

# Debt Funds Ready Reckoner

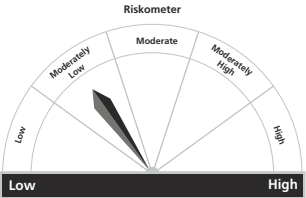
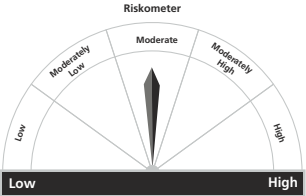


Scheme Name	Current Scheme Positioning	Monthly Avg. AUM (Rs crores)	Current Portfolio Quality**	Ideal Investment Horizon	Key Differentiator	YTM %	Average Maturity (years)	Modified Duration (years)	Exit Load
Kotak Liquid Scheme	Liquid-Conservative	12,972.25	100% AAA	1-15 days	Maturity < 91 days	6.36	0.12	0.12	Nil
Kotak Floater Short Term	Liquid-Aggressive	12,549.83	99.49% AAA 0.52% AA	1-15 days	Maturity < 91 days	6.45	0.12	0.12	Nil
Kotak Treasury Advantage #	UST^--Conservative	8,982.59	87.27% AAA 12.73% AA	1-3 Months	Modified duration < 6 months	6.87	0.62	0.54	Nil
Kotak Low Duration	UST^--Aggressive	5,906.46	40.71% AAA 52.78% AA	1-3 Months	Modified duration between 6 – 12 months	7.76	1.16	0.96	Nil
Kotak Corporate Bond	UST^--Aggressive	1,103.91	100% AAA	6 Months and above	80-100% corporate bond exposure	7.04	1.37	1.15	Nil
Kotak Banking & PSU Debt	Banking and PSU	1,100.77	59.38% AAA, 17.93% Gilt 22.69% AA	6 Months and above	High quality Banking & PSU assets	7.18	2.92	2.26	Nil
Kotak Bond Short Term	STP^^--Conservative	8,390.00	78.34% AAA, 21.63% Gilt 0.03% AA	6 Months and above	Avg Mat between 1-3 years	7.12	2.49	2.01	Nil
Kotak Income Opportunities	Accrual	4,394.07	27.34% AAA 59.14% AA	1 Year and above	Upto 65% in > 1 yr papers, try to capitalize on mispriced credits	8.34	2.59	2.02	Withdrawal up to 10% of investment amt within 1 yr: Nil Within 1 year : 1% , After 1 year : Nil
Kotak Medium Term	Accrual	4,456.34	31.68% AAA, 56.89% AA, 0.35% Gilt	2.5 Years and above	Avg Mat between 3-7 years	8.37	3.45	2.61	Withdrawal up to 15% of investment amt within 1 yr: Nil Within 18 months : 2% , After 18 months : Nil
Kotak Flexi Debt	Dynamic STP	1,136.57	28.62% AAA 69.18% Gilt 2.20% AA	6 Months and above	Dynamic strategy, duration has never gone above 5 years.	7.24	6.57	4.77	Nil
Kotak Bond	Income-Aggressive	3,075.83	25.51% AAA 64.11% Gilt 8.65% AA	1 Year and above	Dynamic strategy, no cap on duration	7.26	11.26	6.69	Nil
Kotak Gilt Investment	Gilt-Aggressive	627.95	100% Gilt	1 Year and above	Dynamic strategy, no cap on duration	6.81	11.45	6.80	Nil

Details provided are as on July 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>	
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.**