

Kotak ELSS Tax Saver Fund

A monthly SIP of ₹10,000 would have become **₹89.78 Lakhs** as the fund has given **13.95%** annualized growth since inception



*Taxes have been computed as per income tax rules for the year 2023-24 assuming the investor opts for old tax regime. The individual is assumed to earn a taxable income of more than ₹5 Crore. The effective tax rate is 30% marginal tax + 37% surcharge on the tax rate + 4% Health and Education cess = 42.744% i.e. highest marginal tax bracket. The individual is assumed to utilise the complete tax deduction limit of ₹150,000 per financial year under Section 80C. This deduction is allowed to an Individual or an HUF. This is only to illustrate the tax saving potential of ELSS and is not a tax advice. Please consult your tax consultant for tax purpose.

KOTAK ELSS TAX SAVER FUND

Systematic Investment Plan (SIP) If you had invested Rs 10,000 every month

Monthly SIP of Rs 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	21,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Dec 29, 2023 (₹)	89,78,246	28,16,354	15,76,925	10,06,684	4,79,581	1,40,961
Scheme Returns (%)	13.95	16.29	17.70	20.86	19.61	34.30
Nifty 500 (TRI) Returns (%)	13.93	16.10	17.93	21.42	20.62	43.09
Alpha*	0.02	0.19	-0.23	-0.56	-1.00	-8.80
Nifty 500 (TRI) (₹)#	89,62,790	27,87,818	15,89,896	10,20,428	4,86,320	1,46,065
Nifty 50 (TRI) (₹)^	82,83,747	26,23,356	15,15,510	9,58,469	4,65,528	1,40,517
Nifty 50 (TRI) Returns (%)	13.21	14.96	16.58	18.84	17.49	33.54

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 para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, the performance of the scheme is to be benchmarked to the Total Return variant (TRI) of the Benchmark Index. Alpha is difference of scheme return with benchmark return. *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.

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

	Current Value of Standard Investment of ₹10,000/- In						
Nov 23, 2005	Kotak ELSS Tax Saver Fund - Growth	Nifty 500 TRI#	ALPHA	Nifty 50 TRI##	Kotak ELSS Tax Saver Fund - Growth	Nifty 500 TRI#	Nifty 50 TRI##
Since Inception	13.22%	13.96%	-0.75%	13.79%	94,692	1,06,651	1,03,812
Last 1 Year	23.69%	27.00%	-3.31%	21.36%	12,362	12,691	12,130
Last 3 Years	20.80%	20.34%	0.46%	17.24%	17,611	17,411	16,101
Last 5 Years	17.94%	17.48%	0.46%	16.25%	22,807	22,367	21,220

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 para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, 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.

