

Scheme Performances as on August 31, 2018

Kotak Bluechip Fund

	Kotak Bluechip Fund	Nifty 50 TRI#	S&P BSE SENSEX TRI##	Kotak Bluechip Fund	Nifty 50 TRI#	S&P BSE SENSEX TRI##
Since Inception	19.33%	15.71%	14.71%	3,24,056	1,76,815	1,49,138
Last 1 Year	13.48%	19.40%	23.20%	11,348	11,940	12,320
Last 3 Years	12.42%	15.08%	15.21%	14,214	15,246	15,300
Last 5 Years	19.54%	17.82%	17.32%	24,431	22,726	22,243

Scheme Inception date is 29/12/1998. Mr. Harish Krishnan has been managing the fund since 01/01/2014

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

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

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

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

Kotak India EQ Contra Fund - Growth

	Kotak India EQ Contra Fund - Growth	Nifty 100 TRI#	Nifty 50 TRI##	Kotak India EQ Contra Fund - Growth	Nifty 100 TRI#	Nifty 50 TRI##
Since Inception	13.72%	14.96%	14.56%	53,888	62,148	59,369
Last 1 Year	18.11%	18.27%	19.40%	11,811	11,827	11,940
Last 3 Years	16.47%	15.48%	15.08%	15,804	15,405	15,246
Last 5 Years	19.58%	19.08%	17.82%	24,470	23,971	22,726

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 Classic Equity is renamed as Kotak India EQ Contra Fund with effect from 1st June 2018.

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

Kotak Equity Opportunities Fund - Growth

	Kotak Equity Opportunities Fund - Growth	Nifty 200 TRI#\$	Nifty 50 TRI##	Kotak Equity Opportunities Fund - Growth	Nifty 200 TRI#\$	Nifty 50 TRI##
Since Inception	19.44%	16.49%	16.50%	1,19,853	84,468	84,633
Last 1 Year	6.74%	17.54%	19.40%	10,674	11,754	11,940
Last 3 Years	13.63%	15.69%	15.08%	14,678	15,490	15,246
Last 5 Years	21.25%	19.79%	17.82%	26,229	24,691	22,726

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

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

^Past performance may or may not be sustained in future. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. \$ With the effect from 1st June 2018 Benchmark Name is changed to Nifty 200 TRI from Nifty 500 TRI. The above performance is benchmarked to Nifty 200 TRI. Kotak Opportunities is renamed as Kotak Equity Opportunities Fund with effect from 1st June 2018.

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

Kotak Standard Multicap Fund - Growth

	Kotak Standard Multicap Fund - Growth	Nifty 200 TRI#	Nifty 50 TRI##	Kotak Standard Multicap Fund - Growth	Nifty 200 TRI#	Nifty 50 TRI##
Since Inception	15.22%	12.18%	11.69%	35,666	28,063	26,972
Last 1 Year	12.08%	17.54%	19.40%	11,208	11,754	11,940
Last 3 Years	16.14%	15.69%	15.08%	15,673	15,490	15,246
Last 5 Years	24.26%	19.79%	17.82%	29,665	24,691	22,726

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

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

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

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

Kotak Tax Saver Scheme - Growth

	Kotak Tax Saver Scheme - Growth	Nifty 500 TRI#	Nifty 50 TRI##	Kotak Tax Saver Scheme - Growth	Nifty 500 TRI#	Nifty 50 TRI##
Since Inception	12.31%	13.74%	13.85%	44,101	51,832	52,480
Last 1 Year	9.23%	16.33%	19.40%	10,923	11,633	11,940
Last 3 Years	13.01%	15.84%	15.08%	14,438	15,553	15,246
Last 5 Years	22.29%	20.42%	17.82%	27,377	25,351	22,726

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

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

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

Kotak Small Cap Fund - Growth

	Kotak Small Cap Fund - Growth	Nifty Small Cap 50 TRI#	Nifty 50 TRI##	Kotak Small Cap Fund - Growth	Nifty Small Cap 50 TRI#	Nifty 50 TRI##
Since Inception	16.27%	NA	15.16%	76,762	NA	67,491
Last 1 Year	5.61%	-8.25%	19.40%	10,561	9,175	11,940
Last 3 Years	13.49%	11.16%	15.08%	14,622	13,739	15,246
Last 5 Years	28.36%	24.86%	17.82%	34,900	30,385	22,726

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

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

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

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

Kotak Emerging Equity - Growth

	Kotak Emerging Equity - Growth	Nifty Midcap 100#	Nifty 50 TRI##	Kotak Emerging Equity - Growth	Nifty Midcap 100 TRI#	Nifty 50 TRI##
Since Inception	12.94%	14.66%	11.60%	40,186	47,756	35,050
Last 1 Year	8.71%	10.15%	19.40%	10,871	11,015	11,940
Last 3 Years	15.68%	16.47%	15.08%	15,488	15,807	15,246
Last 5 Years	32.13%	26.16%	17.82%	40,335	32,004	22,726

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

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^Past performance may or may not be sustained in future. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. \$ With Effect from 25th May 2018, the Benchmark is changed to Nifty Midcap 100

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

Kotak Infrastructure and Economic Reform Fund - Growth

	Kotak Infrastructure and Economic Reform Fund - Growth	India Infrastructure Index (Customised Index by IISL)#	Nifty 50 TRI##	Kotak Infrastructure and Economic Reform Fund - Growth	India Infrastructure Index (Customised Index by IISL)#	Nifty 50 TRI##
Since Inception	7.18%	0.63%	9.31%	20,731	10,688	25,507
Last 1 Year	-0.45%	-2.26%	19.40%	9,955	9,774	11,940
Last 3 Years	11.43%	8.02%	15.08%	13,841	12,605	15,246
Last 5 Years	24.31%	13.49%	17.82%	29,718	18,837	22,726

