

**Fund Report Card**

**Kotak Tax Saver(G)**

**Fund Objective/Mission**

To generate long-term capital appreciation from a diversified portfolio of equity and equity related securities and enable investors to avail the income tax rebate, as permitted from time to time.

**Investment Information**

<b>Scheme</b>	Open ended scheme
<b>Launch Date</b>	23/Nov/2005
<b>Fund Manager</b>	Krishna Sanghvi
<b>Bench Mark</b>	S&P CNX 500
<b>Max.Entry Load(%)</b>	NA
<b>Max.Exit Load(%)</b>	1.00

**Fund Structure**

<b>Total Stocks:</b>	65
<b>Total Sectors:</b>	33
<b>P/E Ratio:</b>	16.97
<b>P/B Ratio:</b>	2.44
<b>Avg. Market Cap (Rs.On(30/Nov/2009))</b>	28617.83

**Fund House Details**

<b>AMC Name:</b>	Kotak Mahindra Asset Management Company Limited
<b>Address:</b>	5 A, 5th Floor, Bakhtawar, 228, Nariman Point Mumbai - 400 021
<b>Website:</b>	www.kotakmutual.com

**5 Years History**

Financial Year	2008-2009	2007-2008	2006-2007	2005-2006	2008-2009
NAV in Rs.(as on 31st March)	9.12	16.34	13.85	13.01	
Net Assets(Rs Crores.) (as on 31st March)	299	420	201	138	
Returns(%)	-43.58	21.92	4.50	30.07	
CNX NIFTY Returns(%)	-36.26	30.30	10.03	64.56	11.87
Category Rank	38/(47)	21/(40)	7/(36)	25/(31)	

\* Latest As on 31/Mar/09

**Quarterly Performance Last % 5Years**

Financial Year	Q1	Q2	Q3	Q4
<b>2009-2010</b>	47.41	18.38		
<b>2008-2009</b>	-17.86	-7.26	-23.45	-4.27
<b>2007-2008</b>	18.90	9.98	29.48	-30.34
<b>2006-2007</b>	-19.46	13.91	19.32	-2.70
<b>2005-2006</b>				24.43

**Financial Details**

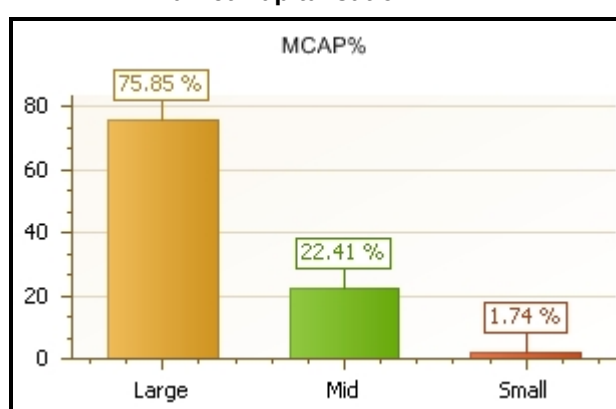
<b>AUM As On (30-Nov-2009)</b>	525.2469
<b>NAV As On (29-Dec-2009)</b>	16.659
<b>Min Investment (in Rs.)</b>	Lumpsum 500 SIP 1000
<b>NAV (52WeekHigh){24-Dec-2009}</b>	16.64
<b>NAV (52WeekLow){09-Mar-2009}</b>	8.04

