2008.

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

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

The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Low Duration Fund - Growth

| | Kotak Low Duration Fund - Growth | NIFTY Low Duration Debt Index# | ALPHA | CRISIL 1 Year TBill## | Kotak Low Duration Fund - Growth | NIFTY Low Duration Debt Index# | CRISIL 1 Year TBill## |
|-----------------|----------------------------------|--------------------------------|--------|-----------------------|----------------------------------|--------------------------------|-----------------------|
| Since Inception | 7.66% | 8.23% | -0.57% | 6.45% | 26,401 | 28,306 | 22,773 |
| Last 1 Year | 7.49% | 5.97% | 1.51% | 3.73% | 10,749 | 10,597 | 10,373 |
| Last 3 Years | 7.43% | 7.11% | 0.32% | 6.46% | 12,409 | 12,297 | 12,075 |
| Last 5 Years | 7.55% | 7.15% | 0.40% | 6.43% | 14,394 | 14,128 | 13,660 |

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

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

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

The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Bond Short Term Fund - Growth

| | Kotak Bond Short Term Fund - Growth | NIFTY Short Duration Debt Index# | ALPHA | CRISIL 10 Year Gilt ## | Kotak Bond Short Term Fund - Growth | NIFTY Short Duration Debt Index# | CRISIL 10 Year Gilt ## |
|-----------------|-------------------------------------|----------------------------------|--------|------------------------|-------------------------------------|----------------------------------|------------------------|
| Since Inception | 7.72% | 7.94% | -0.22% | 6.77% | 41,116 | 42,715 | 34,719 |
| Last 1 Year | 7.66% | 8.44% | -0.78% | 4.38% | 10,766 | 10,844 | 10,438 |
| Last 3 Years | 8.27% | 8.46% | -0.20% | 9.42% | 12,701 | 12,771 | 13,115 |
| Last 5 Years | 7.65% | 7.93% | -0.28% | 7.30% | 14,462 | 14,649 | 14,231 |

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

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

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

The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Dynamic Bond Fund - Growth

| | Kotak Dynamic Bond Fund - Growth | NIFTY Composite Debt Index# | ALPHA | CRISIL 10 Year Gilt ## | Kotak Dynamic Bond Fund - Growth | NIFTY Composite Debt Index# | CRISIL 10 Year Gilt ## |
|-----------------|----------------------------------|-----------------------------|--------|------------------------|----------------------------------|-----------------------------|------------------------|
| Since Inception | 8.63% | 8.52% | 0.11% | 7.01% | 29,164 | 28,796 | 24,026 |
| Last 1 Year | 8.54% | 8.65% | -0.11% | 4.38% | 10,854 | 10,865 | 10,438 |
| Last 3 Years | 9.53% | 9.78% | -0.25% | 9.42% | 13,152 | 13,243 | 13,115 |
| Last 5 Years | 8.87% | 8.47% | 0.40% | 7.30% | 15,304 | 15,022 | 14,231 |

Scheme Inception date is 26/05/2008. Mr. Deepak Agrawal has been managing the fund since 25/11/2012.

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

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

The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Credit Risk Fund - Growth

| | Kotak Credit Risk Fund - Growth | Nifty Credit Risk Bond Index# | ALPHA | CRISIL 10 Year Gilt ## | Kotak Credit Risk Fund - Growth | Nifty Credit Risk Bond Index# | CRISIL 10 Year Gilt ## |
|-----------------|---------------------------------|-------------------------------|--------|------------------------|---------------------------------|-------------------------------|------------------------|
| Since Inception | 8.12% | 9.34% | -1.22% | 6.96% | 23,563 | 26,659 | 20,921 |
| Last 1 Year | 10.29% | 12.02% | -1.73% | 4.38% | 11,029 | 11,202 | 10,438 |
| Last 3 Years | 7.26% | 9.31% | -2.05% | 9.42% | 12,349 | 13,073 | 13,115 |
| Last 5 Years | 7.47% | 8.89% | -1.42% | 7.30% | 14,342 | 15,316 | 14,231 |

Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010. Different plans have different expense structure. The performance details provided herein are of regular plan. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Corporate Bond Fund - Growth

| | Kotak Corporate Bond Fund - Growth | CRISIL Corporate Bond Composite Index# | ALPHA | CRISIL 10 Year Gilt ## | Kotak Corporate Bond Fund - Growth | CRISIL Corporate Bond Composite Index# | CRISIL 10 Year Gilt ## |
|-----------------|------------------------------------|--|--------|------------------------|------------------------------------|--|------------------------|
| Since Inception | 8.18% | 9.45% | -1.27% | 6.96% | 29,189 | 34,212 | 24,981 |
| Last 1 Year | 8.13% | 10.15% | -2.02% | 4.38% | 10,813 | 11,015 | 10,438 |
| Last 3 Years | 8.40% | 9.33% | -0.93% | 9.42% | 12,748 | 13,081 | 13,115 |
| Last 5 Years | 8.15% | 8.76% | -0.60% | 7.30% | 14,805 | 15,223 | 14,231 |