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

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^Past performance may or may not be sustained in future. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. \$ With Effect from 25th May 2018, the Benchmark is changed to India Infrastructure Index (Customised Index by IISL)

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

Kotak Equity Hybrid

	Kotak Equity Hybrid	NIFTY 50 Hybrid Composite Debt 70:30 Index#	Nifty 50 TRI##	Kotak Equity Hybrid	NIFTY 50 Hybrid Composite Debt 70:30 Index#	Nifty 50 TRI##
Since Inception	14.56%	NA	13.51%	1,28,471	NA	1,08,089
Last 1 Year	6.83%	13.78%	19.40%	10,683	11,378	11,940
Last 3 Years	11.11%	12.74%	15.08%	13,720	14,333	15,246
Last 5 Years	14.52%	15.21%	17.82%	19,710	20,317	22,726

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

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^Past performance may or may not be sustained in future. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. \$ With Effect from 25th May 2018, the Benchmark is changed to Nifty 50 Hybrid Composite Debt 70:30 Index TRI. Kotak Balance is renamed as Kotak Equity Hybrid with effect from 25th May 2018

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

Kotak Equity Arbitrage Fund - Growth

	Kotak Equity Arbitrage Fund - Growth	Nifty 50 Arbitrage Index#	Nifty 50 TRI##	Kotak Equity Arbitrage Fund - Growth	Nifty 50 Arbitrage Index#	Nifty 50 TRI##
Since Inception	7.49%	NA	13.68%	25,436	NA	52,453
Last 1 Year	5.95%	4.09%	19.40%	10,595	10,409	11,940
Last 3 Years	6.17%	5.15%	15.08%	11,970	11,627	15,246
Last 5 Years	7.28%	6.53%	17.82%	14,216	13,722	22,726

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

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

Kotak Equity Savings Fund - Growth

	Kotak Equity Savings Fund - Growth	75% NIFTY 50 ARBITRAGE + 25% Nifty 50 TRI#	Nifty 50 TRI##	Kotak Equity Savings Fund - Growth	75% NIFTY 50 ARBITRAGE + 25% Nifty 50 TRI#	Nifty 50 TRI##
Since Inception	8.93%	7.59%	12.07%	13,940	13,287	15,569
Last 1 Year	8.29%	7.81%	19.40%	10,829	10,781	11,940
Last 3 Years	8.84%	7.69%	15.08%	12,895	12,492	15,246

Scheme Inception date is 13/10/2014. Mr. Deepak Gupta has been managing the fund since 17/09/2014. Mr. Abhishek Bisen has been managing the fund since 17/09/2014.

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

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

Kotak Mahindra Liquid Scheme - Regular Plan - Growth

	Kotak Liquid - Regular Plan - Growth	NIFTY Liquid Index#\$	CRISIL 1 Year TBill##	Kotak Liquid - Regular Plan - Growth	NIFTY Liquid Index#\$	CRISIL 1 Year TBill##
Since Inception	7.44%	7.46%	5.94%	28,993	29,058	23,527
Last 1 Year	7.02%	6.91%	5.76%	10,702	10,691	10,576
Last 3 Years	7.23%	7.06%	6.54%	12,331	12,274	12,095
Last 5 Years	7.98%	7.90%	7.30%	14,689	14,631	14,231

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

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

^Past performance may or may not be sustained in future. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. \$ With Effect from 1st June 2018, the Benchmark is changed to Nifty Liquid Fund Index from Crisil Liquid Fund. The above performance is benchmarked to Nifty Liquid Index

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

Kotak Money Market Scheme - Growth

	Kotak Money Market Scheme - Growth	NIFTY Money Market Index#\$	CRISIL 1 Year TBill##	Kotak Money Market Scheme - Growth	NIFTY Money Market Index#\$	CRISIL 1 Year TBill##
Since Inception	7.36%	7.63%	5.92%	29,306	30,428	23,905
Last 1 Year	7.07%	6.78%	5.76%	10,707	10,678	10,576
Last 3 Years	7.30%	7.26%	6.54%	12,355	12,343	12,095
Last 5 Years	8.04%	8.24%	7.30%	14,725	14,867	14,231

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

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

Kotak Savings Fund - Growth

	Kotak Savings Fund - Growth	NIFTY Ultra Short Duration Debt Index#\$	CRISIL 1 Year TBill##	Kotak Savings Fund - Growth	NIFTY Ultra Short Duration Debt Index#\$	CRISIL 1 Year TBill##
Since Inception	7.76%	8.19%	6.04%	28,591	30,223	22,813
Last 1 Year	6.58%	7.27%	5.76%	10,658	10,727	10,576
Last 3 Years	7.39%	7.55%	6.54%	12,389	12,441	12,095
Last 5 Years	8.33%	8.45%	7.30%	14,929	15,010	14,231

Scheme Inception date is 13/08/2004. Mr. Deepak Agrawal has been managing the fund since 01/04/2008.

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

^Past performance may or may not be sustained in future. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. \$ With Effect from 1st June 2018, the Benchmark is changed to NIFTY Ultra Short Duration Debt Index from Crisil Liquid Fund. The above performance is benchmarked to NIFTY Ultra Short Duration Debt Index. Kotak Treasury Advantage Fund is renamed as Kotak Savings Fund with effect from 1st June 2018

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

Kotak Banking and PSU Debt Fund - Growth

	Kotak Banking and PSU Debt Fund - Growth	CRISIL Banking and PSU Debt Index#\$	CRISIL 1 Year TBill##	Kotak Banking and PSU Debt Fund - Growth	CRISIL Banking and PSU Debt Index#\$	CRISIL 1 Year TBill##
Since Inception	7.28%	NA	6.60%	39,914	NA	35,184
Last 1 Year	4.33%	5.00%	5.76%	10,433	10,500	10,576
Last 3 Years	7.41%	7.77%	6.54%	12,394	12,518	12,095
Last 5 Years	8.26%	9.40%	7.30%	14,879	15,678	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. \$ With Effect from 1st June 2018, the Benchmark is changed to CRISIL Banking and PSU Debt Index from Crisil Short Term Bond Fund Index. The above performance is benchmarked to CRISIL Banking and PSU Debt Index.