**Top 10 Companies**

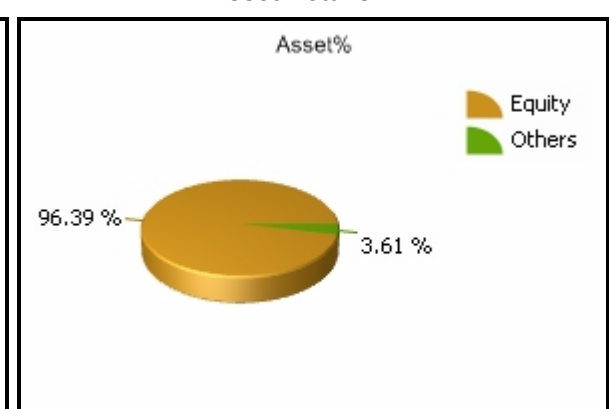
Name	(%)	
CBLO	6.1	↓
Oil & Natural Gas Corpn. Ltd.	4.1	↓
Reliance Industries Ltd.	4.1	↑
Infrastructure Development Finance Company Ltd.	2.7	↑
Voltas Ltd.	2.5	↑
Mahindra & Mahindra Ltd.	2.5	↑
Hindustan Construction Company Ltd.	2.2	↑
Tata Steel Ltd.	2.2	↓
Shree Renuka Sugars Ltd.	2.2	↑
Tata Motors Ltd.	2.2	↓
Dr Reddy'S Laboratories Ltd.	2.2	↑

↑ ↓ ↔ Indicates an increase or decrease or no change in holding since last portfolio. ⊕ Indicates new holding since last portfolio.

**Market Capitalisation**



**Asset Details**



\*LargeCap- >Rs. 5,000 crores; MidCap- between Rs.750 crores to Rs.5,000 crores; SmallCap- <Rs.750 crores.

**SIP Details - Invested Rs 5000 Every Month**

Period	Total Investment (Rs.)	Scheme(Rs )	Benchmark
1Year	60,000	81,463	
3Years	180,000	208,876	
5Years	NA	NA	
10Years	NA	NA	

**Whats In Whats Out(From Pervious Month)**

	Company	Sector
In	9	4
Out	0	1
No Change %age	54	33

**Top 10 SectorWise Holding**

Industry Name	(%)	
Other	10.4	↓
Engineering - Construction	8.5	↓
Bank - Public	7.6	↓
Refineries	7.0	↓
Pharmaceuticals & Drugs	6.4	↓
Oil Exploration	5.8	↓
Bank - Private	5.5	↓
IT - Software	5.4	↓
Steel/Sponge Iron/Pig Iron	3.9	↓
Power Generation/Distribution	3.6	↓

↑ ↓ Indicates an increase or decrease in holding since last portfolio

**Scheme Performance As On (29/Dec/09)**

Period	Returns	B'mark	Rank
3 Months	5.85	5.85	37/(50)
6 Months	20.60	21.23	36/(50)
1 Year	76.75	90.82	25/(44)
3 Years	5.37	9.37	24/(32)
5 Years	NA	NA	NA
Since Inception	13.25	17.11	NA

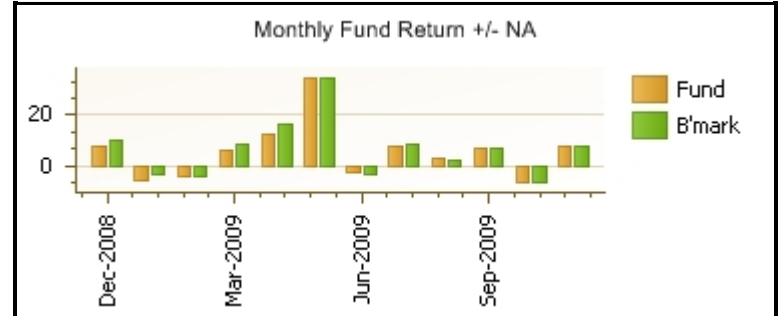
**Volatility Measures**

Fama	-0.04 Std Dev	2.77
Beta	1.18 Sharpe	0.10

**Best/Worst Return**

Period	Best Return		Worst Return	
	Fund(%)	B'mark(%)	Period	Fund(%) B'mark(%)
<b>Month</b> 29/04/09 to 01/06/09	36.42	37.22	12/05/06 to 14/06/06	-37.92 -30.92
<b>Quarter</b> 02/09/08 to 02/12/08	76.81	89.79	02/09/08 to 02/12/08	-41.52 -43.62
<b>Year</b> 02/12/08 to 02/12/09	90.83	108.15	11/01/08 to 13/01/09	-61.77 -60.05

**Fund Performance Vis-a-vis Benchmark**



DISCLAIMER: