



# May the glow of diyas illuminate your life with prosperity and happiness

happy CLOB

Past performance of the Sponsor/AMC/Fund does not indicate the schemes future performance. Risk Factors on page 77. Mutual fund investments are subject to market risks, read all scheme related documents carefully.

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### Market Overview

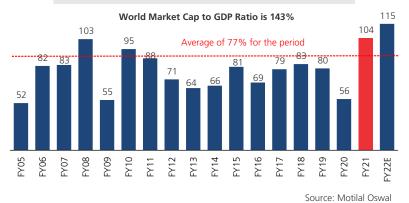
### Key Events for the Month of October 2021:

- Nifty (+0.3%) closed almost flat for the month (u/p the region) after making a new all-time high and then falling on most days in the second half of October. Stretched valuations, rising crude, mixed earnings, a slew of large upcoming IPOs were some of the reasons that could be attributed to the sell-off.
- IMF retained India's GDP growth forecast for FY22 at 9.5% and for FY23, IMF's forecast stood at 8.5%. With this, India retained the tag of the fastest growing large economy, both for FY22 and FY23
- **RBI MPC maintained status quo** on rates while maintaining FY22 GDP growth forecast at 9.5%.
- Services PMI rises to over a decade high of 58.4 in October 2021
- Exports rise over 42% to \$35.5 billion in Oct 2021
- GST revenues (1.3 lakh Cr) for October is the second highest ever since introduction of GST
- Favourable base and subdued food inflation led to Sep CPI print at 4.35%
- Centre's fiscal deficit stood at just 35% of the annual target by 1H-end. Gross tax revenues continued to beat expectations, with 1H collections at 53% of full year budget
- Covid cases during the month remained under control (daily sub-20k) even as vaccine doses crossed the 1bn mark
- Fils turned net sellers to the tune of ~\$2.2bn while DIIs were net buyers of ~\$0.6bn. In terms of sectors, autos, banks and utilities outperformed while FMCG, Pharma and Realty underperformed.

#### **Market Valuation Indicators**



Market Cap-to-GDP Ratio – Above Long Term Average But Below Global Average



Source: Motilal Oswal

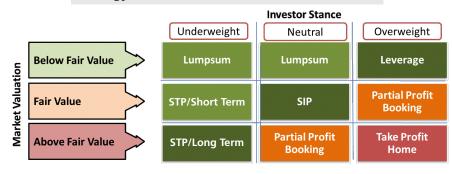


62000 Exit 24x - 26x 57000 52000 47000 Fair Value Plus 17x - 20x 42000 37000 Fair 13x - 17x 32000 27000 Attractive 10x - 13x 22000 Cheap 8x - 10x 17000 Jan-19 Feb-19 Apr-19 Jun-19 Nov-18 Dec-18 Vlay-19 Jul-19 Aug-19 Sep-19 Oct-19 Dec-19 Jan-20 Feb-20 May-20 Jun-20 Jun-20 Jun-20 Sep-20 Oct-20 Dov-20 Dov-20 Dov-20 Jan-21 Jan-21 Jan-21 Jan-21 Jan-21 Jan-21 Jan-21 Jan-22 Jan-20 Ja Mar-19 Aug-21 Sep-21 Oct-21 Jul-2

Source: Axis Capital Internal Estimates

(Assuming 50% equity allocation as neutral)

#### Strategy for Investments in the Current Scenario



### **I** Equity Market Snapshot

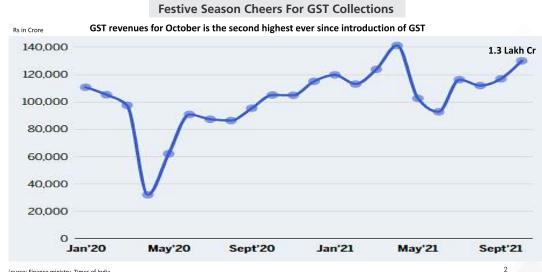
Global GDP To	Grow Strongly Over	CY2021-23E
---------------	--------------------	------------

Country	2013	2014	2015	2016	2017	2018	2019	2020	2021E	2022E	2023E
Argentina	2.4	(2.5)	2.7	(2.1)	2.8	(2.6)	(2.1)	(9.9)	7.5	2.5	2.0
Australia	2.1	2.6	2.5	2.8	2.4	2.8	1.9	(2.4)	3.5	4.1	2.6
Brazil	3.0	0.5	(3.6)	(3.3)	1.3	1.8	1.4	(4.1)	5.2	1.5	2.0
China	7.8	7.3	6.9	6.7	6.9	6.8	6.0	2.3	8.0	5.6	5.3
France	0.6	1.0	1.1	1.1	2.4	1.8	1.8	(8.0)	6.3	3.9	1.8
Hong Kong	3.1	2.8	2.4	2.2	3.8	2.8	(1.7)	(6.1)	6.4	3.5	3.1
India	5.5	6.4	7.4	8.0	6.8	6.5	4.0	(7.3)	9.5	8.5	6.6
Indonesia	5.6	5.0	4.9	5.0	5.1	5.2	5.0	(2.1)	3.2	5.9	6.4
Japan	2.0	0.4	1.2	0.6	1.7	0.6	0.0	(4.6)	2.4	3.2	1.4
Malaysia	4.7	6.0	5.0	4.5	5.8	4.8	4.4	(5.6)	3.5	6.0	5.7
Philippines	7.1	6.1	6.1	6.9	6.9	6.3	6.1	(9.6)	3.2	6.3	7.0
Russia	1.8	0.7	(2.3)	0.3	1.8	2.8	2.0	(3.0)	4.7	2.9	2.0
Singapore	4.8	3.9	2.9	3.0	4.5	3.5	1.3	(5.4)	6.0	3.2	2.7
South Africa	2.5	1.8	1.2	0.4	1.2	1.5	0.1	(6.4)	5.0	2.2	1.4
Thailand	2.7	1.0	3.1	3.4	4.2	4.2	2.3	(6.1)	1.0	4.5	4.0
United Kingdom	2.0	2.9	2.3	1.8	1.7	1.3	1.4	(9.8)	6.8	5.0	1.9
United States	1.8	2.5	2.9	1.6	2.3	2.9	2.3	(3.4)	6.0	5.2	2.2
World	3.5	3.6	3.5	3.3	3.8	3.6	2.8	(3.1)	5.9	4.9	3.6

Real GDP growth, December year-ends, 2013-23E (%)

Note: (a) Data for India is for March fiscal year-end; for example, 2018 in the table implies FY2019 for India.

Source: Kotak Institutional Equities



Source: Finance ministry, Times of India

### Key Variables & their Impact On Equities

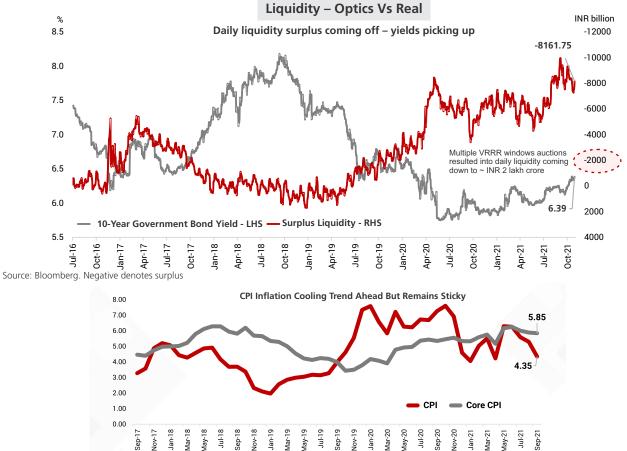
Key Variables	Short - term	Medium - term	Remarks
Economy	+	<b>†</b>	While Covid-19 impacts economy, there is likely to be sequential improvement as Indian economy unlocks
Corporate Earnings	+	•	While Covid-19 impacts corporate India, there is likely to be sequential improvement as Indian economy unlocks
FII Flow	•	•	India stands out among global asset classes with prospects of strong long term growth given favorable demographics
DII Flow	$\leftrightarrow$	+	Long runaway of growth in financialization of savings
Supply of paper	+	ŧ	Higher disinvestment target and repair of leveraged balance sheet to create supply in markets
Policy/Reform Initiative	+	•	Expect improved reform momentum

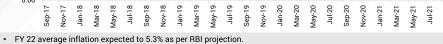
Signifies Growth

### Debt Market Snapshot

Items	Oct-21	Sep-21	1 Month Change	Oct-20	1 yr Change
Reverse repo	3.35%	3.35%	NIL	3.35%	NIL
Repo	4.00%	4.00%	NIL	4.00%	NIL
CRR	4.00%	4.00%	NIL	3.00%	100 bps
SLR	18.00%	18.00%	NIL	18.00%	NIL
Mibor Overnight	3.42%	3.49%	-7 bps	3.48%	-6 bps
Call ON	3.00%	3.25%	-25 bps	3.50%	- 50 bps
CBLO	2.99%	3.05%	-6 bps	3.07%	-8 bps
<u>1 yr TBILL</u>	4.02%	3.75%	30 bps	3.44%	58 bps
10 Gsec	6.39%	6.22%	17 bps	5.88%	51 bps
5 Year AAA	5.99%	6.22%	-23 bps	5.59%	40 bps
USD/INR	₹74.79	₹74.26	<b>-₹</b> 0.53	₹73.97	- ₹0.82

Source: RBI; Bloomberg.





<sup>•</sup> Inflation momentum is broken for now. We believe central bank may not hasten to act and rush to the rate hike pedal. Source: Bloomberg; RBI, Internal Research,

### Key Variables & their Impact On Interest Rates

Ke	ey Variables	Short - term (3-6 months)	Medium – term (6months – 2 years)	Remarks
In	flation	+	$\leftrightarrow$	Inflationary momentum has been broken and started receding. Upcoming data is also expected to be softer which may give strength to the MPC to stay put on rates to boost growth.
Ru	upee	+	$\leftrightarrow$	RBI has been accumulating FX reserves. No threat to currency in the short to medium term with robust flows, potential index inclusion, strong FX reserves and strong macros.
Сг	redit Demand	+	•	Second wave has put a question mark on recovery hence credit demand with fear of third wave sustained credit recovery may take time to gain enough momentum to impact credit spreads. Having said that as the spread are already compressed so there is no case for compression as well.
G	overnment Borrowing	+	ŧ	Recent GST data has been encouraging. As the economy picks up, stronger GST collection would lead to better fiscal and hence lower borrowings, which will lead to anchoring of mid to long term rates from current levels.
RE	31 Policy	+	$\Leftrightarrow$	RBI has already begun the normalization silently. While the journey is expected to be gradual, the markets may price in a lot in advance.
GI	lobal Event Risk	+	$\Leftrightarrow$	The risk of inflation guiding the policy is very high with inflation being not so transitory. It may start driving the policy, then rate reversal can be sooner than later.
С	orporate bond Spread	$\Leftrightarrow$	<b>+</b>	While some green shoots seen but on an overall basis the economy is still struggling. Short term spreads have seen decent compression, unlikely to compress further meaningfully.
De	ebt FII flow	+	+	We have seen some traction coming in near term with revival of flows from the FPI in debt. However its seems real flows will only be seen with index inclusion.
Lic	quidity	+	$\leftrightarrow$	Long term VRRR by RBI and economic growth will reduce daily active liquidity in the system. It may lead to flattening of the curve.

Denotes fall in interest rates

### How to read Fact Sheet

#### **Fund Manager**

An employee of the asset management company such as mutual fund or life insurer, who manages investments of the scheme. He is usually part of larger team of fund managers and research analysts.

#### Application amount for fresh subscription

This is the minimum investment amount for a new investor in a mutual fund scheme

#### Minimum Additional Amount

This is the minimum investment amount for an existing investor in a mutual fund scheme

#### **Yield to Maturity**

The yield to maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, couple interest rate and time to maturity

#### SIP

SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests Rs 500 every 15th of the month in an equity fund for a period of three years.

#### NAV

The NAV or net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which investors enter or exit the mutual fund

#### Benchmark

A group of securities , usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmark include the Nifty, Sensex, BSE 200, BSE 500, 10-year Gsec

#### Entry Load

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor /agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs 100 and the entry load is 1%, the investor will enter the fund at Rs 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

#### Exit load

Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is RS 100and an exit load is 1%, the redemption price would be Rs. 99 per unit

#### **Modified Duration**

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

#### Standard deviation

Standard deviation is statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

#### Sharp Ratio

The Sharpe Ratio, named after its founder the Noble laureate William Sharpe, is measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

#### Beta Bota

Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

#### AUM

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by Mutual fund or any investment firm.

#### Holdings

The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

#### Nature of Scheme

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

#### **Rating Profile**

Mutual funds invest in securities after evaluating their credit worthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their rating becomes the rating profile of the fund. Typically, this is a feature of debt funds.

#### **Macaulay Duration**

Macaulay Duration is a measure of how long it takes for the price of a bond to be repaid by its internal cash flows. Macaulay Duration is used only for an instrument with fixed cash flows. Modified Duration as the name suggests, is a modified version of the Macaulay model that accounts for changing interest rates.

#### Average Maturity

A bond's maturity date indicates the specific future date on which an investor gets his principal back i.e. the borrowed amount is repaid in full. Average Maturity is the weighted average of all the current maturities of the debt securities held in the fund.

#### Standard Deviation

Standard deviation is a statistical tool that measures the deviation or dispersion of the data from the mean or average. When seen in mutual funds, it tells you how much the return from your mutual fund portfolio is straying from the expected return, based on the fund's historical performance.

#### IDCW

IDCW stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains.

#### Note

For details on IDCW, please refer notice cum addendum dated March 27, 2021. In line with SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2020/194 dated October 5, 2020, nomenclature of IDCW plans / options has been rephrased w.e.f April 1, 2021.

#### P/E Ratio

The price-earnings ratio (P/E Ratio) is the relation between a company's share price and earnings per share (EPS). It denotes what the market is willing to pay for a company's profits.

#### P/BV

The price-to-book ratio compares a company's market value to its book value. The market value of a company is its share price multiplied by the number of outstanding shares.

#### **IDCW** Yield

The dividend yield is a financial ratio that shows how much a company pays out in dividends each year relative to its stock price.

#### Interest Rate Swap (IRS)

An interest rate swap is a forward contract in which one stream of future interest payments is exchanged for another based on a specified principal amount. Interest rate swaps usually involve the exchange of a fixed interest rate for a floating rate, or vice versa, to reduce or increase exposure to fluctuations in interest rates.

### KOTAK FLEXICAP FUND

multiples of ₹1

Load Structure

the date of allotment: Nil.

Total Expense Ratio\*\*

Regular: 1.60%; Direct: 0.63% Data as on October 31, 2021

Exit Load:

NIL

Additional Investment: ₹1000 & in

Ideal Investments Horizon: 5 years & above

a) For redemption / switch out of upto 10% of the initial investment amount (limit)

purchased or switched in within 1 year from

b) If units redeemed or switched out are in

excess of the limit within 1 year from the date of allotment: 1% c) If units are redeemed or switched out on

or after 1 year from the date of allotment:

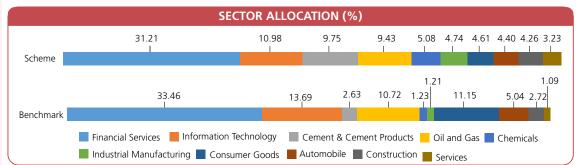
Entry Load: Nil. (applicable for all plans)

Flexicap fund - An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks



Fund Manager: Mr. Harsh	ia			PORT	FOLIO		
Upadhyay	ya*	lssuer/Instrument	Industry/Rating	% to Net Assets	lssuer/Instrument	Industry/Rating	% to Net Assets
AAUM: ₹39,094.4	43 crs	Equity & Equity related			• .		2.00
ALINA. #20E20.0	1.000	Banks		26.50	Auto Mahindra & Mahindra Ltd.		<b>2.00</b> 1.03
AUM: ₹38520.8		ICICI Bank Ltd.		9.37	Hero MotoCorp Ltd.		0.97
Benchmark: Nifty 200	TRI	HDFC Bank Ltd.		5.59	Insurance		1.92
Allotment date: Septembe	or 11 2000	State Bank Of India		4.04	ICICI Lombard General Insurance		
1		Axis Bank Ltd.		3.66	Company Ltd		1.13
Folio count: 13,84,67	5	AU Small Finance Bank Ltd.		2.28	Max Financial Services Ltd.		0.79
		Kotak Mahindra Bank Ltd.		1.21	Industrial Capital Goods		1.52
nvestment Objective		RBL Bank Ltd Software		0.35	Thermax Ltd.		1.12
he investment objective o	of the scheme is	Infosys Ltd.		<b>10.99</b> 6.93	BEML Ltd.		0.40
o generate long-term capi		Tata Consultancy Services Ltd.		4.06	Leisure Services		1.25
rom a portfolio of equity an		Cement & Cement Products		9.75	Jubilant Foodworks Limited		1.25
		Ultratech Cement Ltd.		5.65	Telecom - Services Bharti Airtel Ltd		1.10
ecurities, generally focu		The Ramco Cements Ltd		2.32			1.07 0.03
elected sectors. Howeve		Shree Cement Ltd.		1.78	Bharti Airtel Ltd - Partly Paid Shares Power		0.03 <b>1.02</b>
assurance that the objective	e of the scheme	Petroleum Products		6.65	Kec International Ltd.		1.02
vill be realized.		Reliance Industries Ltd.		6.16	Consumer Durables		0.96
		Bharat Petroleum Corporation Ltd.		0.49	Bata India Ltd.		0.96
Available Plans/Options		Chemicals		5.09	Industrial Products		0.54
A) Regular Plan B) Direct Pla	in	SRF Ltd.		4.40	AIA Engineering Limited.		0.54
		Solar Industries India Limited		0.69	Non - Ferrous Metals		0.54
Options: Payout of IDCW, F		Construction Project		4.27	Hindalco Industries Ltd		0.54
DCW & Growth (applicable	for all plans)	Larsen And Toubro Ltd.		4.27	Retailing		0.44
DOMESSION		Consumer Non Durables Hindustan Unilever Ltd.		<b>3.65</b> 2.02	Zomato Ltd.		0.44
DCW Frequency		United Breweries Ltd.		2.02	Pesticides		0.33
Trustee's Discretion		Godrej Consumer Products Ltd.		0.63	Bayer Cropscience Ltd.		0.33
Ratios		Transportation		3.24	Fertilisers		0.25
auos		Inter Globe Aviation Ltd		1.91	Coromandel International Ltd. Textile Products		0.25 0.24
Portfolio Turnover	7.78%	Container Corporation of India Ltd.		1.33	Page Industries Ltd		0.24
	1.7070	Pharmaceuticals		2.97	Equity & Equity Related - Total		98.27
<sup>s</sup> Beta	0.94	Cadila Healthcare Ltd		1.63	Mutual Fund Units		50.27
		Cipla Ltd.		0.96	Kotak Liguid Scheme Direct		
<sup>\$</sup> Sharpe##	0.79	Lupin Ltd.		0.38	Plan Growth		0.13
	20.66%	Gas		2.80	Mutual Fund Units - Total		0.13
<sup>5</sup> Standard Deviation	20.00%	Petronet LNG Ltd. Indraprastha Gas Ltd.		1.75 1.05	Debt Instruments		
(P/E)	33.56	Finance		2.79	Debentures and Bonds		
		Bajaj Finance Ltd.		1.63	Corporate Debt/		
P/BV	3.98	SBI Cards & Payment Services Pvt. Ltd	Ч	1.16	Financial Institutions		
IDCW Yield	0.81	Aerospace & Defense	1.	2.68	Britannia Industries Ltd. () Corporate Debt/Financial	CRISIL AAA	0.01
Source: <sup>\$</sup> ICRA MFI Explorer.		Bharat Electronics Ltd. Auto Ancillaries		2.68 <b>2.40</b>	Institutions - Total		0.01
source. IC KA IVIFI EXPIOLEI.		Balkrishna Industries Ltd.		<b>2.40</b> 1.66	Triparty Repo		1.78
Minimum Investment Amou	int	MRF Limited		0.74	Net Current Assets/(Liabilities)		-0.19
Initial Investment: ₹5000 an		Ferrous Metals		2.38	Grand Total		100.00
₹1 for purchase and of ₹0.01		Jindal Steel & Power Ltd.		2.38			

Note: Large Cap, Midcap, Small cap and Debt and Money Market stocks as a % age of Net Assets: 30.86%, 22.78%, 20.98% & 25.38%



#### SYSTEMATIC INVESTMENT PLAN (SIP)

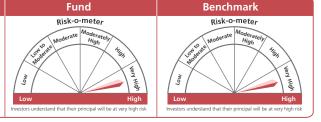
Systematic Investment Plan (SIP) If you had invested ₹10,000 every month									
Monthly SIP of (₹) 10000	Since Inception	Since Inception 10 years 7 years 5 years 3 years 1 ye							
Total amount invested (₹)	14,60,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000			
Total Value as on Oct 29, 2021 (₹)	42,19,677	29,78,016	14,87,286	9,34,992	5,20,931	1,41,913			
Scheme Returns (%)	16.30	17.32	16.05	17.82	25.63	35.89			
Nifty 200 (TRI) Returns (%)	14.85	16.31	17.23	20.21	29.59	42.95			
Alpha	1.45	1.01	-1.18	-2.39	-3.96	-7.06			
Nifty 200 (TRI) (₹)#	38,25,908	28,19,804	15,51,135	9,90,927	5,49,422	1,46,008			
Nifty 50 (TRI) (₹)^	37,42,200	27,56,874	15,50,258	9,94,273	5,42,038	1,44,782			
Nifty 50 (TRI) Returns (%)	14.52	15.89	17.22	20.35	28.57	40.83			

#### Product Label as on 31st October, 2021

This product is suitable for investors who are seeking\*:

Long term capital growth

- Investment Portfolio of predominantly equity & equity related securities generally focused on a few selected sectors across market capitalisation.
- Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



Scheme Inception : - September 11, 2009. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. # Benchmark; ^ 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). # Benchmark, \* Advisorial benchmark, the Todal testing and the Advisorial State Sta

\*For Fund Manager experience, please refer page 71-73. ## Risk rate assumed to be 3.42% (FBIL Overr For last three IDCW, please refer page no 74-76. For scheme performance, please refer page no 63-70.

### **I KOTAK EMERGING EQUITY FUND**

multiples of ₹1

Load Structure

Exit Load:

NIL

the date of allotment: Nil.

date of allotment: 1%

Total Expense Ratio\*\* Regular: 1.77%; Direct: 0.52% Data as on October 31, 2021

Ideal Investments Horizon: 5 years & above

a) For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from

b) If units redeemed or switched out are in excess of the limit within 1 year from the

c) If units are redeemed or switched out on

or after 1 year from the date of allotment:

Entry Load: Nil. (applicable for all plans)

Mid cap fund - An open-ended equity scheme predominantly investing in mid cap stocks



Net Assets

4.31

4.31

3.68 1.78

1.11 0.69 0.10

3.43

1.60 1.57 0.26

3.39 1.52 1.03 0.84

**3.16** 2.76 0.40

**3.07** 3.07

2.85

2.60 0.25 **2.49** 

2.49

2.35

2.35 **1.44** 1.44 **1.39** 

1.39 1.29

0.66 0.63

0.75 0.75 0.66

0.66

0.43

0.43 0.04 0.04 0.01

0.01 97.19

2.87

-0.06

100.00

Fund Manager: Mr. Pankaj	Tibrewal*			PORTI	FOLIO		
AAUM: ₹16,705.95	5 crs	Issuer/Instrument	Industry/Rating	% to Net Assets	lssuer/Instrument	Industry/Rating	% to N
AUM:₹16,485.07Benchmark:Nifty MidcaAllotment date:March 30,Folio count:6,96,009	ap 100 TRI	Equity & Equity related Industrial Products Supreme Industries Limited Schaeffler India Ltd SKF India Ltd Cummins India Ltd.		<b>14.32</b> 5.37 3.57 2.84 2.43	Ratnamani Metals & Tubes Ltd. Software Persistent Systems Limited Consumer Non Durables Emami Ltd. Tata Consumer Products Ltd		
Investment Objective The investment objective of to generate long-term capita from a portfolio of equity and securities, by investing pree mid companies. The schemer ri in debt and money market ir per the asset allocation table assurance that the investmer the scheme will be achieved. Available Plans/Options A) Regular Plan B) Direct Plan Options: Payout of IDCW, Re IDCW Frequency Trustee's Discretion Ratios	al appreciation equity related dominantly in may also invest nstruments, as e. There is no nt objective of	Finolex Cables Ltd. Consumer Durables Sheela Foam Ltd Kajaria Ceramics Ltd. Bata India Ltd. Voltas Ltd. Amber Enterprises India Ltd. V-Guard Industries Ltd. Blue Star Ltd. Blue Star Ltd. Kall State Bank Ltd. AU Small Finance Bank Ltd. State Bank Of India Federal Bank Ltd. City Union Bank Ltd. Axis Bank Ltd. RBL Bank Ltd. RBL Bank Ltd. Chemicals Solar Industries India Limited Atul Ltd. SFF Ltd. Cement & Cement Products The Ramco Cements Ltd JK Cement Ltd.		0.11 11.77 2.42 2.12 1.91 1.34 0.95 0.82 8.20 1.76 1.72 1.53 1.50 0.75 0.61 0.33 7.30 2.77 2.39 2.14 6.13 2.80	Godrej Agrovet Ltd. FSN E-Commerce Ventures Ltd. <b>Textile Products</b> Lux Industries Limited Page Industries Ltd Kewal Kiran Clothing Limited. <b>Finance</b> Sundaram Finance Ltd. Mahindra & Mahindra Financial Serv Shriram City Union Finance Ltd. <b>Construction</b> Oberoi Realty Ltd PNC Infratech Ltd <b>Fertilisers</b> Coromandel International Ltd. <b>Industrial Capital Goods</b> Thermax Ltd. <b>BEML</b> Ltd. <b>Pesticides</b> P I Industries Ltd <b>Aerospace &amp; Defense</b> Bharat Electronics Ltd. <b>Healthcare Services</b>	ices Ltd.	
Portfolio Turnover	6.89%	Shree Cement Ltd. Pharmaceuticals		0.66 <b>5.66</b>	Insurance Max Financial Services Ltd.		
<sup>s</sup> Beta	0.88	Torrent Pharmaceuticals Ltd. Cadila Healthcare Ltd		1.70 1.19	Gas Gujarat State Petronet Ltd.		
<sup>s</sup> Sharpe##	0.98	Ipca Laboratories Ltd. Alkem Laboratories Ltd.		1.02 0.66	Gujarat Gas Ltd.		
		Laurus Labs Ltd.		0.66	Petroleum Products Hindustan Petroleum Corporation Lt	d	
<sup>s</sup> Standard Deviation	24.17%	Eris Lifesciences Ltd. Gland Pharma Limited		0.41 0.06	Household Appliances		
(P/E)	32.93	Auto Ancillaries		<b>4.74</b>	Hawkins Cooker Ltd Power		
P/BV	4.75	Balkrishna Industries Ltd.		1.22	Kalpataru Power Transmission Ltd.		
IDCW Yield	0.65	MRF Limited Motherson Sumi Systems Ltd.		0.98 0.92	Printing & Publication Navneet Education Ltd.		
Source: <sup>5</sup> ICRA MFI Explorer. Minimum Investment Amoun Initial Investment: ₹5000 and ₹1 for purchase and for ₹0.01 Additional Investment:	in multiple of for switches	Exide Industries Ltd Amara Raja Batteries Ltd. WABCO India Ltd. <b>Ferrous Metals</b> APL Apollo Tubes Ltd. Jindal Steel & Power Ltd.	nd Debt and Money Ma	0.73 0.57 0.32 <b>4.33</b> 1.47 1.47	Capital Markets Capital Markets Aditya Birla Sun Life AMC Ltd Equity & Equity Related - Total Triparty Repo Net Current Assets/(Liabilities) Grand Total of Net Assets: 10.98%, 70.65%, 15.56%	6 & 2 81	

SECTOR ΔΗ ΟCΔΤΙΟΝ (%)

			SECTOR								
	19.52		15.39	12.99	7.31	6.13	5.66	5.56	4.74	4.34	4.3
Scheme				ľ							
	7.70	9.62	19.06		6.77 I	2.21 6.8	0 0.69	8.60	1.53 I	7.4	3
Benchmark								i.			
Indust	rial Manufactu	ring 📕 Consur	mer Goods 📃 Fin	ancial Services	Chem	icals 🗖 Ce	ment & (	ement	Product	ts	

📕 Pharma 📕 Fertilisers & Pesticides 📕 Automobile 📕 Metals 📕 Information Technology

#### SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month									
Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year			
Total amount invested (₹)	17,60,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000			
Total Value as on Oct 29, 2021 (₹)	79,03,604	37,87,336	17,25,287	10,75,383	6,10,562	1,50,521			
Scheme Returns (%)	18.55	21.78	20.22	23.60	37.64	50.86			
Nifty Midcap 100 (TRI) Returns (%)	16.10	18.45	18.58	22.16	38.36	59.20			
Alpha	2.45	3.33	1.65	1.44	-0.72	-8.34			
Nifty Midcap 100 (TRI) (₹)#	64,14,185	31,64,044	16,27,135	10,38,851	6,16,197	1,55,211			
Nifty 50 (TRI) (₹)^	52,78,145	27,56,874	15,50,258	9,93,814	5,41,579	1,44,782			
Nifty 50 (TRI) Returns (%)	13.80	15.89	17.22	20.33	28.51	40.83			
Product Label as on 31st October, 20	Product Label as on 31st October, 2021 Fund Benchmark								

This product is suitable for investors who are seeking\*:

Long term capital growth

- · Investment in equity & equity related securities predominantly in midcap companies.
- \* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



Risk-o-meter Hig High

Scheme Inception : - March 30, 2007. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. # Benchmark, ^ Additional Benchmark TRI – Total Return Index, In terms of 5EB 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. **Xota Emerging Equity Fund NAV as on October 31, 2021**: ₹39.0630 (Reg-Plan-IDCW), ₹47.0080 (Dir-Plan-IDCW), ₹71.1230 (Growth Option), ₹78.8990 (Direct Growth Option) \*For Fund Manager experience, please refer page 71-73. ## Risk rate assumed to be 3.42% (FBIL Overnight MIBOR rate as on 29th October 2021).\*\*Total Expense Ratio includes applicable B30 fee and GST. For last three IDCW, please refer page no 74-76. For scheme performance, please refer page no 63-70.



### **I KOTAK EQUITY OPPORTUNITIES FUND**

Large & mid cap fund - An open-ended equity scheme investing in both large cap and mid cap stocks



Fund Manager: Mr. Hars	sha	PORTFOLIO							
Upadhya	,	Issuer/Instrument Industry/Ratir	ng % to Net Assets	Issuer/Instrument I	ndustry/Rating	% to Net Assets			
AAUM: ₹8,222.8		Equity & Equity related		Consumer Durables		3.16			
AUM: ₹8,206.3	33 crs	Banks	18.41	Blue Star Ltd.		1.34			
		ICICI Bank Ltd.	6.79	Bata India Ltd.		1.03			
Benchmark: Nifty 200	O IRI	State Bank Of India	5.48	V-Guard Industries Ltd.		0.79			
lotment date: Septemb	per 9 2004	HDFC Bank Ltd.	2.89	Industrial Capital Goods		3.04			
1		Axis Bank Ltd.	1.99	Thermax Ltd.		1.43			
olio count: 2,73,615	5	AU Small Finance Bank Ltd.	1.26	ABB India Ltd.		1.07			
	)	Software	7.37	BEML Ltd.		0.54			
		Infosys Ltd.	4.47	Petroleum Products		2.94			
estment Objective		Tata Consultancy Services Ltd.	2.90	Reliance Industries Ltd.		2.94			
e investment objective	of the scheme is	Cement & Cement Products	7.01	Ferrous Metals		2.64			
generate capital appr		JK Cement Ltd.	2.08 1.95	Jindal Steel & Power Ltd.		2.64			
versified portfolio of ed		Ultratech Cement Ltd.	1.95	Aerospace & Defense		2.39			
		The Ramco Cements Ltd Shree Cement Ltd.	1.30	Bharat Electronics Ltd. Fertilisers		2.39 <b>2.3</b>			
lated securities. The sc		Dalmia Bharat Limited	0.40	Coromandel International Ltd.		2.3			
edominantly in a mix of la	arge and mid cap	Industrial Products	6.53	Healthcare Services		2.3 1.8			
ocks from various sect	ors, which look	Bharat Forge Ltd.	1.36	DR.Lal Pathlabs Ltd.		1.8			
omising, based on the g		Schaeffler India Ltd	1.13	Telecom - Services		1.80			
		Cummins India Ltd.	1.09	Bharti Airtel Ltd		1.7			
e economy. There is no as		AIA Engineering Limited.	1.08	Bharti Airtel Ltd - Partly Paid Shares		0.0			
estment objective of the	e scheme will be	Supreme Industries Limited	1.04	Insurance		1.54			
hieved.		Polycab India Ltd.	0.83	Max Financial Services Ltd.		1.54			
vailable Plans/Options		Finance	6.36	Auto Ancillaries		1.4			
		Bajaj Finance Ltd.	3.74	Balkrishna Industries Ltd.		1.4			
Regular Plan B) Direct Pl		HĎFC Ltd.	2.08	Textile Products		1.19			
otions: Payout of IDCW,	Reinvestment of	Cholamandalam Financial Holdings Ltd.	0.54	Page Industries Ltd		1.19			
CW & Growth (applicable	e for all plans)	Chemicals	5.84	Non - Ferrous Metals		1.18			
CW Frequency	e for an pland)	SRF Ltd.	3.87	Hindalco Industries Ltd		1.18			
		Linde India Ltd.	1.97	Leisure Services		1.12			
ustee's Discretion		Pharmaceuticals	5.04	Jubilant Foodworks Limited		1.12			
itios		Cipla Ltd.	1.65	Power		0.82			
		Sun Pharmaceuticals Industries Ltd.	1.48	Kalpataru Power Transmission Ltd.		0.82			
Portfolio Turnover	14.84%	Gland Pharma Limited	1.00	Auto		0.6			
(	0.02	Dr Reddys Laboratories Ltd.	0.91 <b>4.67</b>	Hero MotoCorp Ltd.		0.6			
<sup>s</sup> Beta	0.92	Construction Project Larsen And Toubro Ltd.	<b>4.67</b> 4.09	Retailing		0.1			
ici i	0.02	Techno Electric & Engineering Company Limited	4.09	Zomato Ltd.		0.1			
Sharpe ##	0.93	Gas	4.15	Equity & Equity Related - Total		96.9			
Ctandard Doviation	20.42%	Gujarat State Petronet Ltd.	2.19	Mutual Fund Units Kotak Liguid Scheme Direct Plan Growth	2	0.1			
Standard Deviation	20.42%	Indraprastha Gas Ltd.	0.98		1	0.13 <b>0.1</b>			
(P/E)	32.18	Petronet LNG Ltd.	0.98	Mutual Fund Units - Total Futures		0.1			
		Consumer Non Durables	3.25	DR.Lal Pathlabs LtdNOV2021		0.04			
P/BV	4.06	ITC Ltd.	1.90	Triparty Repo		3.03			
IDCW Yield	0.75	United Spirits Ltd.	1.15	Net Current Assets/(Liabilities)		-0.12			
	0.75	United Breweries Ltd.	0.20	Grand Total		100.00			

Source: <sup>\$</sup>ICRA MFI Explorer. Minimum Investment Amount

Initial Investment: ₹5000 and in multiple of ₹1 for purchase and for ₹0.01 for switches Additional Investment: ₹1000 & in multiples of ₹1

Ideal Investments Horizon: 5 years & above Load Structure

Entry Load: Nil. (applicable for all plans) Exit Load:

a) For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.

b) If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%

c) If units are redeemed or switched out on or after 1 year from the date of allotment: NII

Total Expense Ratio\*\* Regular: 1.89%; Direct: 0.62%

Data as on October 31, 2021

	26	5.34	11.97	7.38	7.10	7.03	6.43	5.84	5.04	4.68 I	3.82 I
Schem	e						, in the second s				
		33.46	1.2	21 13.69	)	10.72	2.63	11.15 	1.23 4	.36 2.7	'2 4.0
Benchma	ark										
	Financial Services	Industrial Manufact	uring I	nformation T	echnology	Oil and	Gas	Cement &	& Ceme	nt Prod	ucts

Note: Large Cap, Midcap, Small cap and Debt and Money Market stocks as a % age of Net Assets: 53.38%, 38.86%, 4.76% & 3.00.

Consumer Goods Chemicals Pharma

Construction Metals

**SECTOR ALLOCATION (%)** 

#### SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month							
Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year	
Total amount invested (₹)	20,60,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000	
Total Value as on Oct 29, 2021 (₹)	94,02,193	29,85,423	15,46,714	9,78,201	5,46,173	1,43,365	
Scheme Returns (%)	15.81	17.37	17.15	19.68	29.14	38.39	
Nifty 200 (TRI) Returns (%)	14.13	16.31	17.23	20.21	29.59	42.95	
Alpha	1.68	1.06	-0.08	-0.53	-0.44	-4.57	
Nifty 200 (TRI) (₹)#	79,14,857	28,19,804	15,51,135	9,90,927	5,49,422	1,46,008	
Nifty 50 (TRI) (₹)^	78,14,113	27,56,874	15,50,258	9,94,273	5,42,038	1,44,782	
Nifty 50 (TRI) Returns (%)	14.01	15.89	17.22	20.35	28.57	40.83	

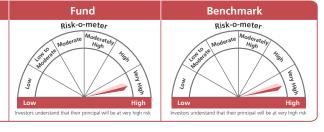
Product Label as on 31st October, 2021

This product is suitable for investors who are seeking\*:

Long term capital growth

Investment in portfolio of predominantly equity & equity related securities of large & midcap companies.

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



Scheme Inception : - September 09, 2004. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. # Benchmark ; ^ Additional Benchmark TRI - Total Return Variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Equity Opportunities Fund NAV as on October 31, 2021: ₹33.9810 (Reg-Plan-IDCW), ₹37.8080 (Dir-Plan-IDCW), ₹194.7750 (Growth Option), ₹214.2580 (Direct Growth Option) \*For Fund Manager experience, please refer page 71-73. ## Risk rate assumed to be 3.42% (FBIL Overnight MIBOR rate as on 29th October 2021).\*\*Total Expense Ratio includes applicable B30 fee and GST. For last three IDCW, please refer page no 74-76. For scheme performance, please refer page no 63-70.



## KOTAK SMALL CAP FUND

Load Structure

of allotment: 1%

Total Expense Ratio\*

Regular: 1.96%; Direct: 0.47% Data as on October 31, 2021

Ideal Investments Horizon: 5 years & above

c) If units are redeemed or switched out on or after 1 year from the date of allotment: NIL

Small cap fund - An open-ended equity scheme predominantly investing in small cap stocks



Fund Manager: Mr.	,			PORT	FOLIO		
	201.40 crs	Issuer/Instrument	Industry/Rating	% to Net Assets	lssuer/Instrument	Industry/Rating	% to Net Asset
AUM: ₹6,1	80.02 crs	Funda & Funda unlated			DDL Developted		0.12
Benchmark: NIFT	TY Smallcap	Equity & Equity related Consumer Durables		27.06	RBL Bank Ltd		0.12 2.5
				5.69	Transportation Blue Dart Express Ltd.		<b>2.3</b> 1.8
100	TRI	Century Plyboards (India) Ltd. Sheela Foam Ltd		3.88	Great Eastern Shipping Company Ltd		0.7
Allotment date: Feb	ruany 24, 2005	Blue Star Ltd.		3.00	Industrial Capital Goods		2.3
		Somany Ceramics Ltd.		2.94	BEML Ltd.		1.46
Folio count: 3,36	5,186	Amber Enterprises India Ltd.		2.63	Thermax Ltd.		0.92
		V-Guard Industries Ltd.		2.41	Construction		2.1
vestment Objective		Orient Electric Ltd		2.16	Mahindra Lifespace Developers Ltd		1.1
ne investment objecti	ive of the scheme is to	VIP Industries Ltd.		1.53	JMC Projects (India) Ltd.		0.89
enerate capital a	opreciation from a	Dixon Technologies India Ltd.		1.45	G R Infraprojects Limited		0.16
	of equity and equity			1.30	Finance		1.9
		to develop Developments		13.18	Shriram City Union Finance Ltd.		1.0
	vesting predominantly	Carborundum Universal Ltd.		4.25	Aavas Financiers Ltd.		0.5
small cap companies		Supreme Industries Limited		3.20	Mahindra & Mahindra Financial Service	es Ltd.	0.3
nere is no assurance	e that the investment	Nilkamal Ltd		2.02	Household Appliances		1.8
pjective of the Schem	e will be achieved	Schaeffler India Ltd		1.59	Hawkins Cooker Ltd		1.8
bjeetive of the Senem	e will be deflieved	Apollo Pipes Ltd.		1.36	Pesticides		1.74
vailable Plans/Option	s	WPIL Ltd		0.43	P I Industries Ltd		0.90
Regular Plan B) Dire		Finolex Cables Ltd.		0.33	Dhanuka Agritech Ltd.		0.84
(Negulai Fiati b) Dife	CLFIdII	Chemicals		8.63	Consumer Non Durables		1.63
ntions: Payout of ID	CW, Reinvestment of	Galaxy Surfactants Ltd.		3.31	Prataap Snacks Ltd		0.9
CW & Growth (appli		Solar industries india Limited		2.20	Heritage Foods Ltd		0.6
		Laxmi Organic Industries Limited		1.68	Auto		1.5
CW Frequency		Atul Ltd.		0.92	V.S.T Tillers Tractors Ltd		1.5
ustee's Discretion		Alkyl Amines Chemicals Ltd.		0.27	Retailing		1.53
usiee's Discretion		Clean Science and Technology Ltd		0.25	V-Mart Retail Ltd.		0.8
atios		Software		6.16	Shoppers Stop Ltd.		0.72
4105		Persistent Systems Limited		3.36	Pharmaceuticals		1.42
Portfolio Turnover	11.65%	Cyient Ltd.		2.35 0.45	Laurus Labs Ltd.		0.60
	11.0570	Happiest Minds Technologies Limited Ferrous Metals		0.45 6.11	Cadila Healthcare Ltd		0.43
<sup>s</sup> Beta	0.84	Ratnamani Metals & Tubes Ltd.		3.12	Torrent Pharmaceuticals Ltd.		0.3
beta		Shyam Metalics and Energy Ltd		1.69	Construction Project Techno Electric & Engineering Compa	اممانهما	<b>1.3</b> 1.3
<sup>s</sup> Sharpe##	1.12	APL Apollo Tubes Ltd.		1.30	Fertilisers	ny Limited	0.5
•		Auto Ancillaries		3.33	Coromandel International Ltd.		0.58
<sup>§</sup> Standard Deviatio	n 27.42%	Rolex Rings Ltd.		1.32	Oil		0.54
(5.(5)		Sandhar Technologies Ltd.		0.85	Hindustan Oil Exploration Company L	td	0.5
(P/E)	17.83	Motherson Sumi Systems Ltd.		0.42	Textiles - Synthetic	.u.	0.3
P/BV	5.25	Sansera Engineering Ltd.		0.42	Garware Technical Fibres Ltd.		0.3
IDCW Yield	0.56	Varroc Engineering Ltd.		0.32	Aerospace & Defense		0.3
IDC W TIElu	0.50	Cement & Cement Products		2.85	MTAR Technologies Ltd.		0.3
ource: <sup>s</sup> ICRA MFI Expl	orer.	JK Cement Ltd. The Ramco Cements Ltd		1.93 0.92	Leisure Services		0.3 0.3
		Textile Products		2.81	Barbeque Nation Hospitality Ltd. Capital Markets		0.3
linimum Investment /		Lux Industries Limited		2.47	UTI Asset Management Company Ltd		0.1
	00 and in multiple of			0.34	Equity & Equity Related - Total		95.1
1 for purchase and for	₹0.01 for switches	Banks		2.60	Triparty Repo		5.03
	₹1000 & in multiples	ICICI Bank Ltd.		1.58	Net Current Assets/(Liabilities)		-0.1
		AU Small Finance Bank Ltd.		0.90			

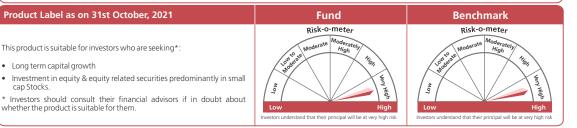
Note: Large Cap, Midcap, Small cap and Debt and Money Market stocks as a % age of Net Assets: 2.82%, 25.19%, 67.10% & 4.89

Entry Load: Nil. (applicable for all plans)		SECTOR ALLOCATION (%)										
Exit Load: a) For redemption / switch out of upto 10% of the initial investment amount (limit)		25. I	79		15.92	8.66	6.49	6.17	6.12	4.88	4.71	4.70 4.3
purchased or switched in within 1 year from	Scheme											
the date of allotment: Nil. b) If units redeemed or switched out are in		10.88	9.25	7.15	2.89	16.82	0.6	57	2	2.20		3.20
excess of the limit within 1 year from the date	Benchmark											

Consumer Goods Industrial Manufacturing Chemicals Construction Information Technology Metals Automobile Cash & Cash Equivalent Financial Services Services

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month								
Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year		
Total amount invested (₹)	20,10,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000		
Total Value as on Oct 29, 2021 (₹)	1,15,84,473	41,50,727	20,02,706	12,70,191	7,35,102	1,64,280		
Scheme Returns (%)	18.56	23.47	24.43	30.60	52.53	75.68		
Nifty Smallcap 100 (TRI) Returns (%)	12.83	15.95	16.53	20.79	41.13	63.13		
Alpha	5.74	7.52	7.90	9.81	11.40	12.55		
Nifty Smallcap 100 (TRI) (₹)#	65,43,657	27,66,937	15,12,942	10,04,920	6,38,376	1,57,397		
Nifty 50 (TRI) (₹)^	72,21,976	27,56,874	15,50,258	9,94,273	5,42,038	1,44,782		
Nifty 50 (TRI) Returns (%)	13.83	15.89	17.22	20.35	28.57	40.83		



Scheme Inception : - February 24, 2005. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. # Benchmark ; ^ 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

Nota is sufficience on Scheme recting with Derichman Recting and the second of the se

## KOTAK BLUECHIP FUND

Large cap fund - An open-ended equity scheme predominantly investing in large cap stocks



Fund Manager: Mr. I	FOLIO						
	457.69 crs	Issuer/Instrument In	dustry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
,	456.23 crs	Equity & Equity related			Cement & Cement Products		3.05
Benchmark: NIFT	TY 50 TRI	Banks		23.94	Ultratech Cement Ltd.		1.44
	ember 29, 1998	ICICI Bank Ltd.		7.89	Shree Cement Ltd.		0.99
		HDFC Bank Ltd.		7.56	The Ramco Cements Ltd		0.62
Folio count: 1,95	5,367	Kotak Mahindra Bank Ltd.		3.23	Insurance		2.59
		Axis Bank Ltd.		3.17	HDFC Life Insurance Company Ltd.		1.13
nvestment Objective		State Bank Of India		1.53	ICICI Lombard General Insurance Co	mpany Ltd	0.90
o generate capital ar	proprociation from a	AU Small Finance Bank Ltd.		0.56	Max Financial Services Ltd.		0.56
		Software		14.60	Telecom - Services		2.25
ortfolio of predomir		Infosys Ltd.		6.61	Bharti Airtel Ltd		2.18
equity related securitie		Tata Consultancy Services Ltd.		3.93	Bharti Airtel Ltd - Partly Paid Shares		0.07
category of large cap o		Persistent Systems Limited		2.84	Industrial Products		1.94
no assurance that the ir		HCL Technologies Ltd.		0.66	Schaeffler India Ltd		1.05
of the scheme will be ach		Wipro Ltd.		0.56	Bharat Forge Ltd.		0.89
		Petroleum Products		8.56	Transportation		1.93
Available Plans/Options		Reliance Industries Ltd.		7.19	Container Corporation of India Ltd.		1.04
A) Regular Plan B) Direc	ct Plan	Reliance Industries Ltd - Partly Paid Shares	ذ	0.83	Inter Globe Aviation Ltd		0.89
, ,		Bharat Petroleum Corporation Ltd.		0.54	Gas		1.74
Options: Payout of IDC		Finance		7.11	Indraprastha Gas Ltd.		1.03
DCW & Growth (applica	.able for all plans)	HDFC Ltd.		3.37	Gujarat State Petronet Ltd.		0.71
DCW Frequency		Bajaj Finance Ltd. SBI Cards & Payment Services Pvt. Ltd.		2.14 1.60	Leisure Services Jubilant Foodworks Limited		<b>1.17</b> 1.17
		Consumer Non Durables		6.24	Construction		1.17 1.13
Frustee's Discretion		Hindustan Unilever Ltd.		2.22	Oberoi Realty Ltd		0.65
Ratios		ITC Ltd.		2.22	Mahindra Lifespace Developers Ltd		0.65
latios		Godrej Consumer Products Ltd.		1.00	Retailing		1.09
		United Breweries Ltd.		1.03	Avenue Supermarts Ltd.		1.03
Portfolio Turnover	19.72%	FSN E-Commerce Ventures Ltd.		0.20	Zomato Ltd.		0.08
<sup>s</sup> Beta	0.95	Auto		4.28	Chemicals		1.06
Вета	0.95	Maruti Suzuki India Limited		2.54	Solar Industries India Limited		1.06
<sup>\$</sup> Sharpe##	0.63	Mahindra & Mahindra Ltd.		1.02	Auto Ancillaries		0.94
		Eicher Motors Ltd.		0.72	Motherson Sumi Systems Ltd.		0.94
<sup>5</sup> Standard Deviation	1 20.32%	Consumer Durables		3.48	Non - Ferrous Metals		0.93
	42.02	Titan Company Ltd.		1.55	Hindalco Industries Ltd		0.93
(P/E)	42.82	Bata India Ltd.		1.00	Fertilisers		0.91
P/BV	4.56	V-Guard Industries Ltd.		0.93	Coromandel International Ltd.		0.91
		Pharmaceuticals		3.42	Equity & Equity Related - Total		95.68
IDCW Yield	0.74	Dr Reddys Laboratories Ltd.		1.28	Futures		
		Gland Pharma Limited		1.15	CNX BANK INDEX-NOV2021		1.14
Source: <sup>\$</sup> ICRA MFI Explor	rer.	Cadila Healthcare Ltd		0.99	Triparty Repo		4.34
A distance las actas and A		Construction Project		3.32	Net Current Assets/(Liabilities)		-0.02
Minimum Investment Ar	mount	Larsen And Toubro Ltd.		3.32	Grand Total		100.00

Initial Investment: ₹1000 and in multiple of ₹1 for purchase and for ₹0.01 for switches Additional Investment: ₹1000 & in multiples of₹1

Ideal Investments Horizon: 5 years & above Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

a) For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.

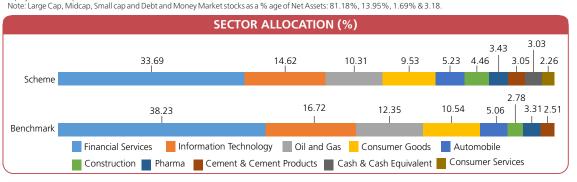
b) If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%

c) If units are redeemed or switched out on or after 1 year from the date of allotment: NII

Total Expense Ratio\*\*

Regular: 2.09%; Direct: 0.83% Data as on October 31, 2021

#### Term Deposit as provided above is towards margin for derivatives transactions Equity Derivative Exposuer is 1.14%



#### SYSTEMATIC INVESTMENT PLAN (SIP) Systematic Investment Plan (SIP) If you had invested ₹10,000 every month Monthly SIP of (₹) 10000 Since Inception 10 years 7 years 5 years 3 years 1 year Total amount invested (₹) 22,50,000 12,00,000 8,40,000 6,00,000 3,60,000 1,20,000 Total Value as on Oct 29, 2021 (₹) 1,23,03,187 27,79,770 15,17,179 9,85,617 5,48,933 1,44,963 Scheme Returns (%) 15.97 16.04 16.61 19.99 29.52 41.14 Nifty 50 (TRI) Returns (%) 14 96 15.89 17.22 20.33 28 51 40.83 Alpha 1.01 0.15 -0.61 -0.34 1.01 0.31 Nifty 50 (TRI) (₹)# 9,93,814 5,41,579 1,09,62,467 27.56.874 15,50,258 1,44,782 S&P BSE SENSEX (TRI) (₹)^ 1,11,87,061 15,72,445 10,04,994 5.39.028 1.44.091 28,00,766 S&P BSE SENSEX (TRI) Returns (%) 15 14 16.18 17.61 20.79 28 15 39 64

#### Product Label as on 31st October, 2021

This product is suitable for investors who are seeking\*:

Long term capital growth

· Investment in portfolio of predominantly equity & equity related securities of large cap companies

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



Scheme Inception : - December 29, 1998. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. # Benchmark ; ^ Additional Benchmark, TRI – Total Return Variant (TRI) of the Benchmark index instead of Price Return Variant (PRI). As TRI – 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 SIP Performance is calculated by taking S&P BSE Sensex PRI values from 29th Dec 1998 to 31st May 2007 and TRI Values since 31st May 2007. Alpha is difference of scheme return with benchmark return

August Sance Clear Statement and August August Statement and August Statement Stat \*For Fund Manager experience, please refer page 71-73. ## Risk rate assumed to be 3.42% (FBIL Overnight MIBOR rate as on 29th October 2021).\*\*Total Expense Ratio includes applicable B30 fee and GST. For last three IDCW, please refer page no 74-76. For scheme performance, please refer page no 63-70.

### **I KOTAK FOCUSED EQUITY FUND**

An open ended equity scheme investing in maximum 30 stocks in large-cap, mid-cap and small-cap category

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	. Shibani Kurian &			PORT	FOLIO		
	Harish Krishnan* 255.86 crs	Issuer/Instrument	Industry/Rating	% to Net Assets	lssuer/Instrument	Industry/Rating	% to Net Assets
	235.92 crs	Equity & Equity related			Maruti Suzuki India Limited		2.57
,		Banks		24.74	Industrial Products		5.62
	ty 200 TRI	ICICI Bank Ltd.		9.73	Supreme Industries Limited		3.36
,	16, 2019	HDFC Bank Ltd.		6.69	Polycab India Ltd.		2.26
Folio count: 80,9	907	State Bank Of India		6.25	Construction Project		4.36
nvestment Objective		AU Small Finance Bank Ltd.		2.07	Larsen And Toubro Ltd.		4.36
he investment object	ive of the scheme is	Software		10.91	Telecom - Services		3.62
o generate long-term o		Infosys Ltd.		7.22	Bharti Airtel Ltd		3.52
ncome by investing		Tata Consultancy Services Ltd.		3.69	Bharti Airtel Ltd - Partly Paid Shares		0.10
elated instrument		Consumer Durables		10.36	Chemicals		3.44
apitalization of up	to 30 companies.	Bata India Ltd.		2.77	SRF Ltd.		3.44
owever, there is no		Kajaria Ceramics Ltd.		2.08	Pharmaceuticals		3.17
bjective of the scheme	e will be realized.	Sheela Foam Ltd		1.94	Alkem Laboratories Ltd.		3.17
vailable Plans/Options	S	Voltas Ltd.		1.92	Consumer Non Durables		2.90
) Regular Plan B) Direc	ct Plan	Orient Electric Ltd.		1.65	United Breweries Ltd.		2.70
ptions: Payout of IDC	W. Reinvestment of	Finance		7.25	FSN E-Commerce Ventures Ltd.		0.20
OCW & Growth (applic		Bajaj Finance Ltd.		3.03	Pesticides		1.62
OCW Frequency		SBI Cards & Payment Services Pvt. Ltd.		2.41	P I Industries Ltd		1.62
ustee's Discretion		Aavas Financiers Ltd.		1.81	Retailing		1.03
		Petroleum Products		7.02	Zomato Ltd.		1.03
Portfolio Turnover	22.62%	Reliance Industries Ltd.		6.68	Insurance		0.30
(P/E)	41.29	Reliance Industries Ltd - Partly Paid Sha	res	0.34	Max Financial Services Ltd.		0.30
		Cement & Cement Products		5.85	Equity & Equity Related - Total		97.81
P/BV	4.56	Shree Cement Ltd.		2.98	Triparty Repo		2.35
IDCW Yield	0.60	The Ramco Cements Ltd		2.87	Net Current Assets/(Liabilities)		-0.16
	manuat	Auto		5.62	Grand Total		100.00
1inimum Investment A nitial Investment: ₹500		Mahindra & Mahindra Ltd.		3.05			
1 for purchase and for				SECTOP ALL	OCATION (%)		
dditional Investm				SECTOR ALL	OCATION (78)		
nultiples of ₹1							
leal Investments Horiz	on: 5 years & above	24.74	10.91	10.36 7	.25 7.02 5.85 5.62 5	.62 4.36 3.62	14.65
oad Structure							
ntry Load: Nil. (applica	able for all plans)						
xit Load:			_		_	_	
) For redemption / swi		Banks Software	Consumer I	Durables 🛛 🛛 Fina	ance Petroleum Products	Cement & Cemer	nt Products
f the initial investm urchased or switched		Industrial Products	Auto	Construction Pro	ect Telecom - Services	PECT	
ie date of allotment: N			Auto	construction no	lelecom - services	ILD1	
) If units redeemed or							
xcess of the limit wit			CVCT		CTRAENT DLANL (CID)		
date of allotment: 1% SYSTEMIATIC INVESTMENT PLAN (SIP)					STIVIENT PLAIN (SIP)		
) If units are redeemed		Syste	matic Investme	ent Plan (SIP) If yo	ou had invested ₹10,000 every	/ month	
r after 1 year from th IIL	le date of allotment:	Monthly SIP of (₹) 10000		,			
					Since Inception	1 ye	ar
atal Europea Datia **		Total approximation (acted (F)			0.00.000	1.00	

#### Total Expense Ratio\*\*

Regular: 2.11%; Direct: 0.45% Data as on October 31, 2021

Nifty 200 TRI (%)	36.90	42.95
Alpha	-0.08	3.18
Nifty 200 TRI (₹)#	4,17,253	1,46,008
Nifty 50 (TRI) (₹)^	4,10,635	1,44,782
Nifty 50 (TRI) Returns (%)	35.27	40.83
Product Label as on 31st October, 2021	Fund	Benchmark
	Risk-o-meter Moderate	Risk-o-meter
<ul> <li>This product is suitable for investors who are seeking*:</li> <li>Long term capital growth</li> <li>market capitalisation in maximum 30 stocks Investment in equity &amp; equity related securities across</li> <li>Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</li> </ul>	High Type High Type Low High Investors understand that their principal will be at very high risk	High Till the attent with the strength the s

2,80,000

4.16.924

36.82

1,20,000

1,47,835

46.14

Scheme Inception : - July 16,2019. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final Value and a series of cash inflows and outflows and taking the time of investment into consideration. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. # Benchmark ; ^ 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. Alpha is difference of scheme return with benchmark return.

Kotak Focused Equity Fund NAV as on October 31, 2021:₹16.6260 (Growth Option), ₹17.3030 (Direct Growth Option), ₹16.6260 (Reg-Plan-IDCW), ₹17.3030 (Dir-Plan-IDCW) \*For Fund Manager experience, please refer page 71-73. \*\*Total Expense Ratio includes applicable B30 fee and GST. For scheme performance, please refer page no 63-70.

