

returns are very low. The poor performance can be attributed to the higher allocation for pharmaceuticals in which most Indian companies dominating the MNC.

6. Kotak 30 is a open-ended equity growth scheme is a large cap diversified scheme whose investment mostly on large caps for medium and long term. They followed the strategy of 70-30. It has yielded almost double the return than BSE Sensex and Nifty.
7. Kotak ELSS is a open-ended equity linked savings scheme, this scheme is mainly meant for to avail income tax rebate. The investment strategy is 80-100%.
8. This is open-ended equity growth scheme called Kotak Tech, the investors in this scheme only invest in IT sector, investment strategy between 90-100%.
9. Through my survey I observed Kotak Equity FOF is a multi-manager FOF scheme. In this scheme the investment is not invested in securities or stock. It is directly invested in other schemes of mutual funds. The performance of this scheme is good.
10. Kotak Dynamic FOF is a closed multi managers FOF scheme with a maturity period of 3 years, mainly this scheme allocates assets across the diversified large cap schemes and liquidity schemes in a specific proportion. The performance of the scheme breached bench mark return by 9%.
11. Kotak Income Plus is a open-ended income with investment strategy of 80% to 100% in debt and money market instruments. The performance of the scheme is very good with its returns @ 11.14%.

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