

Invest in gold. Without the hassles.



KOTAK GOLD ETF

What is an ETF?

ETFs are registered investment companies, most of which seek to mirror the return of a particular market index, such as an S&P 500. ETF is a security that tracks an index, a commodity or a basket of assets like an index fund, but trades like a stock on an exchange, thus experiencing price changes through out the day as it is bought and sold.

What is Kotak Gold ETF?

It is an Open-Ended Gold Exchange Traded Fund, which would invest in gold and endeavour to track the spot price of gold. Thus, it may be considered as a means of investing in gold

without taking physical delivery of gold. Each unit of Kotak Gold ETF will approximately be equal to 1 gram of gold at the time of allotment.

What are the benefits of investing in gold?

- Considered as an excellent diversification for your portfolio.
- Extremely liquid.
- Requires no ongoing management like other investments.
- Since producing more gold is far more difficult than issuing new currency, and its value does not rely on any particular government's health, it is used in times of high inflation to protect wealth.

What are the benefits of investing in Kotak Gold ETF?

Benefits	Physical Gold	Commodity Exchange	Kotak Gold ETF
Good control on quality of gold	✗	✓	✓
Low cost of holding	✗	Higher brokerage costs	✓
No risk of theft	✗	✓	✓
Available in small denominations	✓	✓	✓
Don't have to pay wealth tax	✗	✓	✓
Long-term investment	✓	Speculation or trading	✓
Long-term capital gain tax	After 3 years	✗	After 1 year

Apart from the above, you can also trade in the exchange just like any other stock, which provides you with ample liquidity.

How do I invest in Kotak Gold ETF?

Ongoing Basis

Ongoing purchases directly from the Mutual Fund would be restricted to Authorised Participants and Large Investors provided the value of units to be purchased is in Creation Unit size. The value of the "Creation Unit" is 1000 grams of physical gold or in multiples thereof called as the "Portfolio Deposit" and a "Cash Component" which will be exchanged for corresponding number of units. The Portfolio Deposit and Cash Component may change from time to time and will be announced by the Fund on its website. Authorised Participants and Large Investors may buy the units on any business day for the Scheme directly from the Mutual Fund at applicable NAV, and transaction charges, if applicable, by depositing gold or cash, value of which is equal to Creation Unit size. The units would be listed on NSE and / or BSE to provide liquidity through secondary market. All categories of investors may purchase the units through secondary market on any trading day.

Do I need any accounts to trade in Kotak Gold ETF?

You need a (i) Demat account to hold Kotak Gold ETF units and (ii) A trading account with an NSE broker.

What is the Load structure?

Ongoing Basis

Entry Load: Nil.

Exit Load: Nil.

What is the tax treatment for Kotak Gold ETF?

Tax treatment will be similar to that of a debt mutual fund, and therefore, will not attract wealth tax which is the case with physical gold.

What is the investment objective of the Scheme?

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.

Contact Details: **Agra:** 9719222156, **Ahmedabad:** (079) 26574992 / 93, **Amritsar:** 9888265777, **Aurangabad:** 9860288066, **Bangalore:** (080) 66128050 / 51, **Baroda:** 9825404531, **Bhavnagar:** 9825433064, **Bhopal:** 9827059053, **Bhubaneswar:** (0674) 2380616, **Chandigarh:** (0172) 2727598, **Chennai:** (044) 64557686, **Coimbatore:** (0422) 6572165, **Cochin:** (0484) 2333358, **Cuttack:** 9937084567, **Dehradun:** 9719401444, **Goa:** 9850471642, **Guntur:** 9885563131, **Guwahati:** 9435547539, **Hyderabad:** (040) 66682308 / 09, **Indore:** 9826901004, **Jalandhar:** 9888520569, **Jaipur:** 9828510369, **Jamshedpur:** 9934123589, **Kanpur:** 9839900378, **Kolkata:** (033) 22093043, **Lucknow:** 9839874428, **Ludhiana:** 9814818980, **Madurai:** 9894763298, **Mangalore:** (0824) 5283834 / 3835, **Meerut:** 9719459071, **Moradabad:** 9839905663, **Mumbai:** (022) 66384444, **Nagpur:** 9822747585, **Nasik:** 9881468214, **Nellore:** 9885563131, **New Delhi:** (011) 66306900 / 01, **Patna:** 9835453534, **Pune:** (020) 64014800 / 3395, **Raipur:** 9826049267, **Rajkot:** 9825413887, **Ranchi:** 9431415168, **Rourkela:** 9937156370, **Surat:** (0261) 2210596, **Trichy:** 9944055455, **Varanasi:** (0542) 2227309, **Vijayawada:** 9885562454, **Visakhapatnam:** 9885745602. Or visit www.kotakmutual.com

Risk Factors:

Kotak GOLD ETF is an Open-Ended Gold Exchange Traded Fund **Liquidity Window:** All investors including Authorised Participants, Large Investors and other investors may sell their units in the stock exchange(s) on which these units are listed on all the trading days of the stock exchange. Mutual Fund will repurchase units from Authorised Participants and Large Investors on any business day provided the value of units offered for repurchase is not less than creation unit size. **Asset Allocation:** Physical Gold - 90% to 100%; Debt and money market instruments: 0% to 10%. **General Risks:** Mutual Fund investments are subject to market risks and there is no assurance or guarantee that the objectives of the Schemes will be achieved. As with any securities investment, the NAV of the Units issued under the Schemes can go up or down depending on the factors and forces affecting the capital and money markets. Past performance of the Sponsor/AMC/Fund or that of existing Schemes of the Fund does not indicate the future performance of the Schemes. Kotak GOLD ETF is only the name of the scheme and does not in any manner indicate the quality of the Scheme, its future prospects or returns. **Scheme Specific Risks:** The concept of ETFs is relatively new to Indian capital markets. Trading in Gold ETF could therefore be restricted due to which market price may or may not reflect the true NAV of Gold ETF at any point of time. There can be no assurance that an active secondary market will develop or be maintained for the Scheme units. Even though this is an Open-Ended Scheme, investors will have to buy or sell units of the scheme on the stock exchanges where these units are listed for liquidity at the market price, subject to the rules and regulations of the exchange. The units will be issued only in demat form through depositories **Statutory:** Kotak Mahindra Mutual Fund has been established as a trust under the Indian Trusts Act, 1882, by Kotak Mahindra Bank Limited (liability Rs. NIL) with Kotak Mahindra Trustee Company Limited as the Trustee and with Kotak Mahindra Asset Management Company Limited as the Investment Manager. Kotak Mahindra Bank Limited is not liable or responsible for any loss or shortfall resulting from the operations of the Scheme. **Before investing, please read the Offer Document for full understanding of the Scheme and detailed Scheme Specific risk factors.**

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Think Investments. Think Kotak.®