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

Kotak Low Duration Fund - Growth

	Kotak Low Duration Fund - Growth	NIFTY Low Duration Debt Index#	CRISIL 1 Year TBill##	Kotak Low Duration Fund - Growth	NIFTY Low Duration Debt Index#	CRISIL 1 Year TBill##
Since Inception	7.72%	8.52%	6.41%	21,819	23,585	19,188
Last 1 Year	6.66%	6.58%	5.76%	10,666	10,658	10,576
Last 3 Years	7.93%	7.44%	6.54%	12,576	12,403	12,095
Last 5 Years	8.51%	8.47%	7.30%	15,048	15,026	14,231

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

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

Kotak Bond Short Term Plan - Growth

	Kotak Bond Short Term Plan - Growth	NIFTY Short Duration Debt Index#	CRISIL 1 Year TBill##	Kotak Bond Short Term Plan - Growth	NIFTY Short Duration Debt Index#	CRISIL 1 Year TBill##
Since Inception	7.59%	7.81%	5.96%	33,052	34,152	25,740
Last 1 Year	4.19%	4.87%	5.76%	10,419	10,487	10,576
Last 3 Years	6.99%	7.35%	6.54%	12,250	12,373	12,095
Last 5 Years	8.26%	8.66%	7.30%	14,874	15,152	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. \$ With Effect from 1st June 2018, the Benchmark is changed to NIFTY Short Duration Debt Index from Crisil Short Term Bond Fund Index. The above performance is benchmarked to NIFTY Short Duration Debt Index.

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

Kotak Dynamic Bond Fund - Growth

	Kotak Dynamic Bond Fund - Growth	NIFTY Composite Debt Index#	CRISIL 1 Year TBill##	Kotak Dynamic Bond Fund - Growth	NIFTY Composite Debt Index#	CRISIL 1 Year TBill##
Since Inception	8.30%	8.00%	6.40%	22,679	22,044	18,918
Last 1 Year	3.46%	1.01%	5.76%	10,346	10,101	10,576
Last 3 Years	8.29%	6.80%	6.54%	12,701	12,184	12,095
Last 5 Years	8.84%	8.70%	7.30%	15,283	15,179	14,231

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

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^Past performance may or may not be sustained in future. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. \$ With Effect from 1st June 2018, the Benchmark is changed to Nifty Composite Debt Index from Crisil Composite Bond Fund Index. The above performance is benchmarked to NIFTY Composite Debt Index. Kotak Flexi Debt Fund is renamed as Kotak Dynamic Bond Fund with effect from 1st June 2018

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

Kotak Credit Risk Fund - Growth

	Kotak Credit Risk Fund - Growth	CRISIL Composite AA Short Term Bond Index#	CRISIL 1 Year TBill##	Kotak Credit Risk Fund - Growth	CRISIL Composite AA Short Term Bond Index#	CRISIL 1 Year TBill##
Since Inception	8.37%	8.96%	6.68%	19,511	20,411	17,119
Last 1 Year	5.29%	6.36%	5.76%	10,529	10,636	10,576
Last 3 Years	7.98%	8.52%	6.54%	12,591	12,782	12,095
Last 5 Years	9.16%	9.63%	7.30%	15,509	15,847	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. \$ With Effect from 1st June 2018, the Benchmark is changed to CRISIL Composite AA Short Term Bond Index from Crisil Short Term Bond Fund Index. The above performance is benchmarked to CRISIL Composite AA Short Term Bond Index. Kotak Income Opportunities Fund is renamed as Kotak Credit Risk Fund with effect from 1st June 2018

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

Kotak Corporate Bond Fund - Growth

	Kotak Corporate Bond Fund - Growth	CRISIL Corporate Bond Fund Index#	CRISIL 1 Year TBill##	Kotak Corporate Bond Fund - Growth	CRISIL Corporate Bond Fund Index#	CRISIL 1 Year TBill##
Since Inception	8.10%	9.35%	6.37%	23,473	26,617	19,661
Last 1 Year	6.30%	2.98%	5.76%	10,630	10,298	10,576
Last 3 Years	7.70%	7.98%	6.54%	12,494	12,593	12,095
Last 5 Years	8.63%	9.63%	7.30%	15,134	15,847	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. \$ With Effect from 1st June 2018, the Benchmark is changed to CRISIL Corporate Bond Fund Index from Crisil Composite Bond Fund Index. The above performance is benchmarked to CRISIL Corporate Bond Fund Index.

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

Kotak Medium Term Fund - Regular Plan - Growth

	Kotak Medium Term Fund - Regular Plan - Growth	NIFTY Medium Duration Debt Index#	CRISIL 10 Year Gilt##	Kotak Medium Term Fund - Regular Plan - Growth	NIFTY Medium Duration Debt Index#	CRISIL 10 Year Gilt##
Since Inception	8.95%	8.43%	7.40%	14,643	14,336	13,739
Last 1 Year	4.53%	2.61%	-3.54%	10,453	10,261	9,646
Last 3 Years	7.85%	7.23%	5.54%	12,548	12,332	11,759

Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015.

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

^Past performance may or may not be sustained in future. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. \$ With Effect from 1st June 2018, the Benchmark is changed to NIFTY Medium Duration Debt Index from Crisil Composite Bond Fund Index. The above performance is benchmarked to NIFTY Medium Duration Debt Index.