Scheme Inception date is 21/09/2007. Mr. Deepak Agrawal has been managing the fund since 01/02/2015. Different plans have different expense structure. The performance details provided herein are of regular plan. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Medium Term Fund - Growth

| | Kotak Medium Term Fund - Growth | NIFTY Medium Duration Debt Index# | ALPHA | CRISIL 10 Year Gilt## | Kotak Medium Term Fund - Growth | NIFTY Medium Duration Debt Index# | CRISIL 10 Year Gilt## |
|-----------------|---------------------------------|-----------------------------------|--------|-----------------------|---------------------------------|-----------------------------------|-----------------------|
| Since Inception | 8.17% | 9.08% | -0.92% | 8.41% | 17,481 | 18,563 | 17,765 |
| Last 1 Year | 11.15% | 9.64% | 1.50% | 4.38% | 11,115 | 10,964 | 10,438 |
| Last 3 Years | 6.75% | 9.59% | -2.84% | 9.42% | 12,174 | 13,174 | 13,115 |
| Last 5 Years | 7.16% | 8.51% | -1.35% | 7.30% | 14,138 | 15,051 | 14,231 |

Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015. Different plans have different expense structure. The performance details provided herein are of regular plan. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Bond Fund - Growth

| | Kotak Bond Fund - Growth | NIFTY Medium to Long Duration Debt Index# | ALPHA | CRISIL 10 Year Gilt## | Kotak Bond Fund - Growth | NIFTY Medium to Long Duration Debt Index# | CRISIL 10 Year Gilt## |
|-----------------|--------------------------|---|--------|-----------------------|--------------------------|---|-----------------------|
| Since Inception | 8.77% | NA | NA | NA | 60,620 | NA | NA |
| Last 1 Year | 6.79% | 8.59% | -1.80% | 4.38% | 10,679 | 10,859 | 10,438 |
| Last 3 Years | 8.72% | 9.74% | -1.02% | 9.42% | 12,862 | 13,229 | 13,115 |
| Last 5 Years | 7.28% | 8.41% | -1.13% | 7.30% | 14,215 | 14,983 | 14,231 |

Scheme Inception date is 25/11/1999. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Different plans have different expense structure. The performance details provided herein are of regular plan. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Floating Rate Fund - Growth

| | Kotak Floating Rate Fund - Growth | NIFTY Ultra Short Duration Debt Index | ALPHA | CRISIL 10 Year Gilt ## | Kotak Floating Rate Fund - Growth | NIFTY Ultra Short Duration Debt Index | CRISIL 10 Year Gilt ## |
|-----------------|-----------------------------------|---------------------------------------|-------|------------------------|-----------------------------------|---------------------------------------|------------------------|
| Since Inception | 7.96% | 5.94% | 2.02% | 9.55% | 11,623 | 11,201 | 11,963 |
| Last 1 Year | 9.97% | 4.69% | 5.28% | 4.38% | 10,997 | 10,469 | 10,438 |

Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019. Different plans have different expense structure. The performance details provided herein are of regular plan. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Gilt Fund - Growth

| | Kotak Gilt Fund - Growth | NIFTY All Duration G-Sec Index# | ALPHA | CRISIL 10 Year Gilt## | Kotak Gilt Fund - Growth | NIFTY All Duration G-Sec Index# | CRISIL 10 Year Gilt## |
|-----------------|--------------------------|---------------------------------|--------|-----------------------|--------------------------|---------------------------------|-----------------------|
| Since Inception | 9.51% | NA | NA | NA | 76,117 | NA | NA |
| Last 1 Year | 5.28% | 5.59% | -0.31% | 4.38% | 10,528 | 10,559 | 10,438 |
| Last 3 Years | 9.67% | 10.38% | -0.71% | 9.42% | 13,203 | 13,463 | 13,115 |
| Last 5 Years | 8.20% | 8.32% | -0.12% | 7.30% | 14,836 | 14,919 | 14,231 |

Scheme Inception date is 29/12/1998. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Different plans have different expense structure. The performance details provided herein are of regular plan. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Gilt Fund - PF and Trust - Growth

| | Kotak Gilt Fund - PF and Trust - Growth | NIFTY All Duration G-Sec Index# | ALPHA | CRISIL 10 Year Gilt## | Kotak Gilt Fund - PF and Trust - Growth | NIFTY All Duration G-Sec Index# | CRISIL 10 Year Gilt## |
|-----------------|---|---------------------------------|--------|-----------------------|---|---------------------------------|-----------------------|
| Since Inception | 7.60% | 6.17% | 1.44% | 5.84% | 36,002 | 28,456 | 26,983 |
| Last 1 Year | 5.28% | 5.59% | -0.31% | 4.38% | 10,528 | 10,559 | 10,438 |
| Last 3 Years | 9.67% | 10.38% | -0.71% | 9.42% | 13,203 | 13,463 | 13,115 |
| Last 5 Years | 8.20% | 8.32% | -0.12% | 7.30% | 14,835 | 14,919 | 14,231 |

Scheme Inception date is 11/11/2003. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Different plans have different expense structure. The performance details provided herein are of regular plan. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Debt Hybrid Fund - Growth

| | Kotak Debt Hybrid Fund - Growth | CRISIL Hybrid 85 + 15 - Conservative Index# | ALPHA | CRISIL 10 Year Gilt## | Kotak Debt Hybrid Fund - Growth | CRISIL Hybrid 85 + 15 - Conservative Index# | CRISIL 10 Year Gilt## |
|-----------------|---------------------------------|---|--------|-----------------------|---------------------------------|---|-----------------------|
| Since Inception | 8.13% | 6.59% | -0.46% | 5.91% | 39,016 | 42,042 | 27,173 |
| Last 1 Year | 20.76% | 13.98% | 6.78% | 4.38% | 12,076 | 11,398 | 10,438 |
| Last 3 Years | 9.60% | 10.45% | -0.85% | 9.42% | 13,179 | 13,489 | 13,115 |
| Last 5 Years | 9.52% | 9.83% | -0.30% | 7.30% | 15,767 | 15,987 | 14,231 |

