

# Debt Funds Ready Reckoner

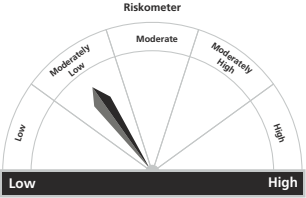
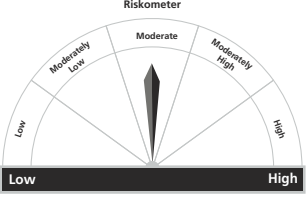
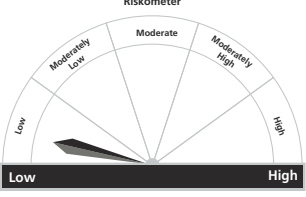


Scheme Name	Current Scheme Positioning	Monthly Avg. AUM (Rs crores)	Current Portfolio Quality**	Ideal Investment Horizon	Key Differentiator	YTM %	Average Maturity (years)	Modified Duration (years)	Exit Load
Kotak Liquid Scheme	Liquid-Conservative	12,335.67	100% AAA	1-15 days	Maturity < 91 days	6.45	0.13	0.13	Nil
Kotak Floater Short Term	Liquid-Aggressive	13,724.59	97.74% AAA 2.26% AA	1-15 days	Maturity < 91 days	6.46	0.13	0.13	Nil
Kotak Treasury Advantage #	UST^--Conservative	7,353.21	85.17% AAA 14.83% AA	1-3 Months	Modified duration < 6 months	7.43	0.48	0.43	Nil
Kotak Low Duration	UST^--Aggressive	6,126.82	45.55% AAA 46.91% AA	1-3 Months	Modified duration between 6 – 12 months	8.29	1.11	0.97	Nil
Kotak Corporate Bond	UST^--Aggressive	980.63	100% AAA	6 Months and above	80-100% corporate bond exposure	7.54	0.77	0.69	Nil
Kotak Banking & PSU Debt	Banking and PSU	1,443.99	57.73% AAA 7.29% Gilt 34.97% AA	6 Months and above	High quality Banking & PSU assets	8.02	2.82	2.20	Nil
Kotak Bond Short Term	STP^^--Conservative	10,142.16	89.79% AAA 10.21% Gilt	6 Months and above	Avg Mat between 1-3 years	7.75	1.80	1.54	Nil
Kotak Income Opportunities	Accrual	5,052.03	23.58% AAA 58.71% AA	1 Year and above	Upto 65% in > 1 yr papers, try to capitalize on mispriced credits	8.91	2.56	2.00	Withdrawal up to 10% of investment amt within 1 yr: Nil Within 1 year : 1%, After 1 year : Nil
Kotak Medium Term	Accrual	4,756.37	29.55% AAA 57% AA 0.31% Gilt	2.5 Years and above	Avg Mat between 3-7 years	8.82	2.97	2.31	Withdrawal up to 15% of investment amt within 1 yr: Nil Within 18 months : 2%, After 18 months : Nil
Kotak Flexi Debt	Dynamic STP	1,295.31	44.42% AAA 39.42% Gilt 16.16% AA	6 Months and above	Dynamic strategy, duration has never gone above 5 years.	7.85	3.38	2.67	Nil
Kotak Bond	Income-Aggressive	2,667.34	26.32% AAA 52.61% Gilt 7.62% AA	1 Year and above	Dynamic strategy, no cap on duration	7.80	8.34	5.38	Nil
Kotak Gilt Investment	Gilt-Aggressive	758.39	100% Gilt	1 Year and above	Dynamic strategy, no cap on duration	7.18	8.60	5.43	Nil

Details provided are as on December 31st, 2017.

Note: ^UST = Ultra Short Term plan, ^^STP= 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. "AA" includes AA,AA+,AA-.

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
Kotak Bond Short Term	<ul style="list-style-type: none"> <li>Income over a medium term horizon</li> <li>Investment in debt &amp; money market securities</li> </ul>	 <p>Investors understand that their principal will be at moderately low risk</p>
Kotak Treasury Advantage Fund	<ul style="list-style-type: none"> <li>Income over a short term investment horizon</li> <li>Investment in debt &amp; money market securities</li> </ul>	
Kotak Flexi Debt	<ul style="list-style-type: none"> <li>Income over a medium term investment horizon</li> <li>Investment in debt &amp; money market securities</li> </ul>	
Kotak Income Opportunities	<ul style="list-style-type: none"> <li>Income over a medium term investment horizon</li> <li>Investment in debt &amp; money market securities</li> </ul>	
Kotak Corporate Bond Fund	<ul style="list-style-type: none"> <li>Regular Income over short term</li> <li>Income by investing in fixed income securities of varying maturities and credit</li> </ul>	
Kotak Banking and PSU Debt Fund	<ul style="list-style-type: none"> <li>Income over a short to medium term investment horizon</li> <li>Investment in debt &amp; money market securities of PSUs, Banks &amp; government securities</li> </ul>	
Kotak Gilt Investment	<ul style="list-style-type: none"> <li>Income over a long investment horizon</li> <li>Investments in sovereign securities issued by the Central and/or State Government(s) and / or reverse repos in such securities.</li> </ul>	 <p>Investors understand that their principal will be at moderate risk</p>
Kotak Bond	<ul style="list-style-type: none"> <li>Income over a long investment horizon</li> <li>Investment in debt &amp; money market securities</li> </ul>	
Kotak Medium Term Fund	<ul style="list-style-type: none"> <li>Income over a medium term investment horizon</li> <li>Investment in debt, government securities &amp; money market instruments with a portfolio weighted average maturity between 3-7 years</li> </ul>	
Kotak Low Duration	<ul style="list-style-type: none"> <li>Regular Income over short term</li> <li>Income by focusing on low duration securities</li> </ul>	 <p>Investors understand that their principal will be at low risk</p>
Kotak Liquid	<ul style="list-style-type: none"> <li>Income over a short term investment horizon</li> <li>Investment in debt &amp; money market securities</li> </ul>	
Kotak Floater Short Term	<ul style="list-style-type: none"> <li>Income over a short term investment horizon</li> <li>Investment in floating rate securities, debt &amp; money market securities</li> </ul>	

\* Investors should consult their financial advisers if in doubt about whether the product is suitable for them  
**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**