Total amount invested (₹)

Scheme Returns (%)

Total Value as on Oct 29, 2021 (₹)

## **I KOTAK TAX SAVER FUND**

An open-ended equity linked saving scheme with a statutory lock in of 3 years and tax benefits



% to Net Assets

1.63 1.28 **2.45** 1.01 0.80 0.64 **2.43** 

2.43 2.14

1.15 0.99 **1.99** 1.15 0.84 **1.86** 

1.86 **1.72** 

1.18 0.54

1.52 1.48 0.04

Fund Manager:	Mr. Harsha	PORTFOLIO								
	Upadhyaya*	Issuer/Instrument	Industry/Rating	% to Net Assets	lssuer/Instrument	Industry/Rating				
AAUM:	₹2,338.08 crs	Equity & Equity related			Thermax Ltd.					
AUM:	₹2,323.06 crs	Banks		22.39	ABB India Ltd.					
		ICICI Bank Ltd.		8.63	Auto					
Benchmark:	Nifty 500 TRI	State Bank Of India		5.73	Bajaj Auto Ltd.					
Allotment date:	November 23, 2005	HDFC Bank Ltd.		3.75	Hero MotoCorp Ltd.					
	· · · · · ·	Axis Bank Ltd.		2.32	Maruti Suzuki India Limited					
Folio count:	2,64,869	AU Small Finance Bank Ltd.		1.96	Ferrous Metals					
		Software Infosys Ltd.		<b>10.30</b> 5.74	Jindal Steel & Power Ltd. Transportation					
nvestment Objed	ctive	Tata Consultancy Services Ltd.		3.29	Blue Dart Express Ltd.					
	objective of the scheme is	Tech Mahindra Ltd.		1.27	Container Corporation of India Ltd.					
	term capital appreciation	Chemicals		6.70	Insurance					
	d portfolio of equity and	SRF Ltd.		3.51	Bajaj Finserv Ltd.					
		Linde India Ltd.		2.23	Max Financial Services Ltd.					
	securities and enable	Solar Industries India Limited		0.96	Fertilisers					
	the income tax rebate, as	Consumer Non Durables		6.30	Coromandel International Ltd.					
ermitted from t	ime to time however, there	United Spirits Ltd.		1.84	Gas					
s no assurance	that the objective of the	ITC Ltd.		1.83	Gujarat State Petronet Ltd.					
cheme will be re	alized.	FSN E-Commerce Ventures Ltd.		1.79	Gujarat Gas Ltd.					
		Balrampur Chini Mills Ltd.		0.84	Telecom - Services					
Available Plans/O	ptions	Cement & Cement Products		5.73	Bharti Airtel Ltd					
A) Regular Plan B	) Direct Plan	Ultratech Cement Ltd. Ambuja Cements Ltd.		2.14 1.31	Bharti Airtel Ltd - Partly Paid Shares Auto Ancillaries					
-		The Ramco Cements Ltd		1.15	Balkrishna Industries Ltd.					
	ut of IDCW & Growth	Dalmia Bharat Limited		1.13	Construction					
applicable for all	plans)	Pharmaceuticals		5.19	Ashoka Buildcon Limited					
		Sun Pharmaceuticals Industries Ltd.		2.22	JMC Projects (India) Ltd.					
DCW Frequency		Cipla Ltd.		1.56	Non - Ferrous Metals					
rustee's Discretio	nc	Cadila Healthcare Ltd		1.41	Hindalco Industries Ltd					
		Constant the Devilent		4.27						

#### Τrι Ratios

Portfolio Turnover	38.92%
<sup>s</sup> Beta	0.92
<sup>\$</sup> Sharpe##	0.91
<sup>\$</sup> Standard Deviation	20.62%
(P/E)	32.97
P/BV	4.00
IDCW Yield	0.73

Source: <sup>\$</sup>ICRA MFI Explorer.

Minimum Investment Amount Initial Investment: ₹500 and in multiple of ₹500

Additional Investment: ₹500 & in multiples of**₹**500

Ideal Investments Horizon: 5 years & above

Load Structure

Entry Load: Nil. (applicable for all plans) Exit Load: Exit Load is not applicable for Kotak Tax Saver Fund. (applicable for all plans)

Total Expense Ratio\*\*

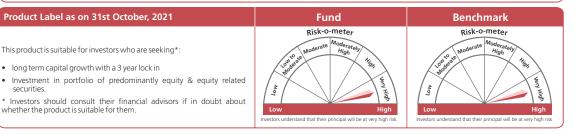
Regular: 2.08%; Direct: 0.72% Data as on October 31, 2021

Ultratech Cement Ltd.		2.14		irtel Ltd - Partly	Paid Share	S				0.04
Ambuja Cements Ltd. The Ramco Cements L		1.31 1.15		ncillaries	J					1.27
Dalmia Bharat Limited		1.15	Constru	na Industries Lto	1.					1.27 <b>1.21</b>
Pharmaceuticals	1	5.19		Buildcon Limite	Ч					0.68
Sun Pharmaceuticals	ndustries I td	2.22		jects (India) Ltd						0.53
Cipla Ltd.	industries Etd.	1.56		errous Metals						1.19
Cadila Healthcare Ltd		1.41		Industries I td						1.19
Construction Project	t	4.37	Retailin	a						1.02
Larsen And Toubro Lto		4.37	Zomato							1.02
Consumer Durables		3.71	Power							1.00
Blue Star Ltd.		1.06	Kalpatar	u Power Transn	nission Ltd.					1.00
Sheela Foam Ltd		1.06	Househ	old Appliance	s					0.52
V-Guard Industries Lto	d.	0.95	Hawkins	Cooker Ltd						0.52
Bata India Ltd.		0.64		Markets						0.08
Industrial Products		3.33		irla Sun Life AN						0.08
SKF India Ltd		1.43		& Equity Relat						97.64
Bharat Forge Ltd.		1.16	- /	m Preference Sh						
AIA Engineering Limit	ed.	0.62 0.12		nment Enterpris		Enter	ainment			0.01
Mold-Tek Packaging L Petroleum Products	lld.	3.28		nce Share - Tot	tal					0.01
Reliance Industries Ltd		3.28 3.28	Triparty							0.56
Finance	1.	3.03		rent Assets/(L	iabilities)					1.79
Bajaj Finance Ltd.		3.03	Grand 1	otal					1	100.00
Industrial Capital Go	oods	2.91								
		SECTOR ALL	OCATIC	ON (%)						
	27.40	10.21	0.21	6 70	6.23	F 70	гго	F 10	4.00	3.72
	27.48	10.31	8.21	6.70	6.23	5.72	5.58	5.19	4.99	3.72
Scheme	I									
Scheme										
					1.86	2 50				
	31.67	13.2	27	11 38			6 4 52	9.67	3	5.05
	1			11.50	2	<sup>2</sup>   <sup>2</sup> .3	, u <del>-</del> . JZ	1		1
Benchmark										
	31.67 I	13.2	27	11.38	1.86   2.5	2.59 52   2.9	6 4.52	9.63	3	5.05 I
Benchmark										

📕 Financial Services 📕 Information Technology 📗 Consumer Goods 📒 Chemicals 📕 Industrial Manufacturing

📕 Cement & Cement Products 📕 Construction 📕 Pharma 📕 Oil and Gas 📕 Automobile

	SYSTEMAT	IC INVESTM	IENT PLAN (	SIP)			
Systematic Investment Plan (SIP) If you had invested ₹10,000 every month							
Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year	
Total amount invested (₹)	19,20,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,00	
Total Value as on Oct 29, 2021 (₹)	64,74,129	29,03,808	15,32,559	9,78,420	5,45,124	1,44,16	
Scheme Returns (%)	13.84	16.85	16.89	19.69	29.00	39.77	
Nifty 500 (TRI) Returns (%)	13.97	16.61	17.51	20.57	30.75	44.54	
Alpha	-0.13	0.24	-0.62	-0.88	-1.76	-4.77	
Nifty 500 (TRI) (₹)#	65,54,478	28,66,622	15,66,777	9,99,571	5,58,021	1,46,91	
Nifty 50 (TRI) (₹)^	63,19,897	27,56,874	15,50,258	9,94,273	5,42,038	1,44,78	
Nifty 50 (TRI) Returns (%)	13.58	15.89	17.22	20.35	28.57	40.83	



Scheme Inception : - November 23, 2005. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. # Benchmark ; ^ 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.

(11)

Kotak Tax Saver Fund NAV as on October 31, 2021 ₹26.5140 (Reg-Plan-IDCW), ₹33.1790 (Dir-Plan-IDCW), ₹70.8460 (Growth Option) ₹79.2070 (Direct Growth Option) \*For Fund Manager experience, please refer page 71-73. ## Risk rate assumed to be 3.42% (FBIL Overnight MIBOR rate as on 29th October 2021).\*\*Total Expense Ratio includes applicable B30 fee and GST. For last three IDCW, please refer page no 74-76. For scheme performance, please refer page no 63-70.

### **I KOTAK INDIA EQ CONTRA FUND**

An open-ended equity scheme following contrarian investment strategy

#### Investment style Value Blend Growth



Fund Manager: Ms. Shibar				PORTI	FOLIO		
AAUM: ₹1,200.04 AUM: ₹1,188.75		Issuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
Benchmark: NIFTY 100		Equity & Equity related			Larsen And Toubro Ltd.		3.65
Allotment date: July 27, 20		Banks		27.15	Telecom - Services		2.99
, , , , , , , , , , , , , , , , , , ,	105	ICICI Bank Ltd.		8.61	Bharti Airtel Ltd		2.90
Folio count: 55,137		HDFC Bank Ltd.		6.62	Bharti Airtel Ltd - Partly Paid Sha	ires	0.09
Investment Objective		State Bank Of India		4.61	Consumer Durables		2.58
The investment objective of the		Axis Bank Ltd.		2.81	Voltas Ltd.		1.35
generate capital apprecia	tion from a	AU Small Finance Bank Ltd.		1.82	Kajaria Ceramics Ltd.		1.23
diversified portfolio of equit	y and equity	Federal Bank Ltd.		1.30	Insurance		2.01
related instruments. The Sche in stocks of companies,	me will invest	IndusInd Bank Ltd.		0.85	Max Financial Services Ltd.	Common 144	1.29
fundamentally sound but are	undervalued	Kotak Mahindra Bank Ltd. Software		0.53 <b>12.15</b>	ICICI Lombard General Insurance Ferrous Metals	e Company Ltd	0.72 <b>1.98</b>
Undervalued stocks are stoc	cks of those	Infosys Ltd.		6.14	Jindal Steel & Power Ltd.		1.50
companies whose true long ter		Tata Consultancy Services Ltd.		2.89	Tata Steel Ltd.		0.48
is not yet recognised by the	e market. At	Persistent Systems Limited		1.91	Chemicals		1.95
times, the broad market ta		HCL Technologies Ltd.		1.21	SRF Ltd.		1.95
appreciate the long-term pote		Petroleum Products		8.80	Finance		1.95
fundamentally sound compan		Reliance Industries Ltd.		6.43	SBI Cards & Payment Services Pv	t. I td.	1.12
Stocks of such companies a	are traded at	Hindustan Petroleum Corporation I	td	1.09	Aavas Financiers Ltd.		0.83
prices below their intrinsic v regarded as undervalued stock		Bharat Petroleum Corporation Ltd.		0.83	Power		1.48
We believe that, over a period		Reliance Industries Ltd - Partly Paid	Shares	0.45	National Thermal Power Corpora	ation Limited	1.48
price of a stock reflects the int	rinsic value of	Consumer Non Durables		5.51	Aerospace & Defense		1.45
the underlying company Thus	s the moving	ITC Ltd.		1.86	Bharat Electronics Ltd.		1.45
up of the price of the under	rvalued stock	United Breweries Ltd.		1.25	Gas		1.09
towards its intrinsic value	will help us	Hindustan Unilever Ltd.		0.91	Gujarat State Petronet Ltd.		1.09
generate capital appreciation		Emami Ltd.		0.89	Construction		1.06
However, there can be no as		Godrej Consumer Products Ltd.		0.60	Oberoi Realty Ltd		1.06
the investment objective of the be achieved.	e scheme will	Pharmaceuticals Sun Pharmaceuticals Industries Ltd.		<b>5.45</b> 2.13	Transportation		1.05
		Torrent Pharmaceuticals Industries Etd.		0.97	Inter Globe Aviation Ltd		1.05
Available Plans/Options		Cadila Healthcare Ltd		0.87	Fertilisers Coromandel International Ltd.		<b>0.71</b> 0.71
A) Regular Plan B) Direct Plan		Dr Reddys Laboratories Ltd.		0.86	Leisure Services		0.71
Options: Payout of IDCW, Rei	investment of	Alkem Laboratories Ltd.		0.62	Jubilant Foodworks Limited		0.67
IDCW & Growth (applicable fo		Cement & Cement Products		5.43	Auto Ancillaries		0.64
IDCW Frequency	· [· · ·/	Ultratech Cement Ltd.		3.33	Motherson Sumi Systems Ltd.		0.64
1 Y		Shree Cement Ltd.		1.61	Oil		0.53
Trustee's Discretion		The Ramco Cements Ltd		0.49	Oil & Natural Gas Corporation Lt	td.	0.53
Ratios		Auto		3.87	Capital Markets		0.15
Portfolio Turnover	24.41%	Mahindra & Mahindra Ltd.		2.06	Aditya Birla Sun Life AMC Ltd		0.15
<sup>s</sup> Beta	1.00	Maruti Suzuki India Limited		1.81	Equity & Equity Related - Tota	al	98.01
	0.83	Industrial Products Supreme Industries Limited		<b>3.71</b> 2.34	Triparty Repo		1.69
<sup>\$</sup> Sharpe##		Cummins India Ltd.		1.37	Net Current Assets/(Liabilities	5)	0.30
<sup>s</sup> Standard Deviation	21.58%	Construction Project		3.65	Grand Total		100.00
(P/E)	29.28						J
P/BV	3.57						
IDCW Yield	1.02			SECTOR ALLO	OCATION (%)		
Source: <sup>s</sup> ICRA MFI Explorer.							
Minimum Investment Amount	t		21.20	12.10	10.11 0.00		4.74 4.54.2.00
Initial Investment: ₹5000 and	in multiple of		31.26	12.16	10.41 8.09	5.45 5.43 5.17	4.71 4.51 2.98
₹1 for purchase and for ₹0.011 Additional Investment: ₹		Scheme					
multiples of ₹1						2.7	0 2.66

multiples of ₹1 Ideal Investments Horizon: 5 years & above Load Structure

Entry Load: Nil. (applicable for all plans) Exit Load:

a) For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.

b) If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%

c) If units are redeemed or switched out on or after 1 year from the date of allotment: NIL

Total Expense Ratio\*\*

Regular: 2.30%; Direct: 0.98% Data as on October 31, 2021

SECTOR ALEOCATION (70)								
Scheme	31.26	12.16 I	10.41 I	8.09 I	5.45 5.43	5.17 4.71 4.51 2.98		
Benchmark	35.65 I	1.	4.65%	11.28	11.38	2.70 2.66 3.98 0.22 4.50 2.05		
Financial Services Information Technology Oil and Gas Consumer Goods Pharma Cement & Cement Products Industrial Manufacturing Construction Automobile Telecom								

#### SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month								
Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year		
Total amount invested (₹)	19,60,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000		
Total Value as on Oct 29, 2021 (₹)	70,74,763	28,85,641	15,74,691	9,99,564	5,48,354	1,45,428		
Scheme Returns (%)	14.25	16.74	17.65	20.57	29.44	41.95		
Nifty 100 (TRI) Returns (%)	14.00	16.08	17.02	19.90	28.40	40.82		
Alpha	0.25	0.65	0.63	0.67	1.04	1.13		
Nifty 100 (TRI) (₹)#	69,05,623	27,86,370	15,39,657	9,83,386	5,40,777	1,44,776		
Nifty 50 (TRI) (₹)^	66,83,978	27,56,874	15,50,258	9,94,273	5,42,038	1,44,782		
Nifty 50 (TRI) Returns (%)	13.66	15.89	17.22	20.35	28.57	40.83		

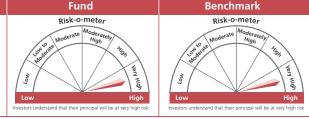
#### This product is suitable for investors who are seeking\*:

Product Label as on 31st October, 2021

Long term capital growth

 Investment in portfolio of predominantly equity & equity related securities

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



Scheme Inception : - July 27,2005. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. # Benchmark ; ^ Additional Benchmark TRI – Total Return Index, In terms of SEB 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

Apprais ontrefere or scheme return with benchmark return. Kotak India EQ Contra Fund NAV as on October 31, 2021: ₹28.9570 (Reg-Plan-IDCW), ₹33.5310 (Dir-Plan-IDCW), ₹84.0070 (Growth Option), ₹94.2290 (Direct Growth Option) \*For Fund Manager experience, please refer page 71-73. ## Risk rate assumed to be 3.42% (FBIL Overnight MIBOR rate as on 29th October 2021). \*\*Total Expense Ratio includes applicable B30 fee and GST. For last three IDCW, please refer page no 74-76. For scheme performance, please refer page no 63-70. 12

### KOTAK PIONEER FUND

Thematic - An open ended equity scheme investing in pioneering innovations theme.



Fund Manager:	Mr. Harish Krishnan &	
_	Mr. Arjun Khanna*	
AAUM:	₹1,493.91 crs	
AUM:	₹1,510.25 crs	
Benchmark:	85% IISL Kotak India	
	Pioneering Innovations	
	+ 15% MSCI ACWI	
	Information Technology	
	Index TRI.	
Allotment date:	October 31, 2019	
Folio count:	59,277	

#### Investment Objective

The investment objective of the scheme is to generate capital appreciation from a diversified portfolio of equity, equity related instruments and units of global mutual funds which invests into such companies that utilize new forms of production, technology, distribution or processes which are likely to challenge existing markets or value networks, or displace established market leaders, or bring in novel products and/or business models.

However, there can be no assurance that the investment objective of the Scheme will be realized.

#### Available Plans/Options

A) Regular Plan B) Direct Plan Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans) IDCW Frequency

Trustee's Discretion Ratios

Portfolio Turnover 18.50%

Minimum Investment Amount

Initial Investment: ₹5000 and in multiple of ₹1 for purchase and of ₹0.01 for switches Additional Investment: ₹1000 & in

multiples of ₹1 Ideal Investments Horizon: 5 years & above Load Structure

Entry Load: Nil. (applicable for all plans) Exit Load:

a) For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.

b) If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%

c) If units are redeemed or switched out on or after 1 year from the date of allotment: NIL  $\ensuremath{\mathsf{NIL}}$ 

Total Expense Ratio\*\* Regular: 2.13%; Direct: 0.42% Data as on October 31, 2021

PORTFOLIO							
Issuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets		
Equity & Equity related			Transportation		3.50		
Petroleum Products		7.36	Container Corporation of India Ltd	ł.	1.84		
Reliance Industries Ltd.		5.71	Inter Globe Aviation Ltd		1.66		
Reliance Industries Ltd - Partly Paid	Shares	1.65	Chemicals		2.91		
Auto		7.25	Solar Industries India Limited		2.32		
Maruti Suzuki India Limited		5.20	Clean Science and Technology Ltd		0.59		
Mahindra & Mahindra Ltd.		2.05	Consumer Non Durables		2.60		
Finance		6.13	Tata Consumer Products Ltd		1.34		
Bajaj Finance Ltd.		2.94	3M India Ltd.		1.26		
SBI Cards & Payment Services Pvt.	Ltd.	2.45	Insurance		2.42		
Aavas Financiers Ltd.		0.74	HDFC Life Insurance Company Ltd		1.44		
Banks		5.76	ICICI Lombard General Insurance	Company Ltd	0.98		
HDFC Bank Ltd.		5.76	Industrial Capital Goods		2.39		
Auto Ancillaries		5.56	ABB India Ltd.		1.26		
Sona BLW Precision Forgings Ltd		1.93	Thermax Ltd.		1.13		
Motherson Sumi Systems Ltd.		1.70	Ferrous Metals		1.56		
Rolex Rings Ltd.		1.16	Ratnamani Metals & Tubes Ltd.		0.92		
Igarashi Motors India Ltd.		0.68	APL Apollo Tubes Ltd.		0.64		
Sansera Engineering Ltd.		0.09	Entertainment		1.53		
Industrial Products		5.54	Nazara Technologies Ltd.		0.93		
Bharat Forge Ltd.		2.13	Zee Entertainment Enterprises Ltd		0.60		
Schaeffler India Ltd		1.45	Fertilisers		1.14		
AIA Engineering Limited.		1.27	Coromandel International Ltd.		1.14		
Carborundum Universal Ltd.		0.69	Construction		1.09		
Software		5.15	Mahindra Lifespace Developers Lte	ł	1.09		
Persistent Systems Limited		4.81	Gas		1.07		
Affle (India) Ltd.		0.34	Gujarat State Petronet Ltd.		1.07		
Pharmaceuticals		5.10	Leisure Services		0.98		
Sun Pharmaceuticals Industries Ltd		1.71	Jubilant Foodworks Limited		0.98		
Cadila Healthcare Ltd		1.56	Pesticides		0.79		
Divi s Laboratories Ltd.		1.19	P I Industries Ltd		0.79		
Gland Pharma Limited		0.64	Equity & Equity related		78.05		
Retailing		4.43	Mutual Fund Units				
CarTrade Tech Ltd		1.29	CI Global Alpha Innovators				
Zomato Ltd.		1.21	Corp Class I - 994	Overseas Mutual	18.62		
Trent Ltd		0.98	Mutual Fund Units - Total		18.62		
Indiamart intermesh ltd.		0.95	Triparty Repo		3.02		
Consumer Durables		3.79	Net Current Assets/(Liabilities)		0.31		
Titan Company Ltd.		3.79	Grand Total		100.00		

For viewing detailed portfolio of CI Global Alpha Innovators Corporate Class on desktop please visit: www.kotakmf.com>> Forms & Downloads>>Portfolios>>CI Global Alpha Innovators Corporate Class.

18.62 7.36 7.25 6.13 5.76 5.56 5.54 5.15 5.10 4.43 29.10						
🖉 Overseas Mutual Fund 📄 Petroleum Products 📑 Auto 🥌 Finance 📑 Banks 📑 Auto Ancillaries						
🗖 Overseas Mutual Fund 📄 Petroleum Products 📑 Auto 🧮 Finance 📑 Banks 📑 Auto Ancillaries						
Overseas Mutual Fund Petroleum Products Auto Finance Banks Auto Ancillaries Industrial Products Software Pharmaceuticals Retailing REST						

SYSTEMATIC INVESTMENT PLAN (SIP)							
Systematic Investment Plan (SIP) If you had invested ₹10,000 every month							
Monthly SIP of (₹) 10000	Since Inception	1 year					
Total amount invested (₹)	2,50,000	1,20,000					
Total Value as on Oct 29, 2021 (₹)	4,04,676	1,50,964					
Scheme Returns (%)	52.25	51.64					
85% IISL Kotak India Pioneering Innovations + 15% MSCI ACWI Information Technology Index TRI (%)	45.55	49.77					
Alpha	6.69	1.87					
85% IISL Kotak India Pioneering Innovations + 15% MSCI ACWI Information Technology Index TRI (%) (₹)#	3,83,343	1,49,906					
Nifty 50 (TRI) (₹)^	3,60,982	1,44,782					
Nifty 50 (TRI) Returns (%)	38.44	40.83					

Product Label as on 31st October, 2021	Fund	Benchmark
<ul> <li>This product is suitable for investors who are seeking*:</li> <li>Long term capital growth</li> <li>Investment in equity and equity related securities of companies operating with pioneering innovations theme without any market capitalisation and sector bias.</li> </ul>	Risk-o-meter Moderate High Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh Vigh	Risk-o-meter Risk-o-meter
* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Low High	Low High

Scheme Inception : - October 31, 2019. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. # Benchmark ; ^ 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. Alpha is difference of scheme return with benchmark return.

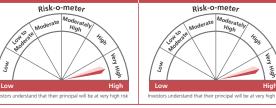
Kotak Pioneer Fund NAV as on October 31, 2021: ₹18.9630 (Reg-Plan-IDCW), ₹19.6430 (Dir-Plan-IDCW), ₹18.9620 (Growth Option), ₹19.6430 (Direct Growth Option) \*For Fund Manager experience, please refer page 71-73. \*\*Total Expense Ratio includes applicable B30 fee and GST. For scheme performance, please refer page no 63-70.

## **I KOTAK ESG OPPORTUNITIES FUND**

An open-ended Equity Scheme following Environment, Social and Governance (ESG) theme

4.9 3.0 1.8 14. 6.0 4.1 3.7 11.9 5.3 4.3 1.2 1.0 7.9 3.0 2.0 1.6 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2	Transportat       RS     Inter Globe A       14     Container Co       90     Great Eastern       91     Great Eastern       92     Fertilisers       83     Coromandel       84     Bharti Airtel       04     Bharti Airtel       04     Bharti Airtel       05     Chemicals       33     Linde India L       98     Ratnamai N       998     Ratnamai N       903     Auto Ancill       91     DR.Lal Pathla       92     Healthcare       93     Binsurance       94     Baja Finserv	tion Aviation Ltd orporation of India Ltd. n Shipping Company Ltd International Ltd. ervices Ltd Ltd - Partly Paid Shares Durables d. s Ltd. td. tals & Power Ltd. detals & Tubes Ltd. aries idustries Ltd. Services	y/Rating % to Net Asse 2.4 1.3 0.9 0.7 2.0 2.0 1.9 1.9 0.0 1.7 1.0 0.0 1.1 1.1 0.0 1.1 1.1 0.0 1.1 1.1
5.1 4.9 3.0 1.8 14,4 6.0 4.7 3.7 11,9 5.3 1.2 1.2 3.0 2.0 1.0 7.9 3.0 2.0 1.1 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2	<ul> <li>Inter Globe A</li> <li>Container Co</li> <li>Great Eastern</li> <li>Fertilisers</li> <li>Groomandel</li> <li>Telecom - S</li> <li>Bharti Airtel</li> <li>Bharti Airtel</li> <li>Bharti Airtel</li> <li>Bharti Airtel</li> <li>Bharti Airtel</li> <li>Bharti Airtel</li> <li>Consumer I</li> <li>Bharti Airtel</li> <li>Chemicals</li> <li>Linde India L</li> <li>Ferrous Me</li> <li>Jindal Steel &amp;</li> <li>Ratnamai N</li> <li>Auto Ancili</li> <li>Balkrishna In</li> <li>MRF Limited</li> <li>Insurance</li> <li>Baja Finserv</li> <li>Retailing</li> </ul>	Aviation Ltd orporation of India Ltd. n Shipping Company Ltd International Ltd. ervices Ltd Ltd - Partly Paid Shares Durables d. s Ltd. td. tals & Power Ltd. Atals & Tubes Ltd. aries idustries Ltd. Services	1 0.9 0 2.0 1.9 1.9 0.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0
5.1 4.9 3.0 1.8 14,4 6.0 4.7 3.7 11,9 5.3 1.2 1.2 3.0 2.0 1.0 7.9 3.0 2.0 1.1 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2	<ul> <li>Inter Globe A</li> <li>Container Co</li> <li>Great Eastern</li> <li>Fertilisers</li> <li>Groomandel</li> <li>Telecom - S</li> <li>Bharti Airtel</li> <li>Bharti Airtel</li> <li>Bharti Airtel</li> <li>Bharti Airtel</li> <li>Bharti Airtel</li> <li>Bharti Airtel</li> <li>Consumer I</li> <li>Bharti Airtel</li> <li>Chemicals</li> <li>Linde India L</li> <li>Ferrous Me</li> <li>Jindal Steel &amp;</li> <li>Ratnamai N</li> <li>Auto Ancili</li> <li>Balkrishna In</li> <li>MRF Limited</li> <li>Insurance</li> <li>Baja Finserv</li> <li>Retailing</li> </ul>	Aviation Ltd orporation of India Ltd. n Shipping Company Ltd International Ltd. ervices Ltd Ltd - Partly Paid Shares Durables d. s Ltd. td. tals & Power Ltd. Atals & Tubes Ltd. aries idustries Ltd. Services	1 0.9 0 2.0 1.9 1.9 0.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0
5.1 4.9 3.0 1.8 14,4 6.0 4.7 3.7 11,9 5.3 1.2 1.2 3.0 2.0 1.0 7.9 3.0 2.0 1.1 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2	14     Container Co       90     Great Eastern       91     Great Eastern       92     Great Eastern       93     Coromandel       84     Telecon - S       49     Bharti Airtel       04     Bharti Airtel       71     Bata India Lt       93     Linde India L       23     Ferrous Me       23     Ferrous Me       23     Batkrishna In       84     Ratnamai N       03     Auto Ancili       01     Balkrishna In       82     MRF Limited       12     Healthcare       91     DR.Lal Pathla       84     Raparne       66     Bajaj Finserv       25     Retailing	orporation of India Ltd. n Shipping Company Ltd International Ltd. ervices Ltd Ltd - Partly Paid Shares Durables d. s Ltd. ttd. ttals & Power Ltd. Aetals & Tubes Ltd. aries idustries Ltd. Services	0.: 2.0 2.0 1.9 0.0 1.1 1.1 1.0 1.0 1.0 1.0 1.0 1.0 1.0
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3.0 1.8 14.4 6.0 3.7 11.9 5.3 4.3 1.2 1.0 7.9 3.0 2.0 1.8 1.1 7.9 2.9 1.6 1.2 1.2 1.0 4.1 0.4 0.4 0.4 0.4	09     Fertilisers       86     Coromandel       86     Telecom - S       49     Bharti Airtel       04     Bharti Airtel       74     Consumer I       71     Bata India Lt       98     VIP Industrie       39     Chemicals       131     Linde India Lt       98     Ratnamani N       03     Auto Ancill.       01     Balkrishna In       81     MRF Limited       112     Healthcare       91     DR.Lal Pathla       91     BR.Larnance       66     Bajaj Finserv       25     Retailing	International Ltd. ervices Ltd Ltd - Partly Paid Shares Durables d. s Ltd. td. td. tals & Power Ltd. Aletals & Tubes Ltd. aries Idustries Ltd. Services	2.0 1.9 0.0 1.1 1.1 0.0 1.1 1.0 1.0 1.0
1.8 18. 14.4 6.0. 4.7 3.7 11.9 5.3 4.3 1.2 7.9 3.0 2.0 1.6 1.1 7.9 2.9 1.6 1.2 1.1 0.4 0.4 4.1	<ul> <li>86 Coromandel</li> <li>86 Telecom - So</li> <li>49 Bharti Airtel</li> <li>04 Bharti Airtel</li> <li>174 Consumer I</li> <li>778 Bata India Lt</li> <li>98 VIP Industrie</li> <li>39 Chemicals</li> <li>33 Linde India L</li> <li>98 Ratnamani N</li> <li>03 Auto Ancilli</li> <li>01 Balkrishna In</li> <li>82 MRF Limited</li> <li>112 Healthcare</li> <li>91 DR.Lal Pathla</li> <li>81 Insurance</li> <li>66 Bajaj Finserv</li> <li>25 Retailing</li> </ul>	ervices Ltd Ltd - Partly Paid Shares Durables d. s Ltd. td. tals & Power Ltd. Afetals & Tubes Ltd. aries idustries Ltd. Services	2.0 1.9 0.0 1.1 1.1 0.0 1.1 1.0 1.0 1.0
1.8 14.4 6.0 4.7 3.7 11.5 5.5 4.3 1.2 7.9 3.0 2.0 1.8 1.1 7.9 2.9 2.9 1.6 1.2 1.1 0.4 0.4 0.4 0.4 0.4 0.4	<ul> <li>86 Telecom - S</li> <li>49 Bharti Airtel</li> <li>40 Bharti Airtel</li> <li>47 Consumer I</li> <li>47 Bata India Lt</li> <li>48 ViP Industrie</li> <li>39 Chemicals</li> <li>33 Linde India Lt</li> <li>498 Ratnamai N</li> <li>403 Auto Ancilli</li> <li>401 Balkrishna In</li> <li>82 MRF Limited</li> <li>112 Healthcare</li> <li>91 DR.Lal Pathla</li> <li>81 Insurance</li> <li>66 Bajaj Finserv</li> <li>25 Retailing</li> </ul>	ervices Ltd Ltd - Partly Paid Shares Durables d. s Ltd. td. tals & Power Ltd. Afetals & Tubes Ltd. aries idustries Ltd. Services	1.3 1.3 0.0 1.7 1.7 1.7 1.4 1.4 1.4 1.7 0.4 1.7 0.4 1.7 0.4 1.7 0.4 1.7 0.4 1.7 0.4 1.7 0.4 1.4 1.4 1.4 1.4 1.4 1.4 1.4 1.4 1.4 1
14.4 6.0 4.7 3.7 11.9 5.3 4.3 1.2 1.0 7.9 3.0 2.0 1.6 1.1 7.9 2.9 1.6 1.2 1.1 0.4 0.4 0.4 4.1	<ul> <li>49 Bharti Airtel</li> <li>04 Bharti Airtel</li> <li>74 Consumer I</li> <li>71 Bata India Lt</li> <li>98 VIP Industrie</li> <li>33 Linde India L</li> <li>23 Ferrous Me</li> <li>03 Jindal Steel &amp;</li> <li>98 Ratnamai N</li> <li>33 Auto Ancili</li> <li>01 Balkrishna In</li> <li>82 MRF Limited</li> <li>12 Healthcare</li> <li>99 Insurance</li> <li>66 Bajaj Finserv</li> <li>25 Retailing</li> </ul>	Ltd Ltd - Partly Paid Shares Durables d. s Ltd. td. tals & Power Ltd. Atals & Tubes Ltd. aries idustries Ltd. Services	1.5 0.0 1.7 1. 1. 1. 1. 1. 1. 0.4 1. 0.4 1. 0.4 1. 0.5 0.0 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.
6.0 4.7 3.7 11.9 5.3 1.2 1.0 7.9 3.0 2.0 1.0 1.1 7.9 1.0 1.2 1.1 0.4 0.4 0.4 4.1	04 Bharti Airtel 74 Consumer I 71 Bata India Lt 98 VIP Industrie 39 Chemicals 33 Linde India L 34 Ferrous Me 03 Jindal Steel & 98 Ratnamani N 03 Auto Ancill: 01 Balkrishna In 82 MRF Limited 12 Healthcare 91 DR.Lal Pathla 98 Insurance 66 Bajaj Finserv 25 Retailing	Ltd - Partly Paid Shares <b>Durables</b> d. s Ltd. ttd. <b>tals</b> & Power Ltd. Aretals & Tubes Ltd. <b>aries</b> idustries Ltd. <b>Services</b>	0.0 1.3 1.7 0.0 1.4 1.4 1.4 1.4 0.4 1.4 0.4 1.4 0.4 1.4 0.4 1.4 0.4 1.4 0.4 1.4 0.4 1.4 0.4 1.4 1.4 1.4 1.4 1.4 1.4 1.4 1.4 1.4 1
4.1 3.7 11.9 5.3 4.2 1.2 1.0 7.9 3.0 2.0 1.6 1.1 7.9 2.9 1.6 1.2 1.1 0.4 0.4 0.4	74     Consumer I       71     Bata India Lt       98     VIP Industrie       39     Chemicals       33     Linde India Lt       23     Ferrous Me       39     Ratnamani N       03     Auto Ancilli       01     Balkrishna In       82     MRF Limited       12     Healthcare       98     Ratnamani N       03     Auto Ancilli       04     DR.Lal Pathla       99     Insurance       91     Bajaj Finserv       25     Retailing	Durables d. s Ltd. td. tals & Power Ltd. Aetals & Tubes Ltd. aries idustries Ltd. Services	1. 1. 0. 1. 1. 1. 0. 0. 0. 1. 0. 1. 1. 0. 1. 1. 1. 0. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1
3.7 11.9 5.3 4.3 1.2 7.9 3.0 2.0 1.6 1.7 7.9 2.9 1.6 1.2 1.7 0.4 0.4 0.4 4.1	71     Bata India Lt       98     VIP Industrie       39     Chemicals       33     Linde India L       23     Ferrous Me       03     Auto Ancill.       03     Auto Ancill.       01     Balkrishna In       82     MRF Limited       112     Healthcare       91     DR.Lal Pathla       93     Insurance       66     Bajaj Finserv       25     Retailing	d. s Ltd. tals & Power Ltd. A/etals & Tubes Ltd. aries Iddustries Ltd. Services	1. 0.0 1. 1. 1. 1. 0. 0. 0. 0. 1. 1. 0. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.
11.5 5.3 4.3 1.2 7.9 3.0 2.0 1.8 1.1 7.9 2.5 1.6 1.2 1.1 0.4 0.4 4.1	98     VIP Industrie       39     Chemicals       33     Linde India L       23     Ferrous Me       03     Jindal Steel &       98     Ratnamani N       03     Auto Ancilli       01     Balkrishna In       82     MRF Limited       112     Healthcare       91     DR.Lal Pathla       91     Balkrishna In       91     Retailing	s Ltd. tals & Power Ltd. Aletals & Tubes Ltd. aries Iddustries Ltd. Services	0.0 1.0 1.0 1.0 0.0 0.0 0.0 0.0 1.0 1.0
5.3 4.2 1.2 1.0 7.9 3.0 2.0 1.8 1.1 7.9 2.9 1.6 1.2 1.1 0.4 0.4	<ul> <li>Chemicals</li> <li>Linde India L</li> <li>Ferrous Me</li> <li>Jindal Steel &amp;</li> <li>Ratnamani N</li> <li>Auto Ancili</li> <li>Balkrishna In</li> <li>Balkrishna In</li> <li>MRF Limited</li> <li>Healthcare</li> <li>DR.Lal Pathla</li> <li>Insurance</li> <li>Baja Finserv</li> <li>Retailing</li> </ul>	td. tals & Power Ltd. Atetals & Tubes Ltd. aries Idustries Ltd. Services	1. 1. 1. 1. 0. 1. 0. 0. 0. 1. 1. 1.
4.3 1.2 1.0 <b>7.9</b> 3.0 2.0 1.8 1.1 <b>7.9</b> 2.9 1.6 1.2 1.1 0.4 0.4 <b>4.1</b>	<ul> <li>Linde India L</li> <li>Ferrous Me</li> <li>Jindal Steel 8</li> <li>Ratnamani N</li> <li>Auto Ancili</li> <li>Balkrishna In</li> <li>MRF Limited</li> <li>Healthcare</li> <li>DR.Lal Pathla</li> <li>Insurance</li> <li>Bajaj Finserv</li> <li>Retailing</li> </ul>	tals & Power Ltd. /etals & Tubes Ltd. aries idustries Ltd. Services	1.0 1.1 0.0 1.1 0.5 0.5 0.1 1.1 1.1
1.2 1.0 <b>7.9</b> 3.0 1.8 1.1 <b>7.9</b> 2.9 1.6 1.2 1.1 0.4 0.4 <b>0.4</b>	<ul> <li>Ferrous Me</li> <li>Jindal Steel 8</li> <li>Ratnamani N</li> <li>Auto Ancili</li> <li>Balkrishna In</li> <li>Balkrishna In</li> <li>MRF Limited</li> <li>Healthcare</li> <li>DR.Lal Pathla</li> <li>Insurance</li> <li>Bajaj Finserv</li> <li>Retailing</li> </ul>	tals & Power Ltd. /etals & Tubes Ltd. aries idustries Ltd. Services	1.0 1. 0.4 1.1 0.0 0.0 1.4 1.4
1.0 <b>7.9</b> 3.0 1.0 <b>7.9</b> 2.9 1.6 1.2 1.1 0.4 0.4 <b>0.4</b>	<ul> <li>Jindal Steel &amp;</li> <li>Ratnamani N</li> <li>Auto Ancili</li> <li>Balkrishna In</li> <li>Balkrishna In</li> <li>MRF Limited</li> <li>Healthcare</li> <li>DR.Lal Pathla</li> <li>Insurance</li> <li>Bajaj Finserv</li> <li>Retailing</li> </ul>	& Power Ltd. Aetals & Tubes Ltd. aries Idustries Ltd. Services	1. 0. <b>1.</b> 0.9 0. <b>1.</b>
<b>7.</b> 9 3.0 2.0 1.8 1.1 <b>7.</b> 9 2.9 1.6 1.2 1.1 0.4 0.4 <b>4.1</b>	98     Ratnamani M       03     Auto Ancilli       01     Balkrishna In       82     MRF Limited       12     Healthcare       91     DR.Lal Pathla       91     Insurance       66     Bajaj Finserv       25     Retailing	Aetals & Tubes Ltd. aries Idustries Ltd. Services	0.4 <b>1.</b> 0.9 0.4 <b>1.4</b>
3.0 2.0 1.8 1.7 <b>7.5</b> 2.5 1.6 1.2 1.1 0.4 0.4 <b>4.1</b>	Auto Ancilli01Balkrishna In82MRF Limited12Healthcare91DR.Lal Pathla98Insurance66Bajaj Finserv25Retailing	aries Idustries Ltd. Services	<b>1.</b> 0.9 0.4 <b>1.4</b>
2.0 1.8 1.1 <b>7.9</b> 2.5 1.6 1.2 1.1 0.4 0.4 <b>4.1</b>	01Balkrishna In82MRF Limited12Healthcare91DR.Lal Pathla98Insurance66Bajaj Finserv25Retailing	dustries Ltd. Services	0.9 0.6 <b>1.</b> 4
1.8 1.1 <b>7.9</b> 2.9 1.6 1.2 1.1 0.4 0.4 <b>4.1</b>	<ul> <li>MRF Limited</li> <li>Healthcare</li> <li>DR.Lal Pathla</li> <li>Insurance</li> <li>Bajaj Finserv</li> <li>Retailing</li> </ul>	Services	0.6 <b>1.</b> 4
1.1 <b>7.</b> 9 2.9 1.6 1.2 1.1 0.4 0.4 <b>4.1</b>	12Healthcare91DR.Lal Pathla98Insurance66Bajaj Finserv25Retailing	Services	1.4
<b>7.</b> 9 2.9 1.6 1.2 1.1 0.4 0.4 <b>4.1</b>	<ul> <li>91 DR.Lal Pathla</li> <li>98 Insurance</li> <li>66 Bajaj Finserv</li> <li>25 Retailing</li> </ul>		
2.9 1.6 1.2 1.1 0.4 0.4 <b>4.1</b>	<ul><li>98 Insurance</li><li>66 Bajaj Finserv</li><li>25 Retailing</li></ul>	abs Ltd.	
1.6 1.2 1.1 0.4 0.4 <b>4.</b> 1	.66 Bajaj Finserv .25 <b>Retailing</b>		1.4
1.2 1.1 0.4 0.4 <b>4.</b> 1	25 Retailing		1.4
1.1 0.2 0.2 <b>4.</b> 1		Ltd.	1.4
0.4 0.4 <b>4.</b> 1			1.4
0.4 <b>4.</b> 1			1.0
4.1	.43 V-Mart Retai	il Ltd.	0.4
	40 Pesticides		0.9
4 1	.10 Dhanuka Ag	ritech Ltd.	0.9
7.	10 Entertainm	ent	0.3
4.0			0.2
2.0		juity Related - Total	95.2
2.0			
3.3			0.5
	notale Eigela		0.1
	in actual i an	id Offics - Total	0.:
	i utures		0
	Dittearratine		0.4
			4.
	net current		-0.8
	Grana Iota	I	100.0
1.2	.28		
SECTOR A	LLOCATION	(%)	
11.98 7.	.98 7.91	4.50 4.10 4.00 3 34 3.20	21.65
1	3. 1. 3. 3. 2. 1. 1. SECTOR A	3.34 Kotak Liquid 1.86 Mutual Fun 1.48 Futures 3.20 DR.Lal Pathla 3.20 Triparty Re 2.88 Net Curren 1.60 Grand Tota 1.28 SECTOR ALLOCATION	3.34 Kotak Liquid Scheme Direct Plan Growth 1.86 Mutual Fund Units - Total 1.48 Futures 3.20 DR.Lal Pathlabs LtdNOV2021 3.20 Triparty Repo 2.88 Net Current Assets/(Liabilities) 1.60 Grand Total 1.28 SECTOR ALLOCATION (%)

- Long term capital growth
- Investment in Portfolio of predominantly equity & equity related securities of companies following environmental, social and governance (ESG) criteria.
- Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



### **I KOTAK INDIA GROWTH FUND SERIES 4**

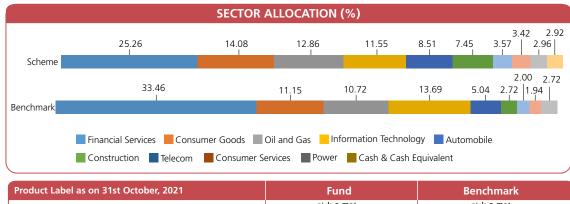
Multicap fund - A 36 months close ended equity scheme investing across large cap, midcap and small cap stocks



Fund Manager:	Mr. Devende	er Singhal*	
AAUM:	₹89.38 crs		Issuer/Instr
AUM:	₹89.47 crs		Equity & Eq
Benchmark:	Nifty 200 TF	RI I	Banks ICICI Bank Lt
Allotment date:	February 20	. 2018	State Bank C
Folio count:	1,738	·	HDFC Bank I
Investment Object The investment of to generate cap diversified portfor related instrume capitalisation and There is no assura investment object achieved. Available Plans/Op A)Regular Plan B) II Options: Payour (applicable for all p IDCW Frequency Trustee's Discretio Ratios	tive bjective of th ital apprecia olio of equi ents across sectors. nce or guara tive of the sci otions Direct Plan t of IDCW plans)	tion from a ty & equity market ntee that the heme will be	Axis Bank Ltt Kotak Mahir Petroleum I Reliance Indu Reliance Indu Bharat Petro Hindustan Pe Software Persistent Sy Firstsource S Infosys Ltd. Tech Mahind Consumer I Pokarna Ltd. Century Plyb Greenply Ind Consumer I
Portfolio Turno	ver	119.71%	Emami Ltd.
Source: <sup>5</sup> ICRA MFI Minimum Investm The scheme is a d units of the scheme stock exchange. Load Structure Entry Load: Nil. (app Exit Load: Nil. (app Total Expense Rati	nent Amount close ended me can be tr oplicable for all oicable for all	aded on the all plans) plans)	United Spirit Auto Mahindra & Maruti Suzul Telecom - Su Bharti Airtel Bharti Airtel Power Term Deposit
Regular:1.28%; D Data as on Octob			Equity Derivat

PORTFOLIO				
Issuer/Instrument Industry/Rating	% to Net Assets	Issuer/Instrument Industry/Rating	% to Net Assets	
Equity & Equity related		National Thermal Power Corporation Limited	2.97	
Banks	24.77	Leisure Services	2.51	
ICICI Bank Ltd.	9.14	Barbeque Nation Hospitality Ltd.	2.51	
State Bank Of India	5.40	Construction Project	2.37	
HDFC Bank Ltd.	5.31	Larsen And Toubro Ltd.	2.37	
Axis Bank Ltd.	3.10	Auto Ancillaries	2.00	
Kotak Mahindra Bank Ltd.	1.82	Subros Ltd.	1.41	
Petroleum Products	12.87	Varroc Engineering Ltd.	0.59	
Reliance Industries Ltd.	5.53	Entertainment	1.68	
Reliance Industries Ltd - Partly Paid Shares	3.91	Zee Entertainment Enterprises Ltd	1.68	
Bharat Petroleum Corporation Ltd.	1.87	Cement & Cement Products	1.51	
Hindustan Petroleum Corporation Ltd	1.56	JK Cement Ltd.	1.51	
Software	11.55	Pharmaceuticals	1.50	
Persistent Systems Limited	6.48	Cadila Healthcare Ltd	0.79	
Firstsource Solutions Ltd.	2.14	Solara Active Pharma Sciences Ltd.	0.71	
Infosys Ltd.	1.77	Aerospace & Defense	1.16	
Tech Mahindra Ltd.	1.16	Bharat Electronics Ltd.	1.16	
Consumer Durables	9.85	Retailing	0.91	
Pokarna Ltd.	4.26	Zomato Ltd.	0.91	
Century Plyboards (India) Ltd.	3.01	Construction	0.82	
Greenply Industries Ltd.	2.58	PNC Infratech Ltd	0.82	
Consumer Non Durables	8.49	Finance	0.50	
Emami Ltd.	3.10	Mahindra & Mahindra Financial Services Ltd.	0.50	
ITC Ltd.	3.06	Equity & Equity Related - Total	94.38	
United Spirits Ltd.	2.33	Futures		
Auto	5.35	Maruti Suzuki India Limited-NOV2021	1.17	
Mahindra & Mahindra Ltd.	2.88	Options		
Maruti Suzuki India Limited	2.47	CNX NIFTY - 14500.000 - Put Option - December 2023	1.56	
Telecom - Services	3.57	Options - Total	1.56	
Bharti Airtel Ltd	3.47	Triparty Repo	3.14	
Bharti Airtel Ltd - Partly Paid Shares	0.10	Net Current Assets/(Liabilities)	0.92	
Power	2.97	Grand Total	100.00	

Term Deposit as provided above is towards margin for derivatives transactions Equity Derivative Exposuer is 2.73%



Product Label as on 31st October, 2021	Fund	Benchmark
	Risk-o-meter	Risk-o-meter
This product is suitable for investors who are seeking*:	Moderate High	John Server Moderate Moderately High
Long term capital growth	ton see	10 <sup>40</sup> delate
<ul> <li>Investment in equity and equity related securities without any market capitalisation and sector bias.</li> </ul>		Mog
* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Low High	Low High
	Investors understand that their principal will be at very high risk	Investors understand that their principal will be at very high ris

Kotak India Growth Fund Series 4 NAV as on October 31, 2021: ₹19.1540 (Reg-Plan-IDCW), ₹19.8090 (Dir-Plan-IDCW), ₹19.1530 (Growth Option), ₹19.9460 (Direct Growth Option) \*For Fund Manager experience, please refer page 71-73. \*\*Total Expense Ratio includes applicable B30 fee and GST. For scheme performance, please refer page no 63-70.

### **KOTAK INFRASTRUCTURE &** ECONOMIC REFORM FUND

An open ended equity scheme following infrastructure & Economic Reform theme



% to Net Assets

5.72 5.56 0.16 5.52 2.96 2.56 5.49 5.49 5.33 3.68 1.65 4.20 2 64 1.56 3.66 2.30

Fund Manager:	Mr. Harish Krishnan*		PORT	FOLIO	
AAUM:	₹461.86 crs	Issuer/Instrument Industry	Rating % to Net Assets	Issuer/Instrument	Industry/Rating
AUM:	₹462.33 crs	Equity & Equity related	-	Telecom - Services	
Benchmark:	India Infrastructure	Industrial Products	15.91	Bharti Airtel Ltd	
	Index (Customised	Schaeffler India Ltd	4.76	Bharti Airtel Ltd - Partly Paid Shares	
	Index by IISL)	AIA Engineering Limited.	2.89	Gas	
Allotment date:	February 25, 2008	Supreme Industries Limited	2.52	Gujarat Gas Ltd.	
olio count:	18,304	Cummins India Ltd.	2.13	Indraprastha Gas Ltd.	
estment Object	in o	SKF India Ltd	1.65	Petroleum Products	
	bjective of the scheme is	WPIL Ltd	1.05	Reliance Industries Ltd.	
	term capital appreciation	Carborundum Universal Ltd.	0.91	Transportation	
	ied portfolio of	Construction Project	10.82	Container Corporation of India Ltd.	
	quity and equity-related	Larsen And Toubro Ltd.	5.54	Inter Globe Aviation Ltd	
	oment of India as a result	H G Infra Engineering Ltd.	3.19	Consumer Durables	
	stments in infrastructure	Rail Vikas Nigam Limited.	1.53	Kajaria Ceramics Ltd.	
	nomic reforms. However,	Techno Electric & Engineering Company Limited	0.56	V-Guard Industries Ltd.	
iere is no assura ie scheme will be	ince that the objective of	Cement & Cement Products	9.96	Power	
vailable Plans/Or		Ultratech Cement Ltd.	4.13	National Thermal Power Corporation	Limited

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans) **IDCW Frequency** Trustee's Discretion

Ratios

Portfolio Turnover	28.20%
<sup>s</sup> Beta	1.04
<sup>s</sup> Sharpe##	0.76
<sup>s</sup> Standard Deviation	26.02%
(P/E)	40.94
P/BV	4.08
IDCW Yield	0.78

Source: <sup>\$</sup>ICRA MFI Explorer. Minimum Investment Amount

Initial Investment: ₹5000 and in multiple of ₹1 for purchase and for ₹0.01 for switches Additional Investment: ₹1000 & in multiples of ₹1

Ideal Investments Horizon: 5 years & above Load Structure

Entry Load: Nil. (applicable for all plans) Exit Load:

a) For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.

b) If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%

c) If units are redeemed or switched out on or after 1 year from the date of allotment: NIL

Total Expense Ratio\*\*

Regular: 2.63%; Direct: 1.21% Data as on October 31, 2021

AIA Engineering Limited.	2.89	Gas	5.52
Supreme Industries Limited	2.52	Gujarat Gas Ltd.	2.96
Cummins India Ltd.	2.13	Indraprastha Gas Ltd.	2.56
SKF India Ltd	1.65	Petroleum Products	5.49
WPIL Ltd	1.05	Reliance Industries Ltd.	5.49
Carborundum Universal Ltd.	0.91	Transportation	5.33
Construction Project	10.82	Container Corporation of India Ltd.	3.68
Larsen And Toubro Ltd.	5.54	Inter Globe Aviation Ltd	1.65
H G Infra Engineering Ltd.	3.19	Consumer Durables	4.20
Rail Vikas Nigam Limited.	1.53	Kajaria Ceramics Ltd.	2.64
Techno Electric & Engineering Company Limited	0.56	V-Guard Industries Ltd.	1.56
Cement & Cement Products	9.96	Power	3.66
Ultratech Cement Ltd.	4.13	National Thermal Power Corporation Limited	2.30
Shree Cement Ltd.	3.41	Kalpataru Power Transmission Ltd.	1.36
The Ramco Cements Ltd	2.42	Ferrous Metals	2.69
Construction	9.71	Ratnamani Metals & Tubes Ltd.	2.26
PNC Infratech Ltd	3.51	APL Apollo Tubes Ltd.	0.43
JMC Projects (India) Ltd.	2.34	Auto Ancillaries	2.52
Mahindra Lifespace Developers Ltd	2.32	Rolex Rings Ltd.	2.52
G R Infraprojects Limited	1.54	Oil	2.37
Chemicals	6.42	Hindustan Oil Exploration Company Ltd.	2.37
Solar Industries India Limited	6.42	Equity & Equity Related - Total	96.60
Industrial Capital Goods	6.28	Triparty Repo	3.63
Thermax Ltd.	3.58	Net Current Assets/(Liabilities)	-0.23
ABB India Ltd.	1.83	Grand Total	100.00
BEML Ltd.	0.87		

SECTOR ALLOCATION (%)									
	22	19 I	20.52	13.38	9.96 I	6.42	5.72	5.33 4	1.20 3.66 3.41
Scheme									
_	6.80	11.40	14.59 I	14.52 I	10.9 I	7	6.74	3.51	9.77
Benchmark									
📕 Industrial Manufacturing 📕 Construction 📗 Oil and Gas 📙 Cement & Cement Products 📕 Chemicals									
	Telecor	m Services	Consumer Goods	Power Cas	h & Cash Equ	uivalent			

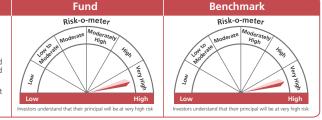
Systematic Investment Plan (SIP) If you had invested ₹10,000 every month						
Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	16,50,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 29, 2021 (₹)	47,92,589	28,30,296	14,83,140	9,76,171	5,88,717	1,60,788
Scheme Returns (%)	14.37	16.38	15.98	19.59	34.83	69.28
India Infrastructure Index (Customised Index by IISL)(TRI) Returns (%)	7.75	9.87	11.40	14.74	27.22	49.97
Alpha	6.62	6.51	4.57	4.85	7.60	19.31
India Infrastructure Index (Customised Index by IISL) (TRI) (₹)#	28,87,044	19,99,604	12,60,139	8,67,110	5,32,313	1,50,019
Nifty 50 (TRI) (₹)^	47,77,860	27,55,808	15,50,002	9,93,814	5,41,579	1,44,782
Nifty 50 (TRI) Returns (%)	14.33	15.88	17.21	20.33	28.51	40.83

Product Label as on 31st October, 2021 This product is suitable for investors who are seeking\*:

• 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

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



Scheme Inception : - February 25, 2008. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. # Benchmark ; ^ 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.

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### **KOTAK MULTICAP FUND**

Total Expense Ratio\*\* Regular: 2.03%; Direct: 0.25% Data as on October 31, 2021

An open ended equity scheme investing across large cap, mid cap, small cap stocks

Fund Manager:       Kr. Harsha Upadhyaya* Mr. Devender Singhal & Mr. Abhishek Bisen AAUM:       Issuer/Instruemt       Industry/Rating % to Net Assee         AAUM:       ₹3,583.25 crs       AUM:       ₹3,611.27 crs       Equity & Equity related       Bans       14.         AUM:       ₹3,611.27 crs       Equity & Equity related       Bans       14.         Allotment date:       September 29, 2021       Folio count:       1,68,831       21.         Folio count:       1,68,831       11.       21.       City Union Bank Ltd.       22.         Indian Bank       11.       11.       Avis Bank Ltd.       11.         Investment Objective       The investment objective of the scheme will be realized.       Avis Bank Ltd.       11.         However, there is no assurance that the objective of the scheme will be realized.       11.       11.       11.         Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment (applicable for all plans).       11.       11.       11.       11.         IDCW Frequency Trustee'D Discretion       Tata Consultancy Services Ltd.       00.       00.       11.         India Investment & Toioon S syears & above       12.       13.       14.       14.         Corture Phylocard: (India) Ltd.       13.       14.       14.       14. <th colspan="7">PORTFOLIO</th>	PORTFOLIO						
AAUM:       ₹3,583.25 crs       Equity & Equity related         AUM:       ₹3,611.27 crs       Banks       14.         AUM:       ₹3,611.27 crs       Banks       14.         Benchmark:       Nifty 500 Multicap 50:25:25 TRI       State Bank Of India       2.         Allotment date:       September 29, 2021       Federal Bank Ltd.       2.         Folio count:       1,68,831       Axis Bank Ltd.       11.         Investment Objective       The investment objective of the scheme is to generate long-term capital appreciation from a portfolio of equity and equity related       The Ltd.       3.         However, there is no assurance that the objective of the scheme will be realized.       United Spirits Ltd.       11.         Available Plans/Options       Software       8.         Growth and Income Distribution cum Reinvestment) (applicable for all plans)       Firstource Solutions Ltd.       2.         IDCW Frequency Trustee's Discretion       Consumer Durables       1.         Minimum Investment ± ₹10000 & im multiples of ₹1       Consumer Durables       6.         Consumer Durables       Consumer Durables       6.         Consumer Durables       6.       Consumer Durables       6.         Consumer Durables       6.       Consumer Durables       6.         Consumer	s Issuer/Instrument Industry/Rating % to Net Asse						
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Auto     5.       years & above     Maruti Suzuki India Limited     2.       bad Structure     Tata Motors Ltd - DVR     1.       ntry Load: Nil. (applicable for all plans)     Mahindra & Mahindra Ltd.     0.       Yeor redemption / switch out of upto 10%     Fin he initial investment amount (limit)     Sun Pharmaceuticals Industries Ltd.     1.       Vichased or switched in within 1 year from he date of allotment: Nil.     JB Chemicals & Pharmaceuticals Ltd.     0.							
leal investments Horizon       Maruti Suzuki India Limited       2.         years & above       Maruti Suzuki India Limited       2.         oad Structure       Maruti Suzuki India Limited       2.         tata Motors Ltd - DVR       1.         Mahindra & Mahindra Ltd.       0.         Pharmaceuticals       4.         Sun Pharmaceuticals Industries Ltd.       1.         Investment amount (limit)       1.         Alkem Laboratories Ltd.       1.         JB Chemicals & Pharmaceuticals Ltd.       0.         JB Chemicals Ltd.       0.							
vyeas & above       Tata Motors Ltd - DVR       1.         oad Structure       Mahindra & Mahindra Ltd.       0.         ntry Load: Nil. (applicable for all plans)       Year redemption / switch out of upto 10%       Mahindra & Mahindra Ltd.       0.         >For redemption / switch out of upto 10%       f the initial investment amount (limit)       urchased or switched in within 1 year from edate of allotment: Nil.       1.         Alkem Laboratories Ltd.       J.         JB Chemicals & Pharmaceuticals Ltd.       0.							
oad StructureMahindra & Mahindra Ltd.0.ntry Load:Mahindra & Mahindra Ltd.0.PFor redemption / switch out of upto 10% f the initial investment amount (limit) urchased or switched in within 1 year from he date of allotment: Nil.Mahindra & Mahindra Ltd.0.Mahindra & Mahindra Ltd.0.Pharmaceuticals4.Sun Pharmaceuticals Industries Ltd.1.Eris Lifesciences Ltd.1.Alkem Laboratories Ltd.0.JB Chemicals & Pharmaceuticals Ltd.0.							
ntry Load: Nil. (applicable for all plans)     Pharmaceuticals     4.       yit Load:     Sun Pharmaceuticals Industries Ltd.     1.       yFor redemption / switch out of upto 10%     Eris Lifesciences Ltd.     1.       urchased or switched in within 1 year from he date of allotment: Nil.     B Chemicals & Pharmaceuticals Industries Ltd.     0.	105101005						
xit Load:       Sun Pharmaceuticals Industries Ltd.       1.         >For redemption / switch out of upto 10%       Sun Pharmaceuticals Industries Ltd.       1.         if the initial investment amount (limit) urchased or switched in within 1 year from he date of allotment: Nil.       Sun Pharmaceuticals Industries Ltd.       1.         Eris Lifesciences Ltd.       1.         JB Chemicals & Pharmaceuticals Ltd.       0.	o. T						
If or redemption / switch out of upto 10%       Eris Lifesciences Ltd.       1.1         If the initial investment amount (limit)       Eris Lifesciences Ltd.       0.1         Inverchased or switched in within 1 year from redate of allotment: Nil.       B Chemicals & Pharmaceuticals Ltd.       0.1							
t the initial investment amount (ilmit) urchased or switched in within 1 year from e date of allotment: Nil							
JB Chemicals & Pharmaceuticals Ltd. 0.	Kotak Elquid Scheme Direct Han Growth						
le date of allotifient. Nil.							
	111party Repo 24.2						
in units redeemed of switched out are in							
y y y y y y y y y y y y y y y y y y y							
ate of allotment: 1%     Mahindra & Mahindra Financial Services Ltd.     0.       If units are redeemed or switched out on     Shriram Transport Finance Co Ltd.     0.							
r after 1 year from the date of allotment:	·						

24.20	14.22	11.24 I	8.55 I	6.15 5.45	2.98 4.16 3.14   2.81	17.10 I
TREP & Term Deposits & R		Consumer Telecom -		les 🧧 Softwa REST	re 📃 Consumer Dura	bles Auto

Kotak Multicap Fund NAV as on October 31, 2021: ₹9.8740 (Reg-Plan-IDCW), ₹9.8890 (Dir-Plan-IDCW), ₹9.8740 (Growth Option), ₹9.8890 (Direct Growth Option) \*For Fund Manager experience, please refer page 71-73. \*\*Total Expense Ratio includes applicable B30 fee and GST.