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

Kotak Bond - Regular Plan - Growth

	Kotak Bond - Regular Plan - Growth	NIFTY Medium to Long Duration Debt Index#	CRISIL 10 Year Gilt##	Kotak Bond - Regular Plan - Growth	NIFTY Medium to Long Duration Debt Index#	CRISIL 10 Year Gilt##
Since Inception	8.69%	NA	NA	47,816	NA	NA
Last 1 Year	-0.46%	0.35%	-3.54%	9,954	10,035	9,646
Last 3 Years	5.85%	6.68%	5.54%	11,863	12,141	11,759
Last 5 Years	7.63%	8.64%	6.83%	14,447	15,140	13,919

Scheme Inception date is 25/11/1999. Mr. Abhishek Bisen has been managing the fund since 01/04/2008.

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

^Past performance may or may not be sustained in future. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. \$ With Effect from 1st June 2018, the Benchmark is changed to Nifty Medium to Long Duration Debt Index from Crisil Composite Bond Fund Index. The above performance is benchmarked to Nifty Medium to Long Duration Debt Index. Kotak Mahindra Bond Unit Scheme 99 is renamed as Kotak Bond with effect from 1st June 2018.

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

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

	Kotak Gilt - Investment - Regular - Growth	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##	Kotak Gilt - Investment - Regular - Growth	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	9.40%	NA	NA	58,581	NA	NA
Last 1 Year	-0.85%	-1.02%	-3.54%	9,915	9,898	9,646
Last 3 Years	6.72%	6.05%	5.54%	12,158	11,929	11,759
Last 5 Years	8.43%	7.70%	6.83%	14,995	14,496	13,919

Scheme Inception date is 29/12/1998. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.

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

^Past performance may or may not be sustained in future. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. \$ With Effect from 1st June 2018, the Benchmark is changed to Nifty All Duration G-Sec Index from ISEC Composite Index. The above performance is benchmarked to Nifty all Duration G-sec Index.

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

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

	Kotak Gilt - Investment - PF and Trust - Growth	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##	Kotak Gilt - Investment - PF and Trust - Growth	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	7.12%	5.27%	5.09%	27,708	21,408	20,867
Last 1 Year	-0.85%	-1.02%	-3.54%	9,915	9,898	9,646
Last 3 Years	6.75%	6.05%	5.54%	12,167	11,929	11,759
Last 5 Years	8.47%	7.70%	6.83%	15,025	14,496	13,919

Scheme Inception date is 11/11/2003. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.

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

^Past performance may or may not be sustained in future. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. \$ With Effect from 1st June 2018, the Benchmark is changed to Nifty All Duration G-Sec Index from ISEC Composite Index.

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

Kotak Debt Hybrid

	Kotak Debt Hybrid	CRISIL Hybrid 85 + 15 - Conservative Index #	CRISIL 10 Year Gilt##	Kotak Debt Hybrid	CRISIL Hybrid 85 + 15 - Conservative Index #	CRISIL 10 Year Gilt##
Since Inception	7.78%	8.19%	5.16%	30,194	31,957	21,014
Last 1 Year	3.39%	3.38%	-3.54%	10,339	10,338	9,646
Last 3 Years	8.63%	8.59%	5.54%	12,823	12,807	11,759
Last 5 Years	11.50%	10.78%	6.83%	17,243	16,690	13,919

Scheme Inception date is 02/12/2003. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Mr. Devender Singhal has been managing the fund since 25/08/2015.

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

^Past performance may or may not be sustained in future. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. \$With Effect from 25th May 2018, the Benchmark is changed to Crisil Hybrid 85+15- Conservative Index TRI. Kotak Monthly Income Plan is renamed as Kotak Debt Hybrid with effect from 25th May 2018.

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

The debt component of the index is TRI since inception. For equity component of the index, as TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of 5&P BSE 200 PRI values series is used till 31st July 2006 and TRI values is used since 1st Aug 2006

Kotak Asset Allocator Fund - Growth

	Kotak Asset Allocator Fund - Growth	NIFTY 50 Hybrid Composite Debt 50:50 Index #	S&P BSE SENSEX TRI##	Kotak Asset Allocator Fund - Growth	NIFTY 50 Hybrid Composite Debt 50:50 Index #	S&P BSE SENSEX TRI##
Since Inception	15.68%	12.36%	16.60%	77,614	51,538	86,814
Last 1 Year	4.07%	10.08%	23.20%	10,407	11,008	12,320
Last 3 Years	8.99%	11.10%	15.21%	12,948	13,719	15,300
Last 5 Years	17.52%	13.41%	17.32%	22,439	18,774	22,243

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

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

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

Kotak US Equity Fund - Growth

	Kotak US Equity Fund - Growth	S&P 500 International Total Return Net Index#	Nifty 50 TRI##	Kotak US Equity Fund - Growth	S&P 500 International Total Return Net Index#	Nifty 50 TRI##
Since Inception	12.21%	16.03%	15.61%	17,181	20,112	19,769
Last 1 Year	26.56%	32.54%	19.40%	12,656	13,254	11,940
Last 3 Years	14.72%	18.64%	15.08%	15,104	16,709	15,246

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.

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

Kotak Global Emerging Market Fund - Growth

	Kotak Global Emerging Market Fund - Growth	MSCI Emerging Market index#	Nifty 50 TRI##	Kotak Global Emerging Market Fund - Growth	MSCI Emerging Market index#	Nifty 50 TRI##
Since Inception	4.71%	4.37%	9.48%	16,543	15,959	26,924
Last 1 Year	11.81%	7.53%	19.40%	11,181	10,753	11,940
Last 3 Years	8.96%	11.23%	15.08%	12,939	13,766	15,246
Last 5 Years	3.95%	3.85%	17.82%	12,142	12,084	22,726

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

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

Kotak World Gold Fund - Growth

	Kotak World Gold Fund - Growth	Financial Times Gold Mines Total - Price#	Nifty 50 TRI##	Kotak World Gold Fund - Growth	Financial Times Gold Mines Total - Price#	Nifty 50 TRI##
Since Inception	-2.54%	-3.03%	10.81%	7,682	7,297	28,611
Last 1 Year	-20.49%	-18.44%	19.40%	7,951	8,156	11,940
Last 3 Years	5.25%	14.25%	15.08%	11,662	14,920	15,246
Last 5 Years	-7.39%	-4.89%	17.82%	6,808	7,781	22,726

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.

