

Debt Funds Ready Reckoner

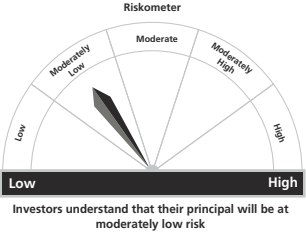
