

Kotak Mutual Fund

Company Overview

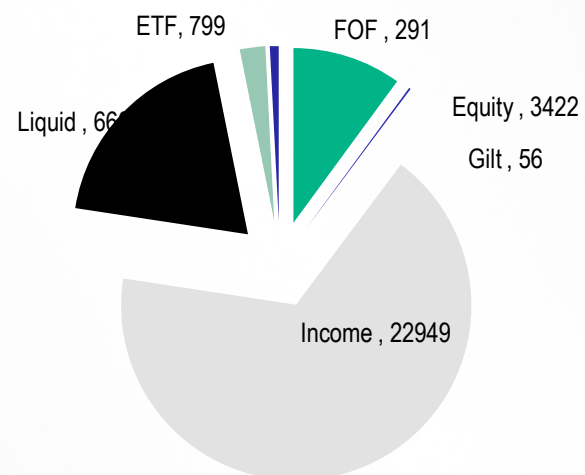
The Kotak Group

- ◆ **Two decades of experience in financial services**
- ◆ **Complete range of financial products and services**
- ◆ **Net worth - USD. 2.44 billion***
- ◆ **International offices in London, Mauritius, Dubai, New York, San Francisco & Singapore**
- ◆ **Servicing over 8.8* million customers.**

**Data As of 31st March 2011*

Kotak Mutual Fund at a Glance

Break of AUM of Rs. 34124.33 crs as on 29th July 2011#

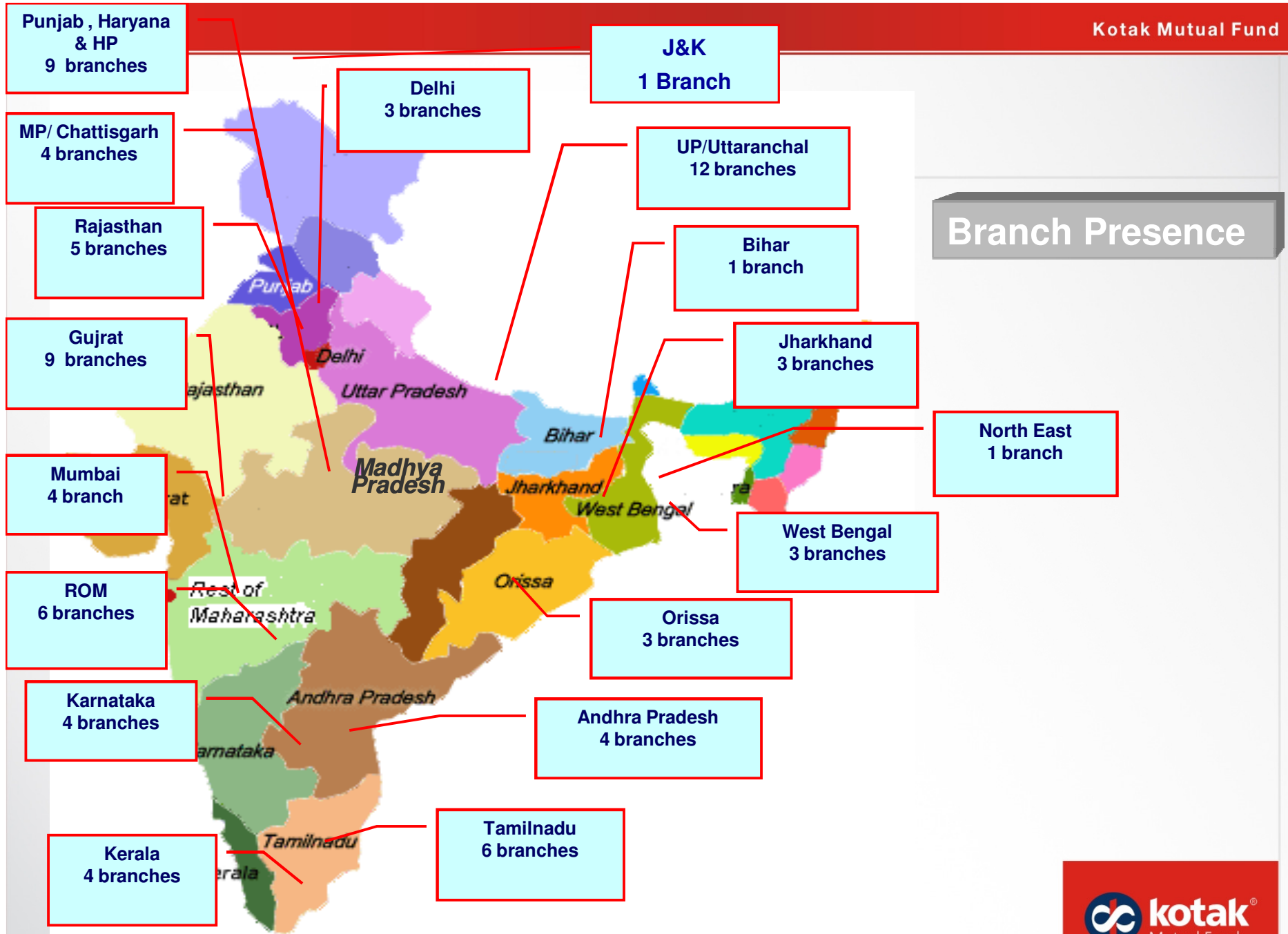


Investor base close to 971025

Branch presence in 79* cities in India

337 employees

As on 29th July 2011. # 30th July 2011 & 31st July 2011 being non-working days.



Branch Presence

Accolades

BEST FUND AWARD – 10 year category at Lipper Fund awards, 2011 for Kotak Bond Fund Regular Plan - Growth

**Value Research Fund Ratings
(Kotak Flexi Debt (institutional) & Kotak Liquid Institutional Premium – 5 star ranking)**