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

Kotak Gold ETF

	Kotak Gold Fund - Growth	Price of Gold#\$	CRISIL 10 Year Gilt##	Kotak Gold Fund - Growth	Price of Gold#\$	CRISIL 10 Year Gilt##
Since Inception	10.46%	11.76%	6.21%	30,180	34,353	19,530
Last 1 Year	1.10%	2.09%	-3.54%	10,110	10,209	9,646
Last 3 Years	3.19%	4.30%	5.54%	10,990	11,346	11,759
Last 5 Years	-2.90%	-1.83%	6.83%	8,628	9,117	13,919

Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.

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

^Past performance may or may not be sustained in future. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. \$ With Effect from 25th May 2018, the Benchmark is changed to Price of Gold, based on the formula prescribed by SEBI as per Gazette Notification dated December 20, 2006

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

Kotak Nifty ETF

	Kotak Nifty ETF	Nifty 50#	S&P BSE SENSEX TRI##	Kotak Nifty ETF	Nifty 50#	S&P BSE SENSEX TRI##
Since Inception	12.26%	12.44%	12.56%	26,927	27,305	27,546
Last 1 Year	19.20%	19.40%	23.20%	11,920	11,940	12,320
Last 3 Years	14.95%	15.08%	15.21%	15,195	15,246	15,300
Last 5 Years	17.69%	17.82%	17.32%	22,602	22,726	22,243

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

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

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

Kotak Sensex ETF

	Kotak Sensex ETF	S&P BSE SENSEX TRI#	Nifty 50 TRI##	Kotak Sensex ETF	S&P BSE SENSEX TRI#	Nifty 50 TRI##
Since Inception	10.40%	10.89%	10.81%	27,549	28,826	28,611
Last 1 Year	22.82%	23.20%	19.40%	12,282	12,320	11,940
Last 3 Years	14.87%	15.21%	15.08%	15,165	15,300	15,246
Last 5 Years	16.89%	17.32%	17.82%	21,840	22,243	22,726

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

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

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

Kotak Banking ETF

	Kotak Banking ETF	Nifty Bank TRI#	Nifty 50 TRI##	Kotak Banking ETF	Nifty Bank TRI#	Nifty 50 TRI##
Since Inception	12.56%	12.75%	10.85%	15,541	15,637	14,679
Last 1 Year	15.62%	15.86%	19.40%	11,562	11,586	11,940
Last 3 Years	18.36%	18.63%	15.08%	16,588	16,701	15,246

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

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

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

Kotak PSU Bank ETF

	Kotak PSU Bank ETF	Nifty PSU Bank TRI#	Nifty 50 TRI##	Kotak PSU Bank ETF	Nifty PSU Bank TRI#	Nifty 50 TRI##
Since Inception	2.91%	2.89%	8.14%	13,637	13,611	23,330
Last 1 Year	0.31%	0.74%	19.40%	10,031	10,074	11,940
Last 3 Years	1.20%	1.71%	15.08%	10,366	10,523	15,246
Last 5 Years	11.29%	11.75%	17.82%	17,079	17,440	22,726

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

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

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

ABOUT OUR FUND MANAGERS

Name: Mr. Harsha Upadhya

Mr. Harsha Upadhya manages 5 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of regular plan. Kotak Equity Opportunities Fund (Aug 4, '12), Kotak Standard Multicap Fund (Aug 4, '12), Kotak Tax Saver (Aug. 25, '15), Kotak India Growth Fund Series 4 (Feb 14, '18), Kotak India Growth Fund Series 5 (May 15, '18)

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 Standard Multicap Fund - Growth	12.08	17.54	16.14	15.69	24.26	19.79	15.22	12.18
Kotak Tax Saver Scheme - Growth	9.23	16.33	13.01	15.84	22.29	20.42	12.31	13.74
Kotak Equity Opportunities Fund - Growth	6.74	17.54	13.63	15.69	21.25	19.79	19.44	16.49
Kotak India Growth Fund Series 4 Kotak India Growth Fund Series 5	Since KIG4 & KIG 5 has not yet completed 1 year from inception, the performance of the scheme is not being disclosed.							

Kotak Standard Multicap Fund - Growth (Erstwhile Kotak Select Focus Fund), *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 11/09/2009. Mr. Harsha Upadhya has been managing the fund since 04/08/2012.

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

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

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).

Name: Mr. Harish Krishnan

Mr. Harish Krishnan 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 Bluechip Fund (Jan 01, '14), Kotak Infrastructure & Economic Reform Fund (Jan 31, '15), Kotak India Growth Fund Series 5 (May 15, '18), Kotak Balanced Advantage Fund (July 13, '18)

Business Experience

Mr. Harish has a decade of experience spread over Equity Research and Fund Management. Prior to joining Kotak Mutual Fund, he was based out of Singapore and Dubai, managing Kotak's offshore funds. Mr. Harish has also worked at Infosys Technologies Ltd in his earlier stint. He is a Bachelor of Technology (Electronics & Communications) from Government Engineering College, Trichur, a post Graduate in Management from Indian Institute of Management, Kozhikode and a Chartered Financial Analyst from the CFA Institute.