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

Kotak Overnight Fund - Growth

| | Kotak Overnight Fund - Growth | NIFTY 1D Rate Index # | ALPHA | CRISIL 1 Year Tbill ## | Kotak Overnight Fund - Growth | NIFTY 1D Rate Index # | CRISIL 1 Year Tbill ## |
|-----------------|-------------------------------|-----------------------|--------|------------------------|-------------------------------|-----------------------|------------------------|
| Since Inception | 4.20% | 4.34% | -0.14% | 6.24% | 10,989 | 11,022 | 11,488 |
| Last 1 Year | 2.94% | 3.13% | -0.18% | 3.73% | 10,294 | 10,313 | 10,373 |

Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019. Different plans have different expense structure. The performance details provided herein are of regular plan. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Pioneer Fund - Growth

| | Kotak Pioneer Fund Growth | 85% IISL Kotak India Pioneering Innovations + 15% MSCI ACWI Information Technology Index TRI # | ALPHA | Nifty 50 TRI ## | Kotak Pioneer Fund Growth | 85% IISL Kotak India Pioneering Innovations + 15% MSCI ACWI Information Technology Index TRI # | Nifty 50 TRI ## |
|-----------------|---------------------------|--|--------|-----------------|---------------------------|--|-----------------|
| Since Inception | 34.56% | 22.05% | 12.51% | 15.97% | 15,602 | 13,480 | 12,486 |
| Last 1 Year | 79.02% | 57.47% | 21.55% | 49.89% | 17,902 | 15,747 | 14,989 |

Scheme Inception date is 31/10/2019. Mr. Harish Krishnan & Mr. Arjun Khanna has been managing the fund since 31/10/2019. Different plans have different expense structure. The performance details provided herein are of regular plan. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of SEBI circular dated January 4, 2018, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Asset Allocator Fund - Growth

| | Kotak Asset Allocator Fund - Growth | NIFTY 50 Hybrid Composite Debt 50:50 Index# | ALPHA | Nifty 50 TRI ## | Kotak Asset Allocator Fund - Growth | NIFTY 50 Hybrid Composite Debt 50:50 Index# | Nifty 50 TRI ## |
|-----------------|-------------------------------------|---|-------|-----------------|-------------------------------------|---|-----------------|
| Since Inception | 15.73% | 12.18% | 3.55% | 15.41% | 1,15,236 | 68,438 | 1,10,082 |
| Last 1 Year | 37.74% | 28.16% | 9.58% | 49.89% | 13,774 | 12,816 | 14,989 |
| Last 3 Years | 14.88% | 11.86% | 3.01% | 12.22% | 15,165 | 14,001 | 14,135 |
| Last 5 Years | 13.17% | 12.16% | 1.01% | 14.70% | 18,575 | 17,759 | 19,869 |

Scheme Inception date is 09/08/2004. Mr. Devender Singhal & Mr. Arjun Khanna has been managing the fund since 09/05/2019. Different plans have different expense structure. The performance details provided herein are of regular plan. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of SEBI circular dated January 4, 2018, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). The debt component of the index is TRI since inception. For equity component of the index, as TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 200 PRI values series is used till 31st July 2006 and TRI values is used since 1st Aug 2006. Alpha is difference of scheme return with benchmark return.

Kotak Global Emerging Market Fund - Growth

| | Kotak Global Emerging Market Fund - Growth | MSCI Emerging Market index# | ALPHA | Nifty 50 TRI## | Kotak Global Emerging Market Fund - Growth | MSCI Emerging Market index# | Nifty 50 TRI## |
|-----------------|--|-----------------------------|--------|----------------|--|-----------------------------|----------------|
| Since Inception | 6.53% | 8.56% | -2.03% | 9.58% | 23,635 | 30,570 | 34,709 |
| Last 1 Year | 55.79% | 46.79% | 9.01% | 49.89% | 15,579 | 14,679 | 14,989 |
| Last 3 Years | 11.67% | 11.73% | -0.06% | 12.22% | 13,931 | 13,952 | 14,135 |
| Last 5 Years | 13.47% | 15.36% | -1.88% | 14.70% | 18,827 | 20,442 | 19,869 |

Scheme Inception date is 26/09/2007. Mr. Arjun Khanna has been managing the fund since 09/05/2019. Different plans have different expense structure. The performance details provided herein are of regular plan. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of SEBI circular dated January 4, 2018, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Gold Fund - Growth

| | Kotak Gold Fund - Growth | Price of Gold# | ALPHA | CRISIL 10 Year Gilt## | Kotak Gold Fund - Growth | Price of Gold# | CRISIL 10 Year Gilt## |
|-----------------|--------------------------|----------------|--------|-----------------------|--------------------------|----------------|-----------------------|
| Since Inception | 6.70% | 8.18% | -1.48% | 7.13% | 19,258 | 22,131 | 20,050 |
| Last 1 Year | -3.12% | -0.67% | -2.44% | 4.38% | 9,688 | 9,933 | 10,438 |
| Last 3 Years | 13.15% | 14.35% | -1.19% | 9.42% | 14,507 | 14,973 | 13,115 |
| Last 5 Years | 8.33% | 8.93% | -0.60% | 7.30% | 14,928 | 15,345 | 14,231 |