Product Label as on 31st October, 2021	Fund	Benchmark
<ul> <li>This product is suitable for investors who are seeking*:</li> <li>Long term capital growth</li> <li>Investment in equity and equity related securities across market capitalisation</li> <li>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</li> </ul>	Risk-o-meter Nigh Nigh Low Righ Low Righ Low Righ Low Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ Righ	Risk-o-meter Noderate Noderate Nigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh Tigh

### **I KOTAK EQUITY ARBITRAGE FUND**

Medium

Maturity Short

Low
Medium
High

Long

Volatility

An open-ended scheme investing in arbitrage opportunities

Fund Manager:	Mr. Hiten Shah*
AAUM:	₹25,032.99 crs
AUM:	₹24,429.84 crs
Benchmark:	Nifty 50 Arbitrage Index
Allotment date:	September 29, 2005
Folio count:	46,625

#### Investment Objective

The investment objective of the scheme is to generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and by investing the balance in debt and money market instruments.

#### Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

#### IDCW Frequency

Monthly (Monday preceding the last Thursday of the month)

#### Ratios

Portfolio Turnover	448.87%
<sup>s</sup> Beta	0.62
<sup>s</sup> Sharpe##	1.74
<sup>s</sup> Standard Deviation	0.77%

#### Source: <sup>\$</sup>ICRA MFI Explorer.

Minimum Investment Amount

Initial Investment: ₹5000 and in multiple of ₹1 for purchase and for ₹0.01 for switches

Additional Investment: ₹1000 & in multiples of ₹1

Ideal Investments Horizon: 3 months & above

#### Load Structure

Entry Load: Nil. (applicable for all plans)

#### Exit Load:

a) For redemptions/switch outs (including SIP/STP) within 30 days from the date of allotment of units: 0.25%

b) For redemptions/switch outs (including SIP/STP) after 30 days from the date of allotment of units: Nil

Total Expense Ratio\*\*

Regular: 1.00%; Direct: 0.43%

Data as on October 31, 2021

Top 10 Holdings					
Issuer/Instrument	Industry/Rating	% to Net Assets	% to Net Assets Derivatives		
Equity & Equity related					
Tata Consultancy Services Ltd.	Software	3.00	-3.02		
Tata Steel Ltd.	Ferrous Metals	2.12	-2.13		
HCL Technologies Ltd.	Software	1.93	-1.94		
Adani Port and Special Economic Zone Ltd.	Transportation	1.90	-1.90		
Hindustan Unilever Ltd.	Consumer Non Durables	1.78	-1.78		
ITC Ltd.	Consumer Non Durables	1.70	-1.71		
Reliance Industries Ltd.	Petroleum Products		-1.43		
Titan Company Ltd.	Consumer Durables	1.41	-1.41		
JSW Steel Ltd.	Ferrous Metals	1.38	-1.38		
UPL Ltd	Pesticides	1.36	-1.36		
Others		51.47	-50.59		
Equity & Equity Related - Total		68.05	-68.65		
Mutual Fund Units		24.25			
Triparty Repo		6.38			
Net Current Assets/(Liabilities)		1.32			
Grand Total		100.00			
		I			
For detailed portfolio log on to		2	C:37C04L:4		

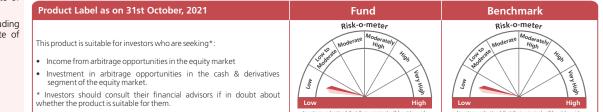
www.kotakmf.com/funds/equity-funds/Kotak-Equity-Arbitrage-Fund/Reg-G Also you can scan the QR code for detailed portfolio.



Mutual Fund Units as provided above is towards margin for derivatives transactions Equity Derivative Exposuer is 68.65%

SECTOR ALLOCATION (%)					
2.85 2.72 24.25 7.63 6.80 6.38 5.30 4.52 4.38 2.78 32.39					
Mutual Fund Software Consumer Non Durables TREP & Term Deposits & Rev.Repo Banks Ferrous Metals Finance Petroleum Products Transportation Pharmaceuticals REST					

Kotak Equity Arbitrage Fund NAV as on October 29, 2021: ₹10.7292 (Monthly-Reg-Plan-IDCW), ₹11.2122 (Monthly-Dir-Plan-IDCW), ₹29.7584 (Growth Option), ₹31.1211 (Direct Growth Option), ₹20.0515 (Birnonthly-Reg-Plan-IDCW), ₹20.2577 (Birnonthly-Dir-Plan-IDCW), ₹23.0261 (Fortnightly-Reg-Plan-IDCW), ₹23.5093 (Fortnightly-Dir-Plan-IDCW)



### KOTAK BALANCED ADVANTAGE FUND

An open ended dynamic asset allocation fund

Fund Manager:	Mr. Harish Krishnan
	Mr. Hiten Shah
	Mr. Abhishek Bisen*
AAUM:	₹11,616.13 crs
AUM:	₹11,813.44 crs
Benchmark:	NIFTY 50 Hybrid
	Composite Debt
	50:50 Index
Allotment date:	August 3, 2018
Folio count:	2,02,935

#### Investment Objective

The investment objective of the scheme is to generate capital appreciation by investing in a dynamically balanced portfolio of equity & equity related securities and debt & money market securities. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

#### Available Plans/Options

A) Regular Plan B) Direct Plan Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

#### Ratios

Portfolio Turnover	28.57%
Portfolio Average Maturity	9.70%
IRS Average Maturity*	0.39%
Net Average Maturity	10.10%
Portfolio Modified Duration	3.23%
IRS Modified Duration*	0.34%
Net Modified Duration	3.57%
Portfolio Macaulay Duration	3.18%
IRS Macaulay Duration*	0.35%
Net Macaulay Duration	3.70%
YTM	5.66%
<sup>s</sup> Beta	1.14
<sup>s</sup> Sharpe∞	1.10
Standard Deviation	13.03%

Source: <sup>\$</sup>ICRA MFI Explorer.

Minimum Investment Amount Initial Investment: ₹1000 and in multiple of ₹1 for purchase and of ₹0.01 for switches Additional Investment: ₹1000 & in multiples of ₹1

Ideal Investments Horizon: 5 years & above

Load Structure Entry Load: Nil. (applicable for all plans) Exit Load:

a) For redemption / switch out of upto 8% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.

b) If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%

c) If units are redeemed or switched out on or after 1 year from the date of allotment: NIL  $\ensuremath{\mathsf{NIL}}$ 

Total Expense Ratio\*\* Regular: 1.78%; Direct: 0.45%

Data as on October 31, 2021



### Kotak Balanced Advantage Fund – Asset Allocation



Source: Internal Analysis. As on 29th October 2021. Automatic: A fund that gives you freedom from managing equity and debt allocation manually during the market ups and down, giving you a balanced growth. Mutual fund investment are subject to market risk, read all scheme related documents carefully

Top 10 Holdings					
Issuer/Instrument	Industry/Rating	% to Net Assets	% to Net Assets Derivatives		
Equity & Equity related Adani Port and Special Economic Zone Ltd. ICICI Bank Ltd.	Transportation Banks	3.55 2.66	-3.55		
Reliance Industries Ltd. Tata Steel Ltd. Ferrous Metals HDFC Bank Ltd.	Petroleum Products Banks	2.25 2.16 2.07	-2.16		
CNX NIFTY-NOV2021 Infosys Ltd. Software Bharti Airtel I td	Telecom - Services	1.94 1.81	-1.95		
ICICI Bank Ltd. Persistent Systems Limited	Banks Software	1.46 1.36	-1.46		
Others Equity & Equity Related - Total Mutual Fund Units Debt Instruments		46.64 65.90 12.83	-24.07 - <b>35.00</b>		
Debent instruments Debentures and Bonds Government Dated Securities Triparty Repo		4.25 16.02 4.05			
Net Current Assets/(Liabilities) Grand Total		-3.05 100.00			
For detailed portfolio log on to		2	ALC: SA		
www.kotakmf.com/funds/hybrid-funds/Kotak-Bala	anced-Advantage-Fund/Reg-%20G		2023238		

Mutual Fund Units as provided above is towards margin for derivatives transactions	
Equity Derivative Exposuer is 35.00%	

Also you can scan the QR code for detailed portfolio.

Equity Derivative Exposuer is 55.00 %									
SECTOR ALLOCATION (%)									
	16.02	13.33	12.67 	7.25 	5.46 4.47	3.9 4.25 4.05	5 3.85	24.70 	
📕 Government Dated Securities 🛛 📕 Banks 💹 Mutual Fund 🚽 Software 📕 Ferrous Metals 📕 Transportation									
	Debentures and Bonds TREP & Term Deposits & Rev.Repo Finance Petroleum Products REST								

#### SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month							
Monthly SIP of (₹) 10000 Since Inception 3 years 1 year							
Total amount invested (₹)	3,90,000	3,60,000	1,20,000				
Total Value as on Oct 29, 2021 (₹)	5,02,557	4,59,504	1,30,852				
Scheme Returns (%)	15.84	16.57	17.36				
NIFTY 50 Hybrid Composite Debt 50:50 Index Returns (%)	18.03	18.87	21.87				
Alpha	-2.19	-2.30	-4.51				
NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)#	5,19,753	4,74,617	1,33,590				
Nifty 50 (TRI) (₹)^	5,90,089	5,42,038	1,44,782				
Nifty 50 (TRI) Returns (%)	26.48	28.57	40.83				

Product Label as on 31st October, 2021
This product is suitable for investors who are seeking\*:

.

• Wealth creation over a long period of time.

Investment in equity, equity related securities & debt, money market instruments while managing risk through active allocation.

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



Benchmark Risk-o-meter wooderstee high to be the second se

Scheme Inception : - August 03,2018. The returns are calculated by XIIR approach assuming investment of Rs. 10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and dutflows and taking the time of investment into consideration. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. # Benchmark ; ^ Additional Benchmark TRI - Total Return Index, In terms of SEBI circular dated January 4, 2018, the performance of the scheme is benchmark 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. "All payouts during the period have been einvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year. CAGR (Compounded Annualised Growth Rate). NA stands for data not available. Note: "Online to Point (PRI) The debt component of the index is TRI since inception. "Source: ICRA MRI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return. (\?Fully or Party blocked against Interest Rate Swaps as 0.31 Oct 2021 is 1.69% of the net assets.

Kotak Balanced Advantage Fund NAV as on October 31, 2021: ₹14.4230(Reg-Plan-IDCV), ₹14.4230(Growth Option) \*Tor fund Manager experience, please refer page 71-73, Mr. Hiten Shah has been managing the fund since 0310/2019. \*\*Total Expense Ratio includes applicable B30 fee and GST. For last three IDCW, please refer page no 74-76. For scheme performance, please refer page no 63-70. @@ Risk rate assumed to be 3.4.2% (RIB) Vortight MIDR rate as no 2910/1.\*\*Total Expense Ratio includes applicable B30 fee and GST.

### **I KOTAK EQUITY HYBRID FUND**

An open-ended hybrid scheme investing predominantly in equity and equity related instruments





Small

100.00

	Лr. Pankaj Tibrewa Лr. Abhishek Biser		PORT	FOLIO		
	2,122.76 crs	Issuer/Instrument Industry/Rating	% to Net Assets	lssuer/Instrument	Industry/Rating	% to Net Assets
AUM: ₹	2,132.23 crs		Assets			
enchmark: N	IFTY 50 Hybrid	Equity & Equity related	40.04	Shyam Metalics and Energy Ltd		0.51
	Composite Debt	Banks ICICI Bank Ltd.	<b>18.04</b> 5.93	Textile Products Page Industries Ltd		<b>0.43</b> 0.43
	5:35 Index	HDFC Bank Ltd.	4.53	Equity & Equity Related - Total		78.31
		State Bank Of India	3.86	Mutual Fund Units		70.5
llotment date: N		Axis Bank Ltd.	1.85	Brookfield India Real Estate Trust	Construction	0.30
olio count: 5	59,162	Kotak Mahindra Bank Ltd.	1.35	Mutual Fund Units - Total		0.30
estment Objective	5	AU Small Finance Bank Ltd.	0.52	Futures		
vestment objective		to Software	8.33	CNX NIFTY-NOV2021		-2.11
nieve growth by in	investing in equity	nd Infosys Ltd. Tata Consultancy Services Ltd.	4.50 2.13	Debt Instruments		
uity related instru	uments, balanced	th Tech Mahindra Ltd.	1.70	Debentures and Bonds Corporate Debt/Financial Institutions		
come generation b	by investing in deb	nd Industrial Products	5.93	HDFC Bank Ltd.	CRISIL AAA	0.93
oney market instru		Supreme maastries Ennited	1.85	Tata Projects Ltd.	FITCH IND AA	0.09
no assurance that			1.55	LIC Housing Finance Ltd.	CRISIL AAA	0.02
eme will be realize	ed.	Cummins India Ltd.	1.20	Corporate Debt/		
ailable Plans/Optio	ons	Bharat Forge Ltd.	0.68	Financial Institutions - Total		1.04
Regular Plan B) Dii	irect Plan	Carborundum Universal Ltd. Pharmaceuticals	0.65 <b>5.89</b>	Public Sector Undertakings		
tions: Payout of II	DCW Reinvestme		1.45	THDC India Ltd. (THDCIL)	FITCH AA(IND) CRISIL AAA	0.94 0.48
W & Growth (app		Sun Pharmaceuticals Industries Ltd.	1.45	Power Finance Corporation Ltd. ( ) Public Sector Undertakings - Total	CINDIL AAA	0.4a 1.42
CW Frequency		Cipla Ltd.	1.04	Government Dated Securities		1.44
If Yearly (25th of N	Mar/Sep)	Torrent Pharmaceuticals Ltd.	0.93	4.62% Central Government(^)	SOV	5.45
		Cadila Healthcare Ltd	0.80	6.64% Central Government	SOV	2.53
tios		Lupin Ltd.	0.32	4.59% Central Government	SOV	1.19
ortfolio Turnover	17.85	Consumer Non Durables	<b>4.60</b> 1.68	6.67% Central Government	SOV	0.7
		United Spirits Ltd. ITC Ltd.	1.68	4.04% Central Government	SOV	0.7
ortfolio Average N	Maturity 8.41%	Emami Ltd.	0.91	7.17% State Government-Gujarat % GS CG 22 Aug 2028 - (STRIPS)	SOV SOV	0.73
		Hindustan Unilever Ltd.	0.76	6.75% State Government-Bihar	SOV	0.48
RS Average Maturi	rity* 0.54%	Consumer Durables	4.48	6.72% State Government-Kerala	SOV	0.24
let Average Matur	rity 8.96%	Century Plyboards (India) Ltd.	2.50	%GS CG 17 Jun 2027 - (STRIPS)	SOV	0.23
	-	Sheela Foam Ltd	1.42	%GS CG 22 Aug 2029 - (STRIPS)	SOV	0.1
ortfolio Modified	Duration 3.369	Kajaria Ceramics Ltd.	0.56	%GS CG 22 Aug 2030 - (STRIPS)	SOV	0.1
S Modified Durati	ion* 0.479	Petroleum Products Reliance Industries Ltd.	<b>4.31</b> 3.00	%GS CG 22 Feb 2030 - (STRIPS)	SOV	0.1
s woullieu Dulati	.011 0.477	Bharat Petroleum Corporation Ltd.	0.79	%GS 6.76% CG 22/02/2061 - (STRIPS) %GS CG 22 Aug 2036 - (STRIPS)	SOV SOV	0.0
et Modified Durat	tion 3.83%	Indian Oil Corporation Ltd	0.36	%GS CG 22 Feb 2036 - (STRIPS)	SOV	0.0
		Reliance Industries Ltd - Partly Paid Shares	0.16	%GS CG 22 Aug 2022 - (STRIPS)	SOV	0.0
ortfolio Macaulay	Duration 3.49%	Cement & Cement Products	4.06	%GS CG 22 Feb 2022 - (STRIPS)	SOV	0.0
S Macaulay Durat	tion* 0.489	JK Cement Ltd.	1.94	%GS CG 22 Aug 2023 - (STRIPS)	SOV	0.04
S Wacaulay Durat	0.467	The Ramco Cements Ltd	1.46	%GS CG 22 Aug 2025 - (STRIPS)	SOV	0.04
et Macaulay Dura	ation 3.97%	Shree Cement Ltd. Chemicals	0.66	%GS CG 22 Aug 2026 - (STRIPS)	SOV	0.04
		Solar Industries India Limited	<b>3.15</b> 2.04	%GS CG 22 Feb 2023 - (STRIPS) %GS CG 22 Feb 2025 - (STRIPS)	SOV SOV	0.04
TM	5.32%	Galaxy Surfactants Ltd.	1.11	%GS CG 22 Feb 2023 - (STRIPS)	SOV	0.04
		Construction	2.62	%GS CG 22/02/2026 - (STRIPS)	SOV	0.04
		Mahindra Lifespace Developers Ltd	1.33	%GS CG 23/12/2025 - (STRIPS)	SOV	0.04
	valarar	Oberoi Realty Ltd	0.78	%GS CG 22 Aug 2027 - (STRIPS)	SOV	0.0
urce: <sup>s</sup> ICRA MFI Exp	piorer.	JMC Projects (India) Ltd.	0.51	%GS CG 22 Feb 2027 - (STRIPS)	SOV	0.0
nimum Investmen		Auto	2.78	%GS CG 22 Feb 2028 - (STRIPS)	SOV	0.03
tial Investment: ₹5			1.15 0.90	%GS CG 22 Feb 2029 - (STRIPS) %GS CG 22 Feb 2031 - (STRIPS)	SOV SOV	0.0
for purchase and f			0.90	%GS CG 22 Feb 2031 - (STRIPS) %GS CG 22 Aug 2031 - (STRIPS)	SOV	0.0
lditional Invest µltiplesof₹1		Construction Project	2.49	%GS CG 22 Aug 2031 - (STRIPS)	SOV	0.02
al Investments Ho	prizon: 5 vears & al		1.53	%GS CG 22 Feb 2032 - (STRIPS)	SOV	0.02
		Techno Electric & Engineering Company Limited	0.96	%GS CG 22 Aug 2043 - (STRIPS)	SOV	0.0
ad Structure ry Load: Nil. (appli	icable for all plans	Industrial Capital Goods	1.85	%GS CG 22 Aug 2044 - (STRIPS)	SOV	0.0
t Load:		Thermax Ltd.	1.85	%GS CG 22 Aug 2045 - (STRIPS)	SOV	0.0
For redemption / s	switch out of upt	% Finance HDFC Ltd.	<b>1.70</b> 1.70	%GS CG 22 Aug 2046 - (STRIPS) %GS CG 22 Aug 2047 - (STRIPS)	SOV SOV	0.0 0.0
the initial invest	tment amount (	it) Gas	1.70 1.32	%GS CG 22 Aug 2047 - (STRIPS) %GS CG 22 Aug 2048 - (STRIPS)	SOV	0.0
rchased or switche		Gujarat Gas Ltd.	0.78	%GS CG 22 Aug 2049 - (STRIPS)	SOV	0.0
date of allotment		Petropet I NG I td	0.54	%GS CG 22 Aug 2050 - (STRIPS)	SOV	0.0
	l or switched out a within 1 year fror	In Insurance	1.08	%GS CG 22 Aug 2051 - (STRIPS)	SOV	0.0
ess of the limit w e of allotment: 1 %		ICICI Lombard General Insurance Company Ltd	0.67	%GS CG 22 Aug 2052 - (STRIPS)	SOV	0.0
	ned or switched o	HDFC Life Insurance Company Ltd.	0.41	%GS CG 22 Feb 2043 - (STRIPS) %GS CG 22 Feb 2044 (STRIPS)	SOV	0.0
	the date of allotr	Auto Anciliaries	1.03	%GS CG 22 Feb 2044 - (STRIPS) %GS CG 22 Feb 2045 - (STRIPS)	SOV SOV	0.0 0.0
		Motherson Sumi Systems Ltd. Rolex Rings Ltd.	0.95 0.08	%GS CG 22 Feb 2045 - (STRIPS) %GS CG 22 Feb 2046 - (STRIPS)	SOV	0.0
al Expense Ratio*	*	Power	1.01	%GS CG 22 Feb 2040 - (STRIPS)	SOV	0.0
gular: 2.15%; Dire		National Thermal Power Corporation Limited	1.01	%GS CG 22 Feb 2048 - (STRIPS)	SOV	0.0
g		Fertilisers	0.72	%GS CG 22 Feb 2049 - (STRIPS)	SOV	0.0
ta as on October 3	31, 2021	Coromandel International Ltd.	0.72	%GS CG 22 Feb 2050 - (STRIPS)	SOV	0.0
		Pesticides	0.72	%GS CG 22 Feb 2051 - (STRIPS)	SOV	0.01
		P I Industries Ltd	0.72	%GS CG 22 Feb 2052 - (STRIPS)	SOV	0.01
		Transportation	0.72	%GS CG 22 Feb 2053 - (STRIPS)	SOV	0.01
		Blue Dart Express Ltd.	0.72	Government Dated Securities - Total Triparty Repo		14.34 3.87
		Non - Ferrous Metals Hindalco Industries Ltd	<b>0.54</b> 0.54	Net Current Assets/(Liabilities)		0.72
		Ferrous Metals	0.54	Grand Total		100.00

Term Deposit as provided above is towards margin for derivatives transactions Equity Derivative Exposuer is 2.11%

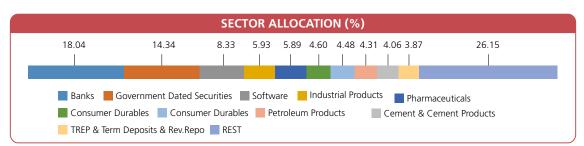
**Ferrous Metals** 

Grand Total

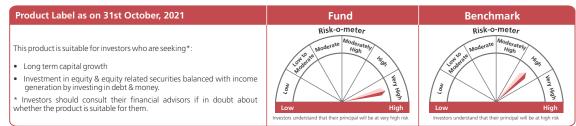
0.51

### **I KOTAK EQUITY HYBRID FUND**

An open-ended hybrid scheme investing predominantly in equity and equity related instruments



SYSTEMATIC INVESTMENT PLAN (SIP)						
Systematic Investment Plan (	SIP) If you had in	vested ₹10,0	00 every mo	nth		
Monthly SIP of (₹) 10000	Since Inception	7 years	5 years	3 year	1 year	
Total amount invested (₹)	8,40,000	8,40,000	6,00,000	3,60,000	1,20,000	
Total Value as on Oct 29, 2021 (₹)	14,52,256	14,52,256	9,43,194	5,33,724	1,41,221	
Scheme Returns (%)	15.38	15.38	18.18	27.42	34.71	
NIFTY 50 Hybrid Composite Debt 65:35 Index Returns (%)	14.62	14.62	16.70	21.90	27.33	
Alpha	0.77	0.77	1.48	5.52	7.38	
NIFTY 50 Hybrid Composite Debt 65:35 Index (₹)#	14,13,170	14,13,170	9,09,675	4,95,053	1,36,861	
Nifty 50 (TRI) (₹)^	15,50,258	15,50,258	9,94,273	5,42,038	1,44,782	
Nifty 50 (TRI) Returns (%)	17.22	17.22	20.35	28.57	40.83	



Scheme Inception : - November 03, 2014. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. # Benchmark ; ^ 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. (^) Fully or Party blocked against Interest Rate Swap (IRS) Hedging Position through Interest Rate Swaps as on 31 Oct 2021 is 2.33% of the net assets.

Kotak Equity Hybrid Fund NAV as on October 31, 2021: ₹23.2540 (Reg-Plan-IDCW), ₹27.0780 (Dir-Plan-IDCW), ₹39.5700 (Growth Option) ₹44.1730 (Direct Growth Option) \*For Fund Manager experience, please refer page 71-73. ## Risk rate assumed to be 3.42% (FBIL Overnight MIBOR rate as on 29th October 2021). \*\*Total Expense Ratio includes applicable B30 fee and GST. For last three IDCW, please refer page no 74-76. For scheme performance, please refer page no 63-70.

### **I KOTAK EQUITY SAVINGS FUND**





An open-ended scheme investing in equity, arbitrage and debt

Fund Manager:	Mr. Devender Singhal
	Mr. Abhishek Bisen
	Mr. Hiten Shah*
AAUM:	₹1,599.01 crs
AUM:	₹1,625.82 crs
Benchmark:	75% NIFTY 50 ARBITRAGE + 25% Nifty 50 TRI
Allotment date:	October 13, 2014
Folio count:	15,913

#### Investment Objective

The investment objective of the scheme is to generate capital appreciation and to generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and enhance returns with a moderate exposure in equity & equity related instruments. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

#### Available Plans/Options

A) Regular Plan B) Direct Plan Options: Payout of IDCW, Reinvestment of

IDCW & Growth (applicable for all plans)

IDCW Frequency Monthly (12th of every month)

Ratios

Portfolio Turnover	43.44%
<sup>s</sup> Beta	1.47
<sup>s</sup> Sharpe##	0.85
Standard Deviation	8.27%

Source: <sup>\$</sup>ICRA MFI Explorer.

#### Minimum Investment Amount

Initial Investment: ₹5000 and in multiple of ₹1 for purchase and for ₹0.01 for switches Additional Investment: ₹1000 & in multiples of ₹1 for purchase and for ₹0.01 for switches

Ideal Investments Horizon: 3 years & above

### Load Structure

Entry Load: Nil.

Exit Load:

a) For redemption / switch out of upto 8% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.

b) If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%

c) If units are redeemed or switched out on or after 1 year from the date of allotment: NIL

Total Expense Ratio\*\*

Regular: 2.18%; Direct: 1.20%

Data as on October 31, 2021

IOP 10 Holdings						
Issuer/Instrument	Industry/Rating	% to Net Assets	% to Net Assets Derivatives			
Equity & Equity related						
CNX NIFTY-NOV2021			-4.09			
Steel Authority of India Ltd.	Ferrous Metals	3.27	-3.23			
Canara Bank	Banks	3.23	-3.24			
ICICI Bank Ltd.	Banks	2.99	-2.99			
Grasim Industries Ltd.	Cement & Cement Products	2.91	-2.92			
Adani Port and Special Economic Zone Ltd.	Transportation	2.85	-2.86			
ICICI Bank Ltd.	Banks	2.68				
Reliance Industries Ltd.	Petroleum Products	2.52				
State Bank Of India	Banks	2.39				
Maruti Suzuki India Limited	Auto	2.26				
Others		43.50	-20.31			
Equity & Equity Related - Total		68.60	-39.64			
Mutual Fund Units		15.59				
Triparty Repo						
Debentures and Bonds		15.25				
Net Current Assets/(Liabilities)		0.56				
Grand Total		100.00				

For detailed portfolio log on to
www.kotakmf.com/funds/hybrid-funds/Kotak-Equity-Savings-Fund/Reg-%20G

Also you can scan the QR code for detailed portfolio



Mutual Fund Units as provided above is towards margin for derivatives transactions Equity Derivative Exposuer is 39.64%

SECTOR ALLOCATION (%)							
16.61 	15.59 	15.25 	6.75	6.14	5.26	3.10 5.01 3.54   <sup>2.9</sup> 	2 19.83
	utual Fund 🗾 TREP & on Durables 📃 Cem	1					Petroleum Products REST

SYSTEMATIC INVESTMENT PLAN (SIP)							
Systematic Investment Plan (SIP) If you had invested ₹10,000 every month							
Monthly SIP of (₹) 10000	Since Inception	7 years	5 years	3 year	1 year		
Total amount invested (₹)	8,50,000	8,40,000	6,00,000	3,60,000	1,20,000		
Total Value as on Oct 29, 2021 (₹)	12,01,879	11,83,565	7,79,315	4,36,543	1,30,328		
Scheme Returns (%)	9.63	9.65	10.42	12.97	16.50		
75% NIFTY 50 ARBITRAGE + 25% Nifty 50 Returns (%)	8.04	8.05	8.55	10.03	12.33		
Alpha	1.59	1.60	1.87	2.95	4.17		
75% NIFTY 50 ARBITRAGE + 25% Nifty 50 (₹)#	11,34,787	11,18,026	7,43,888	4,18,295	1,27,762		
CRISIL 10 Year Gilt Index (₹)^	10,74,122	10,57,341	6,98,696	3,89,916	1,20,727		
CRISIL 10 Year Gilt Index (%)	6.51	6.48	6.04	5.27	1.14		

Product Label as on 31st October, 2021 Fund Benchmark Risk-o-meter Risk-o-meter This product is suitable for investors who are seeking\*: Hia Hic 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 Hig Investors should consult their financial advisors if in doubt about whether the product is suitable for them. d that their principal will be at r d that their principal will be at

Scheme Inception : - October 13, 2014. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. # Benchmark ; ^ 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 Equity Savings Fund NAV as on October 31, 2021: ₹18.3133 (Growth Option), ₹13.5074 (Monthly-Reg-Plan-IDCW), ₹13.2717 (Quarterly-Reg-Plan-IDCW), ₹19.3331 (Direct Growth Option), ₹14.0000 (Monthly-Dir-Plan-IDCW), ₹13.744 (Quarterly-Dir-Plan-IDCW) (Quarterly

Quartering bin the second s ## Risk rate assumed to be 3.42% (FBIL Overnight MIBOR rate as on 29th October 2021).\*\* Total Expense Ratio includes applicable B30 fee and GST. For last three IDCW, please refer page no 74-76. For scheme performance, please refer page no 63-70.

### KOTAK DEBT HYBRID FUND

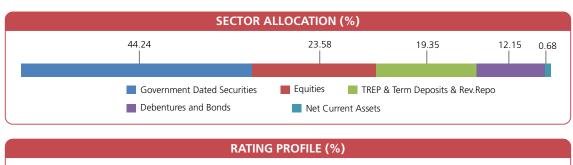
An open-ended hybrid scheme investing predominantly in debt instruments



nd Manager:	Mr. Devend	er Singhal &			PORT	FOLIO		
.UM:	Mr. Abhishe ₹1,108.57		Issuer/Instrument Indu	istry/Rating	% to Net	Issuer/Instrument	Industry/Rating	% to Ne
					Assets			Asset
JM:	₹1,159.69		Equity & Equity related			GS CG 22 Aug 2028 - (STRIPS)	SOV	1.3
nchmark:	CRISIL Hybi	id 85+15 -	Banks		6.60	6.72% State Government-Kerala	SOV	1.1
	Conservativ	ve Index	ICICI Bank Ltd.		1.93	6.75% State Government-Bihar	SOV	0.8
otment date:	December	02 2003	State Bank Of India		1.83	GS CG 17 Jun 2027 - (STRIPS) 8.27% State Government-Rajasthan	SOV SOV	0.5 0.4
lio count:	17,286	.2.,2005	HDFC Bank Ltd. Kotak Mahindra Bank Ltd.		1.50 0.79	8.42% State Government-Tamil Nadu	SOV	0.4
ilo count.	17,280		Axis Bank Ltd.		0.55	GS 6.76% CG 22/02/2061 - (STRIPS)	SOV	0.2
stment Object	tive		Consumer Non Durables		3.02	GS CG 22 Aug 2029 - (STRIPS)	SOV	0.2
investment ob		scheme is to	ITC Ltd.		1.24	GS CG 22 Feb 2030 - (STRIPS)	SOV	0.2
ance returns	over a portf	olio of debt	Emami Ltd.		0.87	GS CG 22 Aug 2030 - (STRIPS)	SOV	0.2
ruments with	a moderate	exposure in	United Spirits Ltd.		0.47	GS CG 22 Feb 2036 - (STRIPS)	SOV	0.1
ity and equity			United Breweries Ltd.		0.36	GS CG 22 Aug 2036 - (STRIPS)	SOV	0.1
sting in debt s at generating			Prataap Snacks Ltd		0.08	GS CG 22 Feb 2023 - (STRIPS)	SOV	0.1
ancement of re			Petroleum Products		1.94	GS CG 22 Feb 2022 - (STRIPS)	SOV	0.1
esting in equ	uity and eq	uity related	Reliance Industries Ltd - Partly Paid Shares		0.85	GS CG 22 Aug 2022 - (STRIPS) GS CG 22 Aug 2023 - (STRIPS)	SOV SOV	0.1 0.1
irities. The sch			Reliance Industries Ltd.		0.74 0.22	GS CG 22 Feb 2025 - (STRIPS) GS CG 22 Feb 2025 - (STRIPS)	SOV	0.1
vative and hec			Bharat Petroleum Corporation Ltd. Hindustan Petroleum Corporation Ltd		0.13	GS CG 22 Aug 2025 - (STRIPS)	SOV	0.1
ime, in the ma			Software		1.92	GS CG 22 Feb 2027 - (STRIPS)	SOV	0.1
re is no assura ective of the sch			Persistent Systems Limited		0.83	GS CG 22/02/2026 - (STRIPS)	SOV	0.1
ilable Plans/Op			Firstsource Solutions Ltd.		0.50	GS CG 22 Aug 2026 - (STRIPS)	SOV	0.1
egular Plan B			Infosys Ltd.		0.30	GS CG 22 Feb 2028 - (STRIPS)	SOV	0.1
		wortmont of	Tata Consultancy Services Ltd.		0.29	GS CG 22 Aug 2027 - (STRIPS)	SOV	0.1
ions: Payout o W & Growth (a			Consumer Durables		1.86	GS CG 22 Feb 2037 - (STRIPS)	SOV	0.0
W Frequency	appricable IUI	un piuris)	Pokarna Ltd.		0.78	GS CG 22 Feb 2029 - (STRIPS)	SOV	0.0
			Century Plyboards (India) Ltd.		0.51	GS CG 22 Feb 2031 - (STRIPS)	SOV	0.0
hthly (12th of e	every Wonth)		Greenply Industries Ltd.		0.48	GS CG 22 Aug 2031 - (STRIPS)	SOV	0.0
OS			Dixon Technologies India Ltd.		0.09	GS CG 23/12/2025 - (STRIPS) GS CG 22 Feb 2032 - (STRIPS)	SOV SOV	0.0 0.0
rtfolio Average N		7.48 yrs	Auto Maruti Suzuki India Limitod		<b>1.30</b> 0.96	GS CG 22 Feb 2032 - (STRIPS) GS CG 22 Aug 2032 - (STRIPS)	SOV	0.0
Average Maturi		0.28 yrs	Maruti Suzuki India Limited Mahindra & Mahindra Ltd.		0.96	GS CG 22 Feb 2046 - (STRIPS)	SOV	0.0
t Average Maturi		7.76 yrs	Tata Motors Ltd.		0.12	GS CG 22 Feb 2045 - (STRIPS)	SOV	0.0
rtfolio Modified [		2.71 yrs 0.24 yrs	Telecom - Services		1.08	GS CG 22 Feb 2044 - (STRIPS)	SOV	0.0
Modified Durati		2.95 yrs	Bharti Airtel Ltd		1.05	GS CG 22 Feb 2043 - (STRIPS)	SOV	0.0
t Modified Durat		2.95 yrs 2.81 yrs	Bharti Airtel Ltd - Partly Paid Shares		0.03	GS CG 22 Aug 2045 - (STRIPS)	SOV	0.0
rtfolio Macaulay Macaulay Durat		0.25 yrs	Pharmaceuticals		0.83	GS CG 22 Aug 2044 - (STRIPS)	SOV	0.0
t Macaulay Durat		3.06 yrs	Ami Organics Ltd		0.22	GS CG 22 Aug 2043 - (STRIPS)	SOV	0.0
M	lion	5.13%	Gland Pharma Limited		0.22	GS CG 22 Feb 2053 - (STRIPS)	SOV	0.0
andard Deviation	า	3.52%	Solara Active Pharma Sciences Ltd.		0.17	GS CG 22 Feb 2052 - (STRIPS)	SOV	0.0
erest Rate Swap		3.3270	Eris Lifesciences Ltd.		0.13	GS CG 22 Feb 2050 - (STRIPS) GS CG 22 Feb 2049 - (STRIPS)	SOV SOV	0.0 0.0
			Cadila Healthcare Ltd		0.09	GS CG 22 Feb 2049 - (STRIPS)	SOV	0.0
rce: <sup>\$</sup> ICRAMFI	Explorer.		Construction PNC Infratech Ltd		<b>0.72</b> 0.29	GS CG 22 Feb 2047 - (STRIPS)	SOV	0.0
ndard Devia			KNR Constructions Ltd.		0.29	GS CG 22 Aug 2053 - (STRIPS)	SOV	0.0
ualised basis	using 3 yea	rs history of	Mahindra Lifespace Developers Ltd		0.22	GS CG 22 Aug 2052 - (STRIPS)	SOV	0.0
hthly returns.			Power		0.70	GS CG 22 Aug 2051 - (STRIPS)	SOV	0.0
imum Investm			National Thermal Power Corporation Limited		0.70	GS CG 22 Aug 2050 - (STRIPS)	SOV	0.0
al Investment:			Auto Ancillaries		0.56	GS CG 22 Aug 2049 - (STRIPS)	SOV	0.0
rowth and Pay 00 & above			Subros Ltd.		0.41	GS CG 22 Aug 2048 - (STRIPS)	SOV	0.0
nthly) - ₹50,0			Varroc Engineering Ltd.		0.15	GS CG 22 Aug 2047 - (STRIPS)	SOV	0.0
stment: ₹1000			Entertainment		0.45	GS CG 22 Aug 2046 - (STRIPS) GS CG 22 Feb 2051 - (STRIPS)	SOV SOV	0.0 0.0
I Investments I			Zee Entertainment Enterprises Ltd		0.45	GS CG 22 Feb 2061 - (STRIPS)	SOV	0.0
d Structure			Cement & Cement Products		0.44	GS CG 22 Feb 2059 - (STRIPS)	SOV	0.0
y Load: Nil. (ap	onlicable for a	ll plans)	The Ramco Cements Ltd Ultratech Cement Ltd.		0.19 0.13	GS CG 22 Feb 2058 - (STRIPS)	SOV	0.0
		in plai is)	JK Cement Ltd.		0.13	GS CG 22 Feb 2057 - (STRIPS)	SOV	0.0
Load:	/ multitele -	of units 0.0/	Leisure Services		0.12	GS CG 22 Feb 2056 - (STRIPS)	SOV	0.0
or redemption the initial inv			Barbeque Nation Hospitality Ltd.		0.38	GS CG 22 Feb 2055 - (STRIPS)	SOV	0.0
chased or swite			Finance		0.34	GS CG 22 Feb 2054 - (STRIPS)	SOV	0.0
date of allotme		,	Shriram City Union Finance Ltd.		0.28	GS CG 22 Aug 2060 - (STRIPS)	SOV	0.
units redeeme	ed or switch	ed out are in	Mahindra & Mahindra Financial Services Ltd.		0.06	GS CG 22 Aug 2059 - (STRIPS) GS CG 22 Aug 2058 - (STRIPS)	SOV	0.
ess of the limi	it within 1 ye		Retailing		0.31	GS CG 22 Aug 2058 - (STRIPS) GS CG 22 Aug 2057 - (STRIPS)	SOV SOV	0. 0.
of allotment:			Zomato Ltd.		0.18	GS CG 22 Aug 2057 - (STRIPS) GS CG 22 Aug 2056 - (STRIPS)	SOV	0.
units are rede			Indiamart intermesh ltd.		0.13	GS CG 22 Aug 2055 - (STRIPS)	SOV	0.
fter 1 year fro	om the date of	of allotment:	Industrial Products		0.29	GS CG 22 Aug 2054 - (STRIPS)	SOV	0.
			Ksb Ltd		0.29	GS CG 22 Feb 2060 - (STRIPS)	SOV	0.
			Insurance HDFC Life Insurance Company Ltd.		<b>0.23</b> 0.23	Government Dated Securities - Tota	al	44.
l Expense Ratio			Construction Project		0.23 0.22	Public Sector Undertakings		
ular: 1.90%; D	Direct:0.48%		Techno Electric & Engineering Company Limi	ted	0.13	THDC India Ltd. (THDCIL)	FITCH AA(IND)	3.
	24 255		Larsen And Toubro Ltd.		0.09	Power Finance Corporation Ltd.	CRISIL AAA	2.
as on Octobe	er 31, 2021		Ferrous Metals		0.21	Power Finance Corporation Ltd.	CRISIL AAA	0.
			Jindal Steel & Power Ltd.		0.14	Indian Railway Finance Corporation Ltd		0.
			Shyam Metalics and Energy Ltd		0.07	Rural Electrification Corporation Ltd.		0.
			Aerospace & Defense		0.18	Punjab National Bank(Basel III TIER I Bo		0.0
			Bharat Electronics Ltd.		0.18	NHPC Ltd. Public Sector Undertakings - Total	ICRA AAA	0.0 6.9
			Equity & Equity related - Total		23.58	Corporate Debt/Financial Institutio	ns	0.1
			Debt Instruments			HDFC Bank Ltd.	CRISIL AAA	2.
			Debentures and Bonds			Embassy Office Parks Reit	CRISIL AAA	2.
			Government Dated Securities			Hindalco Industries Ltd.	CRISIL AA+	0.0
			4.62% Central Government(^)	SOV	19.54	Corporate Debt/Financial Institutio		5.2
			6.64% Central Government	SOV	5.92	Triparty Repo		19.3
			4.59% Central Government	SOV	3.93	Net Current Assets/(Liabilities)		0.0
			4.04% Central Government	SOV	2.49	Grand Total		100.
			6.67% Central Government	SOV	2.12			

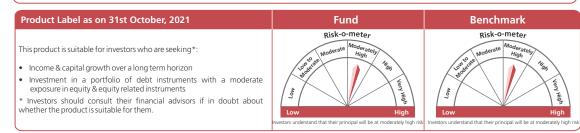
### KOTAK DEBT HYBRID FUND

An open-ended hybrid scheme investing predominantly in debt instruments



	5	i2.78	23.58	19.35	3.610.68
AAA, SOV	Equities	TREP & Term Deposits & Rev.Re	po 📕 AA+, AA(IND)	Net Current Asse	ets

SYSTEMATIC INVESTMENT PLAN (SIP)							
Systematic Investment Pla	nvested ₹10	),000 every	month				
Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year	
Total amount invested (₹)	21,50,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000	
Total Value as on Oct 29, 2021 (₹)	52,33,790	20,84,908	12,35,419	8,08,210	4,53,459	1,31,392	
Scheme Returns (%)	9.16	10.66	10.85	11.89	15.64	18.28	
CRISIL Hybrid 85+15 - Conservative Index Returns (%)	9.17	9.96	9.86	10.17	11.31	9.69	
Alpha	0.00	0.69	0.99	1.72	4.33	8.59	
CRISIL Hybrid 85+15 - Conservative Index (₹)#	52,35,399	20,09,607	11,92,694	7,74,563	4,26,144	1,26,109	
CRISIL 10 Year Gilt Index (₹)^	40,31,665	17,13,139	10,57,223	6,98,815	3,90,036	1,20,701	
CRISIL 10 Year Gilt Index Returns (%)	6.60	6.93	6.48	6.05	5.29	1.10	



Scheme Inception : - December 02, 2003. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. # Benchmark : ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. (^) Fully or Party blocked against Interest Rate Swap (IRS) Hedging Position through Interest Rate Swaps as on 31 Oct 2021 is 4.29% of the net assets. **Kotak Debt Hybrid Fund NAV as on October 31, 2021**: ₹42.7666 (Growth Option), ₹47.0600 (Direct Growth Option), ₹13.2234 (Monthly-Reg-Plan-IDCW), ₹14.0185 (Monthly-Dir-Plan-IDCW), ₹15.1778 (Quarterly-Reg-Plan-IDCW), ₹16.2318 (Ouertderly-CM)

(Quarter)/Plan-IDCW) \*For Fund Manager experience, please refer page 71-73. ##Risk rate assumed to be 3.42% (FBIL Overnight MIBOR rate as on 29th October 2021).\*\*Total Expense Ratio includes applicable B30 fee and GST. For last three IDCW, please refer page no 74-76. For scheme performance, please refer page no 63-70

### KOTAK OVERNIGHT FUND

An open ended debt scheme investing in overnight securities

Maturity Short Medium Long Volatility Low Medium High

Fund Manager:	Mr. Deepak Agrawal*	
AAUM:	₹8,633.86 crs	
AUM:	₹8,124.17 crs	
Benchmark:	NIFTY 1D Rate index	
Allotment date:	January 15, 2019	
Folio count:	4,164	

#### Investment Objective

The primary objective of the Scheme is to generate income through investment in debt & money market instruments having maturity of one business day (including CBLO (Tri-Party Repo), Reverse Repo and equivalent). However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Available Plans/Options A)Regular Plan B)Direct Plan

IDCW Frequency

Daily

#### Ratios

Portfolio Average Maturity	0.00 yrs
IRS Average Maturity*	-
Net Average Maturity	0.00 yrs
Portfolio Modified Duration	0.00 yrs
IRS Modified Duration*	-
Net Modified Duration	0.00 yrs
Portfolio Macaulay Duration	0.00 yrs
IRS Macaulay Duration*	-
Net Macaulay Duration	0.00 yrs
YTM	3.32 %
<sup>s</sup> Standard Deviation	0.05%

\*Interest Rate Swap

#### Minimum Investment Amount

Initial Investment: ₹5000 and in multiple of ₹1 for purchase and for ₹0.01 for switches Additional Investment: ₹1000 & in multiples of ₹1 for purchase and for 0.01 for switches

Ideal Investment Horizon: 1 days

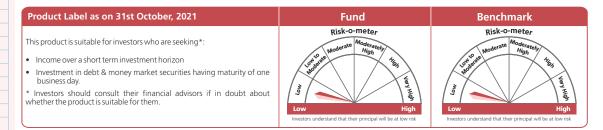
#### Load Structure

Entry Load: Nil. (applicable for all plans) Exit Load: Nil. (applicable for all plans)

Total Expense Ratio\*\* Regular: 0.20%; Direct:0.10% Data as on October 31, 2021

r.	PORTFOLIO	
lssuer/Instrument	Industry/Rating	% to Net Assets
Triparty Repo Grand Total		99.55 100.00
	ALLOCATION (%)	
	99.55 I	0.45
	TREP & Term Deposits & Rev.Repo	

RATING PROFI	LE (%)	
 99.55 I		0.45
TREP & Term Deposits & Rev.Repo	Net Current Assets	



Kotak Overnight Fund NAV as on October 31, 2021: ₹1,115.6921 (Growth Option), ₹1,118.1327 (Direct Growth Option), ₹1,004.7568 (Daily-Reg-Plan-IDCW), ₹1,003.6055 (Daily-Dir-Plan-IDCW), ₹1,066.8438 (Weekly-Reg-Plan-IDCW)

\*For Fund Manager experience, please refer page 71-73. \*\* Total Expense Ratio includes applicable B30 fee and GST. For scheme performance, please refer page no 63-70

## **KOTAK LIQUID FUND**

#### An open-ended liquid scheme

Investment Objective The investment objective of the Scheme is to provide reasonable returns and high level of liquidity by investing in debt instruments such as bonds, dependitures & Government Securities; and bonds, debentures & Government Securities, and money market instruments such as treasury bills, commercial paper, certificate of deposit, including repos in permitted securities of different maturities, so as to spread the risk across different kinds of issuers in the debt markets. The Scheme may invest in call money/term money market in terms of RBI guidelines in this respect. Subject to the maximum amount permitted from time to time, the Scheme may invest in offshore securities in the manner allowed by SEBI / RBI, provided such investments are in conformity with the investment objective of the Scheme may also use various derivative and hedging products from time to time, in the manner permitted by SEBI. There is no assurance that the investment objective of the Schemes will be realised.

Available Plans/Options A) Regular Plan B) Direct Plan Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency Daily

Ratio

Natios	
Portfolio Average Maturity	0.08 yrs
IRS Average Maturity*	-
Net Average Maturity	0.08 yrs
Portfolio Modified Duration	0.08 yrs
IRS Modified Duration*	-
Net Modified Duration	0.08 yrs
Portfolio Macaulay Duration	0.08 yrs
IRS Macaulay Duration*	-
Net Macaulay Duration	0.08 yrs
YTM	3.62%
<sup>s</sup> Standard Deviation	0.08%
*Interest Rate Swap	

Source:  $^{\rm SICRAMFI}$  Explorer. Standard Deviation is calculated on Annualised basis using 3 years history of monthly returns.

Minimum Investment Amount Initial Investment: ₹500 and in multiple of ₹1 for purchases and of ₹0.01 for switches Additional Investment: ₹500 and in multiples of ₹1 for purchases and of ₹0.01 for switches Ideal Investment Horizon: 7 days to month

### Total Expense Ratio\*\* Regular: 0.32%; Direct: 0.20%

Load Structure

Entry Load: Nil. (applicable for all plans) Exit Load Structure

1. Exit load shall applicable be as per the graded basis as specified below:				
Investor exit upon	Exit load as a % of			

subscription	redemption proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	0.0000%

Any exit load charged (net off Goods and Services tax, if any) shall be credited back to the Scheme. Units issued on reinvestment of IDCW shall not be subject to entry and exit load.

2. The revised exit load shall be effective for all fresh investments

3. The revised load structure will be applicable for Insta Redemption facility as per the applicable circular. 4. Applicability of revised exit load on redemption fswitch-out of units would be done on First in First out

Basis ('FIFO').

Data as on October 31, 2021

Maturity	/		
Short	Medium	Long	Volatility
			Low
			Medium
			High

Fund Manager: Mr. Deepak Agrawal\* Benchmark: Nifty Liquid Index Allotment date: November 4, 2003 Folio count: 54,436

AAUM: ₹31,789.03 crs AUM: ₹23,369.89 crs

		PORT	FOLIO		
lssuer/Instrument	Industry/Rating	% to Net Assets	lssuer/Instrument	Industry/Rating	% to Net Assets
Debt Instruments			Pilani Investment and Industries		
Debentures and Bonds			Corporation Ltd	CRISIL A1+	0.35
Corporate Debt/Financial Institutio	ons		Godrej Industries Ltd	CRISIL A1+	0.26
HDFC Ltd.	CRISIL AAA	3.16	Sharekhan Limited	CRISIL A1+	0.26
Corporate Debt/			AXIS Finance Ltd.	CRISIL A1+	0.17
Financial Institutions - Total		3.16	Axis Securities Limited	ICRA A1+	0.17
Government Dated Securities			Sharekhan BNP Paribas Financial Services Pvt. Ltd.	ICRA A1+	0.17
8.79% Central Government	SOV	6.79	Bajaj Financial Securities Limited	CRISIL A1+	0.09
Government Dated Securities - Total		6.79	Corporate Debt/Financial Institutions - Total		27.23
Money Market Instruments			Public Sector Undertakings		
Commercial Paper(CP)/ Certificate of Deposits(CD)			National Bank for Agriculture & Rural Development	ICRA A1+	4.17
Corporate Debt/Financial Institutio	ons		Steel Authority of India Ltd.	CARE A1+	2.62
Reliance Jio Infocomm Ltd.	CRISIL A1+	5.30	Mangalore Refinery and		
Reliance Industries Ltd.	CRISIL A1+	4.36	Petrochemicals Ltd.	ICRA A1+	2.09
Reliance Retail Ventures Ltd	CRISIL A1+	2.61	NLC India Ltd. (Neyveli Lignite Corporation Ltd.)	FITCH IND A1+	1.05
Muthoot Finance Ltd.	CRISIL A1+	1.91	National Thermal Power	inciting / in	1.05
Tata Steel Ltd.	ICRA A1+	1.74	Corporation Ltd.	CRISIL A1+	0.52
Tata Capital Financial Services Limited	CRISIL A1+	1.57	Bharat Oman Refineries Limited	CRISIL A1+	0.23
Adani Ports and Special			Public Sector Undertakings - Tota	I	10.68
Economic Zone Limited	ICRA A1+	1.04	Reverse Repo		8.37
Birla Group Holding Private Limited	CRISIL A1+	1.04	Treasury Bills		
Sundaram Finance Ltd.	CRISIL A1+	0.78	91 Days Treasury Bill 16/12/2021	SOV	8.71
Dalmia Cement (Bharat) Ltd	CRISIL A1+	0.70	91 Days Treasury Bill 19/11/2021	SOV	6.99
HDFC Securities Limited	CRISIL A1+	0.70	364 Days Treasury Bill 02/12/2021	SOV	4.19
DFC First Bank Limited	CRISIL A1+	0.70	182 Days Treasury Bill 02/12/2021	SOV	2.62
Motilal Oswal Financial Services Limited	CRISIL A1+	0.70	91 Days Treasury Bill 13/01/2022	SOV	2.10
Fata Capital Housing Finance Ltd.	CRISIL A1+	0.70	182 Days Treasury Bill 04/11/2021	SOV	1.40
ndusInd Bank Ltd.	CRISIL A1+	0.52	Treasury Bills - Total		26.01
Iulius Baer Capital (India) Pvt. Ltd	CRISIL A1+	0.52	Triparty Repo		11.16
RBL Bank Ltd.	ICRA A1+	0.52	Net Current Assets/(Liabilities)		6.60
Bharti Airtel Ltd.	CRISIL A1+	0.32	Grand Total		100.00

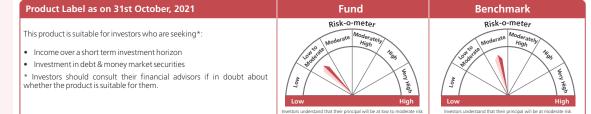
#### ALLOCATION (%)

37.91	26.01	19.53	6.79	6.60 3.16			
Commercial Paper (CP)/Certificate of Government Dated Securities	TREP & Term I entures and Bonds	Deposits & Re	v.Repo				
RATING PROFILE (%)							
73.	87		19.53 I	6.60			
	RATING PROFILE (%)		19.53 I	e			

A1+, AAA, IND A1+, SOV

TREP & Term Deposits & Rev.Repo

Net Current Assets



Kotak Liquid Fund NAV as on October 31, 2021: ₹4,217.3334 (Growth Option), ₹4,238.9436 (Direct Growth Option), ₹1,000.2472 (Weekly-Reg-Plan-IDCW), ₹1,005.2114 (Weekly-Dir-Plan-IDCW), ₹1,222.8100 (Daily-Reg-Plan-IDCW), ₹1,222.8100 (Daily-Dir-Plan-IDCW) \*For Fund Manager experience, please refer page 71-73. \*\*Total Expense Ratio includes applicable B30 fee and GST. For scheme performance, please refer page no 63-70.