**Lipper Fund Awards 2010
(Kotak Bond Regular Plan – Best Fund over 10 years)**

Best Debt Fund House - Outlook Money NDTV Profit Awards 2009

**Lipper Fund Awards India 2007
(‘Best Bond Fund Group Over Three Years’)**

**NDTV Profit Business Excellence Awards 2006
(‘Business Leader In Mutual Funds Category’)**

**Lipper Fund Awards India 2006
(‘Best Bond Fund Group Over Three Years’)**

**Outlook Money Awards 2003
(‘Best Wealth Creator Debt’)**

Product Overview

ABOUT THE SCHEME

- AN OPEN ENDED EQUITY SCHEME
- INVESTS PREDOMINANTLY LARGE CAP STOCKS WHICH FORMS A SIGNIFICANT PROPORTION OF TOTAL MARKET CAPITALISATION
- OFFERS SOME FLAVOUR OF MID CAPS TO POTENTIALLY ENHANCE RETURNS

PORTFOLIO STRATEGY

- BOTTOM UP STOCK PICKING
- INVESTS AT LEAST 75 %* IN LARGE CAP STOCKS
- GENERALLY INVESTS IN 50 COMPANIES BUT HAS FLEXIBILITY TO GO UPTO 59 COMPANIES
- DIVERSIFIED ACROSS SECTORS
- MID CAP EXPOSURE MAXIMUM UP TO 25 %\$