Scheme Inception date is 25/03/2011. Mr. Abhishek Bisen has been managing the fund since 04/03/2011. Different plans have different expense structure. The performance details provided herein are of regular plan. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Gold ETF

| | Kotak Gold ETF | Price of Gold# | ALPHA | CRISIL 10 Year Gilt## | Kotak Gold ETF | Price of Gold# | CRISIL 10 Year Gilt## |
|-----------------|----------------|----------------|--------|-----------------------|----------------|----------------|-----------------------|
| Since Inception | 11.75% | 12.86% | -1.11% | 6.96% | 46,160 | 52,897 | 25,253 |
| Last 1 Year | -0.90% | -0.67% | -0.23% | 4.38% | 9,910 | 9,933 | 10,438 |
| Last 3 Years | 13.51% | 14.35% | -0.84% | 9.42% | 14,644 | 14,973 | 13,115 |
| Last 5 Years | 7.99% | 8.93% | -0.94% | 7.30% | 14,691 | 15,345 | 14,231 |

Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008 & Mr. Satish Dondapati has been managing the fund since 09/05/2019. Different plans have different expense structure. The performance details provided herein are of regular plan. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of SEBI circular dated January 4, 2018, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty ETF

| | Kotak Nifty ETF | Nifty 50 TRI# | ALPHA | S&P BSE SENSEX TRI## | Kotak Nifty ETF | Nifty 50 TRI# | S&P BSE SENSEX TRI## |
|-----------------|-----------------|---------------|--------|----------------------|-----------------|---------------|----------------------|
| Since Inception | 10.35% | 11.70% | -1.35% | 11.86% | 30,276 | 34,700 | 35,265 |
| Last 1 Year | 49.59% | 49.89% | -0.30% | 46.26% | 14,959 | 14,989 | 14,626 |
| Last 3 Years | 11.95% | 12.22% | -0.27% | 12.85% | 14,033 | 14,135 | 14,377 |
| Last 5 Years | 13.89% | 14.70% | -0.81% | 15.15% | 19,178 | 19,869 | 20,260 |

Scheme Inception date is 02/02/2010. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019. Different plans have different expense structure. The performance details provided herein are of regular plan. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of SEBI circular dated January 4, 2018, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Sensex ETF

| | Kotak Sensex ETF | S&P BSE SENSEX TRI# | ALPHA | Nifty 50 TRI## | Kotak Sensex ETF | S&P BSE SENSEX TRI# | Nifty 50 TRI## |
|-----------------|------------------|---------------------|--------|----------------|------------------|---------------------|----------------|
| Since Inception | 9.62% | 10.77% | -1.14% | 10.64% | 32,730 | 37,423 | 36,883 |
| Last 1 Year | 45.74% | 46.26% | -0.52% | 49.89% | 14,574 | 14,626 | 14,989 |
| Last 3 Years | 12.54% | 12.85% | -0.32% | 12.22% | 14,257 | 14,377 | 14,135 |
| Last 5 Years | 14.24% | 15.15% | -0.91% | 14.70% | 19,471 | 20,260 | 19,869 |

Scheme Inception date is 06/06/2008. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019. Different plans have different expense structure. The performance details provided herein are of regular plan. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of SEBI circular dated January 4, 2018, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Banking ETF

| | Kotak Banking ETF | Nifty Bank Index TRI# | ALPHA | Nifty 50 TRI## | Kotak Banking ETF | Nifty Bank Index TRI# | Nifty 50 TRI## |
|-----------------|-------------------|-----------------------|--------|----------------|-------------------|-----------------------|----------------|
| Since Inception | 9.52% | 9.96% | -0.44% | 10.49% | 17,882 | 18,350 | 18,923 |
| Last 1 Year | 51.66% | 52.23% | -0.57% | 49.89% | 15,166 | 15,223 | 14,989 |
| Last 3 Years | 8.25% | 8.99% | -0.74% | 12.22% | 12,689 | 12,950 | 14,135 |
| Last 5 Years | 14.29% | 14.86% | -0.57% | 14.70% | 19,517 | 20,008 | 19,869 |

Scheme Inception date is 10/12/2014. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

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

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

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

Kotak PSU Bank ETF

| | Kotak PSU Bank ETF | Nifty PSU Bank TRI# | ALPHA | Nifty 50 TRI## | Kotak PSU Bank ETF | Nifty PSU Bank TRI# | Nifty 50 TRI## |
|-----------------|--------------------|---------------------|--------|----------------|--------------------|---------------------|----------------|
| Since Inception | -2.72% | -1.25% | -1.47% | 8.51% | 6,894 | 8,437 | 30,075 |
| Last 1 Year | 53.56% | 54.99% | -1.43% | 49.89% | 15,356 | 15,499 | 14,989 |
| Last 3 Years | -11.15% | -10.46% | -0.70% | 12.22% | 7,011 | 7,177 | 14,135 |
| Last 5 Years | -4.16% | -3.10% | -1.06% | 14.70% | 8,084 | 8,542 | 19,869 |

Scheme Inception date is 08/11/2007. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

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

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

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

Kotak NV20 ETF

| | Kotak NV20 ETF | Nifty 50 Value 20 TRI # | ALPHA | Nifty 50 TRI## | Kotak NV20 ETF | Nifty 50 Value 20 TRI # | Nifty 50 TRI## |
|-----------------|----------------|-------------------------|--------|----------------|----------------|-------------------------|----------------|
| Since Inception | 16.89% | 16.68% | 0.21% | 13.29% | 23,289 | 23,063 | 19,657 |
| Last 1 Year | 56.97% | 57.57% | -0.60% | 49.89% | 15,697 | 15,757 | 14,989 |
| Last 3 Years | 16.68% | 18.06% | -1.38% | 12.22% | 15,891 | 16,463 | 14,135 |
| Last 5 Years | 17.23% | 18.21% | -0.98% | 14.70% | 22,157 | 23,103 | 19,869 |

Scheme Inception date is 01/12/2015. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

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

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

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

ABOUT OUR FUND MANAGERS



Name: Mr. Harsha Upadhyaya

Mr. Harsha Upadhyaya manages 4 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 Flexicap Fund (Erstwhile Known As Kotak Standard Multicap Fund) (Sep 11, '09), Kotak Tax Saver Fund (Nov. 23,'05), Kotak ESG Opportunities Fund (Dec. 11,'20).