### KOTAK MONEY MARKET FUND

An open-ended debt scheme investing in money market instruments

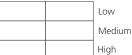
Standard Deviation

\*Interest Rate Swap

IDCW option,

0.22%

Maturity	
Short	Medium



Long Volatility

Fund Manager: N	∕Ir. Deepak A	Agrawal*		PORTFOLIO							
	11,912.81 d		lssuer/Instrument	Industry/Rating	% to Net Assets	lssuer/Instrument	Industry/Rating	% to Net Assets			
	8,819.54 cr		Government Dated Securities			Hero FinCorp Ltd.	CRISIL A1+	0.84			
Benchmark: N	lifty Money	Market	8.79% Central Government	SOV	6.67	L & T Finance Ltd.	CRISIL A1+	0.84			
Ir	ndex		8.20% Central Government	SOV	0.93	JM Financial Products Limited	CRISIL A1+	0.64			
Allotment date: Ju	uly 14, 2003	3	6.10% State Government-Karnataka	SOV	0.88	AXIS Finance Ltd.	CRISIL A1+	0.52			
	2,188		7.86% State Government-Assam	SOV	0.40	Dalmia Cement (Bharat) Ltd	CRISIL A1+	0.44			
	2,100		Government Dated Securities - Tota	al	8.88	Can Fin Homes Ltd.	ICRA A1+	0.43			
vestment Objective	2		Money Market Instruments			ICICI Securities Limited	CRISIL A1+	0.43			
he investment objective		Scheme is	Commercial Paper(CP)/			ICICI Securities Limited	ICRA A1+	0.43			
o generate returns			Certificate of Deposits(CD)			Network18 Media & Investments Ltd.	FITCH IND A1+	0.43			
arket instruments l			Corporate Debt/			Northern Arc Capital Limited	CRISIL A1+	0.43			
ear. There is no	5	2	Financial Institutions			Standard Chartered Investment &					
vestment objective			AXIS Bank Ltd.	CRISIL A1+	7.35	Loan India Ltd.	CRISIL A1+	0.43			
ealised.	e or the sche	enne win be	LIC Housing Finance Ltd.	CRISIL A1+	5.59	Kec International Ltd.	CRISIL A1+	0.22			
			Sikka Ports & Terminals Ltd.	CRISIL A1+	4.68	Corporate Debt/ Financial Institutions - Total		63.89			
vailable Plans/Optic			Reliance Industries Ltd.	CRISIL A1+	4.12			03.85			
) Regular Plan B) Di			Reliance Jio Infocomm Ltd.	CRISIL A1+	3.40	Public Sector Undertakings Export-Import Bank of India	CRISIL A1+	5.16			
Options: Payout of			Cholamandalam Investment and	CDICIL A4	2.00	National Bank for Agriculture &	CRISIL AT+	5.10			
017, Under Month			Finance Company Ltd.	CRISIL A1+	2.80	Rural Development	ICRA A1+	3.03			
einvestment of		Growth	HDFC Ltd.	CRISIL A1+	2.77	Bharat Heavy Electricals Ltd.	FITCH IND A1+				
applicable for all plar	ns		Piramal Enterprises Ltd.	CRISIL A1+	2.60	National Bank for Agriculture &	in childs / th	1.05			
DCW Frequency			AU Small Finance Bank Ltd.	CRISIL A1+	2.17	Rural Development	FITCH A1+(IND	0.82			
Ionthly (12th of eve	ery Month)		Bajaj Housing Finance Ltd.	CRISIL A1+	2.14	Small Industries Development					
atios			Tata Motors Ltd.	CRISIL A1+	2.13	Bank Of India	CARE A1+	0.22			
atios			Bharti Hexacom Ltd.	CRISIL A1+	1.74	Public Sector Undertakings - Total		10.32			
Portfolio Average N	Maturity	0.30 yrs	Nxtra Data Limited	CRISIL A1+	1.74	Treasury Bills					
IRS Average Maturi	ity*	-0.01 yrs	Tata Steel Ltd. Daimler Financial Services India	ICRA A1+ CRISIL A1+	1.73 1.71	182 Days Treasury Bill 02/12/2021	SOV	5.66			
Net Average Matur	,	0.29 yrs	Fullerton India Credit Co. Ltd.(^)	CRISIL A1+	1.69	91 Days Treasury Bill 04/11/2021	SOV	4.36			
Portfolio Modified [	,	0.30 yrs	Tata Motors Finance Ltd.	ICRA A1+	1.69	91 Days Treasury Bill 13/01/2022	SOV	4.33			
		-0.01 yrs	Edelweiss Finance & Investments Limite		1.08	364 Days Treasury Bill 02/12/2021	SOV	2.61			
IRS Modified Durati		,	Godrej Properties Limited	CRISIL A1+	1.30	182 Days Treasury Bill 09/12/2021	SOV	0.36			
Net Modified Durat		0.29 yrs	Sundaram Finance Ltd.	CRISIL A1+	1.30	Treasury Bills - Total		17.32			
Portfolio Macaulay	Duration	0.30 yrs	Panatone Finvest Ltd.	CRISIL A1+	1.26	Triparty Repo		0.01			
IRS Macaulay Durat	tion*	-0.01 yrs	Barclays Investments & Loan (India) Ltd		0.87	Net Current Assets/(Liabilities)		-0.42			
Net Macaulay Dura		0.29 yrs	IM Financial Services Limited	CRISIL A1+	0.87	Grand Total		100.00			
YTM		4.12%	Indusind Bank Ltd.	CRISIL A1+	0.86						

	ALLOCATION (%)		
- 0.42	74.21 I	17.32	8.88 0.01
	Commercial Paper (CP)/Certificate of Deposits (CD) Treasury Bills TREP & Term Deposits & Rev.Repo Net Current Assets	Government Date	ed Securities
	RATING PROFILE (%)		
- 0.42	100.41 I		0.01

TREP & Term Deposits & Rev.Repo

Net Current Assets

of ₹1 Ideal Investment Horizon: 3-6 Months Load Structure

Source: <sup>s</sup>ICRAMFI Explorer. Standard Deviation is calculated on Annualised basis using 3 years history of monthly returns. Minimum Investment Amount

Initial Investment: ₹5000 Under growth, weekly IDCW and monthly IDCW option & ₹1,00,000 under Daily Reinvestment of

Additional Investment: ₹1000 & in multiples

Entry Load: Nil. (applicable for all plans) Exit Load: Nil (applicable for all plans)

Total Expense Ratio\*\*

Regular: 0.33%; Direct: 0.26% Data as on October 31, 2021

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month							
Monthly SIP of (₹) 10000Since Inception10 years7 years5 years3 years1 years							
Total amount invested (₹)	22,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000	
Total Value as on Oct 29, 2021 (₹)	45,18,664	17,13,469	10,51,246	6,95,982	3,88,146	1,22,297	
Scheme Returns (%)	7.32	6.93	6.32	5.89	4.97	3.61	
Nifty Money Market Index Returns (%)	7.38	6.70	5.99	5.49	4.64	3.60	
Alpha	-0.06	0.23	0.33	0.39	0.33	0.01	
Nifty Money Market Index (₹)#	45,47,590	16,92,663	10,39,147	6,89,168	3,86,258	1,22,292	
CRISIL 1 Year T-Bill Index (₹)^	40,59,523	16,67,761	10,39,217	6,91,744	3,87,589	1,22,169	
CRISIL 1 Year T-Bill Index Returns (%)	6.28	6.41	6.00	5.64	4.87	3.41	

Product Label as on 31st October, 2021	Fund	Benchmark
<ul> <li>This product is suitable for investors who are seeking*:</li> <li>Income over a short term investment horizon</li> <li>Investment in money market securities</li> <li>Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</li> </ul>	Risk-o-meter High High Low High Trestors understand that their principal will be at moderate risk	Risk-o-meter Risk-o-meter Hoderate High High Jew High Low High These and the principal will be at moderately high risk High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High High

Scheme Inception : - July 14, 2003. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. (A) Fully or Party blocked against Interest Rate Swap (IRS) Hedging Position through Interest Rate Swaps as on 31 Oct 2021 is 1.75% of the net assets. **Kotak Money Market Fund NAV as on October 31, 2021**: ₹3,539.9497 (Growth Option), ₹3,558.7422 (Direct Growth Option), ₹1,030.3553 (Weekly-Reg-Plan-IDCW), ₹1,021.7188 (Weekly-Dir-Plan-IDCW), ₹1,051.8918 (Monthly-Reg-Plan-IDCW), \*For Fund Manager experience, please refer page 71-73. \*\*Total Expense Ratio includes applicable B30 fee and GST. For scheme performance, please refer page no 63-70. For last three IDCW, please refer page no 74-76.

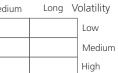
A1+, A1+(IND), IND A1+, SOV

## KOTAK SAVINGS FUND

An open-ended ultra-short term debt scheme investing in instruments such that the macaulay duration of the portfolio is between 3 months and 6 months

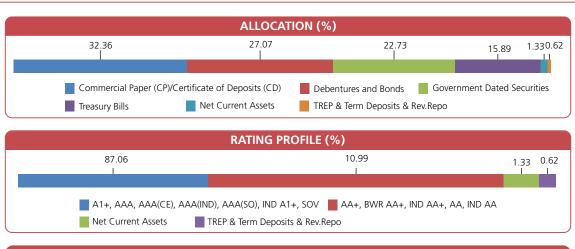
Fund Manager: Mr. Deepak		s between 3 months and 6 mo					
AAUM: ₹13,161.31	5			PORTI			
AUM: ₹13,153.32		Issuer/Instrument	Industry/Rating %	to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
Benchmark: NIFTY Ultra Duration De		Debt Instruments			Money Market Instruments		
Allotment date: August 13,		Debentures and Bonds			Commercial Paper(CP)/ Certificate of Deposits(CD)		
Folio count: 44,040	J	Government Dated Securities					
Investment Objective		8.79% Central Government	SOV	13.69	Treasury Bills		
The investment objective of th to generate returns through inv		3.51% Central Government	SOV	4.86	182 Days Treasury Bill 09/12/2021	SOV	5.54
debt and money market instrur view to reduce the interest	ments with a	8.20% Central Government	SOV	3.08	182 Days Treasury Bill 02/12/2021	SOV	4.36
However, there is no ass	surance or	8.44% State Government(^)			91 Days Treasury Bill 13/01/2022	SOV	3.02
guarantee that the investment the scheme will be achieved.	objective of	-Uttar Pradesh	SOV	0.40	364 Days Treasury Bill 02/12/2021	SOV	2.27
Available Plans/Options		8.39 State Government(^)	SOV	0.40	91 Days Treasury Bill 02/12/2021	SOV	0.51
A) Regular Plan B) Direct Plan		-Rajasthan			182 Days Treasury Bill 30/12/2021	SOV	0.19
Options: Payout of IDCW, Rein		GS CG 22 Feb 2023 - (STRIPS)	SOV	0.15	Treasury Bills - Total		15.89
IDCW & Growth (applicable for IDCW Frequency	all platts)	GS CG 22 Feb 2022 - (STRIPS)	SOV	0.15	Public Sector Undertakings		
Monthly (12th of every Month)		Government Dated Securities - Total		22.73	-		4.50
Ratios					Export-Import Bank of India	CRISIL A1+	4.50
Portfolio Average Maturity	0.53 yrs -0.05 yrs	Public Sector Undertakings			Bharat Heavy Electricals Ltd.	FITCH IND A	41+ 0.95
IRS Average Maturity* Net Average Maturity	0.48 yrs	National Bank for Agriculture & Rural Development (^)	ICRA AAA	5.67	Small Industries Development Bank Of India	CARE A1+	0.76
Portfolio Modified Duration	0.35 yrs	Rural Electrification Corporation Ltd.	CRISIL AAA	0.97	Public Sector Undertakings - Total		6.21
IRS Modified Duration* Net Modified Duration	-0.04 yrs 0.31 yrs	Power Finance Corporation Ltd.	CRISIL AAA	0.52	-		0.21
Portfolio Macaulay Duration	0.36 yrs	National Bank for Agriculture &	2113127001	0.52	Corporate Debt/Financial Institutions		
IRS Macaulay Duration*	-0.04 yrs	Rural Development	CRISIL AAA	0.15	Bharti Airtel Ltd.	CRISIL A1+	3.04
Net Macaulay Duration	0.31 yrs 4.13%	Food Corporation of India	CRISIL AAA(CE	) 0.02	Bajaj Housing Finance Ltd.	CRISIL A1+	2.98
<sup>s</sup> Standard Deviation	0.25%	Public Sector Undertakings - Total		7.33	IndusInd Bank Ltd.	CRISIL A1+	2.65
*Interest Rate Swap		Corporate Debt/					
Source: <sup>s</sup> ICRAMFI Explorer		Financial Institutions			HDFC Bank Ltd.	CARE A1+	2.25
Deviation is calculated on Annu using 3 years history of monthly		Bajaj Finance Ltd.(^)	CRISIL AAA	2.96	HDFC Ltd.	CRISIL A1+	2.20
Minimum Investment Amount		Bharti Telecom Ltd.(^)	CRISIL AA+	2.68	AXIS Bank Ltd.	CRISIL A1+	1.90
Initial Investment: (I) Reinvestme & Growth- ₹5000 & above (i		Cholamandalam Investment and			Reliance Jio Infocomm Ltd.	CRISIL A1+	1.48
IDCW (Weekly) - ₹1,00,00,000 Additional Investment: ₹1000 8	& above	Finance Company Ltd.(^)	ICRA AA+	2.28	Sikka Ports & Terminals Ltd.	CRISIL A1+	1.48
of₹1		HDFC Ltd.	CRISIL AAA	1.92	LIC Housing Finance Ltd.	CRISIL A1+	1.30
Ideal Investment Horizon: 3-6 m	nonths	Muthoot Finance Ltd.(^)	CRISIL AA+	1.55	Hero FinCorp Ltd.	CRISIL A1+	1.10
Load Structure Entry Load: Nil. (applicable for a		Shriram Transport Finance Co Ltd.	FITCH IND AA+	- 1.49	Cholamandalam Investment and		
Exit Load: Nil (applicable for all p	olans)	Tata Steel Ltd.	BRICKWORK B	WR AA+ 1.31	Finance Company Ltd.	CRISIL A1+	0.93
Total Expense Ratio** Regular: 0.77%; Direct: 0.33%		Sundaram Home Finance Ltd	CRISIL AA+	0.77	Daimler Financial Services India	CRISIL A1+	0.76
Data as on October 31, 2021		Aditya Birla Finance Ltd. (^)	ICRA AAA	0.77	AXIS Finance Ltd.	CRISIL A1+	0.75
		Shriram City Union Finance Ltd.	CRISIL AA	0.76	Can Fin Homes Ltd.	ICRA A1+	0.74
		Bajaj Housing Finance Ltd.	CRISIL AAA	0.76	Panatone Finvest Ltd.	CRISIL A1+	0.73
			CIUSIE AAA	0.70	L & T Finance Ltd.	CRISIL A1+	0.73
		Reliable Devices Trust ( Underlying customer Reliance Retail )	ICRA AAA(SO)	0.73	Reliance Industries Ltd.	CRISIL A1+	0.38
		LIC Housing Finance Ltd.(^)	CRISIL AAA	0.58	Axis Securities Limited	CRISIL A1+	0.38
		HDB Financial Services Ltd.(^)	CRISIL AAA	0.39	Standard Chartered Investment	CNDIE AT+	0.50
		Tata Capital Financial Services Limited	ICRA AAA	0.30	& Loan India Ltd.	CRISIL A1+	0.37
		Kotak Mahindra Prime Ltd.	CRISIL AAA	0.19	Corporate Debt/Financial		
					Institutions - Total		26.15
		Tata Projects Ltd.	FITCH IND AA	0.15	Triparty Repo		0.62
		Mahindra & Mahindra Financial Services Ltd.	FITCH AAA(INE	0.15	Net Current Assets/(Liabilities)		1.33
		Corporate Debt/Financial			Grand Total		100.00
		Institutions - Total		19.74			

Maturity Short Medium

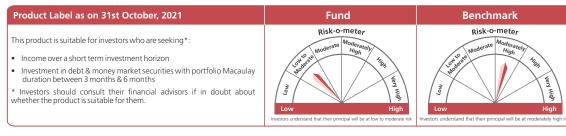


### **I KOTAK SAVINGS FUND**

An open-ended ultra-short term debt scheme investing in instruments such that the macaulay duration of the portfolio is between 3 months and 6 months



SYSTEMA	TIC INVESTMEN	IT PLAN (	SIP)			
Systematic Investment Pla	n (SIP) lf you had i	nvested ₹10	),000 every	month		
Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	20,70,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 29, 2021 (₹)	41,02,264	17,09,952	10,47,476	6,92,837	3,87,137	1,22,024
Scheme Returns (%)	7.43	6.89	6.22	5.71	4.79	3.18
Nifty Ultra Short Duration Debt Index Returns (%)	7.76	7.07	6.40	5.91	4.89	3.93
Alpha	-0.33	-0.18	-0.18	-0.20	-0.09	-0.75
Nifty Ultra Short Duration Debt Index (₹)#	42,34,268	17,26,001	10,54,392	6,96,346	3,87,686	1,22,500
CRISIL 1 Year T-Bill Index (₹)^	36,93,181	16,67,761	10,39,217	6,91,744	3,87,589	1,22,169
CRISIL 1 Year T-Bill Index Returns (%)	6.34	6.41	6.00	5.64	4.87	3.41



Scheme Inception : - August 13, 2004. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series Scherne inception - Adgust 15, 2004. The features are calculated by Ank approach assuming interaction (10,000-on the fist working day of every inform. Ank helps in calculating feature on interest working day of every inform. Ank helps in calculating feature on interest meeting were an initial and intravalue and a series of cash inflows and otaking were an initial and intravalue and a series of cash inflows and taking the time of inception. # Benchmark ; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. (\*) Fully or Party blocked against Interest Rate Swap (RS) Hedging Position through Interest Rate Swaps as on 31 Oct 2021 is 6.85% of the net assets. Kotak Savings Fund NAV as on October 31, 2021: \*10.0798 (Daily-Reg-Plan-IDCW), ₹10.8025 (Daily-Dir-Plan-IDCW), ₹34.3614 (Growth Option), ₹10.7223 (Monthly-Reg-Plan-IDCW), ₹10.5871 (Weekly-Reg-Plan-IDCW), ₹15.9576 (Monthly-Dir-Plan-IDCW), ₹10.8124 (Weekly-Dir-Plan-IDCW), ₹35.4227 (Growth - Direct Option) \*For Fund Manager experience, please refer page 71-73. \*\*Total Expense Ratio includes applicable B30 fee and GST. For scheme performance, please refer page no 63-70. For last three IDCW, please refer page no 74-76.

### **I KOTAK LOW DURATION FUND**

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months



to Net Assets 0.73 0.68 0.67 0.65 0.56

> 0.46 0.45 0.41 0.33 0.32 0.23

0.19 0.14 0.04

35.75

6.86 5.41 4.30 1.67 0.91 0.90 0.42 0.41 0.23 **21.11** 

2.69

0.23 **2.92** 

2.70 2.69 2.25 1.77 1.77 0.90 0.90 0.67 0.67 0.36

14.68 0.33 1.12 100.00

	Ir. Deepak	5			PORT	FOLIO		
	11,175.94 11,004.62		Issuer/Instrument Indu	ustry/Rating	% to Net Assets	Issuer/Instrument Inc	lustry/Rating	% t
	I 1,004.62 IFTY Low D		Debt Instruments			Hindustan Zinc Ltd.	CRISIL AAA	
	ebt Index	anation	Debentures and Bonds			Tata Capital Financial Services Limite	d ICRA AAA	
Allotment date: M		08	Government Dated Securities			Bajaj Finance Ltd. (^)	CRISIL AAA	
Folio count: 1,	,12,678		4.62% Central Government	SOV	5.34	India Grid Trust (^)	CRISIL AAA	
Investment Objective			3.51% Central Government	SOV	4.23	Bajaj Finance Ltd.	CRISIL AAA	
The primary objective generate income 1			7.59% Central Government(^)	SOV	3.88	Sundaram Finance Ltd.(^)	CRISIL AAA	
primarily in low dur market securities. The			4.59% Central Government(^)	SOV	2.24	Mahindra & Mahindra		
guarantee that the in	nvestment o		8.15% State Government(^)			Financial Services Ltd.(^)	FITCH IND AA	A
the scheme will be acl			-Haryana	SOV	1.81	Phoenix ARC Pvt Ltd (^)	CRISIL AA	
Available Plans/Option			8.27%State Government(^) -Uttar Pradesh	SOV	0.49	Kotak Mahindra Prime Ltd.(^)	CRISIL AAA	
A) Regular B) Direct P			5.93% State Government-Rajasthan		0.46	HDB Financial Services Ltd. (^)	CRISIL AAA	
Options: Payout of ID IDCW & Growth (			GS CG15/062022 - (STRIPS)	SOV	0.18	Godrej Industries Ltd(^)	CRISIL AA	
available under m	onthly ID		GS CG 15/12/2021 - (STRIPS)	SOV	0.18	Oberoi Realty Limited	CARE AA+	
(applicable for all plan IDCW Frequency	15)		8.07% State Government-Gujarat	SOV	0.15	Coastal Gujarat Power Ltd. (Guarenteed by TATA Power		
At discretion of truste	es		,		0.05	Co. Ltd ) (^)	CARE AA(CE)	
Ratios			8.00% State Government-Rajasthan 8.79% Central Government	SOV	0.05	AXIS Bank Ltd.(Basel III TIER I Bonds)	CRISIL AA+	
Portfolio Average M	laturity	1.95 yrs	6.79% Central Government	301	0.03	Reliance Industries Ltd.	CRISIL AAA	
IRS Average Maturit	ty*	-0.15 yrs	Securities - Total		19.04	Corporate Debt/		
Net Average Maturi	-	1.79 yrs	Public Sector Undertakings			Financial Institutions - Total		
Portfolio Modified D		0.76 yrs -0.15 yrs	Power Finance Corporation Ltd.	CRISIL AAA	1.33	Money Market Instruments		
Net Modified Durati	-	0.62 yrs	Punjab National Bank(Basel III			Commercial Paper(CP)/		
Portfolio Macaulay		0.79 yrs	TIER II Bonds)(^)	CRISIL AA+	0.91	Certificate of Deposits(CD)		
IRS Macaulay Durati	ion*	-0.15 yrs	Power Finance Corporation Ltd.(^)	CRISIL AAA	0.73	Treasury Bills	6017	
Net Macaulay Durat	tion	0.64 yrs	Union Bank of India(Basel III			91 Days Treasury Bill 06/01/2022	SOV	
YTM Standard Deviation		4.67% 0.65%	TIER II Bonds)(^)	CRISIL AA+		91 Days Treasury Bill 13/01/2022	SOV	
*Interest Rate Swap		0.0378	Rural Electrification Corporation Ltd.	CRISIL AAA	0.60	364 Days Treasury Bill 02/12/2021	SOV	
interest Nate Swap	)		National Bank for Agriculture & Rural Development(^)	CRISIL AAA	0.48	364 Days Treasury Bill 06/01/2022	SOV	
Source: <sup>\$</sup> ICRAMFI			National Bank for Agriculture	CHISTETU	0.10	182 Days Treasury Bill 04/11/2021	SOV	
Deviation is calculate using 3 years history c			& Rural Development (^)	ICRA AAA	0.23	182 Days Treasury Bill 16/12/2021	SOV	
Minimum Investment	t Amount		Food Corporation of India	CRISIL AAA	(CE) 0.06	182 Days Treasury Bill 09/12/2021	SOV	
Initial Investment: ₹5 ₹1 for purchase and fo			U P Power Corporation Ltd			364 Days Treasury Bill 30/12/2021	SOV	
Additional Investmen			( Guaranteed By UP State Government )	CRISIL A+(0	CE) 0.02	182 Days Treasury Bill 02/12/2021	SOV	
of ₹1 for purchase switches.	e and for	₹0.01 for	Public Sector Undertakings - Tota	(	5.05	Treasury Bills - Total		
Ideal Investment Horiz	zon: 6-9 m	onths	Corporate Debt/		5.05	Public Sector Undertakings		
Load Structure			Financial Institutions			Export-Import Bank of India	CRISIL A1+	
Entry Load: Nil. Exit Load: Nil.			HDFC Ltd.(^)	CRISIL AAA	4.86	Small Industries Development		
Any exit load charged			Nabha Power Ltd. ( backed by			Bank Of India	CARE A1+	
any) shall be credited		Scheme;	unconditional and irrevocable guarantee by Larsen			Public Sector Undertakings - Tota	I	
Total Expense Ratio** Regular: 1.11%; Dire			& Toubro Ltd ) (^)	ICRA AAA(	CE) 3.28	Corporate Debt/ Financial Institutions		
Data as on October 3			Shriram Transport Finance Co Ltd. (/	) CRISIL AA+	2.75	Indusind Bank Ltd.	CRISIL A1+	
			HDB Financial Services Ltd.(^)	CRISIL AAA		HDFC Bank Ltd.	CARE A1+	
			Embassy Office Parks Reit	CRISIL AAA		Vedanta Ltd.	CRISIL A1+	
			L & T Finance Ltd.(^)	CRISIL AAA				
			Embassy Office Parks Reit (^)	CRISIL AAA		Sikka Ports & Terminals Ltd. Reliance Jio Infocomm Ltd.	CRISIL A1+	
			Manappuram Finance Ltd.	CRISIL AA	1.63		CRISIL A1+	
			Manappuram Finance Ltd.	CARE AA	1.30	HDFC Ltd.	CRISIL A1+	
			Aditya Birla Finance Ltd.(^)	ICRA AAA	1.06	Bajaj Housing Finance Ltd.	CRISIL A1+	
			Shriram Transport Finance Co Ltd.	FITCH IND ,		JM Financial Products Limited	CRISIL A1+	
			Mahindra & Mahindra		1.00	Godrej Properties Limited	CRISIL A1+	
			Financial Services Ltd.(^)	FITCH AAA	(IND) 0.95	Can Fin Homes Ltd.	ICRA A1+	
			LIC Housing Finance Ltd. (^)	CRISIL AAA	0.93	Corporate Debt/Financial Institutions - Total		
			Mindspace Business Parks REIT (^)	CRISIL AAA	0.91	Triparty Repo		
			Bahadur Chand Investments			Net Current Assets/(Liabilities)		
			Private Limited	ICRA AA	0.91			
			Tata Projects Ltd.(^)	FITCH IND A	AA 0.88	Grand Total		
			Discust Tala as as 1 as		0.00			

30

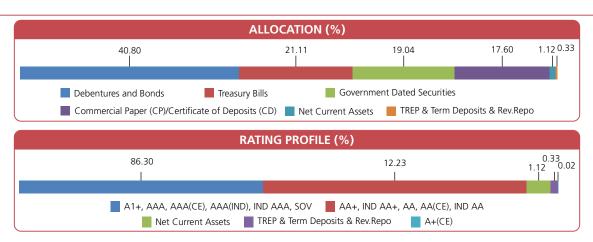
CRISIL AA+

0.83

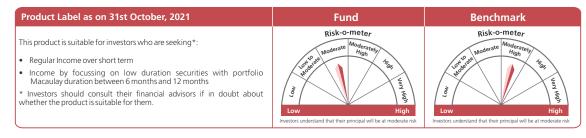
Bharti Telecom Ltd.

### **I KOTAK LOW DURATION FUND**

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months



SYSTEMA	TIC INVESTMEN	IT PLAN (	SIP)			
Systematic Investment Pla	n (SIP) lf you had ii	nvested ₹10	),000 every	month		
Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	16,40,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 29, 2021 (₹)	28,48,519	17,64,595	10,77,601	7,08,334	3,93,898	1,22,470
Scheme Returns (%)	7.70	7.49	7.02	6.59	5.95	3.88
Nifty Low Duration Debt Index Returns (%)	7.62	7.22	6.66	6.27	5.56	4.00
Alpha	0.08	0.27	0.35	0.32	0.40	-0.12
Nifty Low Duration Debt Index (₹)#	28,30,985	17,39,516	10,64,063	7,02,750	3,91,580	1,22,546
CRISIL 1 Year T-Bill Index (₹)^	25,96,415	16,67,761	10,39,217	6,91,744	3,87,589	1,22,169
CRISIL 1 Year T-Bill Index Returns (%)	6.45	6.41	6.00	5.64	4.87	3.41



Scheme Inception : - March 06, 2008. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. # Benchmark ; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. (/) Fully or Party blocked against Interest Rate Swap (IRS) Hedging Position through Interest Rate Swaps as on 31 Oct 2021 is 24.10% of the net assets.

Kotak Low Duration Fund NAV as on October 31, 2021: ₹2,693.1428 (Regular Plan-Growth Option), ₹1,014.6942 (Weekly-Reg-Plan-IDCW), ₹1,026.5348 (Monthly-Reg-Plan-IDCW), ₹2,855.3251 (Direct Plan- Growth Option), ₹1,199.1786 (Weekly-Dir-Plan-IDCW), ₹1,213.3823 (Monthly-Dir-Plan-IDCW)

\*For Fund Manager experience, please refer page 71-73. \*\*Total Expense Ratio includes applicable B30 fee and GST. For scheme performance, please refer page no 63-70. For last three IDCW, please refer page no 74-76.

### **KOTAK FLOATING RATE FUND**

An open ended debt scheme predominantly investing in floating rate instruments.

Maturity	/		
Short	Medium	Long	Volatility
			Low
			Medium
			High

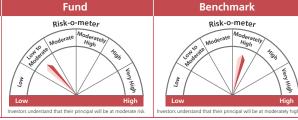
Fund Manager: Mr. Deepak	Agrawal*			PORT	FOLIO		
AAUM: ₹9,101.93	crs	Issuer/Instrument In	dustry/Rating %	to Net Assets		Industry/Rating % to M	let Assets
AUM: ₹9,368.54	crs	Debt Instruments			Indian Railway Finance Corporation Ltd		0.11
Benchmark: NIFTY Ultra	Short	Debentures and Bonds			Public Sector Undertakings - Total	. Choic / V V V	29.83
Duration De	ebt Index	Government Dated Securities	601/	7.62	Corporate Debt/Financial Institution HDFC Ltd.(^)		9.64
lotment date: May 14, 20	)19	4.62% Central Government 4.59% Central Government	SOV SOV	7.63 2.45	LIC Housing Finance Ltd.(^)	CRISIL AAA CRISIL AAA	9.64 3.23
olio count: 7,347	J	7.89% State Government(^)			Jamnagar Utilities & Power Private		
estment Objective		-Gujarat 3.51% Central Government	SOV SOV	2.40 2.16	Limited ( Mukesh Ambani Group ) Nabha Power Ltd. ( backed by	CRISIL AAA	2.28
estment Objective e primary objective of the S	Scheme is to	8.20% State Government(^)	501	2.10	unconditional and irrevocable guarante	e	
nerate income through		-Gujarat	SOV	1.85	by Larsen & Toubro Ltd )	ICRA AAA(CE)	1.90
marily in floating rate debt	instruments,	8.20% State Government(^) -Rajasthan	SOV	1.21	Citicorp Finance (India) Ltd. (^) ICICI Bank Ltd.(Basel III TIER I Bonds)(^)	ICRA AAA CRISIL AA+	1.60 1.35
ed rate debt instruments s		8.20% Central Government	SOV	1.16	EMBASSY OFFICE PARKS REIT	CRISIL AAA	1.34
ating rate returns and mo truments. However, there is		8.24% State Government(^) -Kerala	SOV	1.15	PTC First Business Receivables Trust (Series 22) 01/07/2025(First Business		
guarantee that the investme		8.08% State Government-Punjab	SOV	0.86	Receivables Trust)	CRISIL AAA(SO)	1.14
the scheme will be achieved		8.12% State Government-Assam	SOV	0.86	PTC First Business Receivables Trust		
ailable Plans/Options		8.27% State Government-Haryana 8.79% Central Government	SOV SOV	0.58 0.53	(Series 21) 01/04/2025(First Business Receivables Trust)	CRISIL AAA(SO)	1.14
		8.50% State Government-Punjab	SOV	0.35	LIC Housing Finance Ltd. (^)	CRISIL AAA	1.13
Regular B)Direct Plan		8.10% State Government-Uttar Pradesh	SOV	0.29	Bajaj Finance Ltd.(^)	CRISIL AAA	1.09 1.07
tions: Growth, Payout of	IDCW and	8.06% State Government-Chattisgarh GS CG 02/01/2025 - (STRIPS)	SOV SOV	0.29 0.24	Kotak Mahindra Prime Ltd. (^) HDB Financial Services Ltd.	CRISIL AAA CRISIL AAA	1.07
investment of IDCW.		6.17% State Government-Telangana	SOV	0.22	Embassy Office Parks Reit (^)	CRISIL AAA	1.07
CW Frequency		GS CG 22 Feb 2024 - (STRIPS)	SOV	0.19	Tata Capital Housing Finance Ltd.(^)	CRISIL AAA CRISIL AAA	1.06 1.06
discretion of trustees		GS CG 22 Feb 2025 - (STRIPS) Government Dated Securities - Total	SOV	0.18 <b>24.60</b>	Bajaj Housing Finance Ltd. (^) Kotak Mahindra Prime Ltd.(^)	CRISIL AAA CRISIL AAA	0.99
tios		Public Sector Undertakings			AXIS Bank Ltd.(^)	CRISIL AAA	0.89
	3.73 yrs	Power Finance Corporation Ltd.	CRISIL AAA	5.29	Bharti Telecom Ltd. Bajaj Finance Ltd.	CRISIL AA+ CRISIL AAA	0.53 0.27
Portfolio Average Maturity	0.00 yrs	National Bank for Agriculture & Rural Development(^)	ICRA AAA	4.85	Corporate Debt/Financial	CIUDIL AAA	0.27
RS Average Maturity*	3.73 yrs	Rural Electrification Corporation Ltd. (^)	CRISIL AAA	2.18	Institutions - Total		33.85
let Average Maturity	-	National Bank for Agriculture & Rural Development (^)	ICRA AAA	2.14	Money Market Instruments Commercial Paper(CP)/		
Portfolio Modified Duration	1.81 yrs	National Bank for Agriculture &	ICIA AAA	2.14	Certificate of Deposits(CD)		
RS Modified Duration*	0.00 yrs	Rural Development (^)	CRISIL AAA	2.12	Treasury Bills		
let Modified Duration	1.81 yrs	Power Finance Corporation Ltd. Rural Electrification Corporation Ltd.	CRISIL AAA CRISIL AAA	1.70 1.67	91 Days Treasury Bill 16/12/2021(^) 182 Days Treasury Bill 23/12/2021	SOV SOV	2.13 1.59
ortfolio Macaulay Duration	1.90 yrs	ONGC Petro Additions Ltd.	ICRA AAA(CE		182 Days Treasury Bill 16/12/2021	SOV	0.11
RS Macaulay Duration*	0.00 yrs	Indian Bank(Basel III TIER II Bonds)(^)	FITCH IND AA		Treasury Bills - Total		3.83
let Macaulay Duration	1.90 yrs	Canara Bank(Basel III TIER II Bonds)(^) National Bank for Agriculture &	FITCH IND AA	AA 1.64	Corporate Debt/Financial Institution AXIS Bank Ltd.	CRISIL A1+	1.33
/TM	5.35%	Rural Development	CRISIL AAA	1.51	Corporate Debt/Financial	CIUDIE ATT	1.55
Standard Deviation	2.46%	State Bank Of India.(Basel III TIER I Bonds		1.31	Institutions - Total		1.33
		State Bank Of India.(Basel III TIER II Bonds Bank Of Baroda(Basel III TIER II Bonds)	(^) CRISIL AAA FITCH AAA(IN	1.06 ND) 0.96	Net Current Assets/(Liabilities) Grand Total		6.56 100.00
Interest Rate Swap							
ource: <sup>\$</sup> KMIS & ICRAMF	I Explorer.						
andard Deviation is cal	culated on			ALLUCA	TION (%)		
nnualised basis using 3 yea	rs history of		63.68		24.6	6.56	3.831.33
onthly returns.							
nimum Investment Amount							
tial Purchase: ₹5000 and in n		Deb	entures and Bonds	Governme	ent Dated Securities 📕 Net Current	Assets	
r purchase and for ₹0.01 for s		Trea	sury Bills	Commerci	al Paper (CP)/Certificate of Deposits	(CD)	
ditional Purchase: ₹1000 &			·				
₹1 for purchase and fo				RATING P	ROFILE (%)		
50 D	r <b>C</b> U.UI TOP						
vitches.							
vitches. eal Investment Horizon: 2 yea					8.61	6.56	5 4.83
ritches. eal Investment Horizon: 2 yea ad Structure	ar & above					6.56	5 4.83
vitches. eal Investment Horizon: 2 yea ad Structure try Load: Nil (Applicable for A	ar & above All Plans)			8	8.61	6.56	5 4.83
ritches. Pal Investment Horizon: 2 yea ad Structure try Load: Nil (Applicable for A	ar & above All Plans)	A1+, AAA, AAA	(CE), AAA(IND), AA	8	8.61		5 4.83
itches. al Investment Horizon: 2 yea ad Structure try Load: Nil (Applicable for Al t Load: Nil (Applicable for All tal Expense Ratio**	ar & above All Plans) Plans)	A1+, AAA, AAA		8 Aa(so), IND Aa	8.61 A, SOV Net Current Assets		5 4.83
ritches. aal Investment Horizon: 2 yea ad Structure try Load: Nil (Applicable for A it Load: Nil (Applicable for All tal Expense Ratio** gular: 0.62%; Direct: 0.22%	ar & above All Plans) Plans)		SYSTEM	8 Aa(SO), IND AA MATIC INVE	8.61 A, SOV Net Current Assets STMENT PLAN (SIP)	AA+, IND AA+	5 4.83
itches. al Investment Horizon: 2 yea ad Structure try Load: Nil (Applicable for A Load: Nil (Applicable for All cal Expense Ratio** gular: 0.62%; Direct: 0.22%	ar & above All Plans) Plans)		SYSTEM	8 Aa(SO), IND AA MATIC INVE	8.61 A, SOV Net Current Assets	AA+, IND AA+	5 4.83
itches. aal Investment Horizon: 2 yea ad Structure try Load: Nil (Applicable for A t Load: Nil (Applicable for All tal Expense Ratio** gular: 0.62%; Direct: 0.22%	ar & above All Plans) Plans)		SYSTEM	8 Aa(SO), IND AA MATIC INVE	8.61 A, SOV Net Current Assets STMENT PLAN (SIP)	AA+, IND AA+	5 4.83
itches. al Investment Horizon: 2 yea ad Structure try Load: Nil (Applicable for A Load: Nil (Applicable for All al Expense Ratio** gular: 0.62%; Direct: 0.22%	ar & above All Plans) Plans)	Syster	SYSTEM	8 Aa(SO), IND AA MATIC INVE	8.61 A, SOV ■ Net Current Assets STMENT PLAN (SIP) Du had invested ₹10,000 every m	AA+, IND AA+	5 4.83
itches. al Investment Horizon: 2 yea ad Structure try Load: Nil (Applicable for A Load: Nil (Applicable for All al Expense Ratio** gular: 0.62%; Direct: 0.22%	ar & above All Plans) Plans)	Syster Monthly SIP of (₹) 10000 Total amount invested (₹)	SYSTEM	8 Aa(SO), IND AA MATIC INVE	8.61 A, SOV ■ Net Current Assets STMENT PLAN (SIP) Du had invested ₹10,000 every m Since Inception 3,00,000	AA+, IND AA+	5 4.83
itches. al Investment Horizon: 2 yea ad Structure try Load: Nil (Applicable for A Load: Nil (Applicable for All cal Expense Ratio** gular: 0.62%; Direct: 0.22%	ar & above All Plans) Plans)	Syster Monthly SIP of (₹) 10000 Total amount invested (₹) Total Value as on Oct 29, 2021 (₹)	SYSTEM	8 Aa(SO), IND AA MATIC INVE	8.61 A, SOV ■ Net Current Assets STMENT PLAN (SIP) Du had invested ₹10,000 every m Since Inception 3,00,000 3,28,578	AA+, IND AA+	5 4.83
vitches. aal Investment Horizon: 2 yea ad Structure try Load: Nil (Applicable for A it Load: Nil (Applicable for All tal Expense Ratio** gular: 0.62%; Direct: 0.22%	ar & above All Plans) Plans)	Syster Monthly SIP of (₹) 10000 Total amount invested (₹) Total Value as on Oct 29, 2021 (₹) Scheme Returns (%)	SYSTEM natic Investment	8 Aa(SO), IND AA MATIC INVE	8.61 A, SOV Net Current Assets STMENT PLAN (SIP) Du had invested ₹10,000 every m Since Inception 3,00,000 3,28,578 7.24	AA+, IND AA+	5 4.83
vitches. aal Investment Horizon: 2 yea ad Structure try Load: Nil (Applicable for A it Load: Nil (Applicable for All tal Expense Ratio** gular: 0.62%; Direct: 0.22%	ar & above All Plans) Plans)	Syster Monthly SIP of (₹) 10000 Total amount invested (₹) Total Value as on Oct 29, 2021 (₹) Scheme Returns (%) Nifty Ultra Short Duration Debt Inc	SYSTEM natic Investment	8 Aa(SO), IND AA MATIC INVE	8.61 A, SOV Net Current Assets STMENT PLAN (SIP) Du had invested ₹10,000 every m Since Inception 3,00,000 3,28,578 7.24 4.44	AA+, IND AA+	5 4.83
vitches. aal Investment Horizon: 2 yea ad Structure try Load: Nil (Applicable for A it Load: Nil (Applicable for All tal Expense Ratio** gular: 0.62%; Direct: 0.22%	ar & above All Plans) Plans)	Syster Monthly SIP of (₹) 10000 Total amount invested (₹) Total Value as on Oct 29, 2021 (₹) Scheme Returns (%) Nifty Ultra Short Duration Debt Inc Alpha	SYSTER natic Investment dex Returns (%)	8 Aa(SO), IND AA MATIC INVE	8.61 A, SOV Net Current Assets STMENT PLAN (SIP) Du had invested ₹10,000 every m Since Inception 3,00,000 3,28,578 7.24	AA+, IND AA+	
₹1 for purchase and fo vitches. eal Investment Horizon: 2 yea wad Structure trty Load: Nil (Applicable for A it Load: Nil (Applicable for All tal Expense Ratio** egular: 0.62%; Direct: 0.22% ita as on October 31, 2021	ar & above All Plans) Plans)	Syster Monthly SIP of (₹) 10000 Total amount invested (₹) Total Value as on Oct 29, 2021 (₹) Scheme Returns (%) Nifty Ultra Short Duration Debt Inc	SYSTER natic Investment dex Returns (%)	8 Aa(SO), IND AA MATIC INVE	8.61 A, SOV Net Current Assets STMENT PLAN (SIP) Du had invested ₹10,000 every m Since Inception 3,00,000 3,28,578 7.24 4.44	AA+, IND AA+	
vitches. eal Investment Horizon: 2 yea ad Structure itry Load: Nil (Applicable for A it Load: Nil (Applicable for All tal Expense Ratio** gular: 0.62%; Direct: 0.22%	ar & above All Plans) Plans)	Syster Monthly SIP of (₹) 10000 Total amount invested (₹) Total Value as on Oct 29, 2021 (₹) Scheme Returns (%) Nifty Ultra Short Duration Debt Inc Alpha	SYSTER natic Investment dex Returns (%)	8 Aa(SO), IND AA MATIC INVE	8.61 A, SOV ■ Net Current Assets STMENT PLAN (SIP) Since Inception 3,00,000 3,28,578 7.24 4.44 2.80	AA+, IND AA+	

Product Label as on 31st October, 2021 This product is suitable for investors who are seeking\*:

• Income over a short term investment horizon

Investment in debt & money market securities having maturity of one business day

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



Scheme Inception : - May 14, 2019. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. # Benchmark ; ^ Additional Benchmark. Additional Benchmark. Appha is difference of scheme return with benchmark return. ()\* Fully or Party blocked against Interest Rate Swap (IRS) Hedging Position through Interest Rate Swaps as on 31 Oct 2021 is 38.92% of the net assets. Kotak Floating Rate Fund MAV as on October 31, 2021; 198.3951 (Growth Option), ₹1, 108.5689 (WeekRe-Rep-Plan-IDCVW), ₹1, 208.7584 (DevDern-IDCVW), ₹1, 208

# Equity Funds Ready Reckoner

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Scheme Name	Investment Theme	Product Positioning	Key Features	Fund Manager	Benchmark	AUM (Rs. Crs) as on 31st Oct 2021	Mcap (%) / Asset Allocation (%)	Overweight	Underweight	Beta	Sharpe	Standard Deviation (%)	5 years Alpha (%)	Total Expens Ratio (TER %)^	e
Kotak Bluechip Fund	Large cap	Invest with industry leaders	<ul> <li>a. Favours industry leaders in cost, innovation, brand, competence, etc.</li> <li>with a proven execution track record across cycles</li> <li>b. High conviction and long term calls taken</li> </ul>	Mr. Harish Krishnan	Nifty 50 TRI	3,456.23	81.30 14.91 0.48 3.31	<ol> <li>Consumer Services</li> <li>Industrial Manufacturing</li> <li>Construction</li> </ol>	<ol> <li>Financial Services</li> <li>Metals</li> <li>Information Technology</li> </ol>	0.94	0.93	20.32	-1.51	2.09	2011. 7 15 1).
Kotak India EQ Contra Fund	Contra/Value Fund	Long term wealth creators	<ul> <li>a. Focus on sustainable large cap stories which can withstand market shocks</li> <li>b. These are companies with pricing power for their competitive advantage or entry barriers</li> </ul>	Ms. Shibani Kurian	Nifty 100 TRI	1,188.75	72.24 25.71 2.05	<ol> <li>Industrial Manufacturing</li> <li>Cement &amp; Cement Products</li> <li>Construction</li> </ol>	<ol> <li>Financial Services</li> <li>Consumer Goods</li> <li>Information Technology</li> </ol>	1.00	0.83	21.58	0.70	2.30	iauci
Kotak Equity Opportunities Fund	Large and Midcap	Spotting the hidden gems	Identifies investment opportunities across market capitalisation and sectors	Mr. Harsha Upadhyaya	Nifty 200 TRI	8,206.33	54.62 38.63 3.82 2.93	<ol> <li>Industrial Manufacturing</li> <li>Chemicals</li> <li>Cement &amp; Cement Products</li> </ol>	<ol> <li>Financial Services</li> <li>Information Technology</li> <li>Consumer Goods</li> </ol>	0.92	0.93	20.42	-0.96	1.89	
Kotak Flexicap Fund	Flexicap	Focus on few selected sectors	<ul><li>a. Invests in a few sectors as the various sectors of the economy tend to perform differently at different points of time</li><li>b. Flexibility to move across market caps depending on their attractiveness during the economic phase</li></ul>	Mr. Harsha Upadhyaya	Nifty 200 TRI	38,520.81	69.93 26.86 1.41 1.80	<ol> <li>Cement &amp; Cement Products</li> <li>Chemicals</li> <li>Industrial Manufacturing</li> </ol>	1. Consumer Goods 2. Information Technology 3. Financial Services	0.94	0.79	20.66	-1.64	1.60	
Kotak Tax Saver Fund	ELSS	Tax advantage with potential equity growth	<ul> <li>a. Portfolio is diversified across sectors and market capitalization segments</li> <li>b. Offers dual benefits of growth and tax savings</li> </ul>	Mr. Harsha Upadhyaya	Nifty 500 TRI	2,323.06	61.24 26.19 7.24 5.33	<ol> <li>Chemicals</li> <li>Industrial Manufacturing</li> <li>Cement &amp; Cement Products</li> </ol>	1. Oil and Gas 2. Financial Services 3. Consumer Goods	0.92	0.91	20.62	-1.30	2.08	
Kotak Emerging Equity Fund	Mid Cap	Emerging leaders	<ul> <li>a. Stands for winning investment ideas across the mid &amp; small cap range offering decent growth trajectory over the medium to long term horizon</li> <li>b. Buy and hold strategy</li> <li>c. Riskier than a large cap fund but offers faster growth rate since it has a smaller base</li> <li>d. 0%-35% allocation to large cap or small cap opportunities as tactical plays</li> </ul>	Mr. Pankaj Tibrewal	Nifty Midcap 100 TRI	16,485.07	10.98 71.66 14.52 2.84	<ol> <li>Industrial Manufacturing</li> <li>Consumer Goods</li> <li>Fertilisers &amp; Pesticides</li> </ol>	<ol> <li>Financial Services</li> <li>Oil and Gas</li> <li>Consumer Services</li> </ol>	0.88	0.98	24.17	1.77	1.77	/ 22
Kotak Small Cap Fund		Spot them young, watch them grow	<ul> <li>a. Identifies the hidden growth potential of small cap sized companies</li> <li>b. Portfolio exhibits higher volatility than large caps and Midcaps however tends to have a higher return potential in the long run</li> <li>c. Buy and hold strategy</li> </ul>	Mr. Pankaj Tibrewal	Nifty Smallcap 100 TRI	6,180.02	2.82 28.07 64.40 4.71	1. Consumer Goods 2. Industrial Manufacturing 3. Metals	<ol> <li>Financial Services</li> <li>Information Technology</li> <li>Pharma</li> </ol>	0.84	1.12	27.42	7.88	1.96	
Kotak Infrastructure & Economic Reform Fund	Thematic: Infrastructure	True to label	<ul> <li>a. Identifies ""flow related" companies - These benefit from spending from government, private and household (in terms of properties). They are not asset owners.</li> <li>b. Focus on high quality companies exhibiting superior ROE, positive cash flow, low leverage in an otherwise challenging environment</li> </ul>	Mr. Harish Krishnan	India Infrastructure Index (Customised Index by IISL)	462.33	29.89 40.10 26.43 3.57	<ol> <li>Industrial Manufacturing</li> <li>Construction</li> <li>Chemicals</li> </ol>	1. Financial Services 2. Power 3. Telecom	1.04	0.76	26.02	3.99	2.63	
Kotak Equity Hybrid Fund	Aggresive Hybrid	Best of both worlds: equity & debt	<ul> <li>a. Equity portion: Multi cap strategy to identify outstanding companies having well managed and durable businesses with predictable earnings power</li> <li>b. Debt portion: Actively managed with medium to long term maturity</li> <li>c. Lower volatility than a pure equity or debt fund</li> </ul>	Mr. Pankaj Tibrewal & Mr. Abhishek Bisen	Nifty 50 Hybrid Composite Debt 65:35 Index	2,132.23	59.04 24.09 12.29 4.57	<ol> <li>Industrial Manufacturing</li> <li>Pharma</li> <li>Chemicals</li> </ol>	<ol> <li>Financial Services</li> <li>Information Technology</li> <li>Oil and Gas</li> </ol>	1.24	0.97	18.15	-0.84	2.15	
Kotak Equity Arbitrage Fund	Equity Arbitrage	Arbitrage opportunities	<ul> <li>a. Discovers arbitrage opportunities by simultaneously entering transactions of long position in cash and exactly off-setting short position in futures</li> <li>b. Equity position is completely hedged</li> </ul>	Mr.Hiten Shah	Index	24,429.84	N/A	N/A	N/A	0.62	1.74	0.77	0.94	1.00	
Kotak Equity Savings Fund	Equity Savings	MIP with equity tax efficiency	Conservative portfolio with a blend of: a. Income generation - through arbitrage opportunities & debt investment. b. Growth potential - through moderate participation in equity markets c. Tax efficiency - through equity orientation	Mr. Devender Singhal	75% of Nifty 50 Arbitrage Index + 25% of Nifty 50	1,625.82	Net Equity         29.03           Arbitrage         35.48           Debt & Cash         35.49	N/A	N/A	1.47	0.85	8.27	1.51	2.18	
Kotak Balanced Advantage Fund	Balanced Advantage	Takes care of Asset Allocation	Conservative portfolio with a blend of: a. A fund that gives you freedom from managing equity and debt allocation manually during market ups and downs, giving you a balanced growth. b. Emphasis on back tested P/E* based model d. Better volatility management e. Better tax efficiency by leveraging arbitrage opportunities f. Immunity from market timing to ensure disciplined investing	Mr. Abhishek Bisen, Mr. Harish Krishnan & Mr.Hiten Shah	Nifty 50 Hybrid Composite Debt 50:50 Index	11,813.44	Net Equity31.14Arbitrage33.01Debt & Cash35.85	N/A	N/A	N/A	N/A	N/A	N/A	1.78	
Kotak Pioneer Fund	Sectoral - Thematic	It's Future Ready	Conservative portfolio with a blend of: a. 80-100% in pioneering innovations theme Upto 20% in other than pioneering innovations theme Focus on growth oriented / High impact companies b. Upto 35% may be invested in overseas funds/etfs/securities investing in similar theme access to global techs c. The fund is from the Kotak Mahindra Mutual Fund stable and has structured investment processes	Mr. Harish Krishnan	85% IISL Kotak India Pioneering Innovations +15% MSCI ACWI Information Technology Index TRI	1,510.25	56.32 34.90 8.78	<ol> <li>Industrial Manufacturing</li> <li>Information Technology</li> <li>Metals</li> </ol>	1. Financial Services 2. Pharma 3. Consumer Goods	N/A	N/A	N/A	N/A	2.13	->-X
Kotak Focused Equity Fund	Focused	Performance Through Core Conviction	a. Concentrated Portfolio: 25-30 high growth and good quality businesses with sustainable and scalable earnings potential over the long term b. Leveraging On Research Capabilities Stock picking through the BMV model- 'Business, Management and Valuation' c. Suitable For Long Term Investors Those looking to benefit from the structural growth opportunity in Indian equities d. Bottom Up Approach To Stock Picking : With a top down thematic overlay.	Mr. Harish Krishnan & Ms. Shibani Kurian	Nifty 200 TRI	2,235.92	63.58 30.37 3.59 2.46	<ol> <li>Industrial Manufacturing</li> <li>Cement &amp; Cement Products</li> <li>Chemicals</li> </ol>	<ol> <li>Metals</li> <li>Oil and Gas</li> <li>Information Technology</li> </ol>	N/A	N/A	N/A	N/A	2.11	

Details provided are as on Oct 31sl, 2021. Ratio Source: ICRA MFI Explorer. Risk free rate assumed to be 3.42%. Alpha = Difference between Scheme returns & Benchmark Index TRI of the scheme. In terms of SEBI circular dated January 4, 2018, the performance of the scheme is benchmarked to the Total Return variant (T of the Benchmark Index instead of Price Return Variant (PRI). \* The given market cap data is on the basis of new AMFI guidelines wherein Stocks are categorised as per given AMFI list "For Tax Saver Fund : Minimum Initial Investment: 500. Additional Investment: 500 & inmultiples of 500. For all other Equity Schemes : N Investment: 5000. Additional Investment: 1000 & inmultiples of 1" ^Total Expense Ratio is of Regular Plan

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

business

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



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LARGECAP

MIDCAP

**SMALLCAP** 

DEBT + CASH

Name of the Scheme	This product is suitable for investors who are seeking*	Type of Scheme	Fund Risk-o-meter	Benchmerk Risk-o-mete
Equity Scheme				
Kotak Equity Arbitrage Fund	<ul> <li>Income from arbitrage opportunities in the equity market</li> <li>Investment in arbitrage opportunities in the cash &amp; derivatives segment of the equity market.</li> </ul>	An open ended scheme investing in arbitrage opportunities	Contraction of the second seco	de la constanta de
Kotak Bluechip Fund	<ul> <li>Long term capital growth</li> <li>Investment in portfolio of predominantly equity &amp; equity related securities of large cap companies</li> </ul>	Large Cap Fund- An open ended equity scheme predominantly investing in large cap stocks	2	
Kotak Small Cap Fund	<ul> <li>Long term capital growth</li> <li>Investment in equity &amp; equity related securities predominantly in small cap stocks</li> </ul>	Small Cap Fund- An open ended equity scheme predominantly investing in small cap stocks	2	
otak Equity Opportunities und	Long term capital growth     Investment in portfolio of predominantly equity & equity related securities of large & midcap companies	Large & Mid Cap Fund- An open ended equity scheme investing in both large cap and mid cap stocks		
Kotak India EQ Contra Fund	Long term capital growth     Investment in portfolio of predominantly equity & equity related securities	An open ended equity scheme following contrarian investment strategy		
Cotak Tax Saver Fund	Long term capital growth with a 3 year lock in     Investment in portfolio of predominantly equity & equity related securities	An Open-Ended Equity Linked Saving Scheme with a statutory lock in of 3 years and tax benefits		
otak Emerging Equity Fund	<ul> <li>Long term capital growth</li> <li>Investment in equity &amp; equity related securities predominantly in midcap companies.</li> </ul>	Mid Cap Fund - An open ended equity scheme predominantly investing in mid cap stocks	Low High Investors understand that their principal will be at very high risk	Low High Investors understand that their principal will be at very high risk
Kotak Flexi Cap Fund	<ul> <li>Long term capital growth</li> <li>Investment in portfolio of predominantly equity &amp; equity related securities generally focused on a few selected sectors across market capitalisation</li> </ul>	Flexicap Fund - An open ended dynamic equity scheme investing across large cap, mid cap, small cap stock		
Cotak Focused Equity Fund	Long term capital growth     Investment in equity & equity related securities across market capitalisation in maximum     30 stocks	An open ended equity scheme investing in maximum 30 stocks in large-cap, mid-cap and small-cap category		
Kotak Pioneer Fund	<ul> <li>Long term capital growth</li> <li>Investment in equity and equity related Securities of companies operating with Pioneering innovations theme Without any market Capitalisation and Sector bias</li> </ul>	Thematic - An open ended equity scheme investing in pioneering innovations theme		
Kotak Infrastructure & Economic Reform Fund	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	An open ended equity scheme following Infrastructure & Economic Reform theme	•	
Kotak Balanced Advantage Fund	Wealth creation over a long period of time     Investment in equity, equity related securities & debt, money market instruments while     managing risk through active allocation	An Open Ended Dynamic Asset Allocation fund	Low Eigh Built at moderately light	Low High Rich
Kotak Equity Savings Fund	<ul> <li>Income from arbitrage opportunities in the equity market &amp; long term capital growth</li> <li>Investment predominantly in arbitrage opportunities in the cash &amp; derivatives segment of the equity market and equity &amp; equity related securities</li> </ul>	An open ended scheme investing in equity, arbitrage and debt	tow High Democrated and the top produced will be at moderately high risk.	Low Pigb
Kotak Equity Hybrid Fund	<ul> <li>Long term capital growth</li> <li>Investment in equity &amp; equity related securities balanced with income generation by investing in debt &amp; money instruments</li> </ul>	An open ended hybrid scheme investing predominantly in equity and equity related instruments	Low High Brown and the top indiget	Low High fills
Debt Scheme				
Kotak Dynamic Bond Fund	Income over a medium term investment horizon     Investment in debt & money market securities across duration	An open ended dynamic debt scheme investing across duration		
Cotak Bond Fund	<ul> <li>Income over a long term investment horizon</li> <li>Investment in debt &amp; money market securities with a portfolio Macaulay duration between 4 years and 7 years</li> </ul>	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years		
Kotak Gilt Fund	<ul> <li>Income over a long investment horizon</li> <li>Investment in sovereign securities issued by the Central and/or State Government(s) and         / or reverse repos in such securities.</li> </ul>	An open ended debt scheme investing in government securities across maturity	Low High Investors understand that their principal will be at moderate risk.	Low High Investors understand that their principal will be at moderate risk
Kotak Banking and PSU Debt Fund	Income over a short to medium term investment horizon     Investment in debt & money market securities of PSUs, Banks, Public Financial Institutions,     Government Securities & Municipal Bonds	An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.	-	
Kotak Low Duration Fund	<ul> <li>Regular Income over short term</li> <li>Income by focusing on low duration securities with portfolio Macaulay duration between</li> <li>6 months and 12 months</li> </ul>	An open ended low duration debt scheme investing in instruments such that the Macaulay duration of theportfolio is between 6 months and 12 months	and the second	Natural Disease
Kotak Medium Term Fund	Income over a medium term investment horizon     Investment in debt, government securities & money market instruments with portfolio Macaulay duration between 3 years and 4 years	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years	Low High Investors understand that their principal will be at moderate risk	Low High Investors understand that their princi will be at moderately high risk
Kotak Money Market Fund	Income over a short term investment horizon     Investment in money market securities	An open ended debt scheme investing in money market instruments		
Kotak Floating Rate Fund	<ul> <li>Income over a short term investment horizon.</li> <li>Investment in floating &amp; fixed rate debt instruments swapped for floating rate returns and money market instruments.</li> </ul>	An open ended debt scheme predominantly investing in floating rate instruments	Low High Investors understand that their principal will be at jow to moderate risk	Low High understand that their prices will be at moderately light risk.
Kotak Bond Short Term	Income over a medium term investment horizon     Investment in debt & money market securities with portfolio Macaulay duration between     1 year and 3 years	An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years		
Kotak Corporate Bond Fund	<ul> <li>Regular Income over short term</li> <li>Income by investing in fixed income securities of varying maturities and predominantly investing in AA+ and above rated corporate bonds</li> </ul>	An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds	Low High	Low High
otak Liquid Fund	Income over a short term investment horizon     Investment in debt & money market securities	An open ended liquid scheme	Investors understand that their principal will be at low to moderate risk	Investors understand that their princip will be at moderate risk
otak Overnight Fund	<ul> <li>Income over a short term investment horizon.</li> <li>Investment in debt &amp; money market securities having maturity of one business day.</li> </ul>	An open ended debt scheme investing in overnight securities	Low High Bresters understand that their principal will be at low risk.	Low High Best own kills
	Income over a medium term investment horizon     Investment predominantly in AA and below rated corporate bonds	An open ended debt scheme predominantly investing in AA and below rated corporate		
Kotak Credit Risk Fund	(Excluding AA+ rated corporate bonds)	bonds (Excluding AA+ rated corporate bonds)	Low High Investors understand that their principal will be at high risk	Low High Investors understand that their princi will be at high risk