Mr. Harsha Upadhyaya 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 ELSS Tax Saver Fund (Nov 23 05 Kotak Equity Opportunities Fund (Sep 9 04 Kotak Multicap Fund (Sep 29 21 Kotak Flexicap Fund (Sep 11 09 Kotak ESG Exclusionary Strategy Fund (Dec 11 20 Kotak Bluechip Fund (Dec 29 98 Kotak Manufacture in India Fund (Feb 22 22 Kotak Quant Fund (Aug 02 23 Kotak Balanced Advantage Fund (Aug 03 18 Kotak Emerging Equity Fund (Mar 30 07 Kotak Equity Hybrid Fund (Nov 25 99 Business Experience Mr. Harsha has more than two decades of rich experience spread over Equity Research and Fund Management. His prior stints have been with companies such as DSP BlackRock, UTI Asset Management, Reliance Group and SG Asia Securities. Mr. Harsha is a Bachelor of Engineering (Mechanical) from National Institute of Technology, Suratkal, a Post Graduate in Management (Finance) from Indian Institute of Management, Lucknow and Chartered Financial Analyst from the CFA Institute.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS		Since Inception	
		Scheme Returns (%)^	Benchmark Returns (%)^*	Scheme Returns (%)^	Benchmark Returns (%)^*	Scheme Returns (%)^	Benchmark Returns (%)^*	Scheme Returns (%)^	Benchmark Returns (%)^*
Kotak Multicap Fund - Growth	Nifty 500 Multicap 50:25:25 TRI	39.90	33.85	NA	NA	NA	NA	19.44	15.90
Kotak Manufacture In India Fund- Growth	Nifty India Manufacturing TRI	32.34	34.98	NA	NA	NA	NA	22.78	22.79
	(Tier 1): Nifty Midcap 150 TRI		44.75		30.64		22.99		16.22
Kotak Emerging Equity Fund - Growth	(Tier 2): Nifty Midcap 100 TRI	31.59	47.71	26.81	31.60	22.01	22.03	14.75	15.75
Kotak ESG Exclusionary Strategy Fund - Growth	Nifty 100 ESG TRI	20.53	23.43	13.16	16.59	NA	NA	13.25	17.76
Kotak Equity Hybrid Fund - Growth	Nifty 50 Hybrid Composite Debt 65:35 Index	20.13	16.41	17.60	12.90	16.44	13.65	12.04	11.10
Kotak Balanced Advantage Fund - Growth	Nifty 50 Hybrid Composite Debt 50:50 Index	16.11	14.30	10.82	11.02	11.64	12.36	10.75	11.41

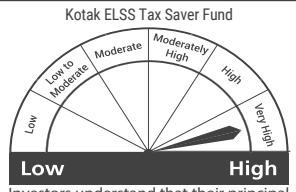
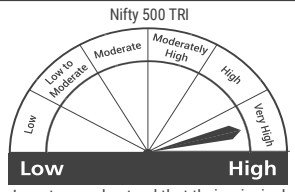
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- Kotak Multicap Fund - Growth, *Name of the Benchmark - Nifty 500 Multicap 50:25:25 TRI, Scheme Inception date is 29/09/2021. Mr. Harsha Upadhyaya, Mr. Devender Singhal & Mr. Abhishek Bisen has been managing the fund since 29/09/2021.
- Kotak Manufacture In India Fund - Growth, *Name of the Benchmark - Nifty India Manufacturing TRI, Scheme Inception date is 22/02/2022. Mr. Harsha Upadhyaya has been managing the fund since 01/10/2023 & Mr. Abhishek Bisen has been managing the fund since 22/02/2022.
- Kotak Emerging Equity Fund - Growth, *Name of the Benchmark - (Tier 1): NIFTY Midcap 150 TRI / (Tier 2): NIFTY Midcap 100 TRI, Scheme Inception date is 30/03/2007. Mr. Harsha Upadhyaya has been managing the fund since 20/10/2023
- Kotak ESG Exclusionary Strategy Fund - Growth, *Name of the Benchmark - Nifty 100 ESG TRI, (Scheme Inception date is 11/12/2020. Mr. Harsha Upadhyaya has been managing the fund since 11/12/2020.
- 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 growth option inception date is 3rd November 2014. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Mr. Harsha Upadhyaya has been managing the fund since 20/10/2023
- 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. Harsha Upadhyaya has been managing the fund since 01/10/2023 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.

* Data as on December 29, 2023

KOTAK ELSS TAX SAVER FUND

(An Open-Ended Equity Linked Saving Scheme with a statutory lock in of 3 years and tax benefits)

Fund Riskometer	Benchmark Riskometer	This product is suitable for investors who are seeking*:
 <p>Kotak ELSS Tax Saver Fund</p> <p>Investors understand that their principal will be at very high risk</p>	 <p>Nifty 500 TRI</p> <p>Investors understand that their principal will be at very high risk</p>	<ul style="list-style-type: none"> Long term capital growth with a 3 year lock in Investment in portfolio of predominantly equity & equity related securities

The above risk-o-meter is based on the scheme portfolio as on 31st December, 2023. An addendum may be issued or updated on the website for new riskometer.

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

www.kotakmf.com | Toll free number : 18003091490



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