Business Experience

Mr. Harsha has nearly two decades of rich experience spread over Equity Research and Fund Management. His prior stints have been with companies such as DSP BlackRock, UTI Asset Management, Reliance Group and SG Asia Securities. Mr. Harsha is a Bachelor of Engineering (Mechanical) from National Institute of Technology, Suratkal, a Post Graduate in Management (Finance) from Indian Institute of Management, Lucknow and Chartered Financial Analyst from the CFA Institute.

| Scheme Names | 1 YEAR | | 3 YEAR | | 5 YEAR | | Since Inception | |
|--|---|-------------------------|--------------------|-------------------------|--------------------|-------------------------|--------------------|-------------------------|
| | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* |
| Kotak Equity Opportunities Fund - Growth | 52.92 | 52.54 | 12.22 | 10.72 | 15.57 | 14.63 | 18.31 | 15.30 |
| Kotak Tax Saver Fund - Growth | 52.70 | 55.74 | 12.48 | 10.45 | 15.14 | 14.77 | 12.23 | 12.99 |
| Kotak Flexicap Fund - Growth (Erstwhile Known As Kotak Standard Multicap Fund) | 47.65 | 52.54 | 10.47 | 10.72 | 14.75 | 14.63 | 13.77 | 11.51 |
| Kotak ESG Opportunities Fund - Growth | Kotak ESG Opportunities Fund has not yet completed 1 year from Inception, the performance of the scheme is not disclosed. | | | | | | | |

Kotak Equity Opportunities Fund - Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 09/09/2004. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

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

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



Name: Mr. Harish Krishnan

Mr. Harish Krishnan manages 6 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of regular plan. Kotak Bluechip Fund (Feb 04, '03), Kotak Infrastructure & Economic Reform Fund (Feb 25, '08), Kotak India Growth Fund Series 5 (May15,'18), Kotak Balanced Advantage Fund (Aug. 03,'18), Kotak Focused Equity fund (Jul 16, '19), Kotak Pioneer Fund (Oct 31, '19).

Business Experience

Mr. Harish has a decade of experience spread over Equity Research and Fund Management. Prior to joining Kotak Mahindra 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 (%)^* | |
| Top 3 | Kotak Pioneer Fund - Growth | 79.02 | 57.47 | NA | NA | NA | NA | 34.56 | 22.05 |
| | Kotak India Growth Fund - Series 5 - Growth | 76.25 | 52.54 | NA | NA | NA | NA | 13.63 | 11.25 |
| | Kotak Infrastructure and Economic Reform Fund - Growth | 61.84 | 52.77 | 3.43 | 2.24 | 9.99 | 7.58 | 7.04 | 1.24 |
| Bottom 3 | Kotak Bluechip Fund - Growth | 50.54 | 49.89 | 11.49 | 12.22 | 13.13 | 14.70 | 19.54 | 17.09 |
| | Kotak Focused Equity Fund - Growth | 47.23 | 52.54 | NA | NA | NA | NA | 17.44 | 15.70 |
| | Kotak Balanced Advantage Fund - Growth | 29.23 | 28.16 | NA | NA | NA | NA | 10.63 | 11.50 |

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

Kotak India Growth Fund Series 5- Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 15/05/2018. Mr. Harish Krishnan has been managing the fund since 15/05/2018.

Kotak 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 Bluechip Fund - Growth, *Name of the Benchmark - Nifty 50 TRI, Scheme inception date of Kotak Bluechip Fund - Reg Growth is 04/02/2003. Mr. Harish Krishnan has been managing the fund since 15/11/2013.

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

Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - NIFTY 50 Hybrid Composite Debt 50:50 Index . Scheme Inception date is 03/08/2018. Mr. Abhishek Bisen & Mr. Harish Krishnan has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.



Name: Mr. Pankaj Tibrewal

Mr. Pankaj Tibrewal manages 3 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of regular plan.

Kotak Small Cap Fund (Feb. 24,'05), Kotak Emerging Equity Fund (Mar 30,'07), Kotak Equity Hybrid Fund (Nov. 25,'99)

Business Experience

Mr. Pankaj is a graduate in Commerce from St. Xavier's College, Kolkata and holds a Master's degree in Finance from Manchester University. He has been associated with the mutual fund industry since 2003 where he has managed several debt and equity schemes. He has been a part of the organization since January 2010. Mr. Pankaj's earlier stint was with Principal Mutual Fund.

| Scheme Names | 1 YEAR | | 3 YEAR | | 5 YEAR | | Since Inception | |
|-------------------------------------|--------------------|-------------------------|--------------------|-------------------------|--------------------|-------------------------|--------------------|-------------------------|
| | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* |
| Kotak Small Cap Fund - Growth | 109.17 | 111.71 | 14.14 | 1.80 | 18.14 | 11.57 | 16.77 | 13.03 |
| Kotak Emerging Equity Fund - Growth | 73.64 | 80.61 | 11.73 | 7.06 | 16.99 | 14.04 | 13.27 | 13.48 |
| Kotak Equity Hybrid Fund - Growth | 51.60 | 34.44 | 11.42 | 12.16 | 12.91 | 13.05 | 10.61 | 10.27 |

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

Kotak Emerging Equity Fund - Growth, *Name of the Benchmark - Nifty Midcap 100 TRI, Scheme Inception date is 30/03/2007. Mr. Pankaj Tibrewal has been managing the fund since 27/05/2010.