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

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				5 1/	<b>Debt Funds</b>	<b>Ready Reckoner</b>	ščk	one			Mutua	<b>Kotak</b> Mutual Fund	
	Scheme Name	Current Scheme Positioning	AUM (Rs crores) as on 31st Oct 2021	Current Portfolio Quality**	ldeal Investment Horizon	Key Differentiator	YTM %	Average Maturity (years)	Modified   Duration (years)	Macaulay Duration (years)	Exit Load	Total Expense Ratio (TER %)^	and a
	Kotak Liquid Fund	Liquid	23,369.89	100% AAA	7 days to Month	Maturity < 91 days	3.62	0.08	0.08	0.08	Investor Exit Upon Exit Load as a % of subscription* 0070% 0070% 0.0050% 0.0060% 0.0065% 0.0055% 0.0055% 0.0055% 0.0055% 0.0055% 0.0055% 0.0055% 0.0055% 0.0055% 0.0055% 0.0055% 0.0055% 0.0055% 0.0055% 0.0055% 0.0055% 0.0055% 0.0055% 0.0055% 0.0055% 0.0055% 0.0055% 0.0055% 0.0055% 0.0055% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.0055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\% 0.00055\%	0.32	wieud
	Kotak Money Market Fund	Money Market	8,819.54	100% AAA	3 months – 6 months	Maturity < 1 year	4.12	0.29	0.29	0.29	Nil	0.33	ĊŢ <sup>C</sup>
	Kotak Savings Fund	Ultra Short Duration	13,153.32	89.01% AAA, 10.08% AA+ 0.91% Below AA+	3 months – 6 months	Macaulay duration 3-6 months	4.13	0.48	0.31	0.31	Z	0.77	
	Kotak Low Duration Fund	Low Duration	11,004.62	87.74% AAA 6.55% AA+ 5.71% Below AA+	6 months – 1 year	Macaulay duration 6-12 months	4.67	1.79	0.62	0.64	Nil	1.11	
	Kotak Floating Rate Fund	Floating Rate	9,368.54	60.20% AAA 34.97% Gilt 4.83% AA+	1 – 2 years	Average Maturity – Within 3-4 years	5.35	3.73	1.81	1.90	Zil	0.62	1
strate	Kotak Corporate Bond Fund	Corporate Bond	10,858.16	80.53% AAA 19.47% Gilt	9 months – 1 year	80-100% corporate bond exposure in AA+ & above assets	5.09	2.82	1.31	1.38	Nil	0.69	
	Kotak Banking & PSU Debt Fund	Banking and PSU	9,334.12	67.31% AAA 19.65% Gilt 7.73% AA+ 5.31% Below AA+	2-3 years	Predominantly High quality Banking & PSU assets	5.58	4.80	2.51	2.68	Ni	0.76	strat
	Kotak Bond Short Term Fund	Short Duration	17,141.57	53.21% AAA 46.79% Gilt	1-3 years	Macaulay duration 1-3 years	5.17	3.36	1.62	1.68	Nil	1.16	
	Kotak Credit Risk Fund	Credit Risk	1,786.28	22.59% AAA 13.30% Git 11.04% AA+ 53.08% Below AA+	3 Years and above	Minimum 65% in below AA+ instruments	6.33	3.60	2.18	2.34	Withdrawal up to 6% of investment amt within 1 yr: Nil, > above limit of withdrawal within 1 year : 1%, After 1 year : Nil.**	1.72	
	Kotak Medium Term Fund	Medium Term (Accrual Strategy)	3,020.94	57.26% AAA 23.80% Gilt 7.91% AA+ 11.03% Below AA+	2 Years and above	Macaulay duration 3-4 years (1-4 years when defensive)	5.89	4.63	2.79	2.95	īž	1.59	
Prizud	Kotak Dynamic Bond Fund	Dynamic	2,946.39	40.48% AAA 56.77% Gilt 2.13% AA+ 0.62% Below AA+	2-3 years	Dynamic strategy - investment across duration	5.12	6.36	2.96	3.08	Zil	1.25	
	Kotak Bond Fund	Medium to Long Duration	2,903.83	8.33% AAA 91.67% Gilt	2-3 years	Macaulay duration 4-7 years (1-7 years when defensive)	6.08	8.12	4.43	4.57	лі Х	1.62	1.0
	Kotak Gilt Fund	Gilt	1,941.52	100% Gilt	2-3 years	Gilt Fund with Dynamic strategy, no cap on duration	5.36	10.33	3.01	3.10	Nil	1.40	, Ť
	Kotak Overnight Fund	Overnight	8,124.17	100% Gilt	1 day	One Day Maturity	3.32	00.0	0.00	0.00	Nil	0.20	
	Details provided are as	on Oct 31st, 2021.For de	etails of swap pos	Details provided are as on Oct 31st, 2021.For details of swap positions kindly refer respective product page.	ective product page.								

sit and Rev repo. For Kotak Gilt Fund: Cash and Cash kindiy reler respective pr int Assets, CBLO, Term De (SO), IND AAA ,

e and Kotak Money Market ) and Liquid plus schemes (Kotak Savings and Kotak Low Duration) T-bill is included in AAA. for all fresh investments (i.e. units allotted on purchases or switch-ins (including through systematic investments under existing enrolments/registr

tions) on or after October 20, 2019.

m Mav 13. 2020

# KOTAK CORPORATE BOND FUND

An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds



5	Deepak Agrawal*		PORTFOLIO					
	),767.55 crs	Issuer/Instrument Ind	lustry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets	
AUM: ₹10	),858.16 crs	 Debt Instruments			HDB Financial Services Ltd.	CRISIL AAA	2.13	
Benchmark: CRI	SIL Corporate	Debet instruments Debentures and Bonds			Reliance Industries Ltd.	CRISIL AAA	2.13	
Bon	nd Composite	Government Dated Securities			LIC Housing Finance Ltd.	CARE AAA	1.85	
Inde	ex .	7.59% Central Government	SOV	6.79	Bajaj Housing Finance Ltd. (^)	CRISIL AAA	1.84	
Allotment date: Sep	tember 21, 2007	4.62% Central Government(^)	SOV	6.63	Grasim Industries Ltd. (^)	CRISIL AAA	1.82	
		4.59% Central Government	SOV	2.11	Jamnagar Utilities & Power Private		1.02	
Folio count: 37,9	969	6.97% State Government(^)-Karnataka	SOV	0.94	Limited ( Mukesh Ambani Group )	CRISIL AAA	1.50	
Investment Objective		8.08% State Government-Karnataka	SOV	0.70	EMBASSY OFFICE PARKS REIT	CRISIL AAA	1.44	
The investment objective	ve of the scheme is to		SOV	0.50	Tata Capital Financial Services Limited		1.39	
generate income by in			SOV	0.50	Mahindra & Mahindra Financial	( )		
money market securit			SOV	0.40	Services Ltd.	FITCH IND A	AA 1.03	
curve and predominant			SOV	0.34	Tata Capital Financial Services Limited(/	) ICRA AAA	0.95	
rated corporate secu			SOV	0.29	Mindspace Business Parks REIT (^)	CRISIL AAA	0.92	
would also seek to n			SOV	0.25	Kotak Mahindra Prime Ltd.(^)	CRISIL AAA	0.92	
liquidity within the			SOV	0.01	EMBASSY OFFICE PARKS REIT	CRISIL AAA	0.92	
assurance or quarantee				19.46	Larsen and Toubro Ltd.	CRISIL AAA	0.56	
objective of the scheme		Public Sector Undertakings			Aditya Birla Finance Ltd.	ICRA AAA	0.47	
,		National Bank for Agriculture &			LIC Housing Finance Ltd.	CRISIL AAA	0.47	
Available Plans/Options		Rural Development (^)	ICRA AAA	6.92	ICICI Bank Ltd.(Basel III TIER II Bonds)(^)		0.47	
A) Regular Plan B) Direct	t Plan	Power Finance Corporation Ltd.	CRISIL AAA	4.41	Aditya Birla Finance Ltd.(^)	ICRA AAA	0.47	
Options: Payout of IDC	W. Reinvestment of	Power Finance Corporation Ltd.(^)	CRISIL AAA	3.56	Sundaram Finance Ltd.	ICRA AAA	0.46	
IDCW & Growth (applic		National Bank for Agriculture &			India Grid Trust (^)	CRISIL AAA	0.41	
		Rural Development(^)	CRISIL AAA	3.45	LIC Housing Finance Ltd.	CARE AAA	0.23	
IDCW Frequency	Maria de la	Food Corporation of India	CRISIL AAA		Kotak Mahindra Bank Ltd. HDFC Ltd.	CRISIL AAA CRISIL AAA	0.14 0.05	
Monthly (12th of every	iviontn)	Rural Electrification Corporation Ltd.(^)	CRISIL AAA	2.03	Bhopal Dhule Transmission	CRISIL AAA	0.05	
Ratios		State Bank Of India.(Basel III			Company Ltd. ( Operational power			
		TIER II Bonds)(^)	CRISIL AAA	1.61	transmission project )	CRISIL AAA	0.04	
Portfolio Average Mat	turity 3.11 yrs	Indian Railway Finance Corporation Ltd.(^	) CRISIL AAA	0.99	Corporate Debt/Financial	CRISIL AAA	0.04	
IRS Average Maturity*	* -0.29 yrs	Mangalore Refinery and			Institutions - Total		43.85	
Net Average Maturity		Petrochemicals Ltd. (^)	FITCH AAA(	IND) 0.69 0.47	Money Market Instruments		45.65	
		Rural Electrification Corporation Ltd.	CRISIL AAA	0.47	Commercial Paper(CP)/			
Portfolio Modified Du		Small Industries Development Bank Of India	ICRA AAA	0.14	Certificate of Deposits(CD)			
IRS Modified Duration	-0.28 yrs	Public Sector Undertakings - Total	ICKA AAA	<b>27.18</b>	Public Sector Undertakings			
Net Modified Duration	n 1.31 yrs	Corporate Debt/Financial Institutions		27.10	Small Industries Development			
Portfolio Macaulay Du		Nabha Power Ltd. ( backed by			Bank Of India	CARE A1+	0.92	
	,	unconditional and irrevocable guarantee			Public Sector Undertakings - Total	C, III C, III I	0.92	
IRS Macaulay Duration		by Larsen & Toubro Ltd ) (^)	ICRA AAA(0	E) 4.92	Corporate Debt/			
Net Macaulay Duratio	on 1.38 yrs	HDFC Ltd.	CRISIL AAA	3.13	Financial Institutions			
YTM	5.09%	HDB Financial Services Ltd.	CRISIL AAA	2.93	HDFC Ltd.	CRISIL A1+	0.91	
<sup>s</sup> Standard Deviation	1.49%	LIC Housing Finance Ltd.(^)	CRISIL AAA	2.92	Bajaj Housing Finance Ltd.	CRISIL A1+	0.91	
	1.4970	Bajaj Finance Ltd. (^)	CRISIL AAA	2.81	Corporate Debt/Financial			
*Interest Rate Swap		Sikka Ports & Terminals Ltd.			Institutions - Total		1.82	
		( Mukesh Ambani Group ) (^)	CRISIL AAA	2.60	Triparty Repo		2.78	
Source: <sup>\$</sup> ICRAMFI E	xplorer. Standard	AXIS Bank Ltd.(^)	CRISIL AAA	2.19	Net Current Assets/(Liabilities)		3.99	
Deviation is calculated	on Annualised basis				Grand Total		100.00	

# \*Interest Rate Swap

Source: <sup>\$</sup>ICRAMFI Explorer. S Deviation is calculated on Annuali using 3 years history of monthly returns.

#### Minimum Investment Amount

Initial Investment: ₹5000 and in multiple of ₹1 for purchase and for ₹0.01 for switches Additional Investment: ₹1000 & in multiples of ₹1for purchase and for ₹0.01 for switches.

Ideal Investment Horizon: 1-1.5 year

#### Load Structure

Entry Load: Nil. (applicable for all plans) Exit Load: Nil. (applicable for all plans)

Total Expense Ratio\*\* Regular: 0.69%; Direct: 0.32% Data as on October 31, 2021

	CAT	NL /	0/1
-0	CA	N	(%)

93.23

ALI

71.03

Debentures and Bonds		Government Dated Securities
Commercial Paper (CP)/Ce	ert	ificate of Deposits (CD)

Net Current Assets

TREP & Term Deposits & Rev.Repo

**RATING PROFILE (%)** 

3.99 2.78

19.46

2.78 a 2.74

3.99

A1+, AAA, AAA(CE), AAA(IND), IND AAA, SOV

Net Current Assets

TENANTIC INIVECTMENT DI ANI (C

TREP & Term Deposits & Rev.Repo

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month           Monthly SIP of (₹) 10000         Since Inception         10 years         7 years         5 years         3 years         1 year						
			,			1 year
Total amount invested (₹)	17,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 29, 2021 (₹)	31,14,625	18,19,398	11,05,389	7,24,447	4,00,110	1,23,048
Scheme Returns (%)	8.11	8.08	7.73	7.49	7.01	4.80
CRISIL Corporate Bond Composite Index Returns (%)	9.01	8.83	8.48	8.37	8.62	5.74
Alpha	-0.91	-0.75	-0.75	-0.88	-1.62	-0.94
CRISIL Corporate Bond Composite Index (₹)#	33,42,589	18,92,856	11,35,264	7,40,597	4,09,763	1,23,642
CRISIL 10 Year Gilt Index (₹)^	27,95,522	17,13,139	10,57,223	6,98,815	3,90,036	1,20,701
CRISIL 10 Year Gilt Index (%)	6.71	6.93	6.48	6.05	5.29	1.10

This product is suitable for investors who are seeking\*:

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

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# **I KOTAK BANKING AND PSU DEBT FUND**

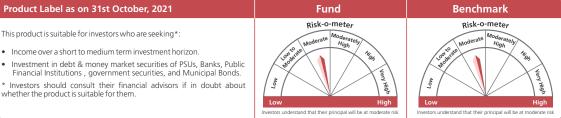
An open-ended debt scheme predominantly investing in debt instruments of banks, public sector undertakings, public financial institutions and municipal bonds

Fund Manager: Mr.		-			PORT	FOLIO		
	353.36 crs		Issuer/Instrument Indus	try/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
Benchmark: CRIS	334.12 crs SIL Bankin I Debt Inde	g and	Debt Instruments			Mangalore Refinery and Petrochemicals Ltd. (^)	FITCH AAA(INI	D) 0.54
Allotment date: Dec Folio count: 23,0	ember 29		Debentures and Bonds			Small Industries Development		0.2
nvestment Objective		)	Government Dated Securities			Bank Of India	ICRA AAA	0.34
To generate income nvesting in debt & mor			4.62% Central Government	SOV	8.29	Rural Electrification Corporation Ltd.	CRISIL AAA	0.33
ssued by Banks, Public PSUs), Public Financia	Sector Ur	ndertaking	7.59% Central Government	SOV	7.15	Food Corporation of India (^)	CRISIL AAA(CE	i) 0.28
Junicipal Bonds and R ecurities, sovereign see	everse rep	oos in such	4.59% Central Government(^)	SOV	2.06	Bank Of Baroda(Basel III TIER I Bonds)	CRISIL AA+	0.23
entral Government & nd / or any security u	Inconditio	nally	7.23% State Government-Karnataka	SOV	0.67	Punjab National Bank (Basel III TIER II Bonds)	CRISIL AA+	0.16
uaranteed by the Go o assurance that or	guarantee	e that the	8.19% State Government-Karnataka	SOV	0.58	Bank Of Baroda(Basel III TIER II Bonds)	FITCH AAA(INI	0.14
vestment objective of chieved.	r the schei	me will be	7.15% State Government-Karnataka	SOV	0.55	Power Grid Corporation of India Ltd.	CRISIL AAA	0.05
vailable Plans/Options ) Regular Plan B) Direct			8.71% State Government-Uttar Pradesh	SOV	0.14	Public Sector Undertakings - Total		46.56
ptions: Payout of IDC	W, Reinve		6.46% State Government-Gujarat	SOV	0.11	Corporate Debt/Financial Institution	15	
CW & Growth (applic CW Frequency	able for all	i plans)	3.51% Central Government	SOV	0.05	AXIS Bank Ltd.(^)	CRISIL AAA	2.98
Ionthly (12th of every)	Month)		7.42% State Government-Maharashtra	SOV	0.04	HDFC Bank Ltd.(^)	CRISIL AAA	2.12
atios Portfolio Average Mat	turity	5.15 yrs	Government Dated Securities - Total		19.64			
IRS Average Maturity* Net Average Maturity		-0.35 yrs 4.80 yrs	Public Sector Undertakings			ICICI Bank Ltd.(Basel III TIER I Bonds)	CARE AA+	1.10
Portfolio Modified Du	ration	2.83 yrs	State Bank Of India.(Basel III			AXIS Bank Ltd.(Basel III TIER I Bonds)	CRISIL AA+	1.02
RS Modified Duration Net Modified Duration		-0.33 yrs 2.51 yrs	TIER II Bonds)(^)	CRISIL AAA	A 6.24	ICICI Bank Ltd.(Basel III TIER I Bonds)(^)		0.51
ortfolio Macaulay Du	uration	3.02 yrs	Power Finance Corporation Ltd.(^)	CRISIL AAA	4 5.96	ICICI Bank Ltd.(Basel III TIER I Bonds)	CRISIL AA+	0.13
S Macaulay Duratior et Macaulay Duratio		-0.34 yrs 2.68 yrs	National Bank for Agriculture & Rural Development(^)	ICRA AAA	2.94	Corporate Debt/Financial Institutions - Total		7.86
TM Standard Deviation		5.58% 1.78%	Indian Railway Finance Corporation Ltd.(^)	CRISIL AAA		Money Market Instruments		
*Interest Rate Swap			Union Bank of India(Basel III TIER I Bonds)	FITCH IND	AA 2.70	Commercial Paper(CP)/		
ource: <sup>S</sup> ICRAMFI E eviation is calculated	on Annua	lised basis	Food Corporation of India(^)	CRISIL AAA	A(CE) 2.45	Certificate of Deposits(CD)		
sing 3 years history of i 1inimum Investment A	mount		Bank Of Baroda(Basel III TIER II Bonds)(^)	FITCH IND	AAA 2.42	Public Sector Undertakings		
iitial Investment: einvestment of IDCW			National Bank for Agriculture &			Export-Import Bank of India	CRISIL A1+	7.15
bove. dditional Investment:	₹1000 & ir	n multiples	Rural Development	ICRA AAA		National Bank for Agriculture & Rural Development	ICRA A1+	2.65
f₹1. leal Investment Horizo	n: 2-3 yea	rs	Rural Electrification Corporation Ltd.	CRISIL AAA	A 2.38	Small Industries Development Bank Of	India CARE A1+	1.33
oad Structure htry Load: Nil. (applica	ble for all p	olans)	National Bank for Agriculture & Rural Development	CRISIL AAA	A 1.97	National Thermal Power Corporation L1	d. CRISIL A1+	0.53
it Load: Nil (applicable tal Expense Ratio**	e for all pla	ins)	Indian Bank(Basel III TIER II Bonds)(^)	FITCH IND	AA+ 1.94	Export-Import Bank of India	ICRA A1+	0.05
egular: 0.76%; Direct: ata as on October 31,			National Highways Authority Of India(^)	CRISIL AAA	A 1.85	Public Sector Undertakings - Total		11.71
	, 2021		Union Bank of India (Basel III	C 4 55 4 4	4.52	Corporate Debt/Financial Institution	15	
			TIER I Bonds)(^)	CARE AA-	1.53	AXIS Bank Ltd.	CRISIL A1+	1.61
			Punjab National Bank(Basel III TIER II Bonds)(^)	CRISIL AA+	⊧ 1.36	HDFC Bank Ltd.	CARE A1+	1.58
			Canara Bank(Basel III TIER II Bonds)(^)	FITCH IND	AAA 1.10	Corporate Debt/Financial		
			Canara Bank (Basel III TIER I Bonds)(^)	CRISIL AA	1.08	Institutions - Total		3.19
			Power Finance Corporation Ltd.	CRISIL AAA	A 1.03	Triparty Repo		8.51
			Food Corporation of India (^)	ICRA AAA	(CE) 0.94	Net Current Assets/(Liabilities)		2.53
			Bank Of Baroda (Basel III TIER I Bonds)(^)	CRISIL AA+	⊧ 0.74	Grand Total		100.00
			State Bank Of India.(Basel III TIER I Bonds)	CRISIL AA+	⊦ 0.56			

# **I KOTAK BANKING AND PSU DEBT FUND**

An open-ended debt scheme predominantly investing in debt instruments of banks, public sector undertakings, public financial institutions and municipal bonds

	ALLOCATION	(%)				
54.42		19.6	4	14.9	0	8.51 2
<ul> <li>Debentures and Bonds</li> <li>Government Dated Securities</li> <li>Commercial Paper (CP)/Certificate of Deposits (CD)</li> <li>TREP &amp; Term Deposits &amp; Rev.Repo</li> <li>Net Current Assets</li> </ul>						
RATING PROFILE (%)						
	75.90				13.06	8.51 2
	I					
A1+, AAA, AAA(CE), AAA	v.Repo Net Curren	Assets		IND AA, AA	4-	
TREP & Term Deposits & Re	Nepo Net Curren	Assets	SIP)		A-	
TREP & Term Deposits & Re	Nepo Net Curren	Assets	SIP)		A- 3 years	1 year
TREP & Term Deposits & Re SYSTEN Systematic Investment	NREPO Net Curren	t Assets NT PLAN ( nvested ₹10	SIP) ),000 every 7 years	month	3 years	<b>1 year</b> 1,20,000
TREP & Term Deposits & Re SYSTEN Systematic Investment Monthly SIP of (₹) 10000	IATIC INVESTMENT Plan (SIP) If you had Since Inception	t Assets <b>NT PLAN (</b> nvested ₹10 <b>10 years</b> 12,00,000	SIP) ),000 every 7 years	month <b>5 years</b> 6,00,000	<b>3 years</b> 3,60,000	
TREP & Term Deposits & Re SYSTEN Systematic Investment Monthly SIP of (₹) 10000 Total amount invested (₹)	IATIC INVESTMENT IATIC INVESTMENT Plan (SIP) If you had Since Inception 27,50,000	t Assets <b>NT PLAN (</b> nvested ₹10 <b>10 years</b> 12,00,000	SIP) ),000 every 7 years 8,40,000	month <b>5 years</b> 6,00,000	<b>3 years</b> 3,60,000	1,20,000
TREP & Term Deposits & Re SYSTEN Systematic Investment Monthly SIP of (₹) 10000 Total amount invested (₹) Total Value as on Oct 29, 2021 (₹)	Net Curren IATIC INVESTME Plan (SIP) If you had Since Inception 27,50,000 69,77,704	x Assets <b>XT PLAN (</b> <b>Nvested ₹10</b> <b>10 years</b> 12,00,000 18,36,219	SIP) ),000 every 7 years 8,40,000 11,16,483	month <b>5 years</b> 6,00,000 7,31,645	<b>3 years</b> 3,60,000 4,03,393	1,20,000 1,23,259
TREP & Term Deposits & Re SYSTEN Systematic Investment Monthly SIP of (₹) 10000 Total amount invested (₹) Total Value as on Oct 29, 2021 (₹) Scheme Returns (%)	NATIC INVESTMENT NATIC INVESTMENT Plan (SIP) If you had Since Inception 27,50,000 69,77,704 7.41	x Assets <b>XT PLAN (</b> <b>10 years</b> 12,00,000 18,36,219 <b>8.25</b>	SIP) ),000 every 7 years 8,40,000 11,16,483 8.01	month 5 years 6,00,000 7,31,645 7.88	<b>3 years</b> 3,60,000 4,03,393 <b>7.56</b>	1,20,000 1,23,259 <b>5.13</b>
TREP & Term Deposits & Re SYSTEN Systematic Investment Monthly SIP of (₹) 10000 Total amount invested (₹) Total Value as on Oct 29, 2021 (₹) Scheme Returns (%) CRISIL Banking and PSU Debt Index Returns (%)	NATIC INVESTMENT NATIC INVESTMENT Plan (SIP) If you had Since Inception 27,50,000 69,77,704 7.41 NA	x Assets <b>T PLAN (</b> <b>10 years</b> 12,00,000 18,36,219 <b>8.25</b> 8.43 -0.18	SIP) ,000 every 7 years 8,40,000 11,16,483 8.01 7.99	month 5 years 6,00,000 7,31,645 7.88 7.78 0.11	3 years           3,60,000           4,03,393           7.56           7.42           0.14	1,20,000 1,23,259 <b>5.13</b> 5.02
TREP & Term Deposits & Re SYSTEN Systematic Investment Monthly SIP of (₹) 10000 Total amount invested (₹) Total Value as on Oct 29, 2021 (₹) Scheme Returns (%) CRISIL Banking and PSU Debt Index Returns (%) Alpha	ATIC INVESTMENT NATIC INVESTMENT Plan (SIP) If you had Since Inception 27,50,000 69,77,704 7.41 NA NA	x Assets <b>T PLAN (</b> <b>10 years</b> 12,00,000 18,36,219 <b>8.25</b> 8.43 -0.18	SIP) 0,000 every 7 years 8,40,000 11,16,483 8.01 7.99 0.02 11,15,614	month 5 years 6,00,000 7,31,645 7.88 7.78 0.11	3 years           3,60,000           4,03,393           7.56           7,42           0.14           4,02,559	1,20,000 1,23,259 <b>5.13</b> 5.02 <b>0.11</b>



Scheme Inception : - December 29, 1998. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. # Benchmark ; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return.

(A) Fully of Party blocked against Interest Rate Swap (RS) Hedging Position through Interest Rate Swaps as on 31 Oct 2021 is 24.48% of the net assets. Kotak Banking And PSU Debt Fund NAV as on October 31, 2021: ₹52.1196 (Growth Option), ₹53.4976 (Direct Growth Option), ₹10.4618 (Monthly-Reg-Plan-IDCW), ₹10.3794 (Monthly-Dir-Plan-IDCW) \*For Fund Manager experience, please refer page 71-73. \*\*Total Expense Ratio includes applicable B30 fee and GST. For scheme performance, please refer page no 63-70. For last three IDCW, please refer page no 74-76.

# KOTAK BOND SHORT TERM FUND

An open-ended short term debt scheme investing in instruments such that the macaulay duration of the portfolio is between 1 year and 3 years



Fund Manager:	Mr. Deepak Agrawal*
AAUM:	₹17,177.23 crs
AUM:	₹17,141.57 crs
Benchmark:	NIFTY Short Duration Debt Index
Allotment date:	May 2, 2002
Folio count:	32 241

#### Investment Objective

The investment objective of the Scheme is to provide reasonable returns and reasonably high levels of liquidity by investing in debt instruments such as bonds, debentures and Government securities; and money market instruments such as treasury bills, commercial papers, certificates of deposit, including repos in permitted securities of different maturities, so as to spread the risk across different kinds of issuers in the debt markets. There is no assurance that the investment objective of the Scheme will be realised.

### Available Plans/Options

A) Regular Plan B) Direct Plan Options: Payout of IDCW, Reinvestment of

IDCW & Growth (applicable for all plans)

### **IDCW Frequency**

At discretion of trustees

#### Ratios

Portfolio Average Maturity	3.56 yrs			
IRS Average Maturity*	-0.20 yrs			
Net Average Maturity	3.36 yrs			
Portfolio Modified Duration	1.81 yrs			
IRS Modified Duration*	-0.19 yrs			
Net Modified Duration	1.62 yrs			
Portfolio Macaulay Duration	1.88 yrs			
IRS Macaulay Duration*	-0.20 yrs			
Net Macaulay Duration	1.68 yrs			
YTM	5.17%			
<sup>s</sup> Standard Deviation	1.65%			
*Interest Date Curren				

\*Interest Rate Swap

Source: <sup>\$</sup>ICRAMFI Explorer. Standard Deviation is calculated on Annualised basis using 3 years history of monthly returns.

#### Minimum Investment Amount

Initial Investment: (i) Reinvestment of IDCW & Growth - ₹5000 & above (ii) Payout of IDCW (Monthly IDCW) - ₹50,000 & above

Additional Investment: ₹1000 & in multiples of₹1

Ideal Investment Horizon: 1 years & above Load Structure

Entry Load: Nil. (applicable for all plans) Exit Load: Nil.

Total Expense Ratio\*\*

Regular: 1.16%; Direct: 0.34% Data as on October 31, 2021

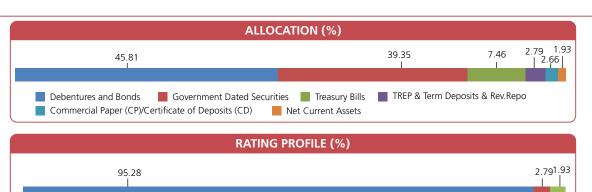
		PORTI	FOLIO		
Issuer/Instrument	ndustry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
Debt Instruments			Rural Electrification Corporation Ltd.	FITCH IND AAA	0.02
Debentures and Bonds			Small Industries Development Bank Of India	ICRA AAA	0.02
Government Dated Securities			Public Sector Undertakings - Total		11.57
7.59% Central Government	SOV	12.59	5	-	11.57
4.62% Central Government	SOV	6.45	Corporate Debt/Financial Institution		4.52
4.59% Central Government(^)	SOV	3.90	Bajaj Finance Ltd. (^) HDFC Ltd.	CRISIL AAA CRISIL AAA	4.53 3.93
3.51% Central Government(^)	SOV	3.07	Jamnagar Utilities & Power Private Limite		5.55
8.24% State Government(^)-Kerala	SOV	1.99	( Mukesh Ambani Group ) (^)	CRISIL AAA	2.49
8.38% State Government-Haryana	SOV	1.33	Sikka Ports & Terminals Ltd.		
8.57% State Government(^)-Gujarat	SOV	1.23	( Mukesh Ambani Group ) (^)	CRISIL AAA	1.79
8.14% State Government-Gujarat	SOV	0.95	Nabha Power Ltd. ( backed by unconditional and irrevocable		
7.19% State Government(^)-Gujarat	SOV	0.82	guarantee by Larsen & Toubro Ltd ) (^)	ICRA AAA(CE)	1.76
7.59% State Government-Gujarat	SOV	0.65	Mahindra & Mahindra Financial Services Ltd.(^)	FITCH IND AAA	1.70
7.61% State Government-Tamil Nadu	SOV	0.62	LIC Housing Finance Ltd.(^)	CRISIL AAA	1.56
8.00% State Government(^)-Rajasthan	SOV	0.60	Kotak Mahindra Prime Ltd.(^)	CRISIL AAA	1.17
7.14% State Government-Gujarat	SOV	0.57	Kotak Mahindra Prime Ltd. (^)	CRISIL AAA	1.17
6.44% State Government(^)-Gujarat	SOV	0.54	HDB Financial Services Ltd.	CRISIL AAA	1.06
8.25% State Government-Madhya Prac		0.44	First Business Receivables Trust	CHISTER	1.00
6.90% Central Government	SOV	0.33	( Originator Reliance Industries Ltd )	CRISIL AAA(SO)	0.95
7.60% State Government-Madhya Prad		0.31	Grasim Industries Ltd.	CRISIL AAA	0.95
7.59% State Government-Haryana	SOV	0.31	Bajaj Finance Ltd.(^)	CRISIL AAA	0.92
7.62% State Government-Tamil Nadu	SOV	0.31	Tata Capital Financial Services Limited	ICRA AAA	0.85
7.20% State Government-Karnataka	SOV	0.30	Aditya Birla Finance Ltd.	ICRA AAA	0.79
8.26% State Government-Uttar Pradesh		0.20	LIC Housing Finance Ltd. (^)	CARE AAA	0.73
6.98%State Government-Maharashtra	SOV	0.18	Hindustan Zinc Ltd.	CRISIL AAA	0.70
7.16% State Government-Uttar Pradesh		0.15	AXIS Finance Ltd.	CRISIL AAA	0.67
6.97%State Government-Karnataka	SOV	0.15	PTC First Business Receivables Trust (Series 23) 01/10/2025(First Business		
7.59%State Government-Karnataka	SOV	0.15 0.14	Receivables Trust)	CRISIL AAA(SO)	0.66
8.61%State Government-Uttar Pradesh		0.14	Tata Capital Financial Services Limited(^)	CRISIL AAA	0.60
8.39% State Government-Rajasthan 8.27 State Government-Rajasthan	SOV SOV	0.12	Bhopal Dhule Transmission Company Lte		
4.45%Central Government	SOV	0.12	( Operational power transmission projec		0.59
GS CG 22 Aug 2025 - (STRIPS)	SOV	0.10	Tata Capital Housing Finance Ltd.	CRISIL AAA	0.59
GS CG 22 Aug 2026 - (STRIPS)	SOV	0.09	India Grid Trust (^)	CRISIL AAA	0.58
GS CG 22 Feb 2027 - (STRIPS)	SOV	0.09	Bajaj Housing Finance Ltd. (^)	CRISIL AAA	0.58
GS CG 22 Feb 2028 - (STRIPS)	SOV	0.08	Aditya Birla Housing Finance	ICRA AAA	0.58
GS CG 22 Feb 2029 - (STRIPS)	SOV	0.07	HDFC Bank Ltd.(^)	CRISIL AAA	0.58
1.44% Central Government	SOV	0.07	HDB Financial Services Ltd.	CRISIL AAA	0.58
9.36% State Government-West Bengal		0.07	HDB Financial Services Ltd. (^)	CARE AAA	0.29
8.45% State Government-Bihar	SOV	0.06	HDFC Ltd.		0.29
8.66% State Government-Tamil Nadu	SOV	0.04	Tata Capital Financial Services Limited (		0.29
8.69% State Government-Kerala	SOV	0.04	Jamnagar Utilities & Power Private Limite ( Mukesh Ambani Group)	CRISIL AAA	0.15
8.21% State Government-Rajasthan	SOV	0.02	ICICI Home Finance Company Limited	CRISIL AAA	0.15
Government Dated Securities - Total	I	39.35	Bajaj Housing Finance Ltd.	CRISIL AAA	0.01
Public Sector Undertakings			Corporate Debt/Financial		
Power Finance Corporation Ltd.(^)	CRISIL AAA	2.59	Institutions - Total		34.24
National Bank for Agriculture &			Money Market Instruments		
Rural Development (^)	ICRA AAA	1.82	Commercial Paper(CP)/		
National Bank for Agriculture &			Certificate of Deposits(CD)		
Rural Development	CRISIL AAA	1.32	Treasury Bills		
State Bank Of India.(Basel III TIER II Bonds)(^)	CRISIL AAA	1.30	364 Days Treasury Bill 02/12/2021	SOV	2.91
Power Finance Corporation Ltd.	CRISIL AAA	1.00	91 Days Treasury Bill 13/01/2022	SOV	1.74
Rural Electrification Corporation Ltd.(^)		0.97	91 Days Treasury Bill 02/12/2021	SOV	1.65
National Bank for Agriculture &			182 Days Treasury Bill 02/12/2021	SOV	1.16
Rural Development( $\check{\wedge}$ )	CRISIL AAA	0.85	Treasury Bills - Total		7.46
Bank Of Baroda(Basel III			Corporate Debt/Financial Institution		
TIER II Bonds)(^)	FITCH IND AA	A 0.62	HDFC Ltd.	CRISIL A1+	1.74
Canara Bank(Basel III			Kotak Mahindra Investments Ltd.	CRISIL A1+	0.58
TIER II Bonds)(^)	FITCH IND AA		Can Fin Homes Ltd.	ICRA A1+	0.34
Rural Electrification Corporation Ltd. (^		0.20	Corporate Debt/Financial Institutions - Total		2.66
ONGC Petro Additions Ltd.(^)	ICRA AAA(CE)		Triparty Repo		2.79
Power Grid Corporation of India Ltd.	CRISIL AAA	0.06	Net Current Assets/(Liabilities)		1.93
National Thermal Power Corporation Ltd.	CRISIL AAA	0.03	Grand Total		100.00
componention and		0.05			

PORTFOLIO

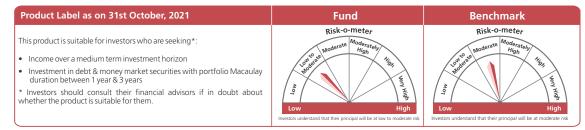


# KOTAK BOND SHORT TERM FUND

An open-ended short term debt scheme investing in instruments such that the macaulay duration of the portfolio is between 1 year and 3 years



A1+, AAA, AAA(CE), AAA(SO), IND A	AA, SOV 📕 TREP & T	erm Deposits	& Rev.Repo	Net C	urrent Asset	S
SYSTEMATIC INVESTMENT PLAN (SIP)						
Systematic Investment Plan (SIP) If you had invested ₹10,000 every month						
Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	23,40,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 29, 2021 (₹)	53,35,011	17,79,600	10,89,503	7,18,526	3,99,194	1,22,777
Scheme Returns (%)	7.81	7.65	7.32	7.16	6.85	4.37
Nifty Short Duration Index Returns (%)	8.01	7.96	7.60	7.44	7.15	4.66
Alpha	-0.20	-0.30	-0.27	-0.29	-0.30	-0.29
Nifty Short Duration Index (₹)#	54,57,420	18,08,284	11,00,169	7,23,665	4,00,947	1,22,960
CRISIL 10 Year Gilt Index (₹)^	46,17,603	17,13,139	10,57,223	6,98,815	3,90,036	1,20,701
CRISIL 10 Year Gilt Index (%)	6.51	6.93	6.48	6.05	5.29	1.10



Scheme Inception : - May 02,2002. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. # Benchmark; ^ Additional Benchmark.

Alpha is difference of scheme return with benchmark return. (^) Fully or Party blocked against Interest Rate Swap (IRS) Hedging Position through Interest Rate Swaps as on 31 Oct 2021 is 23.10% of the net assets.

Kotak Bond Short Term Fund NAV as on October 31, 2021: ₹42.1111 (Growth Option), ₹45.0317 (Direct Growth Option), ₹10.0170 (Monthly-Reg-Plan-IDCW), ₹13.3487 (Monthly-Dir-Plan-IDCW), ₹15.0428 (Half Yearly-Reg-Plan-IDCW), ₹15.8412 (Half Yearly-Dir-Plan-IDCW), ₹13.2645 (Normal-Dir-Plan-IDCW)
\*For Fund Manager experience, please refer page 71-73. \*\*Total Expense Ratio includes applicable B30 fee and GST. For scheme performance, please refer page no 63-70. For last three IDCW, please refer page no 74-76.

# KOTAK CREDIT RISK FUND

An open-ended debt scheme predominantly investing in aa and below rated corporate bonds (excluding AA+ rated corporate bonds)

100.00

Fund Manager:	Mr. Deepak Agrawal*
AAUM:	₹1,799.77 crs
AUM:	₹1,786.28 crs
Benchmark:	Nifty Credit Risk
	Bond Index
Allotment date:	May 11, 2010
Folio count:	14,943

#### Investment Objective

The investment objective of the scheme is to generate income by investing in debt /and money market securities across the yield curve and predominantly in AA rated and below corporate securities. The scheme would also seek to maintain reasonable liquidity within the fund. There is no assurance that the investment objective of the Schemes will be realised.

#### Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

#### IDCW Frequency

At discretion of trustees

#### Ratios

Portfolio Average Maturity	3.87 yrs
IRS Average Maturity*	-0.27 yrs
Net Average Maturity	3.60 yrs
Portfolio Modified Duration	2.43 yrs
IRS Modified Duration*	-0.26 yrs
Net Modified Duration	2.18 yrs
Portfolio Macaulay Duration	2.60 yrs
IRS Macaulay Duration*	-0.26 yrs
Net Macaulay Duration	2.34 yrs
YTM	6.33%
<sup>\$</sup> Standard Deviation	1.18%

\*Interest Rate Swap

Source: <sup>\$</sup>ICRAMFI Explorer. Standard Deviation is calculated on Annualised basis using 3 years history of monthly returns.

#### Minimum Investment Amount

Initial Investment: ₹5000 and in multiple of ₹1 for purchase and for ₹0.01 for switches

Additional Investment: ₹1000 & in multiples of ₹1

Ideal Investments Horizon: 3 year & above

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: a) For redemption / switch out of upto 6% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.

b) If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%

c) If units are redeemed or switched out on or after 1 year from the date of allotment: NIL

Grand Total

Total Expense Ratio\*\*

Regular: 1.72%; Direct: 0.74% Data as on October 31, 2021

PORTFOLIO		
Issuer/Instrument	Industry/Rating	% to Net Assets
Mutual Fund Units		
Mutual Fund Units - Total		2.11
Embassy Office Parks REIT	Construction	1.11
Brookfield India Real Estate Trust	Construction	1.00
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
4.62% Central Government	SOV	4.81
7.20% State Government-Karnataka	SOV	2.91
6.12% State Government-Karnataka	SOV	2.76
6.57% State Government-Gujarat	SOV	1.67
6.97% State Government-Maharashtra	SOV	1.15
Government Dated Securities - Total		13.30
Public Sector Undertakings		
Punjab & Sind Bank(Basel III TIER I Bonds)	ICRA A-	6.53
Power Finance Corporation Ltd.(^)	CRISIL AAA	4.71
Union Bank of India(Basel III TIER I Bonds)	CARE AA-	3.72
U P Power Corporation Ltd ( Guaranteed By UP State Government )	CRISIL A+(CE)	3.22
THDC India Ltd. (THDCIL)	FITCH AA(IND)	2.26
THDC India Ltd. (THDCIL)(^)	CARE AA	1.43
Punjab National Bank(Basel III TIER II Bonds)(^)	CRISIL AA+	0.29
National Bank for Agriculture & Rural Development	CRISIL AAA	0.16
Public Sector Undertakings - Total		22.32
Corporate Debt/Financial Institutions		
Coastal Gujarat Power Ltd. ( Guarenteed by TATA Power Co. Ltd ) (^)	CARE AA(CE)	6.39
Telesonic Networks Limited (^)	CRISIL AA+	6.16
Aadhar Housing Finance Limited	CARE AA	5.60
Bahadur Chand Investments Private Limited	ICRA AA	4.20
Bajaj Housing Finance Ltd.	CRISIL AAA	4.18
Godrej Industries Ltd	CRISIL AA	3.40
Godrej Properties Limited(^)	ICRA AA	2.86
Nuvoco Vistas Corporation Ltd. (^)	CRISIL AA	2.83
Tata Projects Ltd.	FITCH IND AA	2.81
Godrej Industries Ltd	CRISIL AA	2.57
Muthoot Finance Ltd.(^)	CRISIL AA+	2.21
Manappuram Finance Ltd.	CRISIL AA	1.69
Tata Power Company Ltd.	FITCH IND AA	1.64
Tata Steel Ltd.	BRICKWORK BWR AA+	1.53
Muthoot Finance Ltd. (^)	CRISIL AA+	0.85
Jamnagar Utilities & Power Private Limited ( Mukesh Ambani Group ) (^)	CRISIL AAA	0.59
SEI Enerstar Renewable Energy Pvt. Ltd. #	CARE AA(CE)	0.43
Zuvan Energy Pvt. Ltd. #	CARE AA(CE)	0.18
Shreyas Renwable Energy Pvt. Ltd. #	CARE AA(CE)	0.18
Pratyash Renewable Pvt. Ltd. #	CARE AA(CE)	0.18
SEI Baskara Power Pvt. Ltd. #	CARE AA(CE)	0.18
Aarish Solar Power Ltd. #	CARE AA(CE)	0.18
Divyesh Power Pvt. Ltd. #	CARE AA(CE)	0.18
Elena Renewable Energy Pvt. Ltd. #	CARE AA(CE)	0.18
Aashman Energy Pvt. Ltd. #	CARE AA(CE)	0.18
Shriram City Union Finance Ltd.	CARE AA	0.08
HDFC Ltd.	CRISIL AAA	0.06
LIC Housing Finance Ltd.	CRISIL AAA	0.05
Corporate Debt/Financial Institutions - Total		51.57
Triparty Repo		5.42
Net Current Assets/(Liabilities)		5.28
Grand Total		100.00

# (Solar power generating SPV of Greenko Group with offtaker as NTPC & secured by corporate guarantee of Greenko Energies Pvt. Ltd.)

# **I KOTAK CREDIT RISK FUND**

An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds)

	Nume of the	Security	Value Recog NAV(Rs. I		% to Net Assets		urity Value 1 Lacs)
INE528G08394	09.00% Yes Bank Lt Perpetual Call-18		0.00	)	0.00	0.00 9040.89	
INE452007047	8.70% Future Lifest	yle Fashions Ltd.	5,321.	49	2.93	709	4.18
Total	-		5,321.	49	2.93	16,1	35.07
		ALL	OCATION (%	%)			
		73.89				13.30	5.42 5.28 2
	Debentures an	d Bonds 📕 Gov	ernment Dated S	Securities	TREP & Term D	Deposits & Rev.	Repo
	Net Current As	sets 📃 Con	struction				
				(0/)			
		RATIN	IG PROFILE	(%)			
	54.39			23.05		9.75 5	.42 5.28
	54.59			23.05			
📕 AA+, BWR AA	Α+, ΑΑ, ΑΑ(CE), ΑΑ(ΙΝ	D), IND AA, AA-	AAA, SOV	A+(CE),	A- 📕 TREP &	Term Deposits	& Rev.Repo
Net Current A	Assets Construction	on					
		SYSTEMATIC I		-		the	
/onthly SIP of (₹) 10	,	estment Plan (SIF Since Inception	10 years	7 years	5 vears	3 years	1 year
otal amount investe		13,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
otal Value as on Oct		22,05,525	17,84,634	10,84,103		3,98,791	1,23,854
cheme Returns (%	, ,,	7.85	7.71	7.18	6.83	6.78	6.08
	nd Index Returns (%)	9.30	9.23	8.99	9.04	9.55	8.27
Alpha		-1.44	-1.53	-1.80	-2.21	-2.76	-2.19
IIFTY Credit Risk Boi	nd Index (₹)#	24,10,122	19,33,878	11,56,002	7,53,118	4,15,347	1,25,228
RISIL 10 Year Gilt In	ndex (₹)^	20,74,820	17,13,139	10,57,223	6,98,815	3,90,036	1,20,701

This product is suitable for investors who are seeking\*:

- Income over a medium term investment horizon
- · Investment predominantly 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 Inception : - May 11, 2010. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception.

cash inflows and outflows and taking the time of investment into consideration. Since inception returns are assumed to be starting non-site or genuing on the organized of the second starting non-site organized of the net assets. (^) Fully or Party blocked against Interest Rate Swap (IRS) Hedging Position through Interest Rate Swaps as on 31 Oct 2021 is 22.44% of the net assets. Kotak Credit Risk Fund NAV as on October 31, 2021; ₹24.2500 (Growth Option), ₹10.3404 (Direct Growth Option), ₹10.846 (Weekly-Reg-Plan-IDCW), ₹10.4393 (Weekly-Dir-Plan-IDCW), ₹10.9007 (Monthly-Reg-Plan-IDCW), ₹10.6242 (Monthly-Dir-Plan-IDCW), ₹11.5359 (Quarterly-Reg-Plan-IDCW), ₹10.5550 (Quarterly Dir-Plan-IDCW), ₹10.5460 (Annual-Reg-Plan-IDCW), ₹19.7842 (Annual-Dir-Plan-IDCW), ₹10.7550 (Quarterly Dir-Plan-IDCW), ₹10.5550 (Quarterly Dir-Plan-IDCW), ₹10.5460 (Annual-Reg-Plan-IDCW), ₹19.7842 (Annual-Dir-Plan-IDCW), ₹10.5760 (Starting of the and GST. For scheme performance, please refer page no 63-70. For last three IDCW, please refer page no 74-76.

# KOTAK MEDIUM TERM FUND

An open-ended medium term debt scheme investing in instruments such that the macaulay duration of the portfolio is between 3 years and 4 years