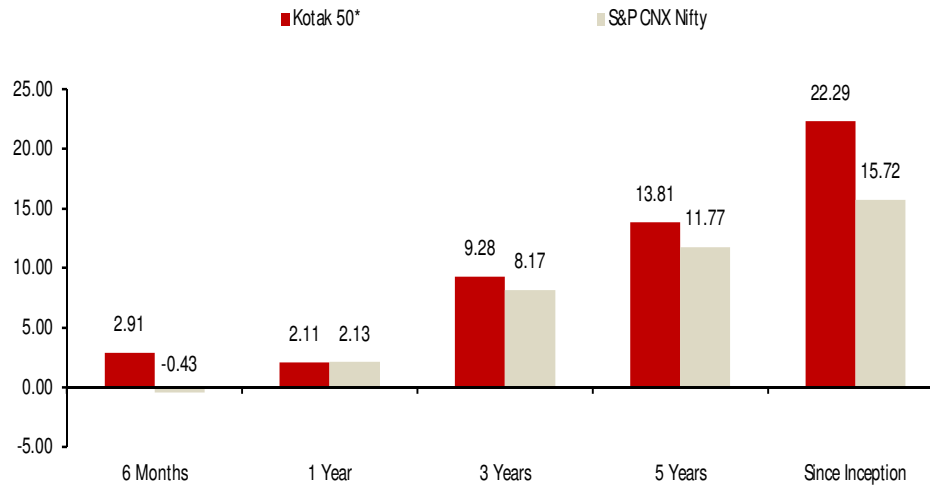
Company	% to NAV
ITC Ltd.	7.23%
HDFC Bank Ltd.	6.19%
Infosys Ltd.	5.94%
Tata Consultancy Services Ltd.	5.92%
Reliance Industries Ltd.	5.74%
ICICI Bank Ltd.	5.69%
Bharti Airtel Ltd.	5.06%
HDFC Ltd.	3.98%
Power Grid Corporation Of India	3.65%
National Thermal Power	3.46%

SUITABLE FOR INVESTORS

- WHO WANT TO INVEST IN EQUITY AND FORM A CORE PORTFOLIO
- WHO WANT TO LEND STABILITY TO THEIR PORTFOLIO OVER CYCLICAL DOWNTURNS



Performance as on 29th July 2011



Kotak 50 NAV: `30.103 (Dividend Option), ` 101.958 (Growth Option) * Returns assumed reinvestment of the tax free dividend declared. Returns <= 1 year: Absolute; Returns > 1 year : CAGR (Compounded Annualised Growth Rate) Past performance may or may not be sustained in future. Scheme is in inception since Dec 29th, 1998. Scheme Benchmark: S&P CNX Nifty. # 30th July 2011 and 31st July 2011 being non-working days. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV.

Dividend History	
Record date	Dividend per unit (Rs.)
Jan-27-11	2
Jan-22-10	3
Mar-30-09	1
Feb-28-08	3
Jan-11-08	6
July-20-07	3
Dec-27-06	5.5
Dec-27-05	1
Jun-03-05	1
Nov-05-04	1.5
Jan-31-04	5
Oct-20-03	2
Dec-28-01	1
Oct-09-00	2
Dec-11-99	2

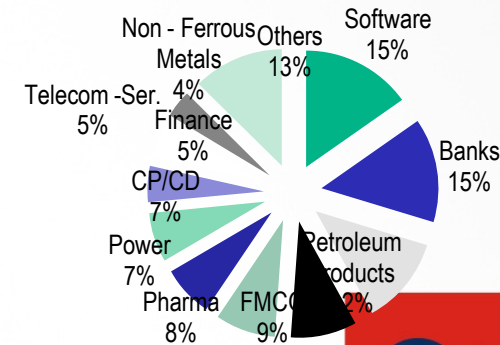
FACT FILE	
Allotment Date	29th Dec 1998
Benchmark	S&P CNX Nifty
AUM	Rs.864.73 crs.
Portfolio Beta	0.84
Min. Invst	Rs 5,000

SIP Returns

SIP Returns	1yr	3 yrs	5 yrs	7 yrs	10 yrs
Investment Amt (₹)	60,000	1,80,000	3,00,000	4,20,000	6,00,000
Investment Value (₹)	58,619	2,22,705	3,84,304	7,18,218	21,14,102
XIRR (%)	-4.30	14.41	9.87	16.13	23.82

SIP Returns assume (1) ` 5000 invested on 1st or subsequent working day of the month. (2) Loads not considered. XIRR is the Internal Rate of Return on the cash flows. SIP returns calculated on 29th July 2011. Returns upto 1 yr: Absolute. Returns > 1 yr Compounded Annualized Growth Rate (CAGR). Past performance may or may not be sustained in future.