Scheme Names	1 YEAR		3 YEAR		5 YEAR		Since Inception	
	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}
Kotak Bluechip Fund - Dividend	13.48	19.40	12.42	15.08	19.54	17.82	19.33	15.71
Kotak Infrastructure and Economic Reform Fund - Growth	-0.45	-2.26	11.43	8.02	24.31	13.49	7.18	0.63
Kotak India Growth Fund Series 5 Kotak Balanced Advantage Fund	Since KIG 5 & Kotak Balanced Advantage Fund has not yet completed 1 year from inception, the performance of the scheme is not being disclosed.							

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

Kotak Infrastructure and Economic Reform Fund - Growth, *Name of the Benchmark - India Infrastructure Index (Customised Index by IISL), Scheme Inception date is 25/02/2008. Mr. Harish Krishnan has been managing the fund since 31/01/2015.

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).

For Kotak Bluechip Fund: 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 from 31st May 2007 to 31st Jan 2018.

Name: Mr. Pankaj Tibrewal

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

Kotak Small Cap Fund (Jan. 21, '10), Kotak Emerging Equity (May 27, '10), Kotak Equity Hybrid (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(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}
Kotak Emerging Equity - Growth	8.71	10.15	15.68	16.47	32.13	26.16	12.94	14.66
Kotak Equity Hybrid - Dividend	6.83	13.78	11.11	12.74	14.52	15.21	14.56	NA
Kotak Small Cap Fund - Growth	5.61	-8.25	13.49	11.16	28.36	24.86	16.27	NA

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

Kotak Equity Hybrid - Dividend (Erstwhile Kotak Balance), *Name of the Benchmark - NIFTY 50 Hybrid Composite Debt 70:30 Index, Scheme Inception date is 25/11/1999. Mr. Pankaj Tibrewal has been managing the fund since 25/08/2015. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.

Kotak Smallcap Fund - Growth (Erstwhile Kotak Midcap), *Name of the Benchmark - NIFTY Smallcap 50 TRI, Scheme Inception date is 24/02/2005. Mr. Pankaj Tibrewal has been managing the fund since 21/01/2010.

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).

For Kotak Equity Hybrid: 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.

Name: Mr. Deepak Gupta

Mr. Deepak Gupta manages 14 funds and all Kotak Capital Protection Oriented Scheme series all of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of regular plan.

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 Equity Hybrid (Aug. 25, '15), 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), Kotak Balanced Advantage Fund (July 13, '18)

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(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	
Top 3	Kotak NV20 ETF	30.19	30.90	NA	NA	NA	NA	21.07	19.17
	Kotak US Equity Fund - Growth	26.56	32.54	14.72	18.64	NA	NA	12.21	16.03
	Kotak Sensex ETF	22.82	23.20	14.87	15.21	16.89	17.32	10.40	10.89
Bottom 3	Kotak Asset Allocator Fund - Growth	4.07	10.08	8.99	11.10	17.52	13.41	15.68	12.36
	Kotak PSU Bank ETF	0.31	0.74	1.20	1.71	11.29	11.75	2.91	2.89
	Kotak World Gold Fund - Growth	-20.49	-18.44	5.25	14.25	-7.39	-4.89	-2.54	-3.03
Kotak Balanced Advantage Fund	Since Kotak Balanced Advantage Fund has not yet completed 1 year from inception, the performance of the scheme is not being disclosed.								

Kotak NV20 ETF - *Name of the Benchmark Nifty 50 Value 20 TRI, Scheme Inception date is 01/12/2015. Mr. Deepak Gupta has been managing the fund since 08/12/2015.
 Kotak US Equity Fund - Growth, *Name of the Benchmark - S&P 500 International Total Return Net Index, Scheme Inception date is 20/12/2013. Mr. Deepak Gupta has been managing the fund since 01/02/2015.
 Kotak Sensex ETF, *Name of the Benchmark - S&P BSE SENSEX TRI, Scheme Inception date is 06/06/2008. Mr. Deepak Gupta has been managing the fund since 25/02/2011.
 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. Deepak Gupta has been managing the fund since 01/09/2008.
 Kotak PSU Bank ETF, *Name of the Benchmark - Nifty PSU Bank TRI, Scheme Inception date is 08/11/2007. Mr. Deepak Gupta has been managing the fund since 25/02/2011.
 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.
 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).

Name: Mr. Abhishek Bisen

Mr. Abhishek Bisen manages 10 funds and all Kotak Capital Protection Oriented Scheme series of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of regular plan.

Kotak Balance (Apr. 15, 2008), Kotak Debt Hybrid (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 Equity Savings Fund (Oct. 13, '14), Kotak Gold ETF (Jul. 27, '07), Kotak Gold Fund (Mar. 25, '11), Kotak Balanced Advantage Fund (July 13, '18)

Business Experience

Mr. Abhishek has been associated with the company since October 2006 and his key responsibilities include fund management of debt schemes. Prior to joining Kotak AMC, 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 Global Emerging Market Fund - Growth	11.81	7.53	8.96	11.23	3.95	3.85	4.71	4.37
	Kotak Equity Savings Fund - Growth	8.29	7.81	8.84	7.69	NA	NA	8.93	7.59
	Kotak Equity Hybrid - Dividend	6.83	13.78	11.11	12.74	14.52	15.21	14.56	NA
Bottom 3	Kotak Gold ETF	1.10	2.09	3.19	4.30	-2.90	-1.83	10.46	11.76
	Kotak Bond - Regular Plan - Growth	-0.46	0.35	5.85	6.68	7.63	8.64	8.69	NA
	Kotak Gilt - Investment - Regular - Growth	-0.85	-1.02	6.72	6.05	8.43	7.70	9.40	NA
Kotak Balanced Advantage Fund		Since Kotak Balanced Advantage Fund has not yet completed 1 year from inception, the performance of the scheme is not being disclosed.							

Kotak Global Emerging Market Fund - Growth, *Name of the Benchmark - MSCI Emerging Market index, Scheme Inception date is 26/09/2007. Mr. Deepak Gupta has been managing the fund since 04/04/2011 (Dedicated fund manager for overseas investment) and Mr. Abhishek Bisen has been managing the fund since 04/04/2011.