Bendian Egn dia big diversion in a port of of of a port of of a port of of a port of a por	Fund Manager: Mr. De	epak Agrawal*	PORTFOLIO		
Auble Scale         Statustand Units         Statustand Units           Alter and Units         Antal And Units         Statustand Units           Antal medium Chapteries         Antal And Units         Statustand Units           International Chapteries         Antal Antal Units         Statustand Units           International Chapteries         Antal Antal Units         Statustand Units           International Chapteries         Statustand Units         Statustand Units			Issuer/Instrument	Industry/Rating	% to Net Assets
Current dist         Current dist<				musuy/namg	/// 10 Net Assets
Advance of Advan			Mutual Fund Units		
Contor         Contro         Contro <thcontro< th=""> <thcontro< th=""> <thcontro< td="" th<=""><td></td><td></td><td>Mutual Fund Units - Total</td><td></td><td>2.06</td></thcontro<></thcontro<></thcontro<>			Mutual Fund Units - Total		2.06
The standard Dispective Profile Solution of the scheme is a profile Solutis cheme is a			Embassy Office Parks REIT	Construction	1.20
Harms There in the investment of parts in right of an investment of parts in right of par	Folio count: 12,970	)	Brookfield India Real Estate Trust	Construction	0.86
generate regular income and software in a portional software income inco	Investment Objective				
Signed Diversion by mesting in a group multiple parameter but is investing in a group multiple parameter but is investing in a group multiple by a group of boots in the section boots in the section of boots in the section of boots in the section boots in the secting boots in the section boots					
<ul> <li>instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instruments/instr</li></ul>					
parameter batter bit bit mesternet objective bit his denset and batter bit bit object fast Darge far Ban Darge far Ban			t 4.62% Central Government	SOV	4.53
fine schement0.072.44All Megulate Plans/Options0.072.44All Megulate Plans/Options0.071.74All Megulate Plans/Options0.071.74Options Play of Direct Plan0.070.05Options Play of Direct Plan0.070.05Options Play of Direct Plan0.070.05Options Play of Direct Plan0.070.05Options Play of Direct Plan0.070.05Particion Marting Comments-Runaukia0.070.05Particion Marting Comments-Runaukia0.070.05 <td></td> <td></td> <td>4.59% Central Government(^)</td> <td>SOV</td> <td>3.35</td>			4.59% Central Government(^)	SOV	3.35
Analidab InstructionStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyleStyle <th< td=""><td></td><td></td><td>7.59% Central Government</td><td>SOV</td><td>2.83</td></th<>			7.59% Central Government	SOV	2.83
<ul> <li>A) Alegolat Phon D)Drect Phon D)Drect Phon D</li> <li>A) Alegolat Phon D)Drect Phon D<!--</td--><td></td><td></td><td>8.14% State Government-Gujarat</td><td>SOV</td><td>2.69</td></li></ul>			8.14% State Government-Gujarat	SOV	2.69
OpportOpportOptoOptoOptoOptoOptoOptoDCW Forwholes81%Set Genermer KamatalaSOV081DCW Forwholes81%Set Genermer KamatalaSOV081Tristes State Genermer KamatalaSOV081Racege Maturity4050 yr081Racege Maturity081081Rac		lan	7.17% Central Government	SOV	1.74
DCW W Equancy CSOV0.00A discretion of functies15%Safe Covernment AnnabalaSOV0.86A discretion of functies15%Safe Covernment AnnabalaSOV0.86A discretion of functies15%Safe Covernment AnnabalaSOV0.86A discretion of functies14%Certal SovernmentSOV0.86IB A derange Maturity46.57Material BatalaSOV0.86IB A derange Maturity46.57Material BatalaSOV0.86IB A derange Maturity46.57Material BatalaSOV0.86IB Macalay Duration2.59 yrsMaterial BatalaSovernment Table SocietyNot0.87IB Macalay Duration2.59 yrsMaterial BatalaSovernment Table SocietyNot0.86IB Macalay Duration2.59 yrsNotSovernment Table Society1.860.86IB Macalay Duration2.59 yrsNotSovernment Table Society1.860.86IB Macalay Duration2.59 yrsNot1.860.860.86IB Macalay Duration2.59 yrsNot1.860.860.860.86IB Macalay Duration2.59 yrsNot1.8			6.97% State Government-Maharashtra	SOV	1.02
DV VP (Equity) ConstructionConstructionSolSolSolFactorFortbiol Access (Marun) (Construction50 / 100 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 / 000 /			8.19% State Government-Karnataka	SOV	0.90
At discretion of functees has been been been been been been been bee	IDCW Frequency		7.86% State Government-Karnataka	SOV	0.88
<ul> <li>Additional performant array of the second second</li></ul>	At discretion of trustees		7.15% State Government-Karnataka	SOV	0.85
Pertfolio Average Maturity     4.63 yrs RA Average Maturity     1.44% certral Government Tento Modu     50V     0.63       RA Average Maturity     4.63 yrs RA Average Maturity     4.63 yrs RA Marge Maturity     0.00 yrs RA Marge Marge Maturity     0.00 yrs RA Marge Maturity     0.00 yr	Ratios		6.44% State Government-Gujarat	SOV	0.66
inst Average Maturity         0.00 yrs         6.33% State Government-Tam Nada         50/         0.4.2           Net Average Maturity         0.00 yrs         6.63% State Government-Tam Nada         500         0.4.2           Net Average Maturity         0.00 yrs         6.63% State Government-Tam Nada         500         0.4.2           Net Modified Duration         2.80 yrs         Net Modified Duration         7.90 yrs         0.00 yrs <td></td> <td>ty 4.63 vrs</td> <td>1.44% Central Government</td> <td>SOV</td> <td>0.63</td>		ty 4.63 vrs	1.44% Central Government	SOV	0.63
Severment Data Securities - Total       200         Partal Average Maturity       4.6.3 rps         Partal Modefined Duration       2.60 rps         Stoolfied Duration       2.70 rps         Partal Modefined Duration       2.70 rps         Partal Modefined Duration       2.77 rps         Partal Modefined Duration       2.77 rps         Partal Modefined Duration       2.95 rps         YTM       5.89 rps         YTM       5.80 rps         YTM       5.80 rps		.,		SOV	
Particle Sector Undertakings         Plantic Sector Undertakings           IRS Modified Duration         2.07 yr           Ris Modified Duration         2.77 yr           Net Modified Duration         2.75 yr           Ris Modified Duration         2.75 yr           Net Modified Duration         2.05 yr           Ris Macauly Duration         2.05 yr           Yint         5.89 yr           Standard Deviation         2.05 yr           National Back Ris Risk Back III TER I Bonds         CREL AAA           Deviation is acclusated on Annualisated back         CREL AAA           National Bindrigues Altinoty O Inde/         CREL AAA           Diardia Diardi		,	Government Dated Securities - Total		20.50
In St Modified Duration     0.01 yrs       Next Modified Duration     2.79 yrs       Next Modified Duration     2.79 yrs       IRS Macauly Duration     2.95 yrs       IRS Macauly Duration     2.95 yrs       IRS Macauly Duration     2.95 yrs       YTM     5.89 yrs       YtM     5.80 yrs			Public Sector Undertakings		
Net Modified Duration     2.79 yrs       Portfolio Macaulay Duration     2.97 yrs       Net Macaulay Duration     2.95 yrs       Portfolio Macaulay Duration     2.95 yrs       YitM     5.89 hotional Bank for Agriculture & Rural Development     CRSIL AAAA     2.01       YitM     5.89 hotional Bank for Agriculture & Rural Development     CRSIL AAAA     2.01       YitM     5.89 hotional Bank for Agriculture & Rural Development     CRSIL AAAA     2.01       YitM     5.89 hotional Bank for Agriculture & Rural Development     CRSIL AAAA     2.01       Prover Corporation 116 (Statesce III TERI Bonds)     CRSIL AAAA     7.05       Deviation is Calculated on Annual Raine Magniture Di India(N)     CRSIL AAAA     7.06       Deviation is Calculated on Annual Raine Magniture Di India (State Bank Or India (Basce III TERI Bonds)     CRSIL AAAACE)     0.83       Diaditional Parkiases and for CO 11 forswitches     Adace III TERI Bonds)     CRSIL AAAACE)     0.33       National Bank Raine Magniture Bank Development     CRSIL AAAACE)     0.33       Caraa Bank Gascal III TERI Bonds)     CRSIL AAAACE)     0.33       Di For purchases and for CO 11 forswitches     Rural Development     CRSIL AAAACE)     0.33       Caraa Bank Gascal III TERI Bonds)     CRSIL AAAACE)     0.33       Di For purchases and for CO 11 forswitches     Rural Development     CRSIL			Power Finance Corporation Ltd.(^)	CRISIL AAA	5.96
Particip Macaulay Duration         2.95 yrs (IRS Macaulay Duration         CMBL AAA         3.06           IRS Macaulay Duration         2.95 yrs (IRS Macaulay Duration         CMBL AAA         2.76           YTM         5.29 yrs (Ying Macaulay Duration         CMBL AAA         2.81           *Interest Rate Swap         Standard Deviation (IR Entificiant Comparison Itd.         CMBL AAA         1.81           *Interest Rate Swap         Standard Deviation (IR Entificiant Comparison Itd.         CMBL AAA         1.81           Source:         'IC RAMFI Explorer. Standard Back Mark III ERI Bonds)         CMBL AAA         0.86           Deviation is calculated on Annualised back Mark III ERI Bonds)         CMBL AAA         0.86           Sing 3 yeas Shick Source of Inform Multipest         Food Corporation Itd.         CMBL AAA         0.86           National Back Ko Agriculture & Bund Deviation III ABA         0.86         0.86         0.86           Origo Corporation III Corporation III Corporation III Corporation III Corporation III Corporation IIII Corporation IIII Corporation IIII Corporation IIII Corporation IIII Corporation IIIII Corporation IIII Corporation IIIIII Corporation IIIIIIIII Corporation IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII		,	Punjab & Sind Bank(Basel III TIER I Bonds)	ICRA A-	3.94
INS Macaulay Duration*     0.01 ys Net Macaulay Duration     2.95 ys Net Macaulay Duration     2.95 ys Net Macaulay Duration     2.95 ys Net Macaulay Duration     2.81 AA     2.70       YIM     5.80 AS     2.85 ys Net Macaulay Duration     2.81 AA     2.81       *Interest Rate Swap     2.51 ys     100 AS     2.81 AA     1.81       *Interest Rate Swap     CRSIL AAA     1.81       *Ource*     'ICRAMFI Explorer. Standard Duration is clution of India (Basel II TER II Bonds)     CRSIL AAA     1.81       Outce*     TicRAMFI Explorer. Standard Duration is clution of Coordino in India Bank (Basel II TER II Bonds)     CRSIL AAA     0.83       ONGC Petro Additions Ld     CRSIL AAA     0.81     0.84       ONGC Petro Additions Ld     CRSIL AAA     0.81       Ont Standard Duration*     CRSIL AAA     0.81       Outce Standard Duration*     CRSIL AAA     0.81       Ont Standard Duration*     CRSIL AAA     0.81       Ont Standard Purchase*     CRSIL AAA     0.81       Oto Corotation of			National Bank for Agriculture & Rural Development	CRISIL AAA	3.06
Net Macaulay Duration     2.95 yrs YrM     0.25 yrs Signadard Deviation     0.21 yrs Signadard Deviation     0.851 AA(CE)     2.48       Yinder Deviation     0.51 yrs Signadard Deviation     0.51 yrs Signadard Deviation     0.851 AAA     1.81       * Interest Rate Swap     0.51 yrs Signadard Deviation     0.51 yrs Signadard Deviation     0.651 AAA     1.61       Source:     * ICRAMFI Explorer.     0.61 AAA     0.61     0.65       Point Source:     0.61 AAA(CE)     0.851 AAA     0.84       Deviation is calculated on Annualised basis     0.61 Bin AAA(CE)     0.85     0.86       National Haflway Finance Corporation Ltd.     0.61 AAA     0.81     0.81       National Haflway Finance Corporation Ltd.     0.61 AAA     0.81     0.81       National Basi KC Hadia Issell ITER II Bonds)     0.61 AAA     0.81     0.81       National Haflway Finance Corporation Ltd.     0.62 Cerporation Ltd.     0.62     0.81       National Basi KC Hadia IITER II Bonds)     0.61 KIAA     0.81     0.81       National Haflway Finance Stuff KG Apriculture & Bural Devicipment     0.61 KIAA     0.81       National Haflway Finance Itd.     0.61 KIAA     0.81     0.81       National Haflway Finance Itd.     0.61 KIAA     0.81     0.81       Deviation Finance Itd.     0.61 KIAA     0.81     0.81 <td></td> <td>,</td> <td>Rural Electrification Corporation Ltd.</td> <td>CRISIL AAA</td> <td>2.70</td>		,	Rural Electrification Corporation Ltd.	CRISIL AAA	2.70
YIM       5.89%         'standard Deviation       2.51%         'Interest Rate Swap       CRSIL AAA       16         Source: 'I'CRAMFI Explore. Standard Highways Authony Of India CM       CRSIL AAA       0.86         Puipab Matonal Bank/Basel III TER II Bonds)       CRSIL AAA       0.86         Deviation is calculated on Annual Bank/Basel III TER II Bonds)       CRSIL AAA       0.86         Puipab Matonal Bank/Basel III TER II Bonds)       CRSIL AAA       0.86         Deviation is calculated on Annual Standard Bank/Basel III TER II Bonds)       CRSIL AAA       0.86         Virgib Matonal Bank/Basel III TER II Bonds)       CRSIL AAA       0.81         Dirab Matonal Bank/Basel III TER II Bonds)       CRSIL AAA       0.81         Dirab Matonal Bank/Basel III TER II Bonds)       CRSIL AAA       0.81         Dirab Matonal Bank/Basel III TER II Bonds)       CRSIL AAA       0.81         Dirab Matonal Bank/Basel III TER II Bonds)       CRSIL AAA       0.81         Dirab Matonal Bank/Basel III TER II Bonds)       CRSIL AAA       0.81         Dirab Matonal Bank/Basel III TER II Bonds)       CRSIL AAA       0.81         Dirab Matonal Bank/Basel III TER II Bonds)       CRSIL AAA       0.81         Dirab Matonal Bank/Basel III TER II Bonds)       CRSIL AAA       0.81         Di		,	U P Power Corporation Ltd ( Guaranteed By UP State Government )	CRISIL A+(CE)	2.48
Standard Deviation     2.51%     Indian Ralways Finance Corporation tild.     CRISL AAA     1.81       *interest Rate Swap     CRISL AAA     1.65       Source:     1CRAMEL Explorer. Standard     CRISL AAA     1.65       Deviation is calculated on Annualsed basis sing 3 years history of monthly returns.     CRISL AAA     0.84       OVICC Fero Additions tid.     CRISL AAA     0.81       OVICC Fero Additions tid.     CRISL AAA     0.33       National Bank for Agriculture & Rural Development     CRISL AAA     0.02       Of Ti for purchases and for 70.01 for switches.     Canara Bank. GRauell ITER I Bonds)     CRISL AAA     0.02       Of Corporate Debt/Financial Institutions     Crist AAAA     0.12       Deviation is calculated on Annualsed     CRISL AAA     0.02       Of Ti for purchases and for 70.01 for switches.     Crist AAAA     0.02       Of St for purchases and for 70.01 for switches.     Crist AAAA     0.02       Data St for Agriculture & Rural Development     CRISL AAA     0.02       Data St for Marcial Rural Rural Development     CRISL AAA     0.02       Data St for St for monthly in Strate Rit     Crist Adara     0.02       Data St for St for Marcial Rural Rural Development     CRISL AAA     0.02       Data St for St for Marcial Rural Rural Rural Development     CRISL AAA     0.02 <t< td=""><td></td><td></td><td>Punjab National Bank(Basel III TIER I Bonds)</td><td>CARE AA-</td><td>2.33</td></t<>			Punjab National Bank(Basel III TIER I Bonds)	CARE AA-	2.33
*Interest Rate Swap     CRSIL AAA     1.76       Source: *ICRAMFI Explorer. Standard     State Bark Of india (Baell II TER II Bonds)     CRSIL AAA     0.66       Deviation is calculated on Annualised basis     URE NL Bonds (Baell II TER II Bonds)     CRSIL AAA     0.86       Deviation is calculated on Annualised basis     URE NL Bonds (Baell II TER II Bonds)     CRSIL AAA     0.86       Deviation is calculated on Annualised basis     URE NL Bonds (Baell II TER II Bonds)     CRSIL AAA     0.31       Intial Purchase: \$5,000/.and in multiples of for QL Origo and the Arial Dirigo and CL Origo and for QL Origo and CL Origo and for QL Origo and CL Origo and for QL Origo a		2.51%	Indian Railway Finance Corporation Ltd.	CRISIL AAA	1.81
Sade Bark On India, Bask In Text II Bonds) CHSL AAAA (CE) 0.66 Porjab ratio is calculated on Annualised bars busing 3 years history of monthly returns. Minimum Investment Amount Initial Purchases and for ₹0.01 for switches. Additional Purchases and for ₹0.01 for switches. I for purchases and for ₹0.01 for switches. I for purchases and for ₹0.01 for switches. Edde all nest II TERI I Bonds) CHSL AAAA (CE) 0.83 Vational Bark (Basel III TERI I Bonds) CHSL AAAA (CE) ONGC Petro Additions Ltd. CHSL AAAA (CE) National Bark (Basel III TERI I Bonds) National Bark (Basel III TERI I Bonds) Carare Bark (Basel III TERI I Bonds) Carare Bark (Basel III TERI I Bonds) Sett Ladot in multiples of ₹1.1 or purchases and for ₹0.01 for switches. Edde All horis Parks Reit Tital Expense Ratio*** Regular: 1.58%; Direct: 0.46% Data as on October 31, 2021 Nuevoo Viata Corporation Ltd. PIDF Eark Ltd. Chronate Bark (Basel III TERI I Bonds) Carare Bark (Basel III TERI I Bonds) Carare Bark (Basel III TERI I Bonds) Sate Authority of India Ltd. Carare Bark (Basel III TERI I Bonds) Carare Bark (Basel III TERI I Bonds) Carar				CRISIL AAA	1.76
Source:       1CRAMFI Explorer. Standard       0.84         Deviation is calculated on Annualised basis       0NC Fetro Additions tut.       1CRA AAA(CE)       0.83         DNC Fetro Additions tut.       1CRA AAA(CE)       0.83         Minimum Investment Amount       1Initial Purchase: \$3,000' and in multiples of Additional Purchase: \$1000 & in multiples of of \$1,10r purchase: \$1000 & in multiples of stel: Authority of India Ltd.       CRISIL AAA       0.33         Corporate Deb/Finance Ltd.       CRISIL AAA       0.02         Public Sector Undertakings - Total       CRISIL AAA       0.02         Corporate Deb/Finance Ltd.       CRISIL AAA       0.02         Public Sector Undertakings - Total       Corporate Deb/Finance Ltd.       CRISIL AAA       0.02         Public Sector Undertakings - Total       Corporate Deb/Finance Ltd.       CRISIL AAA       0.02         Public Sector Undertakings - Total       Corporate Deb/Finance Ltd.       CRISIL AAA       0.02         Data as on October 31, 2021       Sikka Ports & Terminals Ltd. (Mukesh Ambani Group ) (*)       CRISIL AAA       0.03         Deviate Corporation Ltd.       CRISIL AAA       0.02       0.02         Data as on October 31, 2021       Corporate Deb/Finance Ltd.       CRISIL AAA       0.03         Deviate Corporation Ltd.       CRISIL AAA       0.03       0.04	anterest rate swap		State Bank Of India.(Basel III TIER II Bonds)	CRISIL AAA	1.65
Deviation is calculated on Annualised basisPurple National Bank(Basel III IER II Bonds)CIRSIL AAA0.84Using 3 years history of monthly returns. Initial Purchases ₹5,000-and in multiples of Informul investment Amount Initial Purchases ₹5,000-and in multiples of of ₹1.107 purchases and for ₹0.01 for switches. Additional Highways Authority 0f India Ltd.CIRSIL AAAA0.33I for purchases and for ₹0.01 for switches. Additional Kin C Agniculture & Rural DevelopmentCIRSIL AAAA0.02I for purchases and for ₹0.01 for switches. Additional Kin C Agniculture & Rural DevelopmentCIRSIL AAAA0.02I for purchases and for ₹0.01 for switches. Carborat Debr (Financial Institutions)CIRSIL AAAA0.02Edeal Investment Horizon: 2.5 years & abore Exit Load: Nil. (applicable for all plans) Exit Load: Nil. Total Expense Ratio ** Regular: 1.58%; Direct: 0.46%CIRSIL AAA4.05Data as on October 31, 2021Fire Fire Business Receivables Trust (Series 23) 01/10/2025(First Business Receivables Trust)CIRSIL AAA3.81Norcoo Vista Corporate Debr (Financial InstitutionsCIRSIL AAA2.90Data as on October 31, 2021Fire Fire Business Receivables Trust (Series 23) 01/10/2025(First Business Receivables Trust)CIRE AAA0.66Zyma Energy PVL Ed. (Salar power generating SPV of Greenko Group with off taker at NTPC & secured by corporate guarantee of Greenko Energies PVL Ed. (Salar power generating SPV of Greenko Group with off taker at NTPC & secured by corporate guarantee of Greenko Energies PVL Ed. (Salar power generating SPV of Greenko Group with off taker at NTPC & secured by corporate guarantee of Greenko Energies PVL Ed. (Salar power generating SPV of Gree	Source: SICRAMEL Exp	lorer Standar	Food Corporation of India	CRISIL AAA(CE)	0.86
using 3 years history of monthly returns. Minimum livestment Amount initial Purchases of 00 for 00 for switches. definitial Purchases and for 00 of or switches. Additional Purchases and for 00 of or switches. defail for sourches and for 00 of or switches. Steel Authority of India Ltd.CRSIL AAA0.33Additional Purchases and for 00 of or switches. defail Investment Horizon: 2.5 years &abore Steel Authority of India Ltd.CRSIL AAA0.62Load Structure Entry Load: Nil. (applicable for all plans) Total Expense Ratio** Regular: 1.58%; Direct: 0.46%CRSIL AAA4.98Additional Purchases and for 00 of 07.00Sike Parks RetiCRSIL AAA4.98Load Structure Entry Load: Nil. (applicable for all plans) Total Expense Ratio** Regular: 1.58%; Direct: 0.46%CRSIL AAA4.98Additional InstitutionsEmasson October 31, 2021CRSIL AAA4.98PTC First Business Receivables Trust (Series 23) 01/10/2025(First Business Receivables Trust) Nuoco Vistas Corporation Ltd. India Grid Trust Surced by corporate guarante of Greenko Group with off taker a NITCP & Secure dy corporate guarante of Greenko Group with off taker a NITCP & Secure dy corporate guarante of Greenko Group with off taker a NITCP & Secure dy corporate guarante of Greenko Group with off taker a NITCP & Secure dy corporate guarante of Greenko Group with off taker a NITCP & Secure dy corporate guarante of Greenko Group with off taker a NITCP & Secure dy corporate guarante of Greenko Group with off taker a NITCP & Secure dy corporate guarante of Greenko Group with off taker a NITCP & Secure dy corporate guarante			Punjah National Bank(Basel III, LER II, Bonds)	CRISIL AA+	0.84
Minimum Investment Amount Initial Purchases and for 20.01 for witches. Additional Purchases and for 20.01 for witches. Stel Authority of India Ltd.CARSIA AAA0.33Additional Purchases and for 20.01 for witches. witches. Lead Structure Entry Load: Nil. (applicable for all plans) Exit Load: Structure Entry Load: Nil. (applicable for all plans) Exit Load: Nil			ONGC Petro Additions Ltd.		0.83
Initial Purchase: \$5,000/- and in multiples of 1 for purchases and for \$0.01 for switches. Additional Purchase: \$1,000 & in multiples of \$1,107 purchases and for \$0.01 for \$1,000 & in multiples of \$1,107 purchases and for \$0.01 for \$1,000 & in multiples to \$1,000 & in m	Minimum Investment Amo	ount	National Highways Authority Of India		
Additional Purchase: ₹1000 & kin multipe       Stele Authority of India Ltd.       CARE AA-       0.02         of \$1.10r purchases and for \$0.01r       Public Sector Undertakings - Total       29.22         Load Structure       Corporate Debt/Financial Institutions       Carset       49.8         Load Structure       Embis Action 1000000000000000000000000000000000000					
of \$1.0p purchases and for \$0.01 for witches. Code investment Horizon: 2.5 years & above Load Structure Entry Load: Nil. (applicable for all plans) Ent Load: Nil. (applicable for all plans) Exit Load: Nil. (ap					
witches. Work status of order takings rotal provides and set of the status of the sta				CARE AA-	
Ideal Investment Horizon: 2.5 years & above       Corporate Det/Financial Institutions       GRISIL AAA       4.65         Load Structure       Embassy Office Parks Reit       CRISIL AAA       4.05         Entyt Load: Nil.       Sika Ports & Terminals Lid. (Mukesh Ambani Group ) (^)       CRISIL AAA       3.31         Total Expense Ratio**       Regular: 1.58%; Direct: 0.46%       Muthoot Finance Ltd.       CRISIL AAA       3.28         Data as on October 31, 2021       Muthoot Finance Ltd.       CRISIL AAA       3.01         Nuoco Vistas Corporation Ltd.       CRISIL AAA       1.67         Nuoco Vistas Corporation Ltd.       CRISIL AAA       1.66         Obero Realty Limited       CRISIL AAA       0.66         Vistas Corporation Ltd.       CRISIL AAA       0.66         Vistas Corporate guarantee of Greenko Group with off taker       0.66       0.66         Vistas Corporate guarantee of Greenko Energies Pvt. Ltd. 1       CRISIL AAA       0.66         Vistas Corporate guarantee of Greenko Energies Pvt. Ltd. 1       CARE AA(CE)       0.14         Nuchoot Finance Ltd.       Care Care Care Care Care Care Care Care	switches.		Fublic Sector Ondertakings - Total		29.42
Load Structure Intry Load: Nil. (applicable for all plans) Exit Load: Nil.Sika Ports & Terminals Ltd. (Mukesh Ambani Group )(^)CRISIL AAA4.05Bharti Telecom Ltd.CRISIL AA+3.31HDFC Bank Ltd.CRISIL AAA3.28Muthoot Finance Ltd.CRISIL AAA3.28Nuthoot Finance Ltd.CRISIL AAA3.20Nuvoco Vistas Corporation Ltd.CRISIL AAA3.01India Grid TrustCRISIL CONSTRUCTURECRISIL AAA3.01Nuvoco Vistas Corporation Ltd.CRISIL AAA3.01Oberoi Realty LimitedCARE AA+0.84Kotak Mahindra Prime Ltd.CRISIL AAA0.66Zuvan Energy PVL Ltd. (Solar power generating SPV of Greenko Group with off taler tark De your parantee of Greenko Energies PVL Ltd.)CARE AA0.10Muthoot Finance Ltd.CRISIL AAA0.020.140.02Zuvan Energy PVL Ltd. (Solar power generating SPV of Greenko Group with off taler tark De your parantee of Greenko Energies PVL Ltd.)CARE AA0.10Muthoot Finance Ltd.CRISIL AAA0.020.140.02Torsaury BillsCorporate Debt/Financial Institutions - TotalCARE AA0.02Teresury Bills - TotalSolar power generating SPV of Greenko Energies PVL Ltd.)CARE AA0.29Teresury Bills - TotalCaresan parantee of Greenko Energies PVL Ltd.)CARE AA0.20Teresury Bills - TotalSolar parantee of Greenko Energies PVL Ltd.)Solar parantee of Greenko Energies PVL Ltd.)3.29Teresury Bills - TotalTeresury Bills - Total3.29 <t< td=""><td></td><td>2.5 years &amp; abov</td><td></td><td></td><td></td></t<>		2.5 years & abov			
Bharti Telecom Ltd.       CRISL AA+       3.31         Total Expense Ratio**       CRISL AAA       3.28         Regular: 1.58%; Direct: 0.46%       Muthoot Finance Ltd.       CRISL AAA       2.90         Data as on October 31, 2021       PTC First Business Receivables Trust (Series 23) 01/10/2025(First Business Receivables Trust)       CRISL AAA       2.90         India Grid Trust       CRISL AAA       1.67       1.67         Nuvoco Vistas Corporation Ltd.       CRISL AAA       0.66         Oberoi Realty Limited       CARE AA+       0.84         Kotak Mahindra Prime Ltd.       CRISL AAA       0.66         Zwan Energy Prt. Ltd. (Solar power generating SPV of Greenko Group with off taker       CARE AA(CE)       0.14         The Indian Hotels Company Ltd.       CARE AA       0.02         Muthoot Finance Ltd.       Care Corporation Ltd.       0.02         Muthoot Finance Ltd.       Care Corporation Ltd.       0.02         Zwan Energy Prt. Ltd. (Solar power generating SPV of Greenko Group with off taker       3.23       3.23         Zwan Energy Prt. Ltd.       Care AA(CE)       0.14       3.24         Muthoot Finance Ltd.       Care Total Structure By Corporation Ltd.       0.02       3.29         Treasury Bills Total       Treasury Bill 23/12/2021       SOV       3.2	Load Structure				
Notal Expense Ratio** Regular: 1.58%; Direct: 0.46% Data as on October 31, 2021HDFC Bank Ltd.CRISL AAA3.28Muthoot Finance Ltd.CRISL AAA+2.90PTC First Business Receivables Trust (Series 2.3) 01/10/2025(First Business Receivables Trust)CRISL AAA(SO)1.77Nuoco Vistas Corporation Ltd.CRISL AAA1.67India Grin TrustCorporation Ltd.CRISL AAA1.65Oberoi Realty LimitedCRISL AAA0.66Zuvan Energy Pvt. Ltd. (Solar power generating SPV of Greenko Group with off taker as NTPC & secured by corporate guarantee of Greenko Energies Pvt. Ltd. )CARE AA(CE)0.14The India Hotels Company Ltd.CARE AA0.100.12Nuthoot Finance Ltd.Corporate Quarantee of Greenko Energies Pvt. Ltd. )CARE AA0.10The India Hotels Company Ltd.CARE AA0.100.14Nuthoot Finance Ltd.Corporate Quarantee of Greenko Energies Pvt. Ltd. )CARE AA0.20Corporate Debt/Finance Ltd.Corporate Quarantee of Greenko Energies Pvt. Ltd. )CARE AA0.10Nuthoot Finance Ltd.Corporate Quarantee of Greenko Energies Pvt. Ltd. )CARE AA0.20Corporate Debt/Finance Ltd.Corporate Quarantee of Greenko Energies Pvt. Ltd. )CARE AA0.20Teasury BillsTeasury Bill 23/12/2021SOV3.29Teasury Bills - TotalTotal3.293.29Tiparty Repo17.617.6617.66Tiparty Repo17.617.6617.66Corporate Curper Liabilities/16.6017.66 <tr< td=""><td></td><td>for all plans)</td><td></td><td></td><td></td></tr<>		for all plans)			
Muthoot Finance Ltd.       CRISIL AA+       2.90         PTC First Business Receivables Trust (Series 23) 01/10/2025(First Business Receivables Trust)       CRISIL AAA(SO)       1.77         Nuvoco Vistas Corporation Ltd.       CRISIL AAA       1.65         India Grid Trust       CRISIL AAA       1.65         Oberoi Realty Limited       CARE AA+       0.84         Kotak Mahindra Prime Ltd.       CRISIL AAA       0.66         Zuvan Energy PVL: Ltd. (Solar power generating SPV of Greenko Group with off taker as NPC & secured by corporate guarantee of Greenko Energies PVL. Ltd)       CARE AA(CE)       0.14         The Indian Hotels Company Ltd.       CRISIL AAA       0.60       0.14         Muthoot Finance Ltd.       Color of generko Energies PVL. Ltd)       CARE AA(CE)       0.14         The Indian Hotels Company Ltd.       CARE AA(CE)       0.14       0.02         Muthoot Finance Ltd.       CRISIL AAA       0.20       0.14         Muthoot Finance Ltd.       CRISIL AAE       0.20         Muthoot Finance Ltd.       CRISIL AE       0.20         Muthoot Finance Ltd.       0.20 </td <td></td> <td></td> <td></td> <td></td> <td></td>					
Data as on October 31, 2021       PTC First Business Receivables Trust (Series 23) 01/10/2025(First Business Receivables Trust)       CRISL AAA(SO)       1.77         Nuvoco Vistas Corporation Ltd.       CRISL AAA       1.65         India Grid Trust       CRISL AAA       1.65         Oberoi Realty Limited       CARE AA+       0.84         Kotak Mahindra Prime Ltd.       CRISL AAA       0.66         Zuvan Energy Pxt. Ltd. (Solar power generating SPV of Greenko Group with off taker as NTPC & secured by corporation guarantee of Greenko Energies Pxt. Ltd.)       CARE AA(CE)       0.14         The Indian Hotels Company Ltd.       CARE AA       0.22       0.12         Muthoot Finance Ltd.       CARE AA       0.23       0.24         The Indian Hotels Company Ltd.       CARE AA       0.20       0.24         Muthoot Finance Ltd.       CRISL AAA       0.22       0.24         Treasury Bill 23/12/2021       SOV       3.29       3.29         Treasury Bills - Total       Trasury Bill 23/12/2021       SOV       3.29         Triparty Repo       17.76       1.00       1.76	Total Expense Ratio**	46.0/			
Nuvoco Vistas Corporation Ltd.CRISIL AA1.67India Grid TrustCRISIL AAA1.65Oberoi Realty LimitedCARE AA+0.84Kotak Mahindra Prime Ltd.CRISIL AAA0.66Zuvan Energy Pvt. Ltd. ( Solar power generating SPV of Greenko Group with off taker as NTPC & secured by corporate guarantee of Greenko Energies Pvt. Ltd. )CARE AA(CE)0.14The Indian Hotels Company Ltd.CARE AA0.020.14Muthoot Finance Ltd.CRISIL AAA0.020.12Corporate Debt/Financial Institutions - TotalCARE AA0.02Treasury BillsTreasury Bill 23/12/2021SOV3.29Treasury Bills - TotalSOV3.29Treasury Bills - Total3.293.29Triparty Repo11.7611.76Net Current Assets/(Liabilities)160	5 ,				
India Grid TrustCRISL AAA1.65Oberoi Realty LimitedCARE AA+0.84Kotak Mahindra Prime Ltd.CRISL AAA0.66Zuvan Energy Pvt. Ltd. (Solar power generating SPV of Greenko Group with off taker as NTPC & secured by corporate guarantee of Greenko Energies Pvt. Ltd.)CARE AA(CE)0.14The Indian Hotels Company Ltd.CARE AA0.100.14Muthoot Finance Ltd.CARE AA0.020.2 <b>Corporate Debt/Financial Institutions - Total</b> CARE AA0.02Treasury Bills182 Days Treasury Bill 23/12/2021SOV3.29Treasury Bills - TotalTreasury Bills - Total3.29Triparty Repo17.763.29Triparty Repo160	Data as on October 31, 20	JZT			
Oberoi Realty LimitedCARE AA+0.84Kotak Mahindra Prime Ltd.CRISL AAA0.66Zuvan Energy Pvt. Ltd. (Solar power generating SPV of Greenko Group with off taker as NTPC & secured by corporate guarantee of Greenko Energies Pvt. Ltd.)CARE AA(CE)0.14The Indian Hotels Company Ltd.CARE AA0.100.02Muthoot Finance Ltd.CRISL AAA0.020.02 <b>Corporate Debt/Financial Institutions - Total</b> CARE AA0.02Treasury BillsTreasury Bill 23/12/2021SOV3.29182 Days Treasury Bill 23/12/2021SOV3.29Treasury Bills - Total					
Kotak Mahindra Prime Ltd.CRISL AAA0.66Zuvan Energy Pvt. Ltd. (Solar power generating SPV of Greenko Group with off taker as NTPC & secured by corporate guarantee of Greenko Energies Pvt. Ltd.)CARE AA(CE)0.14The Indian Hotels Company Ltd.CARE AA0.100.02Muthoot Finance Ltd.CRISL AA+0.020.02 <b>Corporate Debt/Financial Institutions - TotalCRISL</b> AA+0.02 <b>Treasury Bills</b> 182 Days Treasury Bill 23/12/2021SOV3.29 <b>Treasury Bills - Total3.293.29Triparty Repo17.7617.76</b> Net Current Assets/(Liabilities) <b>160</b>					
Zuvan Energy Pvt. Ltd. ( Solar power generating SPV of Greenko Group with off taker as NTPC & secured by corporate guarantee of Greenko Energies Pvt. Ltd. )CARE AA(CE)0.14The Indian Hotels Company Ltd.CARE AA0.10Muthoot Finance Ltd.CRISIL AA+0.02Corporate Debt/Financial Institutions - TotalCARE AA0.10Treasury BillsTreasury Bill 23/12/2021SOV3.29Treasury Bills - TotalTreasury Bills - Total3.29Triparty RepoTiparty Repo1.7.6Net Current Assets/(Liabilities)1.60					
as NTPC & secured by corporate guarantee of Greenko Energies Pvt. Ltd. )CARE AA(CE)0.14The Indian Hotels Company Ltd.CARE AA0.10Muthoot Finance Ltd.CRISIL AA+0.02Corporate Debt/Financial Institutions - Total25.37Treasury Bills182 Days Treasury Bill 23/12/2021SOV3.29Treasury Bills - Total2.32Triparty Repo11.76Net Current Assets/(Liabilities)1.60				CRISIL AAA	U.66
The Indian Hotels Company Ltd.CARE AA0.10Muthoot Finance Ltd.CRISIL AA+0.02Corporate Debt/Financial Institutions - Total25.37Treasury BillsSOV3.29182 Days Treasury Bill 23/12/2021SOV3.29Treasury Bills - Total				CARE AA(CE)	0.14
Muthoot Finance Ltd.CRISIL AA+0.02Corporate Debt/Financial Institutions - Total25.37Treasury BillsTreasury Bill 23/12/2021SOV3.29Treasury Bills - TotalSOV3.29Triparty Repo17.76Net Current Assets/(Liabilities)160					
Corporate Debt/Financial Institutions - Total25.37Treasury BillsTreasury Bill 23/12/2021SOV3.29182 Days Treasury Bill 23/12/2021SOV3.29Treasury Bills - Total3.29Triparty Repo17.76Net Current Assets/(Liabilities)1.60					
Treasury Bills       SOV       3.29         182 Days Treasury Bill 23/12/2021       SOV       3.29         Treasury Bills - Total       3.29         Triparty Repo       17.76         Net Current Assets/(Liabilities)       160					
182 Days Treasury Bill 23/12/2021SOV3.29Treasury Bills - Total3.29Triparty Repo17.76Net Current Assets/(Liabilities)1.60					
Treasury Bills - Total3.29Triparty Repo17.76Net Current Assets/(Liabilities)1.60				SOV	3.29
Triparty Repo     17.76       Net Current Assets/(Liabilities)     1.60					
Net Current Assets/(Liabilities) 1.60					

# (Solar power generating SPV of Greenko Group with offtaker as NTPC & secured by corporate guarantee of Greenko Energies Pvt. Ltd. )

# **I KOTAK MEDIUM TERM FUND**

An open-ended medium term debt scheme investing in instruments such that the macaulay duration of the portfolio is between 3 years and 4 years

	includes		ow Investment gr		ult	
ISIN	Name of the s	Security	/alue Recognised i NAV (Rs. In Lacs)	n % to Net Ass		ecurity Value s. In Lacs)
INE528G08394	09.00% Yes Bank Ltd. Perpetual Call-18/		0.00	0.00		4427.34
Total	-		0.00	0.00		4,427.34
		ALLO	CATION (%)			
	54.79 			20.50	17.7	6 <u>3.29</u>
	Debentures and Bonds Treasury Bills	Government I Construction	Dated Securities T Net Current Asse		posits & Rev.Repo	)
		RATING	i PROFILE (%)			
1.60 59.66 17.76 12.50 6.42 2.06 17.76 AAA, AAA(CE), AAA(SO), SOV ■ TREP & Term Deposits & Rev.Repo ■ AA+, AA, AA(CE), AA-						
			I.	Repo 🔛 AA+,	АА, АА(СЕ), АА-	
	A+(CE), A- Con	struction Net C	urrent Assets VESTMENT PLAN	I (SIP)		
	A+(CE), A- Con Systematic Inve	struction Net C	urrent Assets VESTMENT PLAN If you had invested ₹	I <b>(SIP)</b> 10,000 every	month	
Aonthly SIP of (₹) 1	A+(CE), A- Con S Systematic Inve	struction Net C  YSTEMATIC IN stment Plan (SIP) Since Inception	urrent Assets VESTMENT PLAN If you had invested ₹ 7 years	I (SIP) 10,000 every 5 years	month 3 years	1 year
Nonthly SIP of (₹) 1 iotal amount invest	A+(CE), A- Con Systematic Inve 0000 eed (₹)	struction Net C	urrent Assets VESTMENT PLAN If you had invested ₹	I <b>(SIP)</b> 10,000 every	month	
Aonthly SIP of (₹) 1 otal amount invest iotal Value as on O	A+(CE), A- Con Systematic Inve 0000 (₹) ct 29, 2021 (₹)	Struction Net C VSTEMATIC IN Stment Plan (SIP) Since Inception 9,20,000	Internet Assets  VESTMENT PLAN  If you had invested ₹  7 years  8,40,000	<b>10,000 every</b> <b>5 years</b> 6,00,000	month <b>3 years</b> 3,60,000	<b>1 year</b> 1,20,000
Aonthly SIP of (₹) 1 iotal amount invest iotal Value as on O i <b>cheme Returns (</b>	A+(CE), A- Con Systematic Inve 0000 (₹) ct 29, 2021 (₹)	Struction Net C YSTEMATIC IN stment Plan (SIP) Since Inception 9,20,000 12,18,644	urrent Assets VESTMENT PLAN If you had invested ₹ 7 years 8,40,000 10,78,204	Syears         6,00,000           7,09,996         10,000	month <b>3 years</b> 3,60,000 3,99,770	<b>1 year</b> 1,20,000 1,23,824
Aonthly SIP of (₹) 1 iotal amount invest iotal Value as on O i <b>cheme Returns (</b>	A+(CE), A- Con S Systematic Inve 0000 (₹) (₹) (₹) (₹) (₹) (₹)	Struction Net C YSTEMATIC IN Stment Plan (SIP) Since Inception 9,20,000 12,18,644 7.21	urrent Assets VESTMENT PLAN If you had invested ₹ 7 years 8,40,000 10,78,204 7.03	Syears           6,00,000           7,09,996           6.68	month <b>3 years</b> 3,60,000 3,99,770 <b>6.95</b>	<b>1 year</b> 1,20,000 1,23,824 <b>6.03</b>
Aonthly SIP of (₹) 1 otal amount invest otal Value as on O icheme Returns (' lifty Medium Dura	A+(CE), A- Con Systematic Inve 0000 ced (₹) ct 29, 2021 (₹) %) tion Index Returns (%)	Struction Net C YSTEMATIC IN Stment Plan (SIP) Since Inception 9,20,000 12,18,644 7.21 8.45	urrent Assets  VESTMENT PLAN  If you had invested ₹  7 years  8,40,000  10,78,204  7.03  8.37	Syears           6,00,000           7,09,996           6.68           8.40	month <b>3 years</b> 3,60,000 3,99,770 <b>6.95</b> 8.55	<b>1 year</b> 1,20,000 1,23,824 <b>6.03</b> 5.59
/lonthly SIP of (₹) 1 iotal amount invest iotal Value as on Or icheme Returns ( lifty Medium Dura Nipha	A+(CE), A- Con Systematic Inve 0000 (ed (₹) ct 29, 2021 (₹) %) tion Index Returns (%) tion Index (₹)#	Struction Net C VSTEMATIC IN Stment Plan (SIP) Since Inception 9,20,000 12,18,644 7.21 8.45 -1.25	verent Assets  VESTMENT PLAN  f you had invested ₹  7 years  8,40,000  10,78,204  7.03  8.37  -1.34	Syears           6,00,000           7,09,996           6.68           8.40           -1.72	month <b>3 years</b> 3,60,000 3,99,770 <b>6.95</b> 8.55 <b>-1.60</b>	<b>1 year</b> 1,20,000 1,23,824 <b>6.03</b> 5.59 <b>0.44</b>



Scheme Inception : - March 21, 2014. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of inception. # Benchmark ; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return.

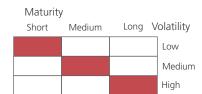
(A) Fully or Party blocked against Interest Rate Swap (IRS) Hedging Position through Interest Rate Swaps as on 31 Oct 2021 is 9.93% of the net assets.

Kotak Medium Term Fund NAV as on October 31, 2021: ₹18.0825 (Growth Option), ₹19.3735 (Direct Growth Option), ₹10.7114 (Quarterly-Reg-Plan-IDCW), ₹10.9385 (Quarterly-Dir-Plan-IDCW), ₹11.0988 (Annual-Reg-Plan-IDCW), ₹19.3732 (Annual-Dir-Plan-IDCW).

\*For Fund Manager experience, please refer page 71-73. \*\*Total Expense Ratio includes applicable B30 fee and GST. For scheme performance, please refer page no 63-70. For last three IDCW, please refer page no 74-76.

# KOTAK DYNAMIC BOND FUND

An open-ended dynamic debt scheme investing across duration



Fund Manager:	Mr. Deepak Agrawal*
AAUM:	₹2,957.89 crs
AUM:	₹2,946.39 crs
Benchmark:	Nifty Composite Debt Index
Allotment date:	May 26, 2008
Folio count:	28,735

#### Investment Objective

The investment objective of the Scheme is to maximise returns through an active management of a portfolio of debt and money market securities. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

#### Available Plans/Options A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth

# (applicable for all plans)

IDCW Frequency At discretion of trustees

#### Ratios

\*Interest Rate Swap

Source: <sup>\$</sup>ICRAMFI Explorer. Standard Deviation is calculated on Annualised basis using 3 years history of monthly returns.

#### Minimum Investment Amount

Initial Investment: ₹5000 and in multiple of ₹1 for purchase and for ₹0.01 for switches Additional Investment: ₹1000 & in multiples of ₹1

### Ideal Investment Horizon: 2-3 years

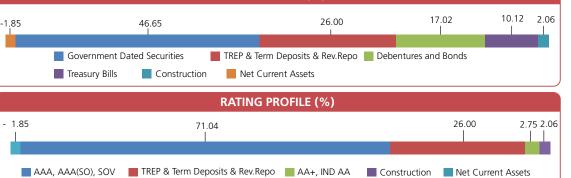
Load Structure Entry Load: Nil. (applicable for all plans) Exit Load: Nil

Total Expense Ratio\*\* Regular: 1.25%; Direct: 0.52%

Data as on October 31, 2021

PORTFOLIO							
lssuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument Ind	ustry/Rating	% to Net Assets		
Mutual Fund Units			Government Dated Securities - Total		46.65		
Mutual Fund Units - Total		2.06	Public Sector Undertakings				
Embassy Office Parks REIT	Construction	1.47	Power Finance Corporation Ltd.(^)	CRISIL AAA	3.15		
Brookfield India Real Estate Trust	Construction	0.59	Rural Electrification Corporation Ltd.(^)	CRISIL AAA	2.82		
Debt Instruments			Bank Of Baroda(Basel III TIER I Bonds)	CRISIL AA+	2.13		
Debentures and Bonds			National Highways Authority Of India (^)	CRISIL AAA	0.93		
Government Dated Securities			Rural Electrification Corporation Ltd. (^)	CRISIL AAA	0.87		
4.62% Central Government(^)	SOV	15.60	Union Bank of India(Basel III TIER I Bonds)	FITCH IND AA	0.62		
7.59% Central Government	SOV	8.16	National Highways Authority Of India(^)	CRISIL AAA	0.54		
7.26% Central Government	SOV	6.26	Indian Railway Finance Corporation Ltd.	CRISIL AAA	0.18		
6.67% Central Government	SOV	3.19	Public Sector Undertakings - Total		11.24		
7.77% State Government-Kerala	SOV	1.80	Corporate Debt/Financial Institutions				
4.59% Central Government(^)	SOV	1.80	Sikka Ports & Terminals Ltd.				
7.17% Central Government	SOV	1.78	( Mukesh Ambani Group ) (^)	CRISIL AAA	3.82		
6.44% State Government-Gujarat	SOV	1.77	PTC First Business Receivables Trust				
6.12% State Government-Karnataka	SOV	1.68	(Series 23) 01/10/2025(First Business				
7.25% State Government-Gujarat	SOV	0.88	Receivables Trust)	CRISIL AAA(SC	,		
6.89% State Government-Bihar	SOV	0.86	LIC Housing Finance Ltd.	CRISIL AAA	0.14		
1.44% Central Government	SOV	0.64	Corporate Debt/Financial				
4.45% Central Government	SOV	0.59	Institutions - Total		5.78		
7.23% State Government-Karnataka	SOV	0.53	Treasury Bills				
6.52% State Government-Karnataka	SOV	0.51	91 Days Treasury Bill 13/01/2022	SOV	6.74		
6.46% State Government-Gujarat	SOV	0.33	182 Days Treasury Bill 23/12/2021	SOV	3.38		
7.16% Central Government	SOV	0.13	Treasury Bills - Total		10.12		
5.85% Central Government	SOV	0.10	Triparty Repo		26.00		
6.53% State Government-Tamil Nadu	SOV	0.03	Net Current Assets/(Liabilities)		-1.85		
6.62% State Government-Uttar Prades	sh SOV	0.01	Grand Total		100.00		

#### **ALLOCATION (%)**



TREP & Term Deposits & Rev.Repo 🛛 🖉 AA+, IND AA

#### SYSTEMATIC INVESTMENT PLAN (SIP)

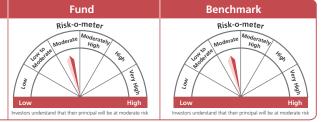
Systematic Investment Plan (SIP) If you had invested ₹10,000 every month								
Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year		
Total amount invested (₹)	16,20,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000		
Total Value as on Oct 29, 2021 (₹)	30,05,441	18,78,835	11,32,353	7,35,864	4,04,151	1,23,152		
Scheme Returns (%)	8.69	8.69	8.41	8.11	7.69	4.96		
Nifty Composite Debt Index Returns (%)	8.39	8.47	8.20	8.18	8.16	5.01		
Alpha	0.31	0.22	0.20	-0.07	-0.47	-0.05		
Nifty Composite Debt Index (₹)#	29,38,149	18,57,075	11,24,188	7,37,122	4,06,978	1,23,184		
CRISIL 10 Year Gilt Index (₹)^	26,00,276	17,13,139	10,57,223	6,98,815	3,90,036	1,20,701		
CRISIL 10 Year Gilt Index (%)	6.72	6.93	6.48	6.05	5.29	1.10		

Product Label as on 31st October, 2021

This product is suitable for investors who are seeking\*:

Income over a medium term investment horizon

 Investment in debt & money market securities across durations.  $\star$  Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

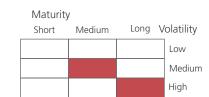


Scheme Inception : - May 26, 2008. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. # Benchmark ; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. (/) Fully or Party blocked against Interest Rate Swap (IRS) Hedging Position through Interest Rate Swaps as on 31 Oct 2021 is 14.29% of the net assets. Kotak Dynamic Bond Fund NAV as on October 31, 2021: ₹30,0419 (Growth Option), ₹31.7603 (Direct Growth Option), ₹11.3181 (Quarterly-Reg-Plan-IDCW), ₹11.3469 (Quarterly-Dir-Plan-IDCW), ₹21.9200 (Monthly-Reg-Plan-IDCW), ₹22.5602 (Monthly-Dir-Plan-IDCW), ₹22.5602 (Monthly-Dir-Plan-IDCW), ₹01.0145 (Free page no 74-76.

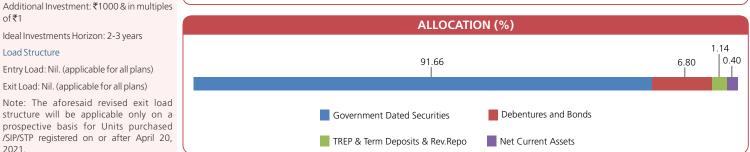
# **KOTAK BOND FUND**

of₹1

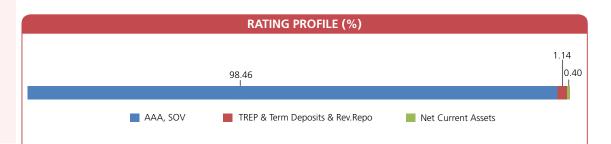
An open-ended medium term debt scheme investing in instruments such that the macaulay duration of the portfolio is between 4 years and 7 years



Fund Manager: N	Mr. Abhishe	k Bisen*	PORTFOLIO						
	52,900.29 c		Issuer/Instrument	Industry/Rating	% to Net Assets	lssuer/Instrument	Industry/Rating	% to Net Asset	
	52,903.83 c		Debt Instruments			GS CG 22 Feb 2031 - (STRIPS)	SOV	0.0	
	VIFTY Medi		Debentures and Bonds			GS CG 22 Aug 2032 - (STRIPS)	SOV	0.0	
	.ong Durati ndex	on Debt	Government Dated Securities			GS CG 22 Feb 2030 - (STRIPS)	SOV	0.03	
	November 2	5 1000	4.62% Central Government(^)	SOV	14.13	GS CG 22 Feb 2032 - (STRIPS)	SOV	0.0	
	5.669	.5, 1555	6.38% State Government-Maharashtra		10.33	GS CG 22 Feb 2036 - (STRIPS)	SOV	0.0	
	5,009		6.58% State Government-Gujarat	SOV	10.18	GS CG 22 Aug 2036 - (STRIPS)	SOV	0.0	
nvestment Objective	e		6.64% Central Government	SOV	8.62	GS CG 22 Aug 2047 - (STRIPS)	SOV	0.0	
he investment obje	ective of th	e Scheme is	7.84% State Government-Tamil Nadu		6.58	GS CG 22 Feb 2037 - (STRIPS)	SOV	0.0	
o create a portfolio			4.04% Central Government	SOV	6.33	GS CG 22 Feb 2052 - (STRIPS)	SOV	0.0	
uch as bonds, deb	bentures, C	Government	7.92% State Government-West Benga		5.53	GS CG 22 Aug 2055 - (STRIPS)	SOV	0.0	
ecurities and mone	5	,	6.72% State Government-Kerala	SOV	5.43	GS CG 22 Aug 2052 - (STRIPS)	SOV	0.0	
ncluding repos in p			6.67% Central Government	SOV	3.73	GS CG 22 Feb 2048 - (STRIPS)	SOV	0.0	
lifferent maturities, s cross different kinds			7.85% State Government-Rajasthan	SOV	2.02	GS CG 22 Aug 2043 - (STRIPS)	SOV	0.0	
narkets. There is n			7.61% State Government-Tamil Nadu		1.82	GS CG 22 Feb 2054 - (STRIPS)	SOV	0.0	
vestment objective			7.23% State Government-Rajasthan	SOV	1.79	GS CG 22 Aug 2049 - (STRIPS)	SOV	0.0	
chieved.			7.29% State Government-Kerala	SOV	1.44	GS CG 22 Feb 2055 - (STRIPS)	SOV	0.0	
wailable Plans/Optic	ons		6.45% State Government-Rajasthan	SOV	1.33	GS CG 22 Aug 2046 - (STRIPS)	SOV	0.0	
			7.18% State Government-Uttarakhan	d SOV	1.25	GS CG 22 Aug 2050 - (STRIPS)	SOV	0.0	
)Regular Plan B)Di	irect Plan		7.39% State Government-Maharashtr	ra SOV	1.08	GS CG 22 Aug 2053 - (STRIPS)	SOV	0.0	
ptions: Payout of I	DCW, Rein	vestment of	GS CG 22 Feb 2029 - (STRIPS)	SOV	1.02	GS CG 22 Aug 2044 - (STRIPS)	SOV	0.0	
IDCW & Growth (applicable for all plans)		GS CG 22 Aug 2029 - (STRIPS)	SOV	0.99	GS CG 22 Feb 2043 - (STRIPS)	SOV	0.0		
DCW Frequency			7.29% State Government-West Benga		0.90	GS CG 22 Feb 2056 - (STRIPS)	SOV	0.0	
t discretion of truste	000		7.15% State Government-Rajasthan	SOV	0.89	GS CG 22 Feb 2049 - (STRIPS)	SOV	0.0	
			4.59% Central Government	SOV	0.87	GS CG 22 Feb 2051 - (STRIPS)	SOV	0.0	
latios			8.39% State Government-Rajasthan	SOV	0.74	GS CG 22 Feb 2050 - (STRIPS)	SOV	0.0	
Portfolio Average N	Maturity	7.65 yrs	GS CG 22 Feb 2027 - (STRIPS)	SOV	0.68	GS CG 22 Feb 2047 - (STRIPS)	SOV	0.0	
IRS Average Maturi	ity*	0.47 yrs	GS CG 22 Feb 2028 - (STRIPS)	SOV	0.62	GS CG 22 Feb 2046 - (STRIPS)	SOV	0.0	
Net Average Matur	rity	8.12 yrs	GS CG 22 Aug 2027 - (STRIPS)	SOV	0.52	GS CG 22 Feb 2045 - (STRIPS)	SOV	0.0	
Portfolio Modified	Duration	4.02 yrs	GS CG 22/02/2026 - (STRIPS)	SOV	0.46	GS CG 22 Aug 2048 - (STRIPS)	SOV	0.0	
IRS Modified Durati	ion*	0.40 yrs	1.44% Central Government	SOV	0.43	GS CG 22 Aug 2045 - (STRIPS)	SOV	0.0	
Net Modified Durat	tion	4.43 yrs	GS CG 22 Aug 2028 - (STRIPS)	SOV	0.38	GS CG 22 Aug 2051 - (STRIPS)	SOV	0.0	
Portfolio Macaulay	Duration	4.16 yrs	GS CG 23/12/2025 - (STRIPS)	SOV	0.22	GS CG 22 Feb 2044 - (STRIPS)	SOV	0.0	
IRS Macaulay Durat	tion*	0.42 yrs	8.24% State Government-Tamil Nadu	SOV	0.19	GS CG 22 Feb 2053 - (STRIPS)	SOV	0.0	
Net Macaulay Dura	ation	4.57 yrs	6.85% State Government-Kerala	SOV	0.18	GS CG 22 Aug 2054 - (STRIPS)	SOV	0.0	
YTM		6.08%	GS 6.76% CG 22/02/2061 - (STRIPS)	SOV	0.11	Government Dated Securities -	Total	91.6	
<sup>§</sup> Standard Deviatior	n	3.57%	GS CG 22 Feb 2022 - (STRIPS)	SOV	0.06	Public Sector Undertakings			
*Interest Rate Swap	n		GS CG 22 Aug 2022 - (STRIPS)	SOV	0.06	Power Finance Corporation Ltd.	CRISIL AAA	A 5.03	
	•		GS CG 22 Feb 2023 - (STRIPS)	SOV	0.06	Rural Electrification Corporation Ltd	d. CRISIL AAA	A 1.72	
ource: <sup>\$</sup> ICRAMFI			GS CG 22 Feb 2025 - (STRIPS)	SOV	0.05	National Highways Authority Of Inc	dia CRISIL AAA	A 0.0	
eviation is calculate sing 3 years history o			GS CG 22 Aug 2025 - (STRIPS)	SOV	0.05	Public Sector Undertakings - Tot	al	6.8	
5 , , ,		returns.	GS CG 22 Aug 2023 - (STRIPS)	SOV	0.05	Triparty Repo		1.1	
/linimum Investmen	nt Amount		GS CG 22 Aug 2026 - (STRIPS)	SOV	0.04	Net Current Assets/(Liabilities)		0.4	
nitial Investment: ₹5	5000 and ir	n multiple of	GS CG 22 Aug 2031 - (STRIPS)	SOV	0.03	Grand Total		100.00	
₹1 for purchase and f	for₹0.01 fo	rswitches	CS CC 22 Aug 2020 (STRIDS)	SOV	0.02				



0.03



#### Load Structure Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Ideal Investments Horizon: 2-3 years

₹1 for purchase and for ₹0.01 for switches

GS CG 22 Aug 2030 - (STRIPS)

Note: The aforesaid revised exit load structure will be applicable only on a prospective basis for Units purchased /SIP/STP registered on or after April 20,

# 2021

Total Expense Ratio\*\*

Regular: 1.62%; Direct: 0.74% Data as on October 31, 2021

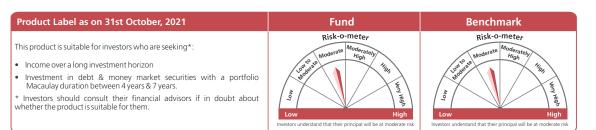
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SOV

# **KOTAK BOND FUND**

An open-ended medium term debt scheme investing in instruments such that the macaulay duration of the portfolio is between 4 years and 7 years

SYSTEMATIC INVESTMENT PLAN (SIP)								
Systematic Investment Pla	n (SIP) lf you had ii	nvested ₹10	),000 every	month				
Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year		
Total amount invested (₹)	26,40,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000		
Total Value as on Oct 29, 2021 (₹)	69,55,793	17,64,184	10,83,330	7,18,369	4,01,282	1,22,709		
Scheme Returns (%)	8.02	7.49	7.16	7.15	7.20	4.26		
Nifty Medium to Long Duration Debt Index Returns (%)	NA	8.44	8.22	8.24	8.42	5.33		
Alpha	NA	-0.95	-1.05	-1.09	-1.22	-1.07		
Nifty Medium to Long Duration Debt Index (₹)#	NA	18,54,757	11,24,806	7,38,163	4,08,560	1,23,385		
CRISIL 10 Year Gilt Index (₹)^	NA	17,13,139	10,57,223	6,98,815	3,90,036	1,20,701		
CRISIL 10 Year Gilt Index Returns (%)	NA	6.93	6.48	6.05	5.29	1.10		



Scheme Inception : - November 25, 1999. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. Since inception returns are assumed to be starting from the beginning of the subsequent month from the date of inception. # Benchmark ; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. (^) Fully or Party blocked against Interest Rate Swap (IRS) Hedging Position through Interest Rate Swaps as on 31 Oct 2021 is 9.42% of the net assets. Kotak Bond Fund NAV as on October 31, 2021: ₹62.3970 (Growth Option), ₹67.3708 (Direct Growth Option), ₹13.1762 (Quarterly-Reg-Plan-IDCW), ₹18.1254 (Quarterly-Dir-Plan-IDCW), ₹38.2285 (Annual-Reg-Plan-IDCW), ₹28.24231 (Annual-Dir-Plan-IDCW)

\*For Fund Manager experience, please refer page 71-73. \*\*Total Expense Ratio includes applicable B30 fee and GST. For scheme performance, please refer page no 63-70. For last three IDCW, please refer page no 74-76.

# **KOTAK GILT FUND**

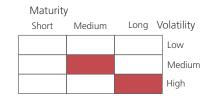
YTM

Net Macaulay Duration

\*Interest Rate Swap

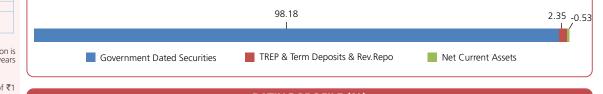
<sup>s</sup>Standard Deviation (A) Reg. Plan (B) PF Trust Plan

An open-ended debt scheme investing in government securities across maturity



Fund Manager:	Mr. Abhishek	: Bisen*			PORT	FOLIO		
AAUM:	₹1,881.19 cr		Issuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
AUM:	₹1,941.52 cr		Government Dated Securities			GS CG 22 Feb 2032 - (STRIPS)	SOV	0.09
Benchmark:	Nifty All Dura	ation	4.62% Central Government(^)	SOV	49.27	GS CG 22 Aug 2031 - (STRIPS)	SOV	0.09
	G-Sec Index		4.04% Central Government	SOV	7.11	GS CG 22 Aug 2032 - (STRIPS)	SOV	0.08
Allotment date:	Regular Plan	-	7.88% State Government-Chattisgarh	SOV	5.50	6.68% State Government-Haryana	SOV	0.08
	December 29	9, 1998;	4.59% Central Government	SOV	5.48	6.78% State Government-Karnataka	SOV	0.05
	PF & Trust Pla	an -	6.64% Central Government	SOV	3.54	GS CG 22 Feb 2044 - (STRIPS)	SOV	0.04
	November 1		6.67% Central Government	SOV	3.30	GS CG 22 Feb 2043 - (STRIPS)	SOV	0.04
Folio count:	5,101	·	7.62% State Government-Andhra Prade		2.72	GS CG 22 Aug 2043 - (STRIPS)	SOV	0.04
l'ono courre.	5,101	)	7.92% State Government-West Bengal	SOV	1.38	GS CG 22 Feb 2048 - (STRIPS)	SOV	0.03
Investment Objectiv			7.80% State Government-Kerala	SOV	1.30	GS CG 22 Feb 2047 - (STRIPS)	SOV	0.03
The objective of the returns through			7.74% State Government-Tamil Nadu	SOV	1.37	GS CG 22 Feb 2047 - (STRIPS)	SOV	0.03
securities issued by			GS CG 22 Aug 2029 - (STRIPS)	SOV	1.37	GS CG 22 Feb 2045 - (STRIPS)	SOV	0.03
and/or State Govern	nment(s) and/or	any security	7.59% State Government-Gujarat	SOV	1.36	GS CG 22 Aug 2048 - (STRIPS)	SOV	0.03
unconditionally gua			GS CG 22 Feb 2029 - (STRIPS)	SOV	1.24	GS CG 22 Aug 2040 - (STRIPS) GS CG 22 Aug 2047 - (STRIPS)	SOV	0.03
of India, and/or reve and when permitte	ed by RBL A po	rtion of the	7.17% State Government-Gujarat	SOV	1.24	GS CG 22 Aug 2047 - (STRIPS) GS CG 22 Aug 2046 - (STRIPS)	SOV	0.03
fund may be inves	sted in Reverse	repo, CBLO	GS CG 22 Feb 2028 - (STRIPS)	SOV	0.98	GS CG 22 Aug 2045 - (STRIPS)	SOV	0.03
and/or other simila			GS CG 22 Feb 2027 - (STRIPS)	SOV	0.90	GS CG 22 Aug 2043 - (STRIPS) GS CG 22 Aug 2044 - (STRIPS)	SOV	0.03
notified to meet requirements of the	Plan To ensure	total safety	GS CG 22 Aug 2027 - (STRIPS)	SOV	0.87	GS CG 22 Feb 2056 - (STRIPS)	SOV	0.02
of Unit holders' fund	ds, the Plan does	not invest in	7.80% State Government-Jharkhand	SOV	0.84	GS CG 22 Feb 2050 - (STRIPS) GS CG 22 Feb 2055 - (STRIPS)	SOV	0.02
any other securities			GS CG 22 Aug 2028 - (STRIPS)	SOV	0.61	GS CG 22 Feb 2055 - (STRIPS) GS CG 22 Feb 2054 - (STRIPS)	SOV	0.02
or bonds issued by a seek to underwrite			7.85% State Government-Rajasthan	SOV	0.55	GS CG 22 Feb 2054 - (STRIPS)	SOV	0.02
Securities if and to	o the extent p	ermitted by	GS CG 22/02/2026 - (STRIPS)	SOV	0.53	GS CG 22 Feb 2053 - (STRIPS) GS CG 22 Feb 2052 - (STRIPS)	SOV	0.02
SEBI/RBI and subject			6.75% State Government-Bihar	SOV	0.54	GS CG 22 Feb 2052 - (STRIPS) GS CG 22 Feb 2051 - (STRIPS)	SOV	0.02
regulations specified participate in their							SOV	0.02
Subject to the maxin	num amount pei	mitted from	8.21% State Government-Haryana	SOV SOV	0.50	GS CG 22 Feb 2050 - (STRIPS)	SOV	
time to time, the P	Plan may invest	in securities	GS CG 17 Jun 2027 - (STRIPS)		0.37 0.35	GS CG 22 Feb 2049 - (STRIPS)	SOV	0.02 0.02
abroad, in the mar	nner allowed by	SEBI/RBI in	GS CG 17/12/2027 - (STRIPS)	SOV		GS CG 22 Aug 2055 - (STRIPS)		
conformity with regulations in this re	espect. There is r	o assurance	GS CG 17/06/2028 - (STRIPS)	SOV	0.34	GS CG 22 Aug 2054 - (STRIPS)	SOV	0.02 0.02
that the investment	t objective of the	Plan will be	GS CG 17/12/2028 - (STRIPS)	SOV SOV	0.33	GS CG 22 Aug 2053 - (STRIPS)	SOV	
achieved. It is howe		nasized, that	GS CG 17/06/2029 - (STRIPS)		0.32	GS CG 22 Aug 2052 - (STRIPS)	SOV	0.02
investments unde Government Securit	ties where there	e made m	GS 6.76% CG 22/02/2061 - (STRIPS)	SOV	0.31	GS CG 22 Aug 2051 - (STRIPS)	SOV	0.02
default of paymer			GS CG 22 Feb 2030 - (STRIPS)	SOV	0.25	GS CG 22 Aug 2050 - (STRIPS)	SOV	0.02
amount.			GS CG 22 Aug 2030 - (STRIPS)	SOV	0.25	GS CG 22 Aug 2049 - (STRIPS)	SOV	0.02
Available Plans/Opti			8.43% State Government-Tamil Nadu	SOV	0.20	GS CG 22 Feb 2060 - (STRIPS)	SOV	0.01
A) Regular Non Dire B) PF & Trust Non Dir			GS CG 22 Feb 2023 - (STRIPS)	SOV	0.17	GS CG 22 Feb 2059 - (STRIPS)	SOV	0.01
C) Regular Direct Pla			GS CG 22 Feb 2022 - (STRIPS)	SOV	0.17	GS CG 22 Feb 2058 - (STRIPS)	SOV	0.01
D) PF & Trust Direct P			GS CG 22 Aug 2022 - (STRIPS)	SOV	0.17	GS CG 22 Feb 2057 - (STRIPS)	SOV	0.01
Options: Payout c			GS CG 22 Feb 2036 - (STRIPS)	SOV	0.16	GS CG 22 Aug 2060 - (STRIPS)	SOV	0.01
IDCW & Growth (ap	plicable for all pl	ans)	GS CG 22 Aug 2023 - (STRIPS)	SOV	0.16	GS CG 22 Aug 2059 - (STRIPS)	SOV	0.01
IDCW Frequency Quarterly (20th of N	/ar/lun/Sen/Dec)		GS CG 22 Feb 2025 - (STRIPS)	SOV	0.15	GS CG 22 Aug 2058 - (STRIPS)	SOV	0.01
Ratios	nunsunsceptece)		GS CG 22 Aug 2036 - (STRIPS)	SOV	0.15	GS CG 22 Aug 2057 - (STRIPS)	SOV	0.01
Portfolio Average N	Maturity	9.88 yrs	GS CG 22 Aug 2025 - (STRIPS)	SOV	0.14	GS CG 22 Feb 2061 - (STRIPS)	SOV	0.01
IRS Average Maturi		0.45 yrs	GS CG 22 Aug 2026 - (STRIPS)	SOV	0.13	GS CG 22 Aug 2056 - (STRIPS)	SOV	0.01
Net Average Matur		10.33 yrs	6.72%State Government-Kerala	SOV	0.13	Government Dated Securities - Tot	tal	98.18
Portfolio Modified		2.62 yrs	6.57% State Government-Andhra Prade		0.13	Triparty Repo		2.35
IRS Modified Durat		0.39 yrs	GS CG 23/12/2025 - (STRIPS)	SOV	0.12	Net Current Assets/(Liabilities)		-0.53
Net Modified Durat	tion	3.01 yrs	GS CG 22 Feb 2037 - (STRIPS)	SOV SOV	0.10	Grand Total		100.00
Portfolio Macaulay		2.70 yrs	GS CG 22 Feb 2031 - (STRIPS)	30.0	0.10			
IRS Macaulay Durat		0.40 yrs				TION (%)		
Not Macaulay Dura		3 10 yrs			ALLOCA			

#### ALLOCATION (%)



Source: <sup>1</sup>ICRAMFI Explorer. Standard Deviation is calculated on Annualised basis using 3 years history of monthly returns. Minimum Investment Amount Initial Investment: ₹5000 and in multiple of ₹1 for purchase and for ₹0.01 for switches Additional Jungstromst ₹1000 % in multiples of Additional Investment: ₹1000 & in multiples of ₹1

3.10 yrs

5 36%

3.56%

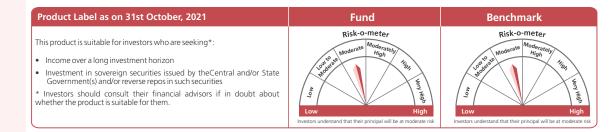
Ideal Investments Horizon: 2-3 years

Load Structure Entry Load: (a) Regular Plan - Entry: Nil. (b) PF & Trust Plan - Entry: Nil. (applicable for all plans) Exit Load: (a) Regular Plan - Exit: Nil. (b) PF&Trust Plan-Exit: Nil. (applicable for all plans)

Total Expense Ratio\*\* Regular: 1.40%; Direct: 0.23%

#### Data as on October 31, 2021

**RATING PROFILE (%)** 98.18 2.35 -0.53 SOV TREP & Term Deposits & Rev.Repo Net Current Assets



Kotak Gilt Fund NAV as on October 31, 2021: ₹78.3305 (Regular-Growth), ₹85.5575 (Regular-Growth-Direct), ₹15.3059 (Quarterly-Reg-Plan-IDCW), ₹19.3226 (Quarterly-Dir-Plan-IDCW), ₹80.1370 (PF & Trust-Growth), ₹87.6239(PF & Trust-Growth), ₹87.6239(PF & Trust-Growth), ₹85.5575 (Regular-Growth), ₹87.6239(PF & Trust-Growth), ₹87.6239(PF & Growth Direct), ₹11.9412 (PF & Trust-Quarterly-Reg-Plan-IDCW) \*For Fund Manager experience, please refer page 71-73. \*\*Total Expense Ratio includes applicable B30 fee and GST. For scheme performance, please refer page no 63-70. For last three IDCW, please refer page no 74-76.

(^) Fully or Party blocked against Interest Rate Swap (IRS) Hedging Position through Interest Rate Swaps as on 31 Oct 2021 is 8.97% of the net assets.