Kotak Equity Hybrid Fund - Growth, *Name of the Benchmark - NIFTY 50 Hybrid Composite Debt 65:35 Index, Scheme Inception date is 25/11/1999 and Kotak Equity Hybrid Fund - Regular plan scheme inception date is 3rd November 2014. Mr. Pankaj Tibrewal has been managing the fund since 25/08/2015. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.



Name: Mr. Abhishek Bisen

Mr. Abhishek Bisen manages 9 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of regular plan.

Kotak Equity Hybrid Fund (Nov. 05, 2014), Kotak Debt Hybrid Fund (Dec. 02, '03), Kotak Bond Fund (Regular Plan) (Apr. 15, '08), Kotak Gilt Fund (Regular & PF-Trust) (Dec. 29, '98), Kotak Equity Savings Fund (Oct. 13, '14), Kotak Gold ETF (Jul. 27, '07), Kotak Gold Fund (Mar. 25, '11), Kotak Balanced Advantage Fund (Aug. 03' 18), Kotak NASDAQ 100 FOF (Feb. 02' 21)

Business Experience

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

| Scheme Names | 1 YEAR | | 3 YEAR | | 5 YEAR | | Since Inception | | |
|--------------|--|-------------------------|--------------------|-------------------------|--------------------|-------------------------|--------------------|-------------------------|-------|
| | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | |
| Top 3 | Kotak Equity Hybrid - Growth | 51.60 | 34.44 | 11.42 | 12.16 | 12.91 | 13.05 | 10.61 | 10.27 |
| | Kotak Balanced Advantage Fund - Growth | 29.23 | 28.16 | NA | NA | NA | NA | 10.63 | 11.50 |
| | Kotak Debt Hybrid Fund - Growth | 20.76 | 13.98 | 9.60 | 10.45 | 9.52 | 9.83 | 8.13 | 8.59 |
| Bottom 3 | Kotak Gilt Fund - Growth | 5.28 | 5.59 | 9.67 | 10.38 | 8.20 | 8.32 | 9.51 | NA |
| | Kotak Gold ETF | -0.90 | -0.67 | 13.51 | 14.35 | 7.99 | 8.93 | 11.75 | 12.86 |
| | Kotak Gold Fund - Growth | -3.12 | -0.67 | 13.15 | 14.35 | 8.33 | 8.93 | 6.70 | 8.18 |

Kotak Equity Hybrid Fund - Growth, *Name of the Benchmark - NIFTY 50 Hybrid Composite Debt 65:35 Index, Scheme Inception date is 25/11/1999 and Kotak Equity Hybrid Fund - Regular plan scheme inception date is 3rd November 2014. Mr. Pankaj Tibrewal has been managing the fund since 25/08/2015. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.

Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - NIFTY 50 Hybrid Composite Debt 50:50 Index. Scheme Inception date is 03/08/2018. Mr. Abhishek Bisen & Mr. Harish Krishnan has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Debt Hybrid Fund - Growth, *Name of the Benchmark - CRISIL Hybrid 85+15 - Conservative Index, Scheme Inception date is 02/12/2003. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Mr. Devender Singhal has been managing the fund since 25/08/2015.

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

Kotak 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.



Name: Mr. Deepak Agrawal

Mr. Deepak Agrawal manages 12 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of regular plan.

(Kotak Bond Short Term Fund (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Money Market Fund (Nov. 25, '07), Kotak Liquid Fund (Nov. 04, '03), Kotak Banking and PSU Debt Fund (Dec. 29, '98), Kotak Savings Fund (Jul. 11, '07), Kotak Credit Risk Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Low Duration Fund (Jan. 31, '15), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Overnight Fund (Jan. 15, '19) All Fixed Maturity Plans in existence (Aug. 13, '15), Kotak Floating Fund (May. 14, 2019).

Business Experience

Mr. Deepak's career has started from Kotak AMC when he joined the organization in December 2002 where he was initially in Research, Dealing and then moved into Fund Management from November 2006. Mr. Deepak is a Post Graduate in Commerce, Chartered Account and Company Secretary.

| Scheme Names | 1 YEAR | | 3 YEAR | | 5 YEAR | | Since Inception | |
|-----------------------------------|---------------------|--------------------------|---------------------|--------------------------|---------------------|--------------------------|---------------------|--------------------------|
| | Scheme Returns(%)^A | Benchmark Returns (%)^A* | Scheme Returns(%)^A | Benchmark Returns (%)^A* | Scheme Returns(%)^A | Benchmark Returns (%)^A* | Scheme Returns(%)^A | Benchmark Returns (%)^A* |
| Top 3 | | | | | | | | |
| Kotak Medium Term Fund - Growth | 11.15 | 9.64 | 6.75 | 9.59 | 7.16 | 8.51 | 8.17 | 9.08 |
| Kotak Credit Risk Fund - Growth | 10.29 | 12.02 | 7.26 | 9.31 | 7.47 | 8.89 | 8.12 | 9.34 |
| Kotak Floating Rate Fund - Growth | 9.97 | 4.69 | NA | NA | NA | NA | 7.96 | 5.94 |
| Bottom 3 | | | | | | | | |
| Kotak Money Market Fund - Growth | 4.73 | 4.29 | 6.73 | 6.17 | 6.83 | 6.52 | 7.25 | 7.39 |
| Kotak Liquid Fund - Growth | 3.36 | 3.61 | 5.53 | 5.60 | 6.09 | 6.08 | 7.11 | 7.14 |
| Kotak Overnight Fund - Growth | 2.94 | 3.13 | NA | NA | NA | NA | 4.20 | 4.34 |

Kotak Medium Term Fund - 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, *Name of the Benchmark - NIFTY Credit Risk Bond Index, Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010.