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. Deepak Gupta has been managing the fund since 17/09/2014. Mr. Abhishek Bisen has been managing the fund since 17/09/2014.

Kotak Equity Hybrid - Dividend (Erstwhile Kotak Balance), *Name of the Benchmark - NIFTY 50 Hybrid Composite Debt 70:30 Index, Scheme Inception date is 25/11/1999. Mr. Pankaj Tibrewal has been managing the fund since 25/08/2015. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.

Kotak 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.

Kotak Bond - Regular Plan - Growth, *Name of the Benchmark - NIFTY Medium to Long Duration Debt Index, Scheme Inception date is 25/11/1999. Mr. Abhishek Bisen has been managing the fund since 01/04/2008.

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

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). For Kotak Balance Fund: 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.

Name: Mr. Deepak Agrawal

Mr. Deepak Agrawal manages 10 & All FMPs funds 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 (Apr. 14, '08), Flexi Debt Fund (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 Money Market Scheme - Growth	7.07	6.78	7.30	7.26	8.04	8.24	7.36	7.63
	Kotak Liquid - Regular Plan - Growth	7.02	6.91	7.23	7.06	7.98	7.90	7.44	7.46
	Kotak Low Duration Fund - Growth	6.66	6.58	7.93	7.44	8.51	8.47	7.72	8.52
Bottom 3	Kotak Banking and PSU Debt Fund - Growth	4.33	5.00	7.41	7.77	8.26	9.40	7.28	NA
	Kotak Bond Short Term Plan - Growth	4.19	4.87	6.99	7.35	8.26	8.66	7.59	7.81
	Kotak Dynamic Bond Fund - Growth	3.46	1.01	8.29	6.80	8.84	8.70	8.30	8.00

Kotak Money Market Scheme - Growth (Erstwhile Floater - Short Term), *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 - Regular Plan - Growth, *Name of the Benchmark - NIFTY Liquid Index, Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007.

Kotak Low Duration Fund - Growth, *Name of the Benchmark - NIFTY Low Duration Debt Index, Scheme Inception date is 06/03/2008. Mr. Deepak Agrawal has been managing the fund since 01/02/2015.

Kotak Banking and PSU Debt Fund - Growth, *Name of the Benchmark - CRISIL Banking and PSU Debt Index, Scheme Inception date is 29/12/1998. Mr. Deepak Agrawal has been managing the fund since 01/08/2008.

Kotak Bond Short Term Plan - Growth, *Name of the Benchmark - NIFTY Short Duration Debt Index, Scheme Inception date is 02/05/2002. Mr. Deepak Agrawal has been managing the fund since 11/07/2007.

Kotak Dynamic Bond Fund - Growth (Erstwhile Flexi Debt Fund), *Name of the Benchmark - Nifty Composite Debt Index, Scheme Inception date is 26/05/2008. Mr. Deepak Agrawal has been managing the fund since 25/11/2012. We are comparing the performances of the funds with the total return Index(TRI)

Name: Mr. Devender Singhal

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

Kotak Debt Hybrid - Growth (Aug. 25, '15), Kotak India Growth Fund Series 5 (May 15, '18).

Business Experience

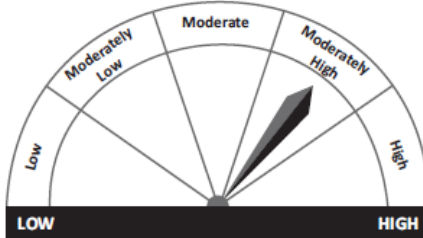
Mr. Devender has been associated with the Kotak Group since July 2007. He is responsible for the research coverage of FMCG, Automobiles and Media sectors at Kotak AMC since Feb 2009. Devender has an overall working experience of 14 years in equity research and fund management. Prior to joining Kotak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

Scheme Names	1 YEAR		3 YEAR		5 YEAR		Since Inception	
	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}
Kotak Debt Hybrid - Growth	3.39	3.38	8.63	8.59	11.50	10.78	7.78	8.19
Kotak India Growth Fund Series 5	Since KIG 5 has not yet completed 1 year from inception, the performance of the scheme is not being disclosed.							

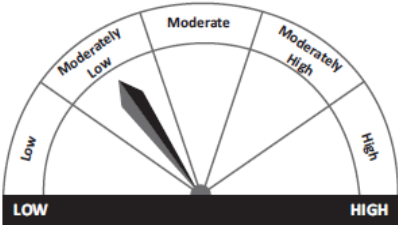
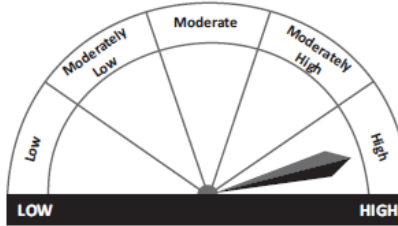
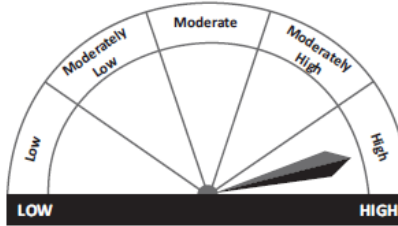
Kotak Debt Hybrid - Growth (Erstwhile Kotak Monthly Income Plan), *Name of the Benchmark - CRISIL Hybrid 85+15 - Conservative Index, Scheme Inception date is 02/12/2003. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Mr. Devender Singhal has been managing the fund since 25/08/2015.