Sector Breakup



As on 29th July 2011

ABOUT THE SCHEME

- AN OPEN ENDED EQUITY GROWTH SCHEME
- INVESTS PREDOMINANTLY IN MID CAP STOCKS THAT ARE LIKELY TO BE TOMORROW'S LARGE CAPS

PORTFOLIO STRATEGY

- BOTTOM UP STOCK PICKING
- AT LEAST 65 %\$ EXPOSURE TO MID CAPS
- INVESTS IN A MAXIMUM OF 60 STOCKS
- DIVERSIFIED ACROSS SECTORS

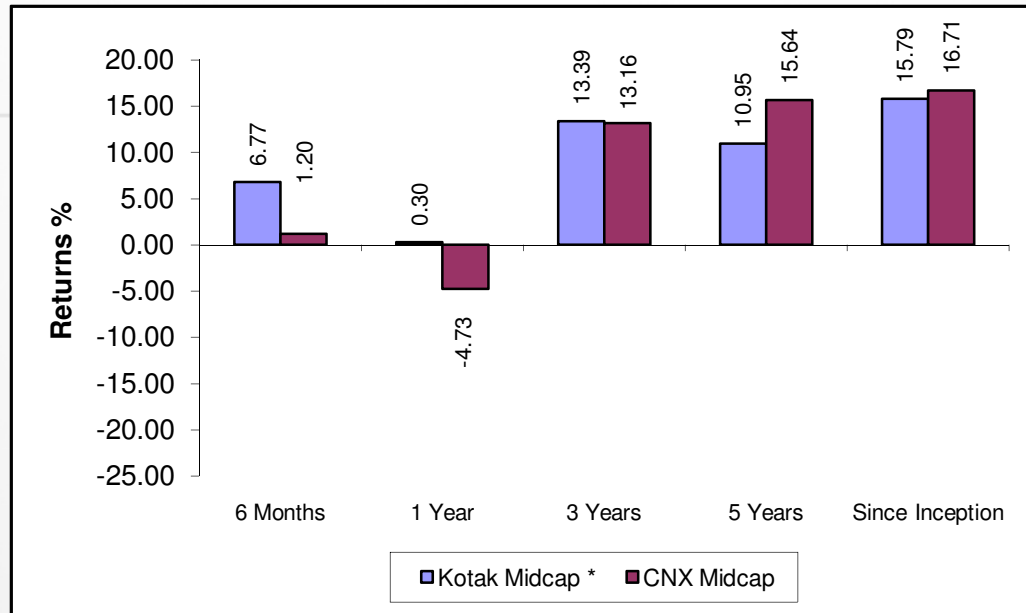
Company	% to NAV
GlaxoSmithkline Consumer	3.30%
EID Parry (India) Ltd.	2.95%
Yes Bank Ltd	2.95%
CRISIL Ltd.	2.62%
Exide Industries Ltd	2.58%
Motherson Sumi Systems Ltd.	2.54%
Zuari Industries (Agrochemicals)	2.49%
Union Bank Of India	2.42%
Divi s Laboratories Limited	2.35%
Texmaco Rail & Engineering	2.31%

SUITABLE FOR INVESTORS

- WHO WANT TO ACHIEVE AGGRESSIVE GROWTH BY INVESTING IN TOMORROWS POTENTIAL LARGE CAPS
- WHO HAVE THE RISK APPETITE AND A LONG TIME HORIZON TO RIDE OUT INTERIM VOLATILITY



Performance as on 29th July 2011



Dividend History	
Record date	Dividend per unit (Rs.)
Feb-28-11	1.50
Feb-19-10	1.50
Apr-28-06	4.00
Aug-24-05	0.50