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

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

Kotak Liquid Fund - Growth, *Name of the Benchmark - NIFTY Liquid Index, Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007.

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



Name: Mr. Devender Singhal

Mr. Devender Singhal manages 11 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of regular plan.

Kotak Debt Hybrid Fund - Growth (Dec. 02, '03), Kotak India Growth Fund Series-4 (Feb. 20, '18), Kotak NV20 ETF (Dec. 01, '15), Kotak Banking ETF (Dec. 10, '14), Kotak Sensex ETF (Jun. 06, '08), Kotak Asset Allocator Fund (Aug., '09, '04), Kotak PSU Bank ETF (Nov. 08, 07), Kotak Nifty ETF (Feb. 02, '10), Kotak IT ETF (Mar. 02, '21), Kotak NIFTY Next 50 Index (Mar. 10, '21), Kotak Equity Savings Fund (Oct. 13' 14)

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(%)^A | Benchmark Returns (%)^A* | Scheme Returns(%)^A | Benchmark Returns (%)^A* | Scheme Returns(%)^A | Benchmark Returns (%)^A* | Scheme Returns(%)^A | Benchmark Returns (%)^A* |
| Top 3 | | | | | | | | |
| Kotak India Growth Fund - Series 4 - Growth | 73.98 | 52.54 | 15.09 | 10.72 | NA | NA | 14.30 | 11.53 |
| Kotak NV20 ETF | 56.97 | 57.57 | 16.68 | 18.06 | 17.23 | 18.21 | 16.89 | 16.68 |
| Kotak PSU Bank ETF | 53.56 | 54.99 | -11.15 | -10.46 | -4.16 | -3.10 | -2.72 | -1.25 |
| Bottom 3 | | | | | | | | |
| Kotak Asset Allocator Fund - Growth | 37.74 | 28.16 | 14.88 | 11.86 | 13.17 | 12.16 | 15.73 | 12.18 |
| Kotak Debt Hybrid Fund - Growth | 20.76 | 13.98 | 9.60 | 10.45 | 9.52 | 9.83 | 8.13 | 8.59 |
| Kotak Equity Savings Fund - Growth | 17.07 | 12.98 | 7.54 | 6.93 | 8.68 | 7.51 | 8.22 | 7.15 |

Kotak India Growth Fund - Series 4 - Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 14/02/2018. Mr. Devender Singhal has been managing the fund since 24/01/2019.

Kotak 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 Asset Allocator Fund - Growth, *Name of the Benchmark - NIFTY 50 Hybrid Composite Debt 50:50 Index, Scheme Inception date is 09/08/2004. Mr. Devender Singhal & Mr. Arjun Khanna has been managing the fund since 09/05/2019.

Kotak Debt Hybrid Fund - Growth, *Name of the Benchmark - CRISIL Hybrid 85+15 - Conservative Index, Scheme Inception date is 02/12/2003. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Mr. Devender Singhal has been managing the fund since 25/08/2015.

Kotak Equity Savings Fund - Growth, *Name of the Benchmark - 75% NIFTY 50 Arbitrage + 25% Nifty 50 TRI, Scheme Inception date is 13/10/2014. Mr. Devender Singhal has been managing the fund since 01/04/2021. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019.



Name: Ms. Shibani Kurian

Ms. Shibani Kurian manages 3 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of regular plan.

Kotak India EQ Contra Fund - Growth (July. 27, '05), Kotak India Growth Fund Series 7 (Aug. 31, 18), Kotak Focused Equity fund (Jul 16, '19).

Business Experience

Ms. Shibani Sircar Kurian has a total experience of 19 years in the Indian equity markets of which almost more than 11 years have been with Kotak Mahindra Asset Management Company Limited. Her primary responsibilities include equity fund management and heading the equity research team.

Prior to joining Kotak Mahindra Asset Management Company Limited, she worked for almost 6 years with UTI Asset Management Company Limited. and for 1 and half years with Dawnay Day AV Financial Services.

She holds a PGDM (with a specialization in Finance) from T.A. Pai Management Institute, Manipal and a BSc (Hons) in Economics from St. Xavier's College, Kolkata.

| Scheme Names | 1 YEAR | | 3 YEAR | | 5 YEAR | | Since Inception | |
|---|---------------------|--------------------------|---------------------|--------------------------|---------------------|--------------------------|---------------------|--------------------------|
| | Scheme Returns(%)^A | Benchmark Returns (%)^A* | Scheme Returns(%)^A | Benchmark Returns (%)^A* | Scheme Returns(%)^A | Benchmark Returns (%)^A* | Scheme Returns(%)^A | Benchmark Returns (%)^A* |
| Kotak India EQ Contra Fund - Growth | 54.47 | 49.23 | 11.10 | 11.20 | 15.70 | 14.62 | 13.05 | 13.98 |
| Kotak Focused Equity Fund - Growth | 47.23 | 52.54 | NA | NA | NA | NA | 17.44 | 15.70 |
| Kotak India Growth Fund Series 7 - Growth | 24.85 | 49.89 | NA | NA | NA | NA | 9.51 | 10.00 |

Kotak India EQ Contra Fund - Growth, *Name of the Benchmark - Nifty 100 TRI, Scheme Inception date is 27/07/2005. Ms. Shibani Kurian has been managing the fund since 09/05/2019.

