

Debt Funds Ready Reckoner



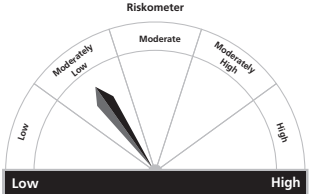
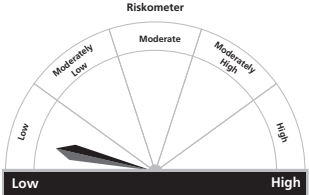
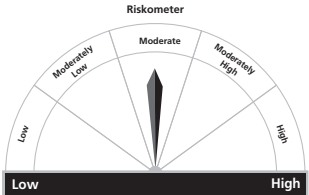
Scheme Name	Current Scheme Positioning	Monthly Avg. AUM (Rs crores)	Current Portfolio Quality**	Ideal Investment Horizon	Key Differentiator	YTM %	Average Maturity (years)	Modified Duration (years)	Macaulay Duration (years)	Exit Load
Kotak Mahindra Liquid Scheme	Liquid	32,483.47	100% AAA	1-15 days	Maturity < 91 days	7.19	0.13	0.13	0.13	Nil
Kotak Money Market Scheme (Erstwhile Kotak Floater Short Term)	Money Market	5,551.38	100% AAA	15 days to 3 months	Maturity < 1 year	8.08	0.32	0.32	0.32	Nil
Kotak Savings (Erstwhile Kotak Treasury Advantage Fund)	Ultra Short Duration	7,078.08	83.98% AAA, 9.39% AA+, 6.63% Below AA+	1-3 Months	Macaulay duration 3-6 months	8.36	0.62	0.56	0.59	Nil
Kotak Low Duration	Low Duration	4,488.84	27.34% AAA, 4.41% AA+, 68.24% Below AA+	1-3 Months	Macaulay duration 6-12 months	9.90	1.15	0.91	0.98	Nil
Kotak Corporate Bond	Corporate Bond	777.76	100% AAA	6 Months and above	80-100% corporate bond exposure in AA+ & above assets	8.73	1.03	0.93	0.99	Nil
Kotak Banking & PSU Debt	Banking and PSU	913.53	55.23% AAA, 14.67% Gilt, 23.38% AA+, 6.71% Below AA+	6 Months and above	Predominantly High quality Banking & PSU assets	8.60	2.70	2.12	2.27	Nil
Kotak Bond Short Term	Short Duration	7,778.27	94.85% AAA, 5.15% Gilt	6 Months and above	Macaulay duration 1-3 years	8.70	1.88	1.60	1.72	Nil
Kotak Credit Risk (Erstwhile Kotak Income Opportunities Fund)	Credit Risk	5,000.14	13.55% AAA, 5.25% AA+, 81.20% Below AA+	1 Year and above	Minimum 65% in below AA+ instruments	10.19	2.93	1.56	1.68	Withdrawal up to 10% of investment amt within 1 yr: Nil, > above limit of withdrawal within 1 year : 1%, After 1 year : Nil.
Kotak Medium Term	Medium Term (Accrual Strategy)	4,253.19	27.73% AAA, 0.38% Gilt, 6.65% AA+, 65.25% Below AA+	2.5 Years and above	Macaulay duration 3-4 years (1-4 years when defensive)	10.05	3.28	2.15	2.34	Withdrawal up to 15% of investment amt within 18 months: Nil, > above limit of withdrawal within 18 months : 2%, After 18 months : Nil.
Kotak Dynamic Bond (Erstwhile Kotak Flexi Debt Fund)	Dynamic	536.37	21.39% AAA, 43.23% Gilt, 15.36% AA+, 20.02% Below AA+	1 Year and above	Dynamic strategy - investment across duration	8.79	4.36	3.21	3.55	Nil
Kotak Bond (Erstwhile Kotak Mahindra Bond Unit Scheme 99)	Medium to Long Duration	1,775.36	40.31% AAA, 44.51% Gilt, 8.01% AA+, 7.18% Below AA+	1 Year and above	Macaulay duration 4-7 years (1-7 years when defensive)	8.46	8.21	5.39	5.68	*Within 3 months: 0.20% After 3 months: NIL
Kotak Mahindra Gilt Unit Scheme 98- Investment Plan	Gilt	441.87	100% Gilt	1 Year and above	Gilt Fund with Dynamic strategy, no cap on duration	7.43	8.55	5.65	5.86	Nil

Details provided are as on December 31st, 2018.

Note: ^UST = Ultra Short Term plan, ^ASTP= Short Term plan. **AAA also includes A1+,A1+(SO), AAA(SO), IND AAA , Net current Assets, CBLO, Term Deposit and Rev repo. For Kotak Gilt Fund: Cash and Cash Equivalent is included under Gilt.

For Liquid schemes (Kotak Liquid Scheme and Kotak Floater Short Term) and Liquid plus schemes (Kotak Treasury Advantage and Kotak Low Duration) T-bill is included in AAA.

* The aforesaid revised exit load structure will be applicable only on a prospective basis of units purchased/SIP/STP registered on or after February 22, 2018.

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
Kotak Money Market Scheme	<ul style="list-style-type: none"> Income over a short term investment horizon Investment in money market securities 	 <p>Investors understand that their principal will be at moderately low risk</p>
Kotak Savings Fund	<ul style="list-style-type: none"> Income over a short term investment horizon Investment in debt & money market securities with portfolio Macaulay duration between 3 months and 6 months 	
Kotak Bond Short Term	<ul style="list-style-type: none"> Income over a medium term investment horizon Investment in debt & money market securities with portfolio Macaulay duration between 1 year and 3 years 	
Kotak Dynamic Bond	<ul style="list-style-type: none"> Income over a medium term investment horizon Investment in debt & money market securities across duration 	
Kotak Corporate Bond Fund	<ul style="list-style-type: none"> Regular Income over short term Income by investing in fixed income securities of varying maturities and predominantly in AA+ and above rated corporate bonds 	
Kotak Credit Risk	<ul style="list-style-type: none"> Income over a medium term investment horizon Investment predominantly in AA and below rated corporate bonds (Excluding AA+ rated corporate bonds) 	
Kotak Banking and PSU Debt Fund	<ul style="list-style-type: none"> Income over a short to medium term investment horizon Investment in debt & money market securities of PSUs, Banks, Public Financial Institutions, Government Securities & Municipal Bonds 	 <p>Investors understand that their principal will be at low risk</p>
Kotak Mahindra Liquid Scheme	<ul style="list-style-type: none"> Income over a short term investment horizon Investment in debt & money market securities 	
Kotak Low Duration	<ul style="list-style-type: none"> Regular Income over short term Income by focusing on low duration securities with portfolio Macaulay duration between 6 months and 12 months 	 <p>Investors understand that their principal will be at moderate risk</p>
Kotak Medium Term Fund	<ul style="list-style-type: none"> Income over a medium term investment horizon Investment in debt, government securities & money market instruments with portfolio Macaulay duration between 3 years and 4 years 	
Kotak Bond	<ul style="list-style-type: none"> Income over a long investment horizon Investment in debt & money market securities with portfolio Macaulay duration between 4 years and 7 years 	
Kotak Mahindra Gilt Unit Scheme 98 - Investment plan	<ul style="list-style-type: none"> Income over a long investment horizon Investments in sovereign securities issued by the Central and/or State Government(s) and / or reverse repos in such securities. 	

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