Issuer Name	%age of Exposure to Debt AUM
AU Small Finance Bank Ltd.	0.18
AXIS Bank Ltd.	1.50
AXIS Finance Ltd.	0.25
Aadhar Housing Finance Limited	0.07
Aarish Solar Power Ltd. (Solar power generating SPV of Greenko Group with offtaker as NTPC & secured by	
corporate guarantee of Greenko Energies Pvt. Ltd. )	0.00
Aashman Energy Pvt. Ltd. (Solar power generating SPV of Greenko Group with offtaker as NTPC & secured by	0.00
corporate guarantee of Greenko Energies Pvt. Ltd. )	0.00 0.21
Adani Ports and Special Economic Zone Limited	
Aditya Birla Finance Ltd.	0.41 0.07
Aditya Birla Housing Finance Ltd. Axis Securities Limited	0.07
Bahadur Chand Investments Private Limited	0.13
Bajaj Finance Ltd.	1.67
Bajaj Financial Securities Limited	0.02
Bajaj Hanciar Securites Ennited Bajaj Housing Finance Ltd.	1.05
Bank Of Baroda	0.42
Barclays Investments & Loan (India) Ltd.	0.07
Bharat Heavy Electricals Ltd.	0.18
Bharat Oman Refineries Limited	0.05
Bharti Airtel Ltd.	0.36
Bharti Hexacom Ltd.	0.14
Bharti Telecom Ltd.	0.43
Bhopal Dhule Transmission Company Ltd. ( Operational power transmission project )	0.12
Birla Group Holding Private Limited	0.22
Britannia Industries Ltd.	0.00
Can Fin Homes Ltd.	0.18
Canara Bank	0.34
Central Government	28.79
Cholamandalam Investment and Finance Company Ltd.	0.54
Citicorp Finance (India) Ltd.	0.11
Coastal Gujarat Power Ltd. ( Guarenteed by TATA Power Co. Ltd )	0.10
Daimler Financial Services India	0.21
Dalmia Cement (Bharat) Ltd	0.18
Divyesh Power Pvt. Ltd. ( Solar power generating SPV of Greenko Group with offtaker as NTPC & secured by	0.10
corporate guarantee of Greenko Energies Pvt. Ltd. )	0.00
Embassy Office Parks REIT - NCDs/ZCBs	0.84
Edelweiss Finance & Investments Limited	0.11
Elena Renewable Energy Pvt. Ltd. (Solar power generating SPV of Greenko Group with offtaker as NTPC &	
secured by corporate guarantee of Greenko Energies Pvt. Ltd. )	0.00
Export-Import Bank of India	1.55
First Business Receivables Trust ( Originator Reliance Industries Ltd )	0.43
Food Corporation of India (Guaranteed by Govt. of India)	0.51
Fullerton India Credit Co. Ltd.	0.14
Godrej Industries Ltd	0.15
Godrej Properties Limited	0.20
Grasim Industries Ltd.	0.28
HDB Financial Services Ltd.	1.21
HDFC Bank Ltd.	0.93
HDFC Ltd.	3.50
HDFC Securities Limited	0.14
Hero FinCorp Ltd.	0.17
Hindalco Industries Ltd.	0.00
Hindustan Zinc Ltd.	0.14
ICICI Bank Ltd.	0.24
ICICI Home Finance Company Limited	0.02
ICICI Securities Limited	0.07
IDFC First Bank Limited	0.14
IIFL Home Finance Ltd.	0.02
IOT Utkal Energy Services Ltd.	0.00
India Grid Trust - NCDs	0.19
Indian Bank	0.24
Indian Railway Finance Corporation Ltd.	0.33
IndusInd Bank Ltd.	0.64
JM Financial Services Limited	0.07
JM Financial Products Limited	0.17
Jamnagar Utilities & Power Private Limited ( Mukesh Ambani Group )	0.63
Julius Baer Capital (India) Pvt. Ltd	0.11
Kec International Ltd.	0.02
Kotak Mahindra Bank Ltd.	0.01
Kotak Mahindra Investments Ltd.	0.07
Kotak Mahindra Prime Ltd.	0.57
L & T Finance Ltd.	0.34
LIC Housing Finance Ltd.	1.97
Larsen and Toubro Ltd.	0.04
Mahindra & Mahindra Financial Services Ltd.	0.42
Manappuram Finance Ltd.	0.26
Mangalore Refinery and Petrochemicals Ltd.	0.52
	0.52
Mangalore Refinery and Petrochemicals Ltd.	
Mangalore Refinery and Petrochemicals Ltd. Mindspace Business Parks REIT - NCDs	0.14

Issuer Name	%age of Exposure to Debt AUM
NLC India Ltd. (Formerly known as Neyveli Lignite Corporation Ltd.)	0.22
Nabha Power Ltd. ( Guaranteed by Larsen & Toubro Ltd )	0.99
National Bank for Agriculture & Rural Development	4.64 0.24
National Highways Authority Of India National Thermal Power Corporation Ltd.	0.24
Network 18 Media & Investments I td	0.04
Northern Arc Capital Limited	0.04
Nuvoco Vistas Corporation Ltd.	0.12
Nxtra Data Limited	0.14
ONGC Petro Additions Ltd.	0.15
Oberoi Realty Limited	0.04 0.17
Panatone Finvest Ltd. (Sub. of Tata Sons) Phoenix ARC Pvt Ltd	0.17
Pilani Investment and Industries Corporation Ltd	0.07
Piramal Enterprises Ltd.	0.21
Power Finance Corporation Ltd.	2.80
Power Grid Corporation of India Ltd.	0.03
Pratyash Renewable Pvt. Ltd. (Solar power generating SPV of Greenko Group with offtaker as NTPC & secured by corporate	
guarantee of Greenko Energies Pvt. Ltd. )	0.00
Punjab & Sind Bank Punjab National Bank	0.17 0.25
RBL Bank Ltd.	0.25
Reliable Devices Trust ( Underlying customer Reliance Retail )	0.07
Reliance Industries Ltd.	1.70
Reliance Jio Infocomm Ltd.	1.65
Reliance Retail Ventures Ltd	0.54
Rural Electrification Corporation Ltd.	1.45
SEI Baskara Power Pvt. Ltd. (Solar power generating SPV of Greenko Group with offtaker as NTPC & secured by corporate guarantee of Greenko Energies Pvt. Ltd.)	0.00
SEI Enerstar Renewable Energy Pvt. Ltd. ( Solar power generating SPV of Greenko Group with offtaker as NTPC & secured by	0.00
corporate quarantee of Greenko Energies Pvt. Ltd. )	0.01
SP Jammu Udhampur Highway Ltd. ( Operational road project with annuity from NHAI )	0.05
Sharekhan BNP Paribas Financial Services Pvt. Ltd.	0.04
Sharekhan Limited	0.05
Shreyas Renwable Energy Pvt. Ltd. (Solar power generating SPV of Greenko Group with offtaker as NTPC & secured by	0.00
corporate guarantee of Greenko Energies Pvt. Ltd. ) Shriram City Union Finance Ltd.	0.00
Shriram Transport Finance Co Ltd.	0.44
Sikka Ports & Terminals Ltd. ( Mukesh Ambani Group )	1.26
Small Industries Development Bank Of India	0.36
Standard Chartered Investment & Loan India Ltd.	0.07
State Bank Of India.	0.94
State Government	6.61
Steel Authority of India Ltd. Sundaram Finance Ltd.	0.54 0.39
Sundaram Finance Ltd	0.39
THDC India Ltd. (THDCIL)	0.16
TREP/REVERSE REPO	13.31
Tata Capital Financial Services Limited	0.86
Tata Capital Housing Finance Ltd.	0.29
Tata Motors Finance Ltd.	0.14
Tata Motors Ltd.	0.18
Tata Power Company Ltd.	0.02
Tata Projects Ltd. Tata Sons Private Ltd.	0.17 0.04
Tata Steel Ltd.	0.65
Telesonic Networks Limited (Sub. of Bharti Airtel)	0.08
The Indian Hotels Company Ltd.	0.04
U P Power Corporation Ltd ( Guaranteed By UP State Government )	0.10
Union Bank of India	0.40
Vedanta Ltd.	0.18
YES Bank Ltd.	0.00
Zuvan Energy Pvt. Ltd. ( Solar power generating SPV of Greenko Group with offtaker as NTPC & secured by corporate guarantee of Greenko Energies Pvt. Ltd. )	0.01
Industry / Sector	%age of Exposure to Debt AUM \$
BANK	6.52

CASH (TREP/REVERSE REPO) 13.31 CORPORATES 14.97 19.75 FINANCIAL SERVICES GOI/TBILLS 35.41 NBFC 10.04 Total 100.00

Key Credit Brief provides the Key Highlights for select counterparties in our portfolio.

Please <u>click here</u> for the updated **Key Credit Brief.** 

For viewing this on the desktop please visit: Kotak MF website>> Market & Funds >> Fund Updates >> Key Credit Brief. Also you can scan the QR code for **Key Credit Brief**.



# **KOTAK GOLD FUND**

An open ended fund of fund scheme investing in units of Kotak Gold Exchange Traded Fund

r: Mr. Abhishek Bisen*			PORT	FOLIO		
₹1,062.66 crs	lssuer/Instrument	Industry/Rating	% to Net Assets	lssuer/Instrument	Industry/Rating	% to Net Assets
₹1,098.29 crs	Equity & Equity related			Triparty Repo		1.88
Price of Gold	Mutual Fund Units			Net Current Assets/		
e: March 25, 2011	Kotak Mutual Fund -			(Liabilities)		-0.08
e. March 25, 2011	Kotak Gold ETF	Mutual Fund	98.20	Grand Total		100.00
71,977	Mutual Fund Units - Total		98.20			

#### Investment Objective

Allotment date: Ma Folio count:

Fund Manager: Mr.

AAUM:

Benchmark:

AUM:

The investment objective of the scheme is to generate returns by investing in units of Kotak Gold Exchange Traded Fund. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

#### Available Plans/Options A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

# **IDCW** Frequency

Trustee's Discretion

#### Minimum Investment Amount

Initial Investment: ₹5000 and in multiple of ₹1 for purchase and for ₹0.01 for switches Additional Investment: ₹1000 & in multiples of₹1

Ideal Investment Horizon: 3 years & above Load Structure

Entry Load: Nil. (applicable for all plans) Exit Load:

6% of the units allotted shall be redeemed without any Exit Load on or before completion of 1 Year from the date of allotment of units.

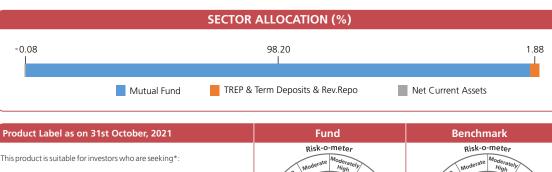
Any redemption in excess of such limit within 1 Year from the date of allotment shall be subject to the following Exit Load:

a) If redeemed or switched out on or before completion of 1 Year from the date of allotment of units-1.00%

b) If redeemed or switched out after completion of 1 Year from the date of allotment of units-NIL

Total Expense Ratio\*\* Regular:0.61%; Direct: 0.18%

Data as on October 31, 2021



0

- Returns in line with physical gold over medium to long term, subject to tracking error
- Investment in physical gold

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

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HIG

< en

High

Kotak Gold Fund NAV as on October 31, 2021: ₹19.6882 (Reg-Plan-IDCW), ₹20.4737 (Dir-Plan-IDCW), ₹19.6883 (Growth Option), ₹20.4739 (Direct Growth Option) \*For Fund Manager experience, please refer page 71-73. \*\* Total Expense Ratio includes applicable B30 fee and GST. For scheme performance, please refer page no 63-70.

# KOTAK ASSET ALLOCATOR FUND

An open-ended fund of fund scheme investing in specified open-ended equity, and debt schemes of Kotak Mahindra Mutual Fund

-0.11

Ea



Investment style For Equity:



Fund Manager:	: Mr. Devender Singhal &
	Mr. Arjun Khanna*
AAUM:	₹479.56 crs
AUM:	₹487.77 crs
Benchmark:	NIFTY 50 Hybrid
	Composite Debt
	50:50 Index
	: August 9, 2004
Folio count:	19,839

#### Investment Objective

To generate long-term capital appreciation from a portfolio created by investing in specified open-ended equity, and debt schemes of Kotak Mahindra Mutual Fund. However, there is no assurance that the investment objective of the Scheme will be realized.

#### Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Minimum Investment Amount Initial Investment: ₹5000 and in multiple of ₹1 for purchase and for ₹0.01 for switches Additional Investment: ₹1000 & in multiples of ₹1

Ideal Investment Horizon: 5 years & above

Load Structure Entry Load: Nil. (applicable for all plans) Exit Load:

8% of the units allotted shall be redeemed without any Exit Load on or before completion of 1 Year from the date of allotment of units.

Any redemption in excess of such limit within 1 Year from the date of allotment shall be subject to the following Exit Load: a) If redeemed or switched out on or before completion of 1 Year from the date of

allotment of units-1.00% b) If redeemed or switched out after completion of 1 Year from the date of allotment of units-NIL

Total Expense Ratio\*\*

Regular: 1.07%; Direct: 0.20%

Data as on October 31, 2021



#### SECTOR ALLOCATION (%)

49.53		45.73 	4.85
quity Schemes 📃 Debt Schemes	TREP & Term Deposits & Rev.Repo	Net Current Assets	



Kotak Asset Allocator Fund NAV as on October 31, 2021: ₹130.7400 (Reg-Plan-IDCW), ₹138.0170 (Dir-Plan-IDCW), ₹134.3130 (Growth Option), ₹140.5470 (Direct Growth Option) \*For Fund Manager experience, please refer page 71-73. \*\*Total Expense Ratio includes applicable B30 fee and GST. For scheme performance, please refer page no 63-70. For last three IDCW, please refer page no 74-76

# KOTAK GLOBAL EMERGING MARKET FUND

An open-ended fund of fund scheme investing in overseas mutual fund schemes investing in global emerging markets



Fund Manager:	Mr. Arjun Khanna*	
AAUM:	₹146.14 crs	
AUM:	₹146.62 crs	
Benchmark:	MSCI Emerging Market index	
Allotment date:	September 26, 2007	
Folio count:	21,303	

#### Investment Objective

The investment objective of the scheme is to provide long-term capital appreciation by investing in an overseas mutual fund scheme that invests in a diversified portfolio of securities as prescribed by SEBI from time to time in global emerging markets. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

#### Available Plans/Options

A) Regular Plan B) Direct Plan Options: Payout of IDCW, Reinvestment of

IDCW & Growth (applicable for all plans)

IDCW Frequency Trustee's Discretion

Minimum Investment Amount

Initial Investment: ₹5000 and in multiple of ₹1 for purchase and for ₹0.01 for switches Additional Investment: ₹1000 & in multiples of ₹1

Ideal Investment Horizon: 5 years & above Load Structure

Entry Load: Nil. (applicable for all plans) Exit Load:

10% of the units allotted shall be redeemed without any Exit Load on or before completion of 1 Year from the date of allotment of units.

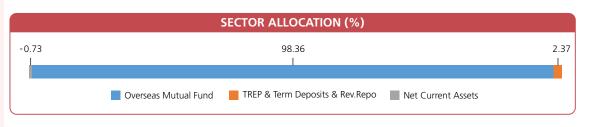
Any redemption in excess of such limit within 1 Year from the date of allotment shall be subject to the following Exit Load: a) If redemed or switched out on or before completion of 1 Year from the date of

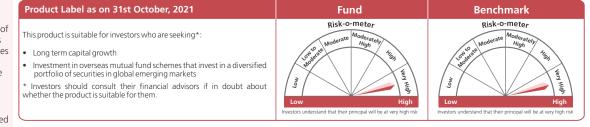
allotment of units-1.00% b) If redeemed or switched out after completion of 1 Year from the date of allotment of units-NIL

Total Expense Ratio\*\* Regular: 1.71%; Direct: 1.22% Data as on October 31, 2021

PORTFOLIO							
Issuer/Instrument	Industry/Rating	% to Ne	et Assets	lssuer/Instrument	Industry/Rating	% to Net Assets	
Equity & Equity related				Net Current Assets/			
Mutual Fund Units				(Liabilities)		-0.73	
CI Emerging Markets Fund I - 974	Overseas Mutu	al Fund	98.36	Grand Total		100.00	
Mutual Fund Units - Total			98.36				
Triparty Repo			2.37				

For viewing detailed portfolio of CI Emerging Markets Fund on desktop please visit: www.kotakmf.com>> Forms & Downloads>>Portfolios>>CI Emerging Markets Fund





Kotak Global Emerging Market Fund NAV as on October 31, 2021: ₹22.9130 (Reg-Plan-IDCW), ₹24.5010 (Dir-Plan-IDCW), ₹2.9120 (Growth Option), ₹24.3970 (Direct Growth Option) \*For Fund Manager experience, please refer page 71-73. \*\*Total Expense Ratio includes applicable B30 fee and GST. For scheme performance, please refer page no 63-70.

# **I KOTAK INTERNATIONAL REIT FOF**

An open-ended fund of fund scheme investing in units of SMAM ASIA REIT Sub Trust Fund and/or other similar overseas REIT funds.

-1 03

Fund Manager:	Mr. Arjun Khanna*
AAUM:	₹198.34 crs
AUM:	₹202.43 crs
Benchmark:	S&P Asia Pacific ex Japan REIT Total Return Index.
Allotment date:	December 29, 2020
Folio count:	10,727

#### Investment Objective

The investment objective of the scheme is to provide long-term capital appreciation and income by investing in units of SMAM ASIA REIT Sub Trust fund and/or other similar overseas REIT funds. However, there can be no assurance that the investment objective of the Scheme will be realized.

#### Available Plans/Options A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency Trustee's Discretion

Minimum Investment Amount

Initial Investment: ₹5000 and in multiple of ₹1 for purchase and of ₹0.01 for switches Additional Investment: ₹1000 & in multiples of ₹1

Ideal Investments Horizon: 5 years & above

Load Structure Entry Load: Nil. (applicable for all plans) Exit Load:

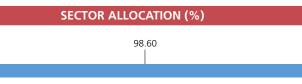
8% of the units allotted shall be redeemed without any Exit Load on or before completion of 1 Year from the date of allotment of units.

Any redemption in excess of such limit within 1 Year from the date of allotment shall be subject to the following Exit Load: a) If redeemed or switched out on or before completion of 1 Year from the date of

allotment of units-1.00% b) If redeemed or switched out after completion of 1 Year from the date of allotment of units-NIL

Total Expense Ratio\*\* Regular: 1.38%; Direct: 0.40% Data as on October 31, 2021

PORTFOLIO							
lssuer/Instrument	Industry/Rating %	to Net Assets	lssuer/Instrument	Industry/Rating	% to Net Assets		
Equity & Equity related			Triparty Repo		2.43		
Mutual Fund Units			Net Current Assets/				
SMAM ASIA REIT Sub Trust	Overseas Mutual Fund	98.60	(Liabilities)		-1.03		
Mutual Fund			Grand Total		100.00		
Units - Total		98.60					



Overseas Mutual Fund

TREP & Term Deposits & Rev.Repo

Net Current Assets

2.43

## TOP 10 HOLDING OF SMAM ASIA REIT SUB FUND

Name	Weight
CAPITALAND INT COM NPV (REIT)	9.30%
GOODMAN GROUP NPV (STAPLED UNITS)	8.82%
LINK R/EST INVEST NPV	8.05%
MAPLETREE LOGISTIC NPV	5.63%
ASCENDAS REAL ESTA UNITS NPV (REIT)	5.63%
MAPLETREE IND TST NPV (REIT)	4.24%
SCENTRE GROUP LTD STAPLED SECURITIES	3.92%
FRASERS LOG & COM NPV UNITS (REIT)	3.84%
KEPPEL DC REIT NPV	3.69%
FRASERS CENTREPOIN NPV (REIT)	3.26%

#### Data as on 31st October 2021

#### Product Label as on 31st October, 2021

This product is suitable for investors who are seeking\*:

Long term capital growth

 Long term capital appreciation and income by investing in units of SMAM ASIA REIT Sub Trust Fund and/or other similar overseas REIT funds.

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





Kotak International REIT FOF NAV as on October 31, 2021: ₹10.3268 (Reg-Plan-IDCW), ₹10.4124 (Dir-Plan-IDCW), ₹10.3269 (Growth Option), ₹10.4125 (Direct Growth Option) \*For Fund Manager experience, please refer page 71-73. \*\*Total Expense Ratio includes applicable B30 fee and GST. For scheme performance, please refer page no 63-70.

# **I KOTAK NASDAQ 100 FUND OF FUND**

An open ended fund of fund investing in units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index

-	
Fund Manager:	Mr. Arjun Khanna &
	Mr. Abhishek Bisen*
AAUM:	₹615.07 crs
AUM:	₹653.73 crs
Benchmark:	NASDAQ 100 TRI
Allotment date:	February 2, 2021
Folio count:	32.625

#### Investment Objective

The investment objective of the scheme is to provide long-term capital appreciation by investing in units of overseas ETF's and/ or Index Fund based on NASDAQ 100 Index. However, there can be no assurance that the investment objective of the Scheme will be realized.

Available Plans/Options A) Regular Plan B) Direct Plan

Options: Growth

Minimum Investment Amount

Initial Investment: ₹5000 and in multiple of ₹1 for purchase and of ₹0.01 for switches Additional Investment: ₹1000 & in multiples of ₹1

Ideal İnvestments Horizon: 5 years & above Load Structure Entry Load: Nil. (applicable for all plans)

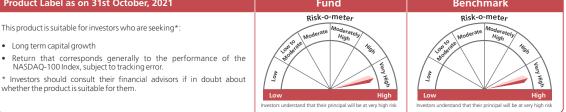
Exit Load: Nil Total Expense Ratio\*\*

Regular: 0.67%; Direct: 0.27% Data as on October 31, 2021

PORTFOLIO						
lssuer/Instrument	Industry/Rating	% to Ne	et Assets	lssuer/Instrument	Industry/Rating	% to Net Assets
Equity & Equity related				Triparty Repo		0.96
Mutual Fund Units				Net Current Assets/		
Ishares Nasdaq 100				(Liabilities)		-0.01
UCITS ETF USD	Overseas Mutual F	und	99.05	Grand Total		100.00
Mutual Fund Units - Total			99.05			

For viewing detailed portfolio of Ishares NASDAQ 100 UCITS ETF USD on desktop please visit: https://www.ishares.com/uk/individual/en/products/253741/ishares-nasdaq-100-ucits-etf

		SECTOR	ALLOCATION (%)			
-0.01			99.05 I			0.96
	Overseas Mutual Fund	TREP & Term Deposits & Rev.Repo		Net Current Assets		_
Product Lab	bel as on 31st October, 2021		Fund		Benchmark	



Kotak NASDAQ 100 FUND OF FUND NAV as on October 31,2021: ₹11.8619 (Growth Option), ₹11.8981 (Direct Growth Option) \*\*Total Expense Ratio includes applicable B30 fee and GST. For scheme performance, please refer page no 63-70.

# **I KOTAK GLOBAL INNOVATION FUND OF FUND**

An open ended fund of fund investing in units of Wellington Global Innovation Fund or any other similar overseas mutual fund schemes/ETFs

Fund Manager:	Mr. Arjun Khanna*	PORTFOLIO					
AAUM:	₹1,690.09 crs	Issuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
AUM:	₹1.723.23 crs	Equity & Equity related			Net Current Assets/		
,	,	Mutual Fund Units			(Liabilities)		-0.44
enchmark:	MSCI All Country World Index TRI	Wellington Global Innovation			Grand Total		100.00
		S USD ACC	Overseas Mutual Fund	d 98.46			
Allotment date:	July 29, 2021	Mutual Fund Units - Total		98.46			
olio count:	72,813	Triparty Repo		1.98			

#### Investment Objective

The primary investment objective of the scheme is to provide long-term capital appreciation by investing in units of Wellington Global Innovation Fund or any other similar overseas mutual fund schemes/ETFs.

However, there is no assurance that the objective of the scheme will be realised.

Available Plans/Options A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

Minimum Investment Amount (Existing)

Initial Investment: ₹1000 and in multiple of ₹1 for purchase and of ₹0.01 for switches Additional Investment: ₹1000 & in multiples of ₹1 for purchase and of ₹0.01 for switches

Ideal Investments Horizon: 5 years & above

#### Load Structure

Entry Load: Nil. (applicable for all plans) Exit Load:

a) For redemptions or switched out within 1 year from the date of allotment of units, irrespective of the amount of investment-1.00%

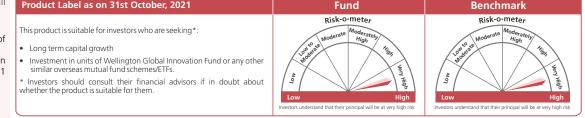
b) For redemptions or switched out after 1 year from the date of allotment of units, irrespective of the amount of investment-NIL

#### Total Expense Ratio\*\*

Regular: 1.70%; Direct: 0.38%

Data as on October 31, 2021

		SECTOR	ALLOCATION (%)		
-0.44			98.46 I		1.98
	Overseas Mutual Fund	TREP &	Term Deposits & Rev.Repo	Net Current Assets	
Product Lal	bel as on 31st October, 2021		Fund	Benchmark	



Kotak Global Innovation Fund of Fund NAV as on October 31, 2021: ₹10.0539 (Reg-Plan-IDCW), ₹10.0884 (Dir-Plan-IDCW), ₹10.0539 (Growth Option), ₹10.0884 (Direct Growth Option) \*\*Total Expense Ratio includes applicable B30 fee and GST.

# **KOTAK GOLD ETF**

An open-ended scheme replicating/ tracking physical gold prices

-		
	Fund Manager:	Mr. Abhishek Bisen &
		Mr. Satish Dondapati*
	AAUM:	₹1,902.36 crs
	AUM:	₹1,941.50 crs
	Benchmark:	Price of Gold
	Allotment date:	July 27, 2007
	Folio count:	1,39,046

#### Investment Objective

The investment objective of the scheme is to generate returns that are in line with the returns on investment in physical gold, subject to tracking errors. However, there is no assurance that the investment objective of the Scheme will be achieved.

#### Available Plan Regular Plan

Minimum Investment Amount Through Exchange: 1 Unit, Through AMC: 100000 Units,

Ideal Investment Horizon: 5 years and above

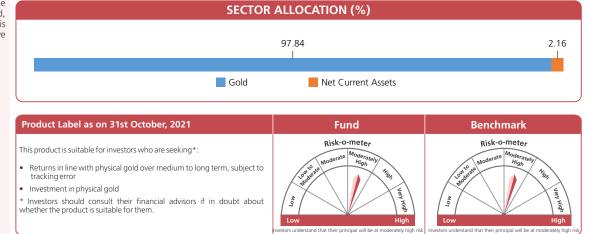
Load Structure Entry Load: Nil. (applicable for all plans) Exit Load: Nil (applicable for all plans)

Total Expense Ratio\*\* Regular: 0.55%

Data as on October 31, 2021

PORTFOLIO						
lssuer/Instrument	Industry/Rating	% to Net Assets	lssuer/Instrument	Industry/Rating	% to Net Assets	
Equity & Equity related Gold			Net Current Assets/ (Liabilities)		2.16	
Gold 1 Kg Fineness 0.995 ** Equity & Equity		97.84	Grand Total		100.00	
Related - Total		97.84				

Tracking Error: 0.10%



Kotak Gold ETF NAV as on October 31, 2021: ₹41.5719 \*For Fund Manager experience, please refer page 71-73. \*\*Total Expense Ratio includes applicable B30 fee and GST. For scheme performance, please refer page no 63-70.

# **KOTAK NIFTY ETF**

#### An open-ended scheme replicating/ tracking nifty 50 index

Fund Manager: N	/Ir. Devender Singhal &								
	/r. Satish Dondapati*	Issuer/Instrument	Industry/Rating % to Ne	et Assets	Issuer/Instrument	Industry/Rating % to	Net Assets		
	1,604.33 crs	Equity & Equity related			Nestle India Ltd.	Consumer Non Durables	0.88		
	lifty 50 TRI	Reliance Industries Ltd.	Petroleum Products	10.68	Hindalco Industries Ltd	Non - Ferrous Metals	0.87		
Allotment date: F	,	HDFC Bank Ltd.	Banks	9.02	Divi s Laboratories Ltd.	Pharmaceuticals	0.86		
Folio count: 1	3,465	Infosys Ltd.	Software	8.06	Grasim Industries Ltd.	Cement & Cement Products	0.86		
Investment Objective		ICICI Bank Ltd.	Banks	7.25	JSW Steel Ltd.	Ferrous Metals	0.86		
	ective of the scheme is before expenses that	HDFC Ltd.	Finance	6.69	HDFC Life Insurance Company Ltd.	Insurance	0.83		
closely correspond t	to the total returns of	Tata Consultancy Services Ltd.	Software	4.58	National Thermal Power				
	ct to tracking errors. is no assurance or	Kotak Mahindra Bank Ltd.	Banks	3.88	Corporation Limited	Power	0.82		
guarantee that the i	nvestment objective of	Hindustan Unilever Ltd.	Consumer Non Durables	2.78	Power Grid Corporation Of India Ltd.	Power	0.82		
the scheme will be ac	chieved.	Larsen And Toubro Ltd.	Construction Project	2.78	Dr Reddys Laboratories Ltd.	Pharmaceuticals	0.74		
Available Plan Regular Plan		Bajaj Finance Ltd.	Finance	2.56	Oil & Natural Gas Corporation Ltd.	Oil	0.71		
Ratios		ITC Ltd.	Consumer Non Durables	2.54	Adani Port and Special Economic Zone Ltd.	Transportation	0.66		
Portfolio Turnover	: 35.13%	State Bank Of India	Banks	2.51	SBI Life Insurance Company Ltd	Insurance	0.66		
		Axis Bank Ltd.	Banks	2.49	Bajaj Auto Ltd.	Auto	0.63		
Tracking Error:	0.09%	Bharti Airtel Ltd	Telecom - Services	2.11	Tata Consumer Products Ltd	Consumer Non Durables	0.63		
Minimum Investmen		Asian Paints Ltd.	Consumer Non Durables	1.82	Cipla Ltd.	Pharmaceuticals	0.60		
Through Exchange: 1 Through AMC: 5000		HCL Technologies Ltd.	Software	1.62	Britannia Industries Ltd.	Consumer Non Durables	0.57		
Ideal Investment H	lorizon: 5 years and	Bajaj Finserv Ltd.	Insurance	1.40	UPL Ltd	Pesticides	0.53		
above		Tata Steel Ltd.	Ferrous Metals	1.34	Bharat Petroleum Corporation Ltd.	Petroleum Products	0.52		
Load Structure Entry Load: Nil. (appl	icable for all plans)	Maruti Suzuki India Limited	Auto	1.30	Shree Cement Ltd.	Cement & Cement Products	0.50		
Exit Load: Nil (applica		Titan Company Ltd.	Consumer Durables	1.30	Coal India Ltd.	Minerals/Mining	0.45		
Total Expense Ratio* Regular: 0.12%	*	Wipro Ltd.	Software	1.25	Eicher Motors Ltd.	Auto	0.45		
5		Tech Mahindra Ltd.	Software	1.19	Hero MotoCorp Ltd.	Auto	0.45		
Data as on October	31, 2021	Ultratech Cement Ltd.	Cement & Cement Products	1.15	Indian Oil Corporation Ltd	Petroleum Products	0.42		
		Tata Motors Ltd.	Auto	1.13	Equity & Equity Related - Total		99.87		
		Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	1.12	Triparty Repo		0.06		
		Mahindra & Mahindra Ltd.	Auto	1.10	Net Current Assets/(Liabilities)		0.07		
		IndusInd Bank Ltd.	Banks	0.90	Grand Total		100.00		
		SECTOR ALLOCATION (%)							
						2.78			
		26.05	16.70	11.6 I	2 9.25 9.22 <u>5</u> 	5.06 3.32 2.89 2.51 1	0.60		

Banks Software Petroleum Products Finance Consumer Non Durables Auto Pharmaceuticals Insurance Construction Project Cement & Cement Products REST Product Label as on 31st October, 2021 Fund Benchmark Risk-o-meter Risk-o-meter This product is suitable for investors who are seeking\*: Moderate High Moderate odera High 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.





Kotak Nifty ETF NAV as on October 31, 2021: ₹186.0869 \*For Fund Manager experience, please refer page 71-73. \*\*Total Expense Ratio includes applicable B30 fee and GST. For scheme performance, please refer page no 63-70. For last three IDCW, please refer page no 74-76.

# KOTAK SENSEX ETF

An open-ended scheme replicating/ tracking S&P BSE sensex index

Fund Manager:	Mr. Devender Singhal &
	Mr. Satish Dondapati*
AAUM:	₹20.96 crs
AUM:	₹20.62 crs
Benchmark:	S&P BSE SENSEX TRI
Allotment date:	June 6, 2008
Folio count:	1,252

#### Investment Objective

The investment objective of the scheme is to provide returns before expenses that closely correspond to the total returns of the BSE SENSEX subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Available Plan Regular Plan

Ratios

Portfolio Turnover:	10.27%
Tracking Error:	0.10%

Minimum Investment Amount

Through Exchange: 1 Unit,

Through AMC: 10000 Units, Ideal Investment Horizon: 5 years and above

Load Structure

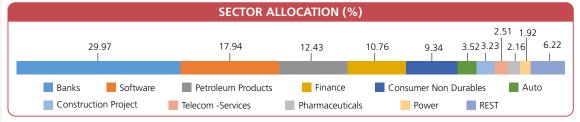
Entry Load: Nil. (applicable for all plans)

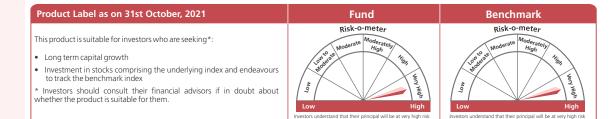
Exit Load: Nil (applicable for all plans) Total Expense Ratio\*\*

Regular: 0.28%

Data as on October 31, 2021

		PORT	FOLIO		
lssuer/Instrument	Industry/Rating % to I	Net Assets	lssuer/Instrument	Industry/Rating %	to Net Assets
Equity & Equity related			Tata Steel Ltd.	Ferrous Metals	1.56
Reliance Industries Ltd.	Petroleum Products	12.43	Maruti Suzuki India Limited	Auto	1.51
HDFC Bank Ltd.	Banks	10.48	Titan Company Ltd.	Consumer Durables	1.51
Infosys Ltd.	Software	9.33	Tech Mahindra Ltd.	Software	1.39
ICICI Bank Ltd.	Banks	8.43	Ultratech Cement Ltd.	Cement & Cement Produ	ucts 1.34
HDFC Ltd.	Finance	7.78	Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	1.30
Tata Consultancy Services Ltd.	Software	5.34	Mahindra & Mahindra Ltd.	Auto	1.28
Kotak Mahindra Bank Ltd.	Banks	4.03	IndusInd Bank Ltd.	Banks	1.04
Hindustan Unilever Ltd.	Consumer Non Durables	3.24	Nestle India Ltd.	Consumer Non Durables	1.02
Larsen And Toubro Ltd.	Construction Project	3.23	National Thermal Power Corporation Limited	Power	0.96
Axis Bank Ltd.	Banks	3.07			
Bajaj Finance Ltd.	Finance	2.98	Power Grid Corporation Of India Ltd.	Power	0.96
ITC Ltd.	Consumer Non Durables	2.96	Dr Reddys Laboratories Ltd.	Pharmaceuticals	0.86
IIC Lla.	Consumer Non Durables	2.90	Bajaj Auto Ltd.	Auto	0.73
State Bank Of India	Banks	2.92	Equity & Equity Related - Total		99.82
Bharti Airtel Ltd	Telecom - Services	2.51			
Asian Paints Ltd.	Consumer Non Durables	2.12	Net Current Assets/(Liabilities)		0.18
HCL Technologies Ltd.	Software	1.88	Grand Total		100.00
Bajaj Finserv Ltd.	Insurance	1.63			





Kotak Sensex ETF NAV as on October 31, 2021: ₹620.9930

\*For Fund Manager experience, please refer page 71-73. \*\*Total Expense Ratio includes applicable B30 fee and GST. For scheme performance, please refer page no 63-70. For last three IDCW, please refer page no 74-76.

# KOTAK BANKING ETF

An open-ended scheme replicating/ tracking nifty bank index

Fund Manager:	Mr. Devender Singhal &
	Mr. Satish Dondapati*
AAUM:	₹7,999.35 crs
AUM:	₹8,496.32 crs
Benchmark:	Nifty Bank Index TRI
Allotment date:	December 04, 2014
Folio count:	20,816

#### Investment Objective

The investment objective of the scheme is to provide returns before expenses that closely correspond to the total returns of stocks as represented by the Nifty Bank Index subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

#### Available Plan/Options Regular Plan

Option - Payout of IDCW

Ratios

Portfolio Turnover: 65 77%

Tracking Error: 0.33%

Minimum Investment Amount

Through Exchange: 1 Unit, Through AMC: 15000 Units, Ideal Investment Horizon: 5 years and above

Load Structure

Entry Load: Nil. (applicable for all plans) Exit Load: Nil (applicable for all plans)

Total Expense Ratio\*\* Regular: 0.18%

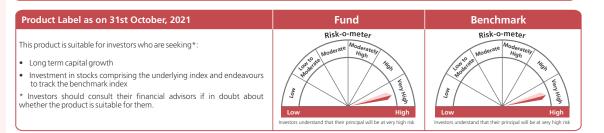
Data as on October 31, 2021

Issuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
Equity & Equity related			Federal Bank Ltd.	Banks	1.47
HDFC Bank Ltd.	Banks	26.60	IDFC First Bank Limited	Banks	1.16
ICICI Bank Ltd.	Banks	22.90	Punjab National Bank	Banks	0.94
State Bank Of India	Banks	13.82	RBL Bank Ltd	Banks	0.68
Kotak Mahindra Bank Ltd.	Banks	12.27	Equity & Equity Related - Total		99.98
Axis Bank Ltd.	Banks	11.44	Triparty Repo		0.02
IndusInd Bank Ltd.	Banks	5.20	Grand Total		100.00
AU Small Finance Bank Ltd.	Banks	2.01			
Bandhan Bank Ltd.	Banks	1.49			

### **SECTOR ALLOCATION (%)**

	99.98 I	0.02	
Panks	TREP & Term Deposits & Rey Repo		

#### TREP & Term Deposits & Rev.Repo Banks



Kotak Banking ETF NAV as on October 31, 2021:₹394.9998

\*For Fund Manager experience, please refer page 71-73. \*\*Total Expense Ratio includes applicable B30 fee and GST. For scheme performance, please refer page no 63-70. For last three IDCW, please refer page no 74-76.

# **I KOTAK PSU BANK ETF**

An open-ended scheme replicating/ tracking nifty PSU bank index

Fund Manager:	Mr. Devender Singhal &
	Mr. Satish Dondapati*
AAUM:	₹168.59 crs
AUM:	₹194.62 crs
Benchmark:	Nifty PSU Bank TRI
Allotment date:	November 8, 2007
Folio count:	4.955

#### Investment Objective

The investment objective of the scheme is to provide returns that closely correspond to the total returns of Nifty PSU Bank Index, subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

### Available Plan

Regular Plan

#### Ratios

Portfolio Turnover:	110.71%
Tracking Error:	0.27%

Minimum Investment Amount

Through Exchange: 10 Unit, Through AMC: 10000 Units,

Ideal Investment Horizon: 5 years and above

Load Structure Entry Load: Nil. (applicable for all plans) Exit Load: Nil (applicable for all plans)

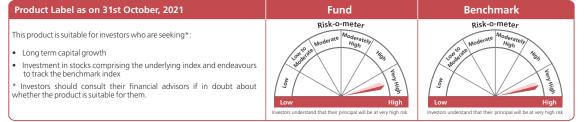
Total Expense Ratio\*\* Regular: 0.49%

Data as on October 31, 2021

PORTFOLIO					
lssuer/Instrument	Industry/Rating	% to Net Assets	lssuer/Instrument	Industry/Rating	% to Net Assets
Equity & Equity related			Central Bank Of India	Banks	1.60
State Bank Of India	Banks	29.49	Bank of Maharashtra	Banks	1.53
Bank Of Baroda	Banks	18.03	The Jammu and Kashmir Bank Ltd.	Banks	1.11
Canara Bank	Banks	15.19	UCO Bank	Banks	1.04
Punjab National Bank	Banks	12.43	Punjab & Sind Bank	Banks	0.26
Union Bank Of India	Banks	6.49	Equity & Equity Related - Total		99.97
Bank of India	Banks	5.66	Net Current Assets/(Liabilities)		0.03
Indian Bank	Banks	5.19	Grand Total		100.00
Indian Overseas Bank	Banks	1.95			

### **SECTOR ALLOCATION (%)**

	99.97 	0.03
Banks	Net Current Assets	



Kotak PSU Bank ETF NAV as on October 31, 2021: ₹276.1579 \*For Fund Manager experience, please refer page 70-72. \*\*Total Expense Ratio includes applicable B30 fee and GST. For scheme performance, please refer page no 62-69. For last three IDCW, please refer page no 73-75.

# KOTAK NV20 ETF

An open-ended scheme replicating/ tracking nifty 50 Value 20 index

Fund Manager:	Mr. Devender Singhal &
	Mr. Satish Dondapati*
AAUM:	₹30.56 crs
AUM:	₹29.18 crs
Benchmark:	Nifty Value 20
	Index TRI
Allotment date:	December 2, 2015
Folio count:	7,628

#### Investment Objective

The investment objective of the scheme is to provide returns before expenses that closely correspond to the total returns of stocks as represented by the Nifty 50 Value 20 Index, subject to tracking errors.

# Available Plan

Regular Plan

## Ratios

Portfolio Turnover:	28.09%
Tracking Error:	0.94%

## Minimum Investment Amount

Through Exchange: 1 Unit, Through AMC: 10000 Units,

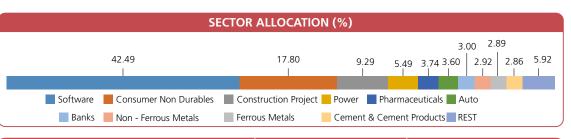
Ideal Investment Horizon: 5 years and above

Load Structure Entry Load: Nil. (applicable for all plans) Exit Load: Nil (applicable for all plans)

Total Expense Ratio\*\* Regular: 0.14%

Data as on October 31, 2021

		PORT	FOLIO		
lssuer/Instrument	Industry/Rating % to Ne	t Assets	lssuer/Instrument	Industry/Rating	% to Net Assets
Equity & Equity related			Power Grid Corporation Of India Ltd.	Power	2.75
Infosys Ltd.	Software	15.12		FOWEI	2.75
Tata Consultancy Services Ltd.	Software	13.82	National Thermal Power Corporation Limited	Power	2.74
Hindustan Unilever Ltd.	Consumer Non Durables	9.30	Oil & Natural Gas		
Larsen And Toubro Ltd.	Construction Project	9.29	Corporation Ltd.	Oil	2.37
ITC Ltd.	Consumer Non Durables	8.50	Bajaj Auto Ltd.	Auto	2.10
HCL Technologies Ltd.	Software	5.40	UPL Ltd	Pesticides	1.77
Wipro Ltd.	Software	4.16	Coal India Ltd.	Minerals/Mining	1.50
Tech Mahindra Ltd.	Software	3.99	Hero MotoCorp Ltd.	Auto	1.50
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	3.74	Equity & Equity Related -Total		99.72
IndusInd Bank Ltd.	Banks	3.00	Net Current Assets/(Liabili	ties)	0.28
Hindalco Industries Ltd	Non - Ferrous Metals	2.92	Grand Total		100.00
JSW Steel Ltd.	Ferrous Metals	2.89			
Grasim Industries Ltd.	Cement & Cement Products	2.86			





Kotak NV20 ETF IDCW NAV as on October 31, 2021: ₹94.6929 \*For Fund Manager experience, please refer page 71-73. \*\*Total Expense Ratio includes applicable B30 fee and GST. For scheme performance, please refer page no 63-70. For last three IDCW, please refer page no 74-76.

# KOTAK IT ETF FUND

## An open ended scheme replicating/ tracking NIFTY IT Index

Fund Manager:	Mr. Devender Singhal &
	Mr. Satish Dondapati*
AAUM:	₹39.52 crs
AUM:	₹76.43 crs
Benchmark:	NIFTY IT Index TRI
Allotment date:	March 2, 2021
Folio count:	3,596

### Investment Objective

The investment objective of the scheme is to replicate the composition of the NIFTY IT Index and to generate returns that are commensurate with the performance of the NIFTY IT Index, subject to tracking errors.

However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Available Plan Regular Plan

### Ratios

Portfolio Turnover:	314.89%
Tracking Error:	0.13%

Minimum Investment Amount

Initial Investment: ₹5000 and in multiple of ₹1 thereafter.

Ideal Investments Horizon: 5 years & above

Load Structure Entry Load: Nil. (applicable for all plans) Exit Load: Nil (applicable for all plans)

Total Expense Ratio\*\* Regular: 0.22%

Data as on October 31, 2021

	PORTFOLIO					
lssuer/Instrument	Industry/Rating	% to Net Assets	lssuer/Instrument	Industry/Rating	% to Net Assets	
Equity & Equity related			MindTree Ltd.		5.43	
Software		99.67	Mphasis Ltd		5.02	
Infosys Ltd.		27.12	L&T Technology Services Ltd		2.43	
Tata Consultancy Services Ltd.		23.97	Coforge Limited		2.39	
Tech Mahindra Ltd.		9.66	Equity & Equity Related - T	<b>Fotal</b>	99.67	
Wipro Ltd.		9.47	Net Current Assets/(Liabili	ties)	0.33	
HCL Technologies Ltd.		8.46	Grand Total		100.00	
Larsen & Toubro Infotech Ltd		5.72				

### SECTOR ALLOCATION (%)

	99.67 I	0.3	33
Software	Net Current Assets		

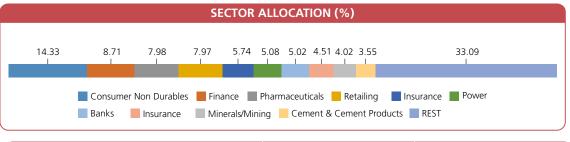
£	Product Label as on 31st October, 2021	Fund	Benchmark
of	<ul> <li>This product is suitable for investors who are seeking*:</li> <li>Long term capital growth</li> <li>Investment in stocks comprising the underlying index and endeavours to track the benchmark index.</li> <li>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</li> </ul>	Risk-o-meter	Risk-o-meter Moderate Moderate Moderate Migh High Low High High High

#### Kotak IT ETF IDCW NAV as on October 31, 2021: ₹34.8008 \*\*Total Expense Ratio includes applicable B30 fee and GST.

# KOTAK NIFTY NEXT 50 INDEX FUND

An open ended scheme replicating/tracking the NIFTY Next 50 Index

Mr. Saleb DocksNotable ParkMotoryRatio% to bet AssoMotoryRatio% to bet AssoAUM:38.06 Ors38.06 OrsConstruct Park ParkConstruct ParkConstruct Park Park <td< th=""><th>Fund Manager:</th><th>Mr. Devender Singhal &amp;</th><th></th><th>PORT</th><th>FOLIO</th><th></th><th></th></td<>	Fund Manager:	Mr. Devender Singhal &		PORT	FOLIO		
AUM:     R0.28 crs     Form     Form <th></th> <th>Mr. Satish Dondapati*</th> <th>Issuer/Instrument Industry/Ratio</th> <th>g % to Net Assets</th> <th>Issuer/Instrument</th> <th>Industry/Rating</th> <th>% to Net Assets</th>		Mr. Satish Dondapati*	Issuer/Instrument Industry/Ratio	g % to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
And the state of the state	AAUM:	₹83.60 crs	Equity & Equity related		Ambuja Cements Ltd.		2.42
Index TRDools your needed.Dools your need	AUM:	₹80.28 crs	Consumer Non Durables	14.33	ACC Ltd.		1.60
Allotment date:March 10, 2021Folio count:8, 539westment DijectiveIthe displinis tuti,In einerstemet objective of the scheme ofthe inerstemet objective of the scheme ofthe instrumet owith the performance ofNersubale Plans(OptionsNorrer, there is no assurance that theyNersubale Plans(OptionsNersubale Plans(Options<	Benchmark:	Nifty Next 50	Godrej Consumer Products Ltd.	2.94	Gas		3.55
Pelio count:8,53Just the formation of the WirkLine d Spins Lid.2.29Healthare Services3.49Colgate Planalive (India ) Lid.1.67Apolo Hospitals Enterprises Lid.3.60to replicate the composition of the WirkService Services Metals3.21vert So and to generate returns the scheme sciNon-Ferrous Metals3.21howeer, there is no assurance with the performance of the scheme sciNon-Ferrous Metals3.21howeer, there is no assurance that the scheme sciNon-Ferrous Metals3.27howeer, there is no assurance that the scheme sciNon-Ferrous Metals3.27howeer, there is no assurance that the scheme sciServices Print1.32howeer, there is no assurance that the scheme sciServices Print1.33spoins: Peyour to IDCVN Reinsenter to Choosen scheme sciServices Print1.33home the scheme sciServices Print1.34spoins: Peyour to IDCVN Reinsenter to Choosen scheme scheme sci2.30Partificio Turnover:6.31 NoServices2.30Partificio Turnover:6.31 No1.34Services3.30Harden there the scheme sciServices3.303.31Harden there the sciences and to Ori for scheme1.34Services3.30Partificio Turnover:6.31 No1.34Services3.30Intel Choosen sciences1.34Services3.30Harden the sciences1.34Services3.30Minimum Investment 1 Morito Tis sciences1.34Services3.30 <td></td> <td>Index TRI</td> <td>Dabur India Ltd.</td> <td>2.78</td> <td>GAIL (India) Ltd.</td> <td></td> <td>2.20</td>		Index TRI	Dabur India Ltd.	2.78	GAIL (India) Ltd.		2.20
Class Calify restment Objective the investment Objective of the scheme is or registrate the composition of the Nity vect 50 and to generate returns that are to registrate the composition of the Nity vect 50 and to generate returns that are the Nity Protect 8 camble Hygine and Health Care Ltd.1.67Apollo Hospitals Enterprises Ltd.3.49Finance8.71Chemicals3.21Finance8.71Chemicals2.57Finance for the Nity vect 50 and to generate returns that are if an objective of the Scheme will be realized.3.51Finance for the Nity vect 50 and to generate returns that are if an objective of the Scheme will be realized.3.51Finance for an Scheme will be realized.3.53Howeyer, there is no assurance that the Scheme will be realized.3.53Hornscheme will be realized.3.53Marbot Finance Ld1.29Consumer Durables3.57Pharmaceuticals7.98Hawels India Ltd.2.57Pharmaceuticals7.98Hawels India Ltd.2.57Pharmaceuticals7.98Hawels India Ltd.2.57Pharmaceuticals7.98Hawels India Ltd.2.57Pharmaceuticals Ltd.1.13Laisen & Schower India3.30Coll or Unnover:69.51%Hawels India Ltd.2.57Pharmaceuticals Ltd.1.14Laisen & Schower India3.30Coll or Unnover:69.51%Hawels India Ltd.2.57Pharmaceuticals Ltd.1.58Laisen & Schower India3.30Coll or Unnover:69.51%Hawels India Ltd.2.57 <td>Allotment date:</td> <td>March 10, 2021</td> <td>Marico Ltd.</td> <td>2.39</td> <td>Indraprastha Gas Ltd.</td> <td></td> <td>1.35</td>	Allotment date:	March 10, 2021	Marico Ltd.	2.39	Indraprastha Gas Ltd.		1.35
nextment ObjectiveBrager Paints (I) Ltd.1.46Non - Ferous Metals3.21Porter & Gamble Hygine and Health Care Ltd.0.80Vedanta Ltd.3.21Porter & Gamble Hygine and Health Care Ltd.1.90Vedanta Ltd.3.21Porter & Gamble Hygine and Health Care Ltd.1.91Vedanta Ltd.3.21Porter & Gamble Hygine and Health Care Ltd.1.92Vedanta Ltd.3.21Porter & Gamble Hygine and Health Care Ltd.1.92Vedanta Ltd.3.21Porter & Gamble Hygine and Health Care Ltd.1.92Vedanta	Folio count:	8.539	United Spirits Ltd.	2.29	Healthcare Services		3.49
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or enplicate the composition of the Niffy west So and to generate returns that are commensurate with the performance of the NIFTN Next So hadro by eigenerate returns that are commensurate with the performance of the NIFTN Next So hadro by eigenerate returns that are performs.8.19Chemicals2.57Pranal Enterprises Limited2.57Pidilite Industries Ltd.2.87Cholamandialum Investment at by ective of the scheme will be realized. valiable PlanyOptions A) Regular flan By Direct Plan Options Tayout of IDCW, Reinvestment Ld.1.43Seel Authonity of India Itd.3.52Portfolio Turnover:69.51%59.51%59.51%59.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%50.51%5			Berger Paints (I) Ltd.	1.46	Non - Ferrous Metals		3.21
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errors.Cholamadiam investment and Finance Company Ltd.1.97Ferrous Metals2.73however, their is no assurance that the bipetitive of the scheme will be realized.1.45Jindal Steel & Nower Ltd.1.38kvailable Plans/Options Negular Plans Direct PlansSie Cards & Rayment Services Yv. Ltd.1.45Jindal Steel & Nower Ltd.1.35Negular Plans Direct PlansNegular Plans Direct Plans7.98Havelis Inda Ltd.2.57Lupin td.1.81Software2.47Aurobiato Pharma Ltd.1.30Leisure Services2.30Torrent Pharmaceuticals Ltd.1.30Leisure Services2.30Torrent Pharmaceuticals Ltd.1.45Jublant Foodworks Limited2.01Cadia Healthcare Ltd1.05DLF Ltd.2.01Retailing7.97Pesticales3.02Cadia Healthcare Ltd1.05DLF Ltd.2.01Retailing7.97Pesticales3.02Cadia Healthcare Ltd1.05DLF Ltd.2.01Retailing7.97Pesticales3.02Cadia Sea Situ Cadia Meantication Ltd.2.02Taecom - Services3.78Adani Transmission Ltd2.02Taecom - Services3.78Adani Transmission Ltd2.02Inter Globe Aviation Ltd.1.70Adani Transmission Ltd2.02Inter Globe Aviation Ltd.1.61Bank SSie Bark Of Banda1.60Hindustria Ceptral Goods1.61Bank SSie Cadia Markets1.09Siemens Ltd.1.61 <td< td=""><td></td><td></td><td>Piramal Enterprises Limited</td><td>2.57</td><td>Pidilite Industries Ltd.</td><td></td><td>2.87</td></td<>			Piramal Enterprises Limited	2.57	Pidilite Industries Ltd.		2.87
bijective of the scheme will be realized.     Image in the scheme will be in the scheme will be in the scheme will be scheme will be in the scheme will be in the scheme will be in the	errors.	index, subject to tracking	Cholamandalam Investment and Finance Company Ltd	1.97	Ferrous Metals		2.73
Available Plans/Options A) Regular Plan B) Direct PlanSol Carls & Payment Services MC. tto.1.43Steel Authority of Inpa Ltd.1.35A) Regular Plan B) Direct PlanSol Carls & Payment Services MC. tto.1.93Consume Durables2.57Pharmaceuticals7.98Havelis India Ltd.2.47Dottors: Payout of IDCW, Reinvestment of DCW & Growth (applicable for all plans)69.51%1.14Jubiant Foodworks Limited2.30Portfolio Turnover:69.51%Torrent Pharmaceuticals Ltd.1.14Jubiant Foodworks Limited2.30Gland Pharma Ltd.1.05DIF Ltd.2.01Retailing7.99Pesticides1.96Additional Investment:7.00 & at im1.96Additional Investments Fooizon: 5 years & above coad Structure5.74Indus Towers Ltd.1.15Into Edge (India) Ltd.2.82Inter Globe Avation Ltd1.96Adami Green Energy Ltd.2.82Inter Globe Avation Ltd1.70Bandan Bank Ltd.1.60Hindustan Retroleum Corporation Ltd1.61Bandan Bank Ltd.1.60Hindustan Retroleum Corporation Ltd1.61Bandan Bank Ltd.1.96Adami Green Energy Ltd.2.82Inter Globe Avation Ltd1.98Ata as on October 31, 2021Ye Sank Ltd0.97Auto Andillaries1.18Minerals/Mining4.51Equity & Equity & Equity Related - Total9.935Adami Energise Ltd.1.95Booch Ltd.1.18Minerals/Mining4.51Equity & Equity Related - Total9.9			Bajaj Holdings and Investment Ltd.	1.45	Jindal Steel & Power Ltd.		1.38
A) Regular Plan B) Direct Plan1.29Consumer Durables2.57Dptions: Payout of IDCVW, Reinvestment of DCW & Growth (applicable for all plans)Law1.81Software2.47Ratios1.81Software2.47Portfolio Turnover:69.51%Laisen & Toubro Infolech Ltd2.47Minimum Investment Amount1.30Leisure Services2.30Initial Investment: 75000 and in multiple of1.00Construction2.01Cadil Healthcare Ltd1.05DF Ltd.2.01Cadil Soutcure1.06DF Ltd.2.01Northor Soutcure5.74Indo Towes Ltd.1.06Cadal Structure5.74Indo Towes Ltd.1.70Cadal Soutcure5.74Indo Towes Ltd.1.70Cadal Soutcure5.74Indo Towes Ltd.1.70Cadal Soutcure5.74Indo Towes Ltd.1.61Tord Lape India Sont Ltd2.82Inter Globe Aviation Ltd1.61Cadal Soutcure5.74Indo Soutcale Company Ltd.1.61Soutcal Sont Color Soutcale5.88Petroleum Products1.61Banck Banck Ltd.1.60Hindustan Petroleum Company Ltd.1.61Banck Banck Ltd.5.88Capila Markets1.19Insurance5.02HDFC Asset	-		SBI Cards & Payment Services Pvt. Ltd.	1.43	Steel Authority of India Ltd.		1.35
Protections: Payout of IDCW, Reinvestment of DCW & Growth (applicable for all plans)Pharmaceuticals7.88 Aurobindo Pharma Ltd.1.81 SoftwareSoftware2.47 CarlPortfolio Turnover:69.51%Biocon Ltd.1.30Leisure Sarvices2.30Wininum Investment Amount nitial Investment. ₹5000 and in multiple of It for purchases and of ₹0.01 for switches Additional Investment. ₹1000 & ain multiples of £16 purchases and \$0.01 for witches1.00Construction2.01Retailing7.97Pesticides1.06Adai Green Energy Ltd.3.27Petroleum Products1.78Adai Green Energy Ltd.2.92Transportation1.70Adai Green Energy Ltd.2.92Transportation1.70Banks5.08Petroleum Products1.61Banks5.04Industrial Capital Goods1.68Nata as on October 31, 2021Picif Linerance Company Ltd3.07Adain Green Energy Ltd.3.07Auto Andilaries1.98ICICI Lombard General Insurance Company Ltd3.07Auto Andilaries1.99ICICI Combard General Insurance Company Ltd3.07Auto Andilaries1.18ICICI Lombard General Insurance Company Ltd3.18Net Current Assets/(Liabilities)0.44NMDC Ltd.1.33Grand Total100.00	the second se		Muthoot Finance Ltd	1.29	Consumer Durables		2.57
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Portfolio Turnover:69.51%Diorent Pharmaceutical Ld.1.30Leisure Services2.30Vinimum Investment AmountCantor Torent Pharmaceutical Ld.1.14Jubilant Foodworks Limited2.01Vinimum Investment AmountGland Pharma Limited1.05DLF Ltd.2.01Cadia Healthcare Ltd1.05DLF Ltd.2.01Retailing7.97Pesticides1.96Additional Investment:₹1000 & inin1.96 (india) Ltd.1.96Nutlpies of ₹1 for purchases and ₹0.01 forNin E dge (india) Ltd.3.82Felcom - Services1.78Moure Supermarts Ltd.3.82Telecom - Services1.78Noad StructureAvenue Supermarts Ltd.3.92Transportation1.70Nati Tarsmission Ltd2.92Transportation1.70Adani Green Energy Ltd.2.82Inter Globe Aviation Ltd1.70Bands5.08Petroleum Products1.61Bandhan Bank Ltd.1.60Hindustrial Capital Goods1.58Purgia National Bank1.02Siemens Ltd.1.58Nata as on October 31, 2021Yes Bank Ltd0.98Capital Markets1.19ICIC I combard General Insurance Company Ltd3.97Auto Ancillaries1.18Minerals/Mining4.51Equity & Equity &		ppricable for an plans,	Aurobindo Pharma Ltd.	1.58	Larsen & Toubro Infotech Ltd		2.47
Control unitative:DS-1 / aDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescriptionDescri			Biocon Ltd.	1.30	Leisure Services		2.30
Minimum Investment Amount nitial Investment: ₹0000 and in multiple of t1 for purchase and of 0.01 for switches deal investment: ₹1000 & in multiples of ₹1 for purchase and ₹0.01 for witches deal Investment: ₹1000 & in multiples of ₹1 for purchase and ₹0.01 for witches deal Investment: ₹1000 & in multiples of ₹1 for purchase and ₹0.01 for witches deal Investment: ₹1000 & in multiples of ₹1 for purchase and ₹0.01 for witches deal Investment: ₹1000 & in multiples of ₹1 for purchase and ₹0.01 for witches deal Investment: ₹1000 & in multiples of ₹1 for purchase and ₹0.01 for witches deal Investments Horizon: 5 years & above .oad Structure entry Load: Nil (applicable for all plans) ixit Lo	Portfolio Turnov	er: 69.51%	Torrent Pharmaceuticals Ltd.	1.14	Jubilant Foodworks Limited		2.30
Initial Investment: ₹5000 and in multiple of 11 for purchase and ₹0.01 for switches Additional Investment: ₹1000 kinRetailing797Pesticides1.96Avenue Supermarts Ltd.4.15P I Industries Ltd1.96Avenue Supermarts Ltd.3.82Telecon - Services1.78Avenue Supermarts Horizon: 5 years & above coad Structure Inty Load: Nil (applicable for all plans)1.66 Edge (India) Ltd.3.82Telecon - Services1.78Coad Structure Inty Load: Nil (applicable for all plans)1.66 Edge (India) Ltd.2.92Transportation1.70Coad Structure Inty Load: Nil (applicable for all plans)5.08Petroleum Products1.61Banks5.08Petroleum Corporation Ltd1.61Banks (Ltd.1.60Hindustan Petroleum Corporation Ltd1.61Bank Of Baroda1.48Industan Petroleum Corporation Ltd1.61Insurance5.02HDFC Asset Management Company Ltd.1.19ICICI Lombard General Insurance Company Ltd3.07Auto Andilaries1.18ICICI Prudential Life Insurance Company Ltd1.95Bosch Ltd.1.18ICICI Lombard General Insurance Company Ltd1.95Bosch Ltd.1.18ICICI Lombard General Insurance Company Ltd1.95Bosch Ltd.1.18ICICI Prudential Life Insurance			Gland Pharma Limited	1.10	Construction		2.01
Retaining7.97Pesticides1.96Additional Investment: ₹1000 & in multiples of ₹1for purchases and ₹0.01 for switches deal Investments Horizon: 5 years & above .oad Structure inty Load: Nil (applicable for all plans) Exit Load: Nil (applicable for all plans)Net Structure Banks1.02 StructureTransportation Total1.70 Total Adani Green Energy Ltd.Banks5.08 Petroleum ProductsBanks1.61 Hindustan Petroleum Corporation Ltd1.61 Total StructureData as on October 31, 2021Punjab National Bank1.02 Isemens Ltd.Siemens Ltd.1.98 Siemens Ltd.ICICI Prudential Life Insurance Company Ltd0.98 ICICI Prudential Life Insurance Company Ltd3.07 Auto Ancillaries1.18 Bosch Ltd.ICICI Prudential Life Insurance Company Ltd1.91 Adani Enterprises Ltd.3.18 Net Current Assets/(Liabilities)0.44 Noto AutoMinerals/Mining4.51 Adani Enterprises Ltd.3.18 Noto Cutd.Net Current Assets/(Liabilities) <t< td=""><td></td><td></td><td>Cadila Healthcare Ltd</td><td>1.05</td><td>DLF Ltd.</td><td></td><td>2.01</td></t<>			Cadila Healthcare Ltd	1.05	DLF Ltd.		2.01
Additional Investment: ₹1000 & in multiples of ₹1for purchases and ₹0.01 for witches deal Investments Horizon: 5 years & above coad Structure entry Load: Nil (applicable for all plans) Exit Load: Nil (Applicable			Retailing	7.97	Pesticides		1.96
witches deal Investments Horizon: 5 years & above coad StructurePower5.74Indus Towers LitchInfoAdani Transmission Ltd2.92Transportation1.70Entry Load: Nil (applicable for all plans) ixit Load: Nil (applicable for all plans) ixit Load: Nil (applicable for all plans)Banks5.08Petroleum Products1.61Banks5.08Petroleum Products1.61Banks5.08Petroleum Corporation Ltd1.61Bank Of Baroda1.48Industrial Capital Goods1.58Pata as on October 31, 2021Punjab National Bank1.02Siemens Ltd.1.59Insurance5.02HDFC Asset Management Company Ltd.1.19ICICI Lombard General Insurance Company Ltd1.95Bosch Ltd.1.18ICICI Prudential Life Insurance Company Ltd1.95Bosch Ltd.1.18Minerals/Mining4.51Equity & Equity Related - Total99.56Adani Enterprises Ltd.3.18Net Current Assets/(Liabilities)0.44			Avenue Supermarts Ltd.	4.15	P I Industries Ltd		1.96
deal Investments Horizon: 5 years & above coad Structure Entry Load: Nil. (applicable for all plans) Exit Load: Nil (applicable for all plans)Fower5.74Indus Towers Ltd.1.78Adani Transmission Ltd2.92Transportation1.70Adani Green Energy Ltd.2.82Inter Globe Aviation Ltd1.70Stat Load: Nil (applicable for all plans)Banks5.08Petroleum Products1.61Total Expense Ratio** Regular: 0.83%; Direct: 0.29%Bank Of Baroda1.69Hindustrial Capital Goods1.61Data as on October 31, 2021Punjab National Bank1.02Siemens Ltd.1.58Punjab National Bank1.02Siemens Ltd.1.59Insurance5.02HDFC Asset Management Company Ltd.1.18ICIC I Lombard General Insurance Company Ltd3.07Auto Ancillaries1.18ICIC I Prudential Life Insurance Company Ltd1.95Bosch Ltd.1.18Minerals/Mining4.51Equity & Equity Related - Total99.56Adani Enterprises Ltd.3.18Net Current Assets/(Liabilities)0.44NMDC Ltd.1.33Grand Total100.00 <td></td> <td>purchases and ₹0.01 for</td> <td>Info Edge (India) Ltd.</td> <td>3.82</td> <td>Telecom - Services</td> <td></td> <td>1.78</td>		purchases and ₹0.01 for	Info Edge (India) Ltd.	3.82	Telecom - Services		1.78
Adani Transmission Ltd2.92Transportation1.70Adani Transmission Ltd2.82Inter Globe Aviation Ltd1.70Adani Green Energy Ltd.2.82Inter Globe Aviation Ltd1.70Banks5.08Petroleum Products1.61Bandhan Bank Ltd.1.60Hindustan Petroleum Corporation Ltd1.61Bank Of Baroda1.48Industrial Capital Goods1.58Punjab National Bank1.02Siemens Ltd.1.58Yes Bank Ltd0.98Capital Markets1.19Insurance5.02HDFC Asset Management Company Ltd1.19ICICI Lombard General Insurance Company Ltd1.95Bosch Ltd.1.18Minerals/Mining4.51Equity & Equity Related - Total99.56Adani Enterprises Ltd.3.18Net Current Assets/(Liabilities)0.44NMDC Ltd.1.33Grand Total100.00		Horizon: 5 years & above	Power	5.74	Indus Towers Ltd.		1.78
Adami Green Energy Ltd.2.82Inter Globe Aviation Ltd1.70Exit Load: Nil (applicable for all plans)Banks5.08Petroleum Products1.61BanksBandhan Bank Ltd.1.60Hindustan Petroleum Corporation Ltd1.61Regular: 0.83%; Direct: 0.29%Bank Of Baroda1.48Industrial Capital Goods1.58Data as on October 31, 2021Punjab National Bank1.02Siemens Ltd.1.59Insurance0.98Capital Markets1.19ICICI Lombard General Insurance Company Ltd3.07Auto Ancillaries1.18Minerals/Mining4.51Equity & Equity Related - Total99.56Adami Enterprises Ltd.3.18Net Current Assets/(Liabilities)0.44NMDC Ltd.1.33Grand Total100.00			Adani Transmission Ltd	2.92	Transportation		1.70
Exit Load: Nil (applicable for all plans)Banks508Petroleum Products1.61Banka Bank Ltd.1.60Hindustan Petroleum Corporation Ltd1.61Bank Of Baroda1.68Industrial Capital Goods1.58Data as on October 31, 2021Punjab National Bank1.02Siemens Ltd.Ver Sank Ltd0.98Capital Markets1.99Insurance5.02HDFC Asset Management Company Ltd.1.19ICICI Lombard General Insurance Company Ltd1.95Bosch Ltd.1.18ICICI Prudential Life Insurance Company Ltd1.95Bosch Ltd.1.18Minerals/Mining4.51Equity & Equity Related - Total99.56Adari Enterprises Ltd.3.18Net Current Assets/(Liabilities)0.44NMDC Ltd.1.33Grand Total100.00		plicable for all plans)	Adani Green Energy Ltd.	2.82	Inter Globe Aviation Ltd		1.70
Number of the controlInitial and the controlInitial and the controlRegular: 0.83%; Direct: 0.29%Bank Of Baroda1.48Industrial Capital Goods1.58Data as on October 31, 2021Punjab National Bank1.02Siemens Ltd.1.58Yes Bank Ltd0.98Capital Markets1.19Insurance5.02HDFC Asset Management Company Ltd.1.19ICICI Lombard General Insurance Company Ltd3.07Auto Ancillaries1.18ICICI Prudential Life Insurance Company Ltd1.95Bosch Ltd.1.18Minerals/Mining4.51Equity & Equity Related - Total99.56Adani Enterprises Ltd.3.18Net Current Assets/(Liabilities)0.44NMDC Ltd.1.33Grand Total100.00			Banks	5.08	Petroleum Products		1.61
Punjab National Bank1.02Siemens Ltd.1.58Yes Bank Ltd0.98Capital Markets1.19Insurance5.02HDFC Asset Management Company Ltd.1.19ICICI Lombard General Insurance Company Ltd3.07Auto Ancillaries1.18ICICI Prudential Life Insurance Company Ltd1.95Bosch Ltd.1.18Minerals/Mining4.51Equity Related - Total99.56Adani Enterprises Ltd.3.18Net Current Assets/(Liabilities)0.44NMDC Ltd.1.33Grand Total100.00	Total Expense Ratio	D**	Bandhan Bank Ltd.	1.60	Hindustan Petroleum Corporation Ltd		1.61
Varia as off October 31, 2021Vest Bank Ltd0.98Capital Markets1.19Yes Bank Ltd0.98Capital Markets1.19Insurance5.02HDFC Asset Management Company Ltd1.19ICICI Lombard General Insurance Company Ltd3.07Auto Ancillaries1.18ICICI Prudential Life Insurance Company Ltd1.95Bosch Ltd.1.18Minerals/Mining4.51Equity & Equity Related - Total99.56Adani Enterprises Ltd.3.18Net Current Assets/(Liabilities)0.44NMDC Ltd.1.33Grand Total100.00	Regular: 0.83%; D	virect: 0.29%	Bank Of Baroda	1.48	Industrial Capital Goods		1.58
InsuranceSuperstrict insuranceSuperstritt insuranceSu	Data as on Octobe	er 31, 2021	Punjab National Bank	1.02	Siemens Ltd.		1.58
ICICI Lombard General Insurance Company Ltd3.07Auto Ancillaries1.18ICICI Lombard General Insurance Company Ltd1.95Bosch Ltd.1.18ICICI Prudential Life Insurance Company Ltd1.95Bosch Ltd.1.18Minerals/Mining4.51Equity & Equity Related - Total99.56Adani Enterprises Ltd.3.18Net Current Assets/(Liabilities)0.44NMDC Ltd.1.33Grand Total100.00			Yes Bank Ltd	0.98	Capital Markets		1.19
ICICI Prudential Life Insurance Company Ltd1.95Bosch Ltd.1.18Minerals/Mining4.51Equity & Equity Related - Total99.56Adani Enterprises Ltd.3.18Net Current Assets/(Liabilities)0.44NMDC Ltd.1.33Grand Total100.00			Insurance	5.02	HDFC Asset Management Company L	_td.	1.19
Minerals/Mining     4.51     Equity & Equity Related - Total     99.56       Adani Enterprises Ltd.     3.18     Net Current Assets/(Liabilities)     0.44       NMDC Ltd.     1.33     Grand Total     100.00			ICICI Lombard General Insurance Company Ltd	3.07	Auto Ancillaries		1.18
Adani Enterprises Ltd.     3.18     Net Current Assets/(Liabilities)     0.44       NMDC Ltd.     1.33     Grand Total     100.00			ICICI Prudential Life Insurance Company Ltd	1.95	Bosch Ltd.		1.18
NMDC Ltd. 1.33 Grand Total 100.00			Minerals/Mining	4.51	Equity & Equity Related - Total		99.56
Grand Total 100.00			Adani Enterprises Ltd.	3.18	0		0.44
Cement & Cement Products 4.02			NMDC Ltd.	1.33	Grand Total		100.00
			Cement & Cement Products	4.02			