Source: Value Research

Dividend History	
Record Date	Dividend Per Unit (Rs)
Feb-19-10	1.50
April-28-06	4.00
24-Aug-05	0.50

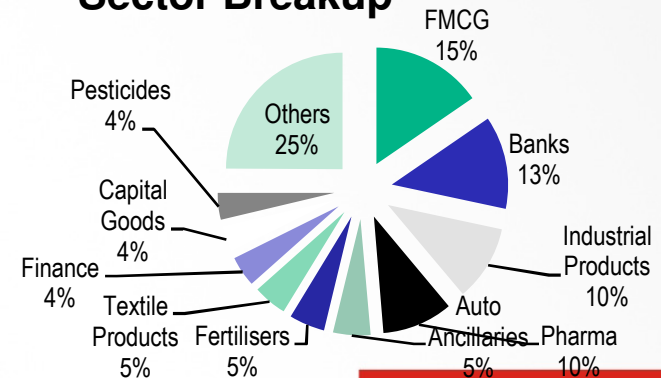
Kotak Midcap NAV : `25.661 (Growth Option), `16.187 (Dividend Option) Returns <= 1 year : Absolute. Returns > 1 year : CAGR (Compounded Annualised Growth Rate) Past performance may or may not be sustained in future. Scheme is in inception since 24th February 2005. Scheme Benchmark: CNX Midcap. # 30th July 2011 and 31st July 2011 being non-working days.* All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV.

SIP Returns

SIP Returns	1yr	3 yrs	5 yrs	7 yrs
Investment Amt (`)	60,000	1,80,000	3,00,000	4,20,000
Investment Value (`)	59,124	2,53,254	4,00,802	5,86,864
XIRR (%)	-2.73	23.61	11.57	11.89

SIP Returns assume (1) ` 5000 invested on 1st or subsequent working day of the month. (2) Loads not considered. XIRR is the Internal Rate of Return on the cash flows. SIP returns calculated on 29th July 2011. Returns upto 1 yr: Absolute. Returns > 1 yr Compounded Annualized Growth Rate (CAGR). Past performance may or may not be sustained in future.

Sector Breakup



As on 29th July 2011

ABOUT THE SCHEME

- AN OPEN ENDED EQUITY GROWTH SCHEME
- AS MARKETS EVOLVE & GROW, NEW OPPORTUNITIES OF GROWTH KEEP EMERGING
- AN AGGRESSIVE SCHEME THAT ENDEAVOURS TO CAPTURE THESE OPPORTUNITIES TO CREATE WEALTH

PORTFOLIO STRATEGY

- BOTTOM UP STOCK PICKING
- FLEXIBILITY FOR LARGE EXPOSURES IN PREFERRED SECTORS
- INVESTS AT LEAST 60%* IN LARGE CAP STOCKS
- UP TO 40%\$ IN MID CAP STOCKS