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

Scheme Name	This product is suitable for investors who are seeking*	Riskometer
Kotak Bluechip Fund	<ul style="list-style-type: none"> • Long term capital growth • Investment in portfolio of predominantly equity & equity related securities of large cap companies 	 <p data-bbox="1342 715 1767 769">Investors understand that their principal will be at moderately high risk.</p>
Kotak India EQ Contra Fund	<ul style="list-style-type: none"> • Long term capital growth • Investment in portfolio of predominantly equity & equity related securities 	
Kotak Emerging Equity	<ul style="list-style-type: none"> • Long term capital growth • Investment in equity & equity related securities predominantly in mid cap companies 	
Kotak Small Cap Fund	<ul style="list-style-type: none"> • Long term capital growth • Investment in equity & equity related securities predominantly in small cap stocks 	
Kotak Equity Opportunities Fund	<ul style="list-style-type: none"> • Long term capital growth • Investment in portfolio of predominantly equity & equity related securities of large & midcap companies 	
Kotak Standard Multicap Fund	<ul style="list-style-type: none"> • Long term capital growth • Investment Portfolio of predominantly equity & equity related securities generally focused on a few selected sectors across market capitalisation 	
Kotak Tax Saver	<ul style="list-style-type: none"> • Long term capital growth with a 3 year lock in • Investment in portfolio of predominantly equity & equity related securities 	
Kotak Equity Savings Fund	<ul style="list-style-type: none"> • Income from arbitrage opportunities in the equity market & long term capital growth • Investment predominantly in arbitrage opportunities in the cash & derivatives segment of the equity market and equity & equity related securities 	

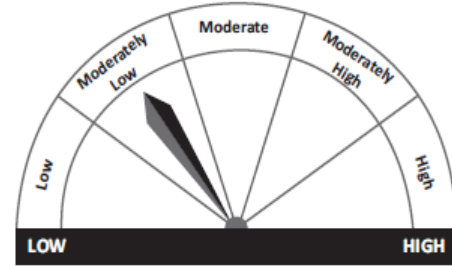
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

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

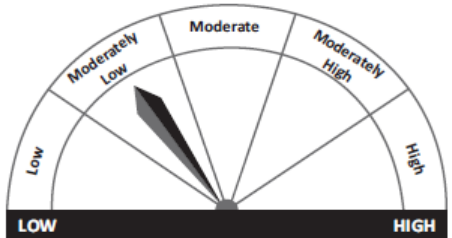
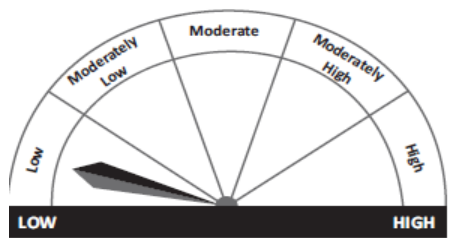
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

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

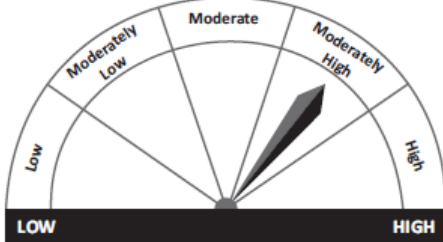
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

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

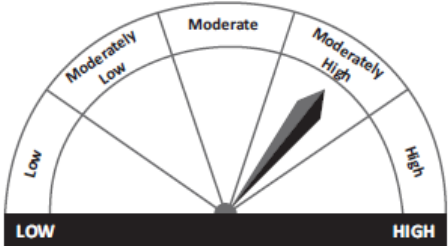
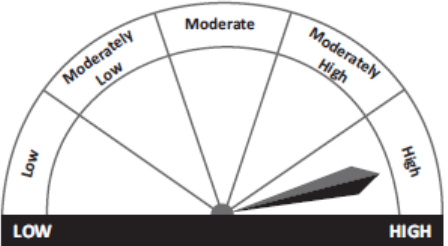
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

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

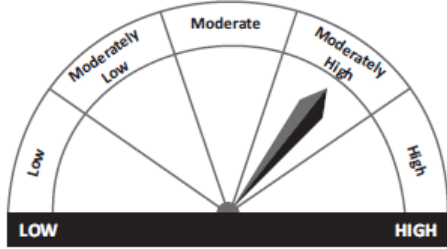
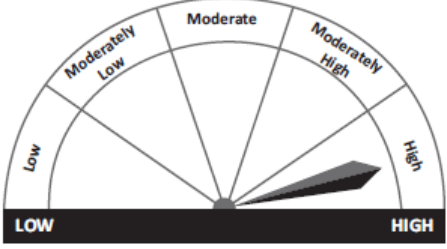
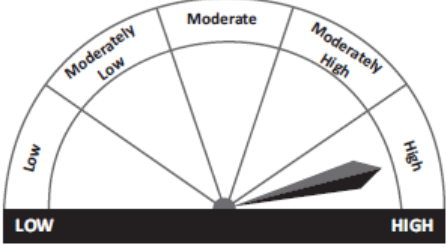
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

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

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

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

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

Scheme Name	This product is suitable for investors who are seeking*	Riskometer
<p>Kotak Asset Allocator Fund</p>	<ul style="list-style-type: none"> • Long term capital growth • Investment in open-ended diversified equity schemes and debt schemes of Kotak Mahindra Mutual Fund 	 <p>Investors understand that their principal will be at moderate high risk.</p>
<p>Kotak World Gold Fund</p>	<ul style="list-style-type: none"> • Long term capital growth • Long term capital appreciation by investing in units of Falcon Gold Equity Fund which in turn invests in international securities of gold production, processing and marketing companies 	 <p>Investors understand that their principal will be at high risk.</p>
<p>Kotak US Equity Fund</p>	<ul style="list-style-type: none"> • Long-term capital growth • Long term capital appreciation by investing in Units of PineBridge US Large Cap Research Enhanced Fund which in turn invests in equity and equity related securities of companies having assets, products or operations in the United States. 	 <p>Investors understand that their principal will be at high risk.</p>

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



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