This product is suitable for investors who are seeking\*:

Long term capital growth

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Returns that are commensurate with the performance of NIFTY Next 50 Index, subject to tracking error. Low \* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

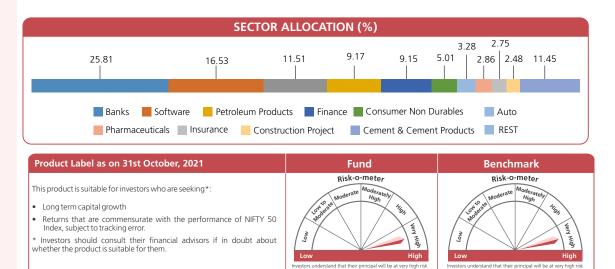


Kotak Nifty Next 50 Index Fund NAV as on October 31, 2021: ₹11.9087 (Reg-Plan-IDCW), ₹11.9507 (Dir-Plan-IDCW), ₹11.9088 (Growth Option), ₹11.9506 (Direct Growth Option) \*Total Expense Ratio includes applicable B30 fee and GST

# **KOTAK NIFTY 50 INDEX FUND**

An open ended scheme replicating/tracking the NIFTY 50 Index

Fund Manager:	Mr. Devender Singhal			PORT	FOLIO		
	Mr. Satish Dondapati	lssuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
A A L IN 4.	Mr. Abhishek Bisen* ₹100.17 crs	Equity & Equity related			Dr Reddys Laboratories Ltd.		0.73
AAUM: AUM:	₹102.21 crs	Banks		25.81	Cipla Ltd.		0.59
Benchmark:	Nifty 50 Index TRI	HDFC Bank Ltd.		8.93	Insurance		2.86
Deneminary.	(Total Return Index)	ICICI Bank Ltd.		7.18	Bajaj Finserv Ltd.		1.39
Allotment date:		Kotak Mahindra Bank Ltd.		3.85	HDFC Life Insurance Company Ltd.		0.82
Folio count:	49,471	State Bank Of India		2.49	SBI Life Insurance Company Ltd		0.65
		Axis Bank Ltd.		2.47	Construction Project		2.75
Investment Object The investment o	bjective of the scheme is	IndusInd Bank Ltd.		0.89	Larsen And Toubro Ltd.		2.75
to replicate the co	mposition of the Nifty 50	Software		16.53	Cement & Cement Products		2.48
	ate returns that are vith the performance of	Infosys Ltd.		7.98	Ultratech Cement Ltd.		1.14
	dex, subject to tracking	Tata Consultancy Services Ltd.		4.54	Grasim Industries Ltd.		0.85
errors.		HCL Technologies Ltd.		1.60	Shree Cement Ltd.		0.49
	s no assurance that the heme will be realised.	Wipro Ltd.		1.23	Ferrous Metals		2.19
Available Plans/Op		Tech Mahindra Ltd.		1.18	Tata Steel Ltd.		1.33
A) Regular Plan B)		Petroleum Products		11.51	JSW Steel Ltd.		0.86
Options: Payout o	f IDCW, Reinvestment of	Reliance Industries Ltd.		10.58	Telecom - Services		2.09
IDCW & Growth (a	applicable for all plans)	Bharat Petroleum Corporation Ltd.		0.51	Bharti Airtel Ltd		2.09
Ratios		Indian Oil Corporation Ltd		0.42	Power		1.63
		Finance		9.17	Power Grid Corporation Of India Lt	d.	0.82
Portfolio Turnov	ver: 28.08%	HDFC Ltd.		6.63	National Thermal Power Corporation	on Limited	0.81
Minimum Investm	ent Amount	Bajaj Finance Ltd.		2.54	Consumer Durables		1.28
	100 and in multiple of ₹1	Consumer Non Durables		9.15	Titan Company Ltd.		1.28
	of ₹0.01 for switches nent: ₹100 & in multiples	Hindustan Unilever Ltd.		2.76	Non - Ferrous Metals		0.87
	and ₹0.01 for switches	ITC Ltd.		2.52	Hindalco Industries Ltd		0.87
Ideal Investments	Horizon: 5 years & above	Asian Paints Ltd.		1.80	Oil		0.70
Load Structure		Nestle India Ltd.		0.88	Oil & Natural Gas Corporation Ltd.		0.70
	oplicable for all plans) licable for all plans)	Tata Consumer Products Ltd		0.63	Transportation		0.66
Total Expense Ratio		Britannia Industries Ltd.		0.56	Adani Port and Special Economic Zo	one Ltd.	0.66
Regular: 0.51%; D		Auto		5.01	Pesticides		0.53
Data as on Octobe		Maruti Suzuki India Limited		1.28	UPL Ltd		0.53
	er 51, 2021	Tata Motors Ltd.		1.12	Minerals/Mining		0.44
		Mahindra & Mahindra Ltd.		1.09	Coal India Ltd.		0.44
		Bajaj Auto Ltd.		0.62	Equity & Equity related- Total		98.94
		Eicher Motors Ltd.		0.45	Triparty Repo		0.87
		Hero MotoCorp Ltd.		0.45	Net Current Assets/(Liabilities)		0.19
		Pharmaceuticals		3.28	Grand Total		100.00
		Sun Pharmaceuticals Industries Ltd.		1.11			
		Divi s Laboratories Ltd.		0.85			
		X					



Kotak Nifty 50 Index Fund NAV as on October 31, 2021: ₹11.2260 (Reg-Plan-IDCW), ₹11.2400 (Dir-Plan-IDCW), ₹11.2260 (Growth Option), ₹11.2400 (Direct Growth Option) Total Expense Ratio includes applicable B30 fee and GST

# Scheme Performances as on October 29, 2021

#### Kotak Flexicap Fund - Growth

	Kotak Flexicap Fund - Growth	Fund - Growth		Nifty 50 TRI##	Nifty 50 TRI## Kotak Flexicap Fund - Growth		Nifty 50 TRI##			
Since Inception	14.77%	12.87%	1.90%	12.62%	53,264	43,485	42,338			
Last 1 Year	49.91%	57.01%	-7.11%	53.72%	14,974	15,682	15,354			
Last 3 Years	19.04%	20.67%	-1.62%	20.82%	16,863	17,562	17,625			
Last 5 Years	14.68%	16.31%	-1.64%	16.81%	19,849	21,307	21,761			

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	14.39%	14.83%	-0.44%	12.39%	71,130	75,210	55,018
Last 1 Year	71.42%	80.47%	-9.05%	53.72%	17,117	18,018	15,354
Last 3 Years	26.73%	22.18%	4.55%	20.82%	20,341	18,230	17,625
Last 5 Years	16.90%	15.13%	1.77%	16.81%	21,851	20,241	21,761

Scheme Inception date is 30/03/2007. Mr. Pankaj Tibrewal has been managing the fund since 27/05/2010. Different plans have different expense structure. The performance details provided herein are of regular plan

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

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 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	18.91%	16.18%	2.73%	16.28%	1,94,794	1,30,889	1,32,850
	Last 1 Year	53.00%	57.01%	-4.01%	53.72%	15,282	15,682	15,354
	Last 3 Years	22.24%	20.67%	1.57%	20.82%	18,257	17,562	17,625
[	Last 5 Years	15.36%	16.31%	-0.96%	16.81%	20,445	21,307	21,761

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.

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 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	20.24%	17.83%	2.41%	17.94%	3,16,585	2,16,736	2,20,493
Last 1 Year	53.36%	53.72%	-0.36%	51.40%	15,318	15,354	15,123
Last 3 Years	22.09%	20.82%	1.28%	21.26%	18,191	17,625	17,821
Last 5 Years	15.29%	16.81%	-1.51%	17.60%	20,389	21,761	22,514

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

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).

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

Since Inception date of Kotak Bluechip Fund- Dividend plan is 29/12/1998. 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	18.15%	14.21%	3.94%	15.19%	1,61,638	91,820	1,05,942
Last 1 Year	100.00%	87.15%	12.85%	53.72%	19,962	18,683	15,354
Last 3 Years	34.64%	22.35%	12.30%	20.82%	24,389	18,303	17,625
Last 5 Years	19.97%	12.09%	7.88%	16.81%	24,872	17,702	21,761
	L	1 1 T 1		1 6 1 2 24/04/20	10		

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

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

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

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 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	13.07%	14.02%	-0.95%	14.14%	70,854	80,997	82,379				
Last 1 Year	53.72%	59.28%	-5.56%	53.72%	15,354	15,908	15,354				
Last 3 Years 21.78% 21.24% 0.55% 20.82% 18,053 17,812											
Last 5 Years         15.05%         16.35%         -1.30%         16.81%         20,171         21,335         21,761											

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

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

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

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 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	13.98%	14.91%	-0.93%	14.71%	84,018	95,943	93,194
Last 1 Year	57.47%	54.01%	3.46%	53.72%	15,727	15,383	15,354
Last 3 Years	20.67%	20.41%	0.26%	20.82%	17,562	17,447	17,625
Last 5 Years	17.07%	16.37%	0.70%	16.81%	22,008	21,355	21,761

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

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

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 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	8.98%	2.74%	6.25%	10.67%	32,452	14,470	40,038
Last 1 Year	88.71%	72.32%	16.38%	53.72%	18,838	17,207	15,354
Last 3 Years	21.61%	16.33%	5.28%	20.82%	17,975	15,737	17,625
Last 5 Years	12.88%	8.89%	3.99%	16.81%	18,341	15,319	21,761

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

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

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

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	19.26%	16.08%	3.18%	17.06%	19,154	17,337	17,884
Last 1 Year	72.13%	57.01%	15.12%	53.72%	17,188	15,682	15,354
Last 3 Years	29.36%	20.67%	8.69%	20.82%	21,631	17,562	17,625

Scheme Inception date is 20/02/2018. Mr. Devender Singhal 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.

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	12.21%	11.69%	0.51%	12.73%	22,356	21,653	23,092				
Last 1 Year	47.28%	34.81%	12.47%	53.72%	14,713	13,470	15,354				
Last 3 Years	21.11%	17.77%	3.33%	20.82%	17,753	16,329	17,625				
Last 5 Years	13.26%	14.10%	-0.84%	16.81%	18,647	19,350	21,761				

"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. 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 calculatedusing 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	7.01%	NA	NA	6.17%	29,760	NA	26,200
Last 1 Year	3.86%	3.90%	-0.03%	3.51%	10,385	10,389	10,350
Last 3 Years	4.87%	4.34%	0.54%	6.01%	11,533	11,357	11,913
Last 5 Years	5.40%	4.46%	0.94%	6.01%	13,010	12,440	13,394

Scheme Inception date is 29/09/2005. Mr. Hiten Shah has been managing the fund since 03/10/2019. 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 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	11.97%	13.54%	-1.57%	15.96%	14,424	15,092	16,161
Last 1 Year	21.80%	27.29%	-5.49%	53.72%	12,173	12,720	15,354
Last 3 Years	14.01%	16.21%	-2.20%	20.82%	14,815	15,687	17,625
						· · · · · · · · · · · · · · · · · · ·	

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. 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 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	8.96%	7.60%	1.36%	7.62%	18,315	16,761	16,780
Last 1 Year	18.20%	14.84%	3.35%	1.66%	11,814	11,480	10,165
Last 3 Years	10.60%	8.71%	1.89%	8.30%	13,525	12,844	12,698
Last 5 Years	9.27%	7.76%	1.51%	5.85%	15,585	14,535	13,291

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. 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 Focused Equity Fund - Growth

	Rotak rotased Equity rund 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	24.86%	22.42%	2.44%	21.34%	16,628	15,894	15,573				
Last 1 Year	57.81%	57.01%	0.80%	53.72%	15,761	15,682	15,354				

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

Different plans have different expense structure. The performance details provided herein are of regular plans 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 Liquid Fund - Growth** Kotak Liquid Fund Kotak Liquid Fund CRISIL 1 NIFTY Liquid Index# ALPHA CRISIL 1 Year TBill## NIFTY Liquid Index# - Growth - Growth Year TBill## Since Inception 7.00% 7.03% -0.04% 5 97% 33.999 28,392 33,797 Last 1 Year 3.12% 3.40% -0.28% 3.51% 10.314 10.342 10.353 -0.12% Last 3 Years 4.82% 4.94% 6.01% 11,519 11.559 11,915 Last 5 Years 5.66% 5.69% -0.03% 6.01% 13,169 13,187 13,390

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 WFI 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 Liquid Fund returns as of 31st Oct 2021.

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	7.15%	7.28%	-0.14%	5.96%	35,392	36,225	28,843				
Last 1 Year	3.63%	3.59%	0.03%	3.51%	10,363	10,359	10,351				
Last 3 Years	6.07%	5.59%	0.49%	6.01%	11,933	11,770	11,913				
Last 5 Years	6.43%	6.09%	0.34%	6.01%	13,663	13,443	13,394				

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 MELExplorer # 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 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	7.43%	7.81%	-0.38%	6.06%	34,356	36,523	27,525
Last 1 Year	3.24%	3.92%	-0.67%	3.51%	10,324	10,392	10,351
Last 3 Years	5.96%	6.07%	-0.11%	6.01%	11,894	11,930	11,913
Last 5 Years	6.31%	6.54%	-0.23%	6.01%	13,584	13,732	13,394

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	7.49%	NA	NA	NA	52,109	NA	NA
Last 1 Year	4.56%	4.61%	-0.05%	1.65%	10,456	10,461	10,165
Last 3 Years	9.05%	8.82%	0.23%	8.30%	12,966	12,884	12,698
Last 5 Years	7.79%	7.75%	0.04%	5.85%	14,555	14,529	13,291

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	7.52%	8.07%	-0.54%	6.34%	26,927	28,845	23,151
Last 1 Year	3.84%	4.07%	-0.23%	3.51%	10,384	10,407	10,351
Last 3 Years	6.97%	6.60%	0.37%	6.01%	12,237	12,111	11,913
Last 5 Years	6.98%	6.70%	0.29%	6.01%	14,021	13,832	13,394

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	7.65%	7.86%	-0.21%	6.59%	42,105	43,714	34,758
Last 1 Year	3.98%	4.84%	-0.86%	1.65%	10,398	10,484	10,165
Last 3 Years	8.16%	8.33%	-0.17%	8.30%	12,651	12,710	12,698
Last 5 Years	7.08%	7.44%	-0.36%	5.85%	14,082	14,323	13,291

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	8.53%	8.40%	0.13%	6.75%	30,037	29,570	24,053					
Last 1 Year	4.01%	4.55%	-0.54%	1.65%	10,401	10,455	10,165					
Last 3 Years	9.56%	10.05%	-0.49%	8.30%	13,148	13,325	12,698					
Last 5 Years	7.94%	7.61%	0.32%	5.85%	14,656	14,439	13,291					

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	8.02%	9.30%	-1.28%	6.65%	24,245	27,743	20,944
Last 1 Year	6.19%	8.64%	-2.45%	1.65%	10,619	10,864	10,165
Last 3 Years	7.36%	9.92%	-2.56%	8.30%	12,372	13,279	12,698
Last 5 Years	6.84%	8.61%	-1.77%	5.85%	13,923	15,120	13,291

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	8.08%	9.33%	-1.25%	6.71%	29,926	35,202	25,010				
Last 1 Year	4.55%	5.46%	-0.91%	1.65%	10,455	10,546	10,165				
Last 3 Years	8.12%	9.88%	-1.76%	8.30%	12,637	13,262	12,698				
Last 5 Years	7.66%	7.98%	-0.32%	5.85%	14,466	14,683	13,291				

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	8.09%	8.89%	-0.80%	7.86%	18,079	19,122	17,785					
Last 1 Year	5.60%	5.41%	0.19%	1.65%	10,560	10,541	10,165					
Last 3 Years	7.21%	9.92%	-2.71%	8.30%	12,321	13,277	12,698					
Last 5 Years	6.57%	7.91%	-1.34%	5.85%	13,749	14,637	13,291					

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	8.70%	NA	NA	NA	62,391	NA	NA					
Last 1 Year	3.78%	4.54%	-0.76%	1.65%	10,378	10,454	10,165					
Last 3 Years	9.01%	10.30%	-1.29%	8.30%	12,952	13,416	12,698					
Last 5 Years	6.27%	7.52%	-1.25%	5.85%	13,556	14,374	13,291					

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 ESG Opportunities Fund - Growth										
		Kotak ESG Opportunities Fund - Growth	Nifty 100 ESG Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak ESG Opportunities Fund - Growth	Nifty 100 ESG Index TRI #	Nifty 50 TRI ##			
Sir	nce Inception	25.95%	41.18%	-15.23%	36.53%	12,257	13,556	13,161			
La	st 6 Months	33.66%	47.14%	-13.48%	43.65%	11,556	12,124	11,980			

Scheme Inception date is 11/12/2020. Mr. Harsha Upadhyaya has been managing the fund since 11/12/2020.

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. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. 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 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	7.62%	5.52%	2.10%	7.60%	11,981	11,415	11,977			
Last 1 Year	5.22%	3.92%	1.30%	1.65%	10,522	10,392	10,165			

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	9.43%	NA	NA	NA	78,324	NA	NA					
Last 1 Year	4.04%	3.15%	0.89%	1.65%	10,404	10,315	10,165					
Last 3 Years	9.71%	9.76%	-0.06%	8.30%	13,201	13,221	12,698					
Last 5 Years	7.07%	7.22%	-0.15%	5.85%	14,078	14,176	13,291					

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	7.56%	6.11%	1.44%	5.68%	37,046	29,050	27,014				
Last 1 Year	4.04%	3.15%	0.89%	1.65%	10,404	10,315	10,165				
Last 3 Years	9.71%	9.76%	-0.06%	8.30%	13,201	13,221	12,698				
Last 5 Years	7.07%	7.22%	-0.15%	5.85%	14,078	14,176	13,291				

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 The performance of the scheme is 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	8.45%	8.65%	-0.20%	5.74%	42,765	44,225	27,204					
Last 1 Year	20.57%	10.77%	9.81%	1.65%	12,057	11,077	10,165					
Last 3 Years	13.73%	11.83%	1.90%	8.30%	14,707	13,982	12,698					
Last 5 Years	9.21%	9.20%	0.02%	5.85%	15,546	15,535	13,291					

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 of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark 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	4.00%	4.15%	-0.15%	5.72%	11,157	11,202	11,681
Last 1 Year	3.00%	3.20%	-0.20%	3.51%	10,301	10,322	10,353

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 Overnight Fund returns as of 31st Oct 2021.

# 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	37.77%	30.40%	7.37%	23.34%	18,965	16,993	15,204
Last 1 Year	67.24%	61.34%	5.90%	53.72%	16,700	16,113	15,354

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 - Grov	vth

	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	16.27%	12.54%	3.73%	16.26%	1,34,320	76,621	1,34,042				
Last 1 Year	37.14%	27.29%	9.85%	53.72%	13,702	12,720	15,354				
Last 3 Years	20.28%	16.21%	4.07%	20.82%	17,394	15,687	17,625				
Last 5 Years	14.82%	12.75%	2.06%	16.81%	19,969	18,237	21,761				

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

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

				<u> </u>			
	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	6.06%	7.98%	-1.92%	10.76%	22,914	29,526	42,263
Last 1 Year	20.82%	18.00%	2.81%	53.72%	12,075	11,795	15,354
Last 3 Years	16.18%	13.17%	3.01%	20.82%	15,674	14,489	17,625
Last 5 Years	11.04%	12.38%	-1.34%	16.81%	16,892	17,934	21,761

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         A.B: N.A         Kotak Gold Fund - Growth         Price of Gold#         A.B: N.A													
Since Inception	6.60%	8.02%	-1.42%	NA	19,689	22,666	NA						
Last 1 Year	-6.25%	-5.00%	-1.26%	NA	9,375	9,500	NA						
Last 3 Years	13.53%	14.40%	-0.87%	NA	14,629	14,966	NA						
Last 5 Years	8.00%	9.46%	-1.45%	NA	14,703	15,718	NA						
					11,703	13,710	TV V						

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.

Alpha is difference of scheme return with benchmark return.

### **Kotak International REIT FOF - Growth**

	Kotak International REIT FOF - Growth	S&P Asia Pacific ex Japan REIT TRI #	ALPHA	A.B: N.A	Kotak International REIT FOF - Growth	S&P Asia Pacific ex Japan REIT TRI #	A.B: N.A
Since Inception	3.93%	12.70%	-8.77%	NA	10,327	11,047	NA
Last 6 Months	4.48%	13.18%	-8.69%	NA	10,221	10,637	NA

Scheme Inception date is 29/12/2020. Mr. Ariun Khanna has been managing the fund since 29/12/2020.

Different legislot date is 2012/2020 Min. Algun Khaima has been main and been reliable of the back of the scheme at the then prevailing NAV. Simple annualized returns 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. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. 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. 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 NASDAQ 100 FUND OF FUND - Growth

	Kotak NASDAQ 100 Fund of Fund - Growth	NASDAQ 100 TRI #	ALPHA	Nifty 50 TRI ##	Kotak NASDAQ 100 Fund of Fund - Growth	NASDAQ 100 TRI #	Nifty 50 TRI ##
Since Inception	25.27%	29.41%	-4.14%	29.75%	11,806	12,093	12,116
Last 6 Months	28.78%	32.63%	-3.84%	43.65%	11,344	11,512	11,980

Scheme Inception date is 2/2/2021. Mr. Arjun Khanna & Mr. Abhishek Bisen has been managing the fund since 2/2/2021. 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. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. 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 ETF											
	Kotak Gold ETF	Price of Gold#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gold ETF	Price of Gold#	CRISIL 10 Year Gilt##				
Since Inception	11.48%	12.57%	-1.10%	NA	47,120	54,175	NA				
Last 1 Year	-5.39%	-4.96%	-0.43%	NA	9,462	9,505	NA				
Last 3 Years	13.63%	14.40%	-0.77%	NA	14,665	14,966	NA				
Last 5 Years	8.55%	9.46%	-0.90%	NA	15,081	15,718	NA				

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.

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	11.74%	13.05%	-1.31%	13.27%	36,836	42,253	43,217					
Last 1 Year	53.46%	53.72%	-0.26%	51.40%	15,328	15,354	15,123					
Last 3 Years	20.52%	20.82%	-0.30%	21.26%	17,496	17,625	17,821					
Last 5 Years	16.31%	16.81%	-0.50%	17.60%	21,299	21,761	22,514					

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 Sancay ETE

					Rotak Scillsch Ein											
	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	10.90%	12.03%	-1.13%	11.86%	40,044	45,862	44,911									
Last 1 Year	50.91%	51.40%	-0.49%	53.72%	15,074	15,123	15,354									
Last 3 Years	20.89%	21.26%	-0.37%	20.82%	17,657	17,821	17,625									
Last 5 Years	16.67%	17.60%	-0.93%	16.81%	21,633	22,514	21,761									

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	11.66%	12.10%	-0.44%	12.88%	21,384	21,973	23,042
Last 1 Year	64.00%	64.47%	-0.47%	53.72%	16,378	16,424	15,354
Last 3 Years	15.38%	16.19%	-0.80%	20.82%	15,355	15,677	17,625
Last 5 Years	14.72%	15.28%	-0.56%	16.81%	19,884	20,377	21,761

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	-0.39%	1.09%	-1.48%	9.73%	9,469	11,634	36,622					
Last 1 Year	123.07%	125.32%	-2.25%	53.72%	22,258	22,482	15,354					
Last 3 Years	t 3 Years -1.79% -0.95%		-0.84%	20.82%	9,474	9,719	17,625					
Last 5 Years -3.21% -2.13% -1.08% 16.81% 8,493 8,978 21,761												

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												
Since Inception	18.91%	18.74%	0.17%	15.90%	27,851	27,615	23,936						
Last 1 Year	56.11%	56.62%	-0.51%	53.72%	15,592	15,642	15,354						
Last 3 Years	21.31%	22.76%	-1.45%	20.82%	17,841	18,488	17,625						
Last 5 Years	20.12%	21.11%	-0.99%	16.81%	25,031	26,083	21,761						

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 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 (Sep 9, '04), Kotak Flexicap Fund (Sep 11, '09), Kotak Tax Saver Fund (Nov. 23, '05), Kotak ESG Opportunities Fund (Sec. 11, '20). Kotak Multicap Fund (Sec. 29'21)

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.

	1 YEAR		3 Y	EAR	5 Y	EAR	Since Inception		
Scheme Names	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	
Kotak Tax Saver Fund - Growth	53.72	59.28	21.78	21.24	15.05	16.35	13.07	14.02	
Kotak Equity Opportunities Fund - Growth	53.00	57.01	22.24	20.67	15.36	16.31	18.91	16.18	
Kotak Flexicap Fund - Growth	49.91	57.01	19.04	20.67	14.68	16.31	14.77	12.87	
Kotak ESG Opportunities Fund - Growth	Kotak ES	Kotak ESG Opportunities Fund has not yet completed 1 year from Inception, the performance of the scheme is not disclosed.							
Kotak Multicap Fund - Growth	Kotak Mu	Kotak Multicap Fund has not yet completed 1 year from Inception, the performance of the scheme is not disclosed.							

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 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 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 5 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of regular plan. Kotak Bluechip Fund (Feb 04, '03), Kotak Infrastructure & Economic Reform Fund (Feb 25, '08), Kotak 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 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 a less 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.

	1 Y	EAR	3 Y	EAR	5 YI	EAR	Since In	ception
Scheme Names	Scheme Returns(%)^	Benchmark Returns (%)^*						
Kotak Infrastructure and Economic Reform Fund - Growth	88.71	72.32	21.61	16.33	12.88	8.89	8.98	2.74
Kotak Pioneer Fund - Growth	67.24	61.34	NA	NA	NA	NA	37.77	30.40
Kotak Focused Equity Fund - Growth	57.81	57.01	NA	NA	NA	NA	24.86	22.42
Kotak Bluechip Fund - Growth	53.36	53.72	22.09	20.82	15.29	16.81	20.24	17.83
Kotak Balanced Advantage Fund - Growth	21.80	27.29	14.01	16.21	NA	NA	11.97	13.54

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 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 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 Bluechip Fund - Growth, \*Name of the Benchmark - Nifty 50 TRI, Since 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 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.

	1 YEAR		3 Y	EAR	5 Y	EAR	Since Inception	
Scheme Names	Scheme Returns(%)^	Benchmark Returns (%)^*						
Kotak Small Cap Fund - Growth	100.00	87.15	34.64	22.35	19.97	12.09	18.15	14.21
Kotak Emerging Equity Fund - Growth	71.42	80.47	26.73	22.18	16.90	15.13	14.39	14.83
Kotak Equity Hybrid Fund - Growth	47.28	34.81	21.11	17.77	13.26	14.10	12.21	11.69

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. Notak Equity Hybrid Fund - Growth, "Name of the Benchmark - NIFTY 50 Hybrid Composite Debt 65:35 Index, Scheme Inception date is 37d 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 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 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 FUND (Feb. 02' 21), Kotak Multicap Fund (Sep. 29'21)

## Business Exper

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 YI	EAR	3 Y	EAR	5 YEAR		Since Inception	
		Scheme Returns(%)^	Benchmark Returns (%)^*						
	Kotak Equity Hybrid - Growth	47.28	34.81	21.11	17.77	13.26	14.10	12.21	11.69
Тор 3	Kotak Balanced Advantage Fund - Growth	21.80	27.29	14.01	16.21	NA	NA	11.97	13.54
	Kotak Debt Hybrid Fund - Growth	20.57	10.77	13.73	11.83	9.21	9.20	8.45	8.65
	Kotak Bond Fund - Growth	3.78	4.54	9.01	10.30	6.27	7.52	8.70	NA
	Kotak Gold ETF	-5.39	-4.96	13.63	14.40	8.55	9.46	11.48	12.57
	Kotak Gold Fund - Growth	-6.25	-5.00	13.53	14.40	8.00	9.46	6.60	8.02



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 Bond Fund - 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 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.

	Cohomo Nomos	1 Y	1 YEAR 3 YEAR 5 YEAR		Since Inception				
	Scheme Names	Scheme Returns(%)^	Benchmark Returns (%)^*						
	Kotak Credit Risk Fund - Growth	6.19	8.64	7.36	9.92	6.84	8.61	8.02	9.30
Тор 3	Kotak Medium Term Fund - Growth	5.60	5.41	7.21	9.92	6.57	7.91	8.09	8.89
	Kotak Floating Rate Fund - Growth	5.22	3.92	NA	NA	NA	NA	7.62	5.52
	Kotak Savings Fund - Growth	3.24	3.92	5.96	6.07	6.31	6.54	7.43	7.81
Bottom 3	Kotak Liquid Fund - Growth	3.12	3.40	4.82	4.94	5.66	5.69	7.00	7.03
	Kotak Overnight Fund - Growth	3.00	3.20	NA	NA	NA	NA	4.00	4.15

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 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 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 Savings Fund - Growth, \*Name of the Benchmark - NIFTY Ultra Short Duration Debt Index, Scheme Inception date is 13/08/2004. Mr. Deepak Agrawal has been managing the fund since 01/04/2008. 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 13 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) Kotak Multicap Fund (Sep. 29'21) 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 Y	EAR	3 Y	EAR	5 Y	EAR	Since Inception	
		Scheme Returns(%)^	Benchmark Returns (%)^*						
	Kotak PSU Bank ETF	123.07	125.32	-1.79	-0.95	-3.21	-2.13	-0.39	1.09
Тор 3	Kotak India Growth Fund - Series 4 - Growth	72.13	57.01	29.36	20.67	NA	NA	19.26	16.08
	Kotak Banking ETF	64.00	64.47	15.38	16.19	14.72	15.28	11.66	12.10
	Kotak Asset Allocator Fund - Growth	37.14	27.29	20.28	16.21	14.82	12.75	16.27	12.54
Bottom 3	Kotak Debt Hybrid Fund - Growth	20.57	10.77	13.73	11.83	9.21	9.20	8.45	8.65
	Kotak Equity Savings Fund - Growth	18.20	14.84	10.60	8.71	9.27	7.76	8.96	7.60

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 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 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 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. Shibhani Kurian manages 2 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of regular plan. Kotak India EQ Contra Fund - Growth (July. 27, '05), Kotak 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 Service

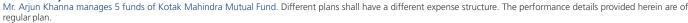
She holds a PGDM (with a specialization in Finance) from T.A. Pai Management Institute, Manipal and a BSc (Hons) in Economics from St. Xavier's College, Kolkata.

Schame Names	1 YEAR		3 Y	3 YEAR		5 YEAR		Since Inception	
Scheme Names	Scheme Returns(%)^	Benchmark Returns (%)^*							
Kotak India EQ Contra Fund - Growth	57.81	57.01	NA	NA	NA	NA	24.86	22.42	
Kotak Focused Equity Fund - Growth	57.47	54.01	20.67	20.41	17.07	16.37	13.98	14.91	

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.

#### Name: Mr. Arjun Khanna



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 FUND OF FUND (Feb. 02' 21) & Kotak Global Innovation Fund of Fund (Jul 29, '21). Kotak Multicap Fund (Sep. 29'21) 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.

	1 Y	EAR	3 Y	EAR	5 Y	EAR	Since In	ception
Scheme Names	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Pioneer Fund - Growth	67.24	61.34	NA	NA	NA	NA	37.77	30.40
Kotak Global Emerging Market Fund - Growth	20.82	18.00	16.18	13.17	11.04	12.38	6.06	7.98
Kotak International REIT FOF - Growth		Kotak I		EIT FOF has not ormance of the			nception,	
Kotak NASDAQ 100 FUND OF FUND - Growth	Kotak NASDAQ 100 FUND OF FUND has not yet completed 1 year from Inception, the performance of the scheme is not disclosed.							
Kotak Global Innovation Fund of Fund - Growth	Kotak Global Innovation Fund of Fund 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 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 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.

Colores News	1 Y	EAR	3 Y	EAR	5 Y	EAR	Since In	ception
Scheme Names	Scheme Returns(%)^	Benchmark Returns (%)^*						
Kotak PSU Bank ETF	123.07	125.32	-1.79	-0.95	-3.21	-2.13	-0.39	1.09
Kotak Banking ETF	64.00	64.47	15.38	16.19	14.72	15.28	11.66	12.10
Kotak NV20 ETF	56.11	56.62	21.31	22.76	20.12	21.11	18.91	18.74
Kotak Nifty ETF	53.46	53.72	20.52	20.82	16.31	16.81	11.74	13.05
Kotak Sensex ETF	50.91	51.40	20.89	21.26	16.67	17.60	10.90	12.03
Kotak Gold ETF	-5.39	-4.96	13.63	14.40	8.55	9.46	11.48	12.57

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 00/1/2/2014. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019. Kotak NV20 ETF - \*Name of the Benchmark - Nifty 50 Value 20 TRI, Scheme Inception date is 01/12/2015. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019. Kotak NV20 ETF - \*Name of the Benchmark - Nifty 50 Value 20 TRI, Scheme Inception date is 02/02/2010. 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. 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.

Cohomo Nomos	1 YEAR		3 Y	YEAR 5 Y		EAR	Since Inception	
Scheme Names	Scheme Returns(%)^	Benchmark Returns (%)^*						
Kotak Balanced Advantage Fund - Growth	21.80	27.29	14.01	16.21	NA	NA	11.97	13.54
Kotak Equity Savings Fund - Growth	18.20	14.84	10.60	8.71	9.27	7.76	8.96	7.60
Kotak Equity Arbitrage Fund - Growth	3.86	3.90	4.87	4.34	5.40	4.46	7.01	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 03/10/2019. 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 03/10/2019.

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

# **IDCW HISTORY**

### **Equity Schemes**

#### Kotak Equity Arbitrage Fund - Monthly IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
Oct-25-21	10.7229	0.0055
Sep-27-21	10.7247	0.035
Aug-23-21	10.7404	0.0337
Jul-26-21	10.7457	0.0356
Jun-21-21	10.7459	0.0461
May-24-21	10.714	0.0212

### Kotak Equity Arbitrage Fund - Fortnightly IDCW Option

Reco	d Date	Cum IDCW NAV	<b>₹</b> /Unit
Sep-	06-21	23.0028	0.0077
Aug	-23-21	23.0325	0.0374
Aug	-9-21	23.0227	0.0276
Jul-2	6-21	23.0392	0.0441
Jul-1	2-21	23.0415	0.0464
Jun-	28-21	23.0429	0.0478

### Kotak Equity Arbitrage Fund - Bimonthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jul-26-21	20.1339	0.1659
May-24-21	20.1136	0.1649
Mar-22-21	20.0433	0.0851
Jan-25-21	20.0406	0.1071
Nov-23-20	20.0743	0.1481
Sep-21-20	20.0553	0.0964

### Kotak Bluechip Fund - IDCW

	Record Date	Cum IDCW NAV	₹/Unit
	Dec-23-20	38.489	1.523
	Dec-23-19	37.059	2.5606
-	Dec-27-18	32.943	0.8677
	Mar-23-18	35.3566	3.604
	Dec-28-17	39.2181	1.52
	Jun-28-17	39.0457	1.5

#### Kotak India EQ Contra Fund

Record Date	Cum IDCW NAV	₹/Unit
Jul-20-20	18.519	1.086
Jul-25-19	20.628	1.8797
Mar-23-18	23.714	4.778
Jul-28-17	23.4326	0.7
Jul-15-16	19.6923	0.5
Nov-20-15	18.54	0.5

### Kotak Equity Opportunities Fund

Record Date	Cum IDCW NAV	₹/Unit
Feb-23-21	28.46	0.575
Nov-23-20	25.459	0.488
Aug-24-20	23.396	0.457
May-26-20	19.263	0.387
Feb-26-20	25.006	0.4533
Nov-26-19	24.65	0.4498

### Kotak Small Cap Fund

Cum IDCW NAV	₹/Unit
52.435	2.586
38.797	2.8244
33.152	0.8942
45.3733	1.265
36.4033	1.45
26.77	1
	52.435 38.797 33.152 45.3733 36.4033

#### Kotak Tax Saver Fund

Record Date	Cum IDCW NAV	₹/Unit
 Dec-23-20	20.119	0.399
Sep-28-20	17.455	0.349
Jun-12-20	15.531	0.155
Mar-26-20	13.818	0.2878
Dec-24-19	19.111	0.3346
Sep-26-19	18.653	0.3108

### Kotak Emerging Equity Fund

	Record Date	Cum IDCW NAV	₹/Unit
	May-20-20	17.646	0.536
	May-24-19	23.623	1.6123
	Mar-23-18	26.1532	2.674
	May-26-17	26.01	1.59
	May-27-16	21.1956	1.3
_	Apr-28-15	21.499	2.1

### Kotak Asset Allocator Fund

Record Date	Cum IDCW NAV	₹/Unit
Aug-30-10	37.774	Individual/ HUF: 0.8784
		Others: 0.8186

#### Kotak Flexicap Fund

Record Date	Cum IDCW NAV	₹/Unit
Sep-24-20	20.984	0.883
Sep-24-19	24.035	1.2024
Sep-24-18	23.504	1.3281
Sep-27-17	23.5921	1.5
Sep-30-16	21.3488	1.25
Oct-12-15	19.739	1.00

#### Kotak Equity Saving Fund - Monthly IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
Dec-14-20	12.0606	0.0404
Nov-12-20	11.8299	0.0381
Oct-12-20	11.6235	0.0395
Sep-14-20	11.4749	0.0405
Aug-12-20	11.4015	0.0423
Jul-13-20	11.2263	0.043

#### Kotak Equity Saving Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Sep-21-20	11.3791	0.1253
Jun-22-20	11.1034	0.221
Dec-20-19	11.3744	0.0329
Sep-20-19	11.0934	0.1354
Jun-20-19	11.2538	0.1576
Mar-20-19	11.2372	0.1553

#### Kotak Infrastructure and Economic Reform Fund

Record Date	Cum IDCW NAV	₹/Unit
Feb-21-19	16.252	0.4356
Feb-28-18	20.5821	0.625
Feb-23-17	17.5644	0.5
Jun-23-15	15.2601	0.5

# **Hybrid Schemes**

#### Kotak Equity Hybrid Fund

Record Date	Cum IDCW NAV	₹/Unit
Dec-23-20	17.878	0.089
Sep-25-20	15.192	0.077
Jun-12-20	13.671	0.068
Dec-26-19	15.994	0.139
Sep-25-19	15.339	0.1301
Jun-25-19	15.572	0.1398

### Kotak Debt Hybrid Fund - Monthly IDCW

Record Date	Cum IDCW NAV	<b>₹/</b> Unit
Oct-12-21	13.3664	Individual/ HUF: 0.1038
		Others: 0.1038
Sep-13-21	13.1771	Individual/ HUF: 0.1129
		Others: 0.1129
Aug-12-21	12.9925	Individual/ HUF: 0.1086
		Others: 0.1086

## Kotak Debt Hybrid Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	<b>₹</b> /Unit
Jun-21-21	15.0172	Individual/ HUF: 0.2942
		Others: 0.2942
Mar-22-21	14.6143	Individual/ HUF: 0.2468
		Others: 0.2468
Dec-22-20	14.3163	Individual/ HUF: 0.1881
		Others: 0.1881

#### **ETF Schemes**

Kotak PSU Bank ET	F	
Record Date	Cum IDCW NAV	₹/Unit
Mar-10-17	334.3964	0.2
Feb-21-13	358.8668	19.00

#### Kotak SENSEX ETF

Record Date	Cum IDCW NAV	<b>₹</b> /Unit
Mar-11-17	297.6072	7.50
Mar-10-17	297.6072	7.50
Jun-18-13	201.3164	7.00

#### Kotak Nifty ETF

Record Date	Cum IDCW NAV	₹/Unit
Mar-10-17	904.9522	10.00
May-06-16	785.7880	11.00
May-06-13	613.1266	11.00

### **Debt Schemes**

#### Kotak Bond Fund Regular Plan - Quarterly IDCW Option

Record Date	Cum IDCW NAV	<b>₹/</b> Unit
Dec-22-20	13.01	Individual/ HUF: 0.0557
		Others: 0.0557
Sep-21-20	12.6259	Individual/ HUF: 0.041
		Others: 0.041
Dec-20-19	12.139	Individual/ HUF: 0.3879
		Others: 0.3592

#### Kotak Bond Fund Regular Plan - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
Mar-20-14	21.2977	Individual/ HUF: 0.2158 Others: 0.2067
Mar-20-13	22.5941	Individual/ HUF: 1.4008
		Others: 1.2006

### Kotak Bond Short Term Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Sep-13-21	10.1208	Individual/ HUF: 0.0767
		Others: 0.0767
Aug-12-21	10.1062	Individual/ HUF: 0.0621
		Others: 0.0621
Jun-14-21	10.1114	Individual/ HUF: 0.0599
		Others: 0.0599

### Kotak Bond Short Term Fund - Half Yearly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Mar-22-21	14.8013	Individual/ HUF: 0.2087
		Others: 0.2087
Sep-21-20	14.5527	Individual/ HUF: 0.0102
		Others: 0.0102
Mar-20-19	12.6446	Individual/ HUF: 0.0039
		Others: 0.0036

### Kotak Credit Risk Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Mar-12-21	10.5102	Individual/ HUF: 0.0217 Others: 0.0217
Oct-12-20	10.4296	Individual/ HUF: 0.0664 Others: 0.0664
Sep-14-20	10.4173	Individual/ HUF: 0.0842 Others: 0.0842

#### Kotak Credit Risk Fund - Quarterly IDCW

	Record Date	Cum IDCW NAV	₹/Unit
	Jun-21-21	11.4909	Individual/ HUF: 0.1018
			Others: 0.1018
	Sep-21-20	11.1727	Individual/ HUF: 0.2223
			Others: 0.2223
	Jun-22-20	10.9416	Individual/ HUF: 0.1109
_			Others: 0.1109

### Kotak Credit Risk Fund - Annual IDCW

Record Date	Cum IDCW NAV	<b>₹</b> /Unit
Mar-12-21	10.7312	Individual/ HUF: 0.6454
		Others: 0.6454
Mar-12-20	11.0635	Individual/ HUF: 0.7027
		Others: 0.6507
Mar-12-19	10.8959	Individual/ HUF: 0.4539
		Others: 0.4203

#### Kotak Savings Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Oct-12-21	10.7336	Individual/ HUF: 0.0210 Others: 0.0210
Sep-13-21	10.7437	Individual/ HUF: 0.0311 Others: 0.0311
Aug-12-21	10.7474	Individual/ HUF: 0.0348
		Others: 0.0348

#### Kotak Dynamic Bond Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Sep-13-21	22.0315	Individual/ HUF: 0.2809 Others: 0.2809
Aug-12-21	21.8108	Individual/ HUF: 0.0602 Others: 0.0602
Jun-14-21	21.9491	Individual/ HUF: 0.1787 Others: 0.1787

# Kotak Dynamic Bond Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jun-21-21	11.2294	Individual/ HUF: 0.1356
		Others: 0.1356
Dec-22-20	11.4483	Individual/ HUF: 0.3302
		Others: 0.3302
Sep-21-20	11.3106	Individual/ HUF: 0.1959
		Others: 0.1959

#### Kotak Corporate Bond Fund - Regular Plan Monthly IDCW

•	5	,
Record Date	Cum IDCW NAV	₹/Unit
Oct-12-21	1047.9280	Individual/ HUF: 2.4182
		Others: 2.4182
Sep-13-21	1052.9329	Individual/ HUF: 7.4231
		Others: 7.4231
Aug-12-21	1051.8694	Individual/ HUF: 6.3596
		Others: 6.35961

#### Kotak Corporate Bond Fund - Regular Quarterly IDCW

Cum IDCW NAV	₹/Unit
1070.4266	Individual/ HUF: 15.966
	Others: 14.7922
1062.9423	Individual/ HUF: 11.1398
	Others: 10.3208
1070.3117	Individual/ HUF: 17.6919
	Others: 16.3912
	1070.4266

#### Kotak Gilt Fund Regular Plan - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Dec-22-20	15.0693	Individual/ HUF: 0.1522 Others: 0.1522
Sep-21-20	14.6362	Individual/ HUF: 0.0417
		Others: 0.0417
Jun-22-20	15.4225	Individual/ HUF: 0.8284
		Others: 0.8284

#### Kotak Gilt Fund PF and Trust Plan - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jun-21-21	11.9893	Individual/ HUF: 0.0899
		Others: 0.0899
Dec-22-20	12.3259	Individual/ HUF: 0.3767
		Others: 0.3767
Sep-21-20	11.9716	Individual/ HUF: 0.0341
		Others: 0.0341

#### Kotak Money Market Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Oct21	1053.068	Individual/ HUF: 2.5230
		Others: 2.5230
Jun-14-21	1042.392	Individual/ HUF: 1.7332
		Others: 1.7332
Mar-12-21	1034.952	Individual/ HUF: 2.9764
		Others: 2.9764

# **Debt Schemes**

#### Kotak Banking and PSU Debt Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Oct-12-21	10.4033	Individual/ HUF: 0.0405
		Others: 0.0405
Sep-13-21	10.505	Individual/ HUF: 0.0950
		Others: 0.0950
Aug-12-21	10.4567	Individual/ HUF: 0.0467
		Others: 0.0467

#### Kotak Banking and PSU Debt Fund - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
Mar-15-17	16.8762	Individual/ HUF: 1.0169
		Others: 0.9421
Mar-14-16	16.6687	Individual/ HUF: 0.884
		Others: 0.819
Mar-20-15	16.7914	Individual/ HUF: 0.9986
		Others: 0.9261

#### Kotak Low Duration Fund - Regular Plan Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Sep-13-21	1028.3051	Individual/ HUF: 5.0225
		Others: 5.0225
Aug-12-21	1027.8012	Individual/ HUF: 4.5186
		Others: 4.5186
Jul-12-21	1024.987	Individual/ HUF: 1.7043
		Others: 1.7043

#### Kotak Medium Term Fund - Quarterly IDCW

	Record Date	Cum IDCW NAV	<b>₹/</b> Unit
	Jun-21-21	10.7898	Individual/ HUF: 0.243
			Others: 0.243
	Dec-22-20	10.9108	Individual/ HUF: 0.3469
_			Others: 0.3469
	Sep-21-20	10.8378	Individual/ HUF: 0.2771
			Others: 0.2771

#### Kotak Medium Term Fund - Annual IDCW

Record Date	Cum IDCW NAV	<b>₹</b> /Unit
Mar-12-21	10.9688	Individual/ HUF: 0.4043
		Others: 0.4043
Mar-12-20	11.2021	Individual/ HUF: 0.635
		Others: 0.588
Mar-12-19	11.1171	Individual/ HUF: 0.4473
		Others: 0.4142

#### **Kotak Floating Rate Fund**

Record Date	Cum IDCW NAV	₹/Unit
Sep-13-21	1073.4860	Individual/ HUF: 9.3500
		Others: 9.3500
Aug-12-21	1074.3688	Individual/ HUF: 10.2328
		Others: 10.2328
Jul-12-21	1066.187	Individual/ HUF: 2.0511
		Others: 2.0511

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