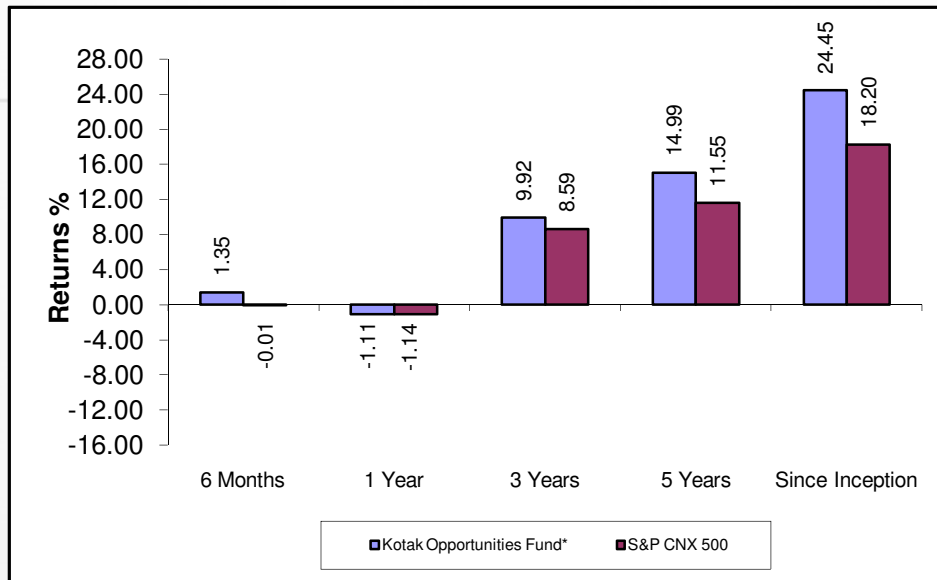
Company	% to NAV
ICICI Bank Ltd.	5.24%
Tata Consultancy Services Ltd.	5.05%
Infosys Ltd.	4.93%
HDFC Bank Ltd.	4.73%
ITC Ltd.	4.11%
Bharti Airtel Ltd.	3.89%
GlaxoSmithkline Consumer	3.01%
Grasim Industries Ltd.	2.93%
Reliance Industries Ltd.	2.90%
Larsen And Toubro Ltd.	2.78%

SUITABLE FOR INVESTORS

- WHO WANT TO CAPITALISE ON THE MOMENTUM OF PERFORMING SECTORS
- WHO HAVE A LONG TIME HORIZON TO RIDE OUT CYCLICAL DOWNTURNS



Performance as on 29th July 2011 #



Source: Value Research

Kotak Opportunities NAV : ` 45.106 (Growth Option), ` 14.592 (Dividend Option) Returns <= 1 year : Absolute. Returns > 1 year : CAGR (Compounded Annualised Growth Rate) Past performance may or may not be sustained in future.. Scheme is in inception since 9th September 2004. Scheme Benchmark: S&P CNX 500. # 30th July 2011 and 31st July 2011 being non-working days..* All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV.

SIP Returns

SIP Returns	1yr	3 yrs	5 yrs	7 yrs
Investment Amt (`)	60,000	1,80,000	3,00,000	4,20,000
Investment Value (`)	57,362	2,27,093	3,93,409	7,49,522
XIRR (%)	-8.15	15.78	10.82	16.30

SIP Returns assume (1) ` 5000 invested on 1st or subsequent working day of the month. (2) Loads not considered. XIRR is the Internal Rate of Return on the cash flows. SIP returns calculated on 29th July 2011. Returns upto 1 yr: Absolute. Returns > 1 yr Compounded Annualized Growth Rate (CAGR).Past performance may or may not be sustained in future.

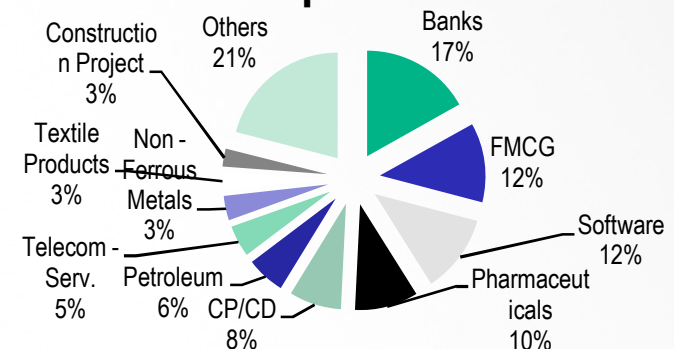
Dividend History

Record Date	Dividend Per Unit (Rs)
28-May-10	1.00
08-Sep-09	1.50
14-Mar-08	2.00
25-Jan-08	6.00
28-Sep-07	3.00
27-Sep-06	1.50

Fact File

Allotment Date	September 9, 2004
AUM	Rs. 900.20crores.
Benchmark	S&P CNX 500
Minimum Investment	Rs 5,000

Sector Breakup



As on 29th July 2011

Think Investments. Think Kotak.