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

Kotak India Growth Fund - Series 7 - Growth, *Name of the Benchmark - Nifty 50 TRI, Scheme Inception date is 31/08/2018. Ms. Shibani Kurian has been managing the fund since 09/05/2019.



Name: Mr. Arjun Khanna

Mr. Arjun Khanna manages 4 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of regular plan.

Kotak Global Emerging Market Fund - Growth (Sep. 26, '07), Kotak Pioneer Fund (Oct 31, '19), Kotak International REIT FOF - Growth (Dec. 29, '20), Kotak NASDAQ 100 FOF (Feb. 02, '21)

Business Experience

Mr. Arjun Khanna has over 10 years of experience in banking and financial companies. Prior to joining Kotak Asset Management Company Limited, he worked in equity research in Principal PNB AMC. He has also worked at Citigroup NA in his earlier stint. He is a Bachelor of Engineering (Electronics) from Mumbai University and a post Graduate in Masters of Management Studies (Finance) from Jamnalal Bajaj Institute of Management Studies. He is a holder of the right to use the Chartered Financial Analyst® designation and is a Financial Risk Manager - Certified by the Global Association of Risk Professionals.

| Scheme Names | 1 YEAR | | 3 YEAR | | 5 YEAR | | Since Inception | |
|--|---|-------------------------|--------------------|-------------------------|--------------------|-------------------------|--------------------|-------------------------|
| | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* |
| Kotak Pioneer Fund - Growth | 79.02 | 57.47 | NA | NA | NA | NA | 34.56 | 22.05 |
| Kotak Global Emerging Market Fund - Growth | 55.79 | 46.79 | 11.67 | 11.73 | 13.47 | 15.36 | 6.53 | 8.56 |
| Kotak International REIT FOF - Growth | Kotak International REIT FOF has not yet completed 1 year from Inception, the performance of the scheme is not disclosed. | | | | | | | |

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

Kotak 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 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 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), Kotak IT ETF (Mar. 02, '21), Kotak NIFTY Next 50 Index (Mar. 10, '21)

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 NV20 ETF | 56.97 | 57.57 | 16.68 | 18.06 | 17.23 | 18.21 | 16.89 | 16.68 |
| Kotak PSU Bank ETF | 53.56 | 54.99 | -11.15 | -10.46 | -4.16 | -3.10 | -2.72 | -1.25 |
| Kotak Banking ETF | 51.66 | 52.23 | 8.25 | 8.99 | 14.29 | 14.86 | 9.52 | 9.96 |
| Kotak Nifty ETF | 49.59 | 49.89 | 11.95 | 12.22 | 13.89 | 14.70 | 10.35 | 11.70 |
| Kotak Sensex ETF | 45.74 | 46.26 | 12.54 | 12.85 | 14.24 | 15.15 | 9.62 | 10.77 |
| Kotak Gold ETF | -0.90 | -0.67 | 13.51 | 14.35 | 7.99 | 8.93 | 11.75 | 12.86 |

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

Kotak 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 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.



Name: Mr. Hiten Shah

Mr. Hiten Shah manages 3 fund of Kotak Mahindra Mutual Fund Different plans shall have a different expense structure. The performance details provided herein are of regular plan.

Kotak Balanced Advantage Fund (Aug. 03, '18), Kotak Equity Savings Fund (Oct. 13, '2014), Kotak Equity Arbitrage Fund (Sep. 29, '05)

Business Experience

Mr. Hiten Shah, is a MMS in Finance with over 11 years of work experience. Prior to joining Kotak Mahindra Mutual Fund, he was associated with Edelweiss Asset Management for more than 8 years as a Co-Fund manager and Chief dealer in equities segment. Mr Hiten Shah was also associated with Edelweiss securities Ltd. as low risk arbitrage trader for more than 3 years.

| Scheme Names | 1 YEAR | | 3 YEAR | | 5 YEAR | | Since Inception | |
|--|--------------------|-------------------------|--------------------|-------------------------|--------------------|-------------------------|--------------------|-------------------------|
| | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* |
| Kotak Balanced Advantage Fund - Growth | 29.23 | 28.16 | NA | NA | NA | NA | 10.63 | 11.50 |
| Kotak Equity Savings Fund - Growth | 17.07 | 12.98 | 7.54 | 6.93 | 8.68 | 7.51 | 8.22 | 7.15 |
| Kotak Equity Arbitrage Fund - Growth | 3.53 | 2.32 | 5.35 | 4.59 | 5.69 | 4.77 | 7.11 | NA |

Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - NIFTY 50 Hybrid Composite Debt 50:50 Index . Scheme Inception date is 03/08/2018. Mr. Abhishek Bisen & Mr. Harish Krishnan has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Equity Savings Fund - Growth, *Name of the Benchmark - 75% NIFTY 50 Arbitrage + 25% Nifty 50 TRI, Scheme Inception date is 13/10/2014. Mr. Devender Singhal has been managing the fund since 01/04/2021. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Equity Arbitrage Fund - Growth, *Name of the Benchmark - Nifty 50 Arbitrage Index, Scheme Inception date is 29/09/2005. Mr. Hiten Shah has been managing the fund since 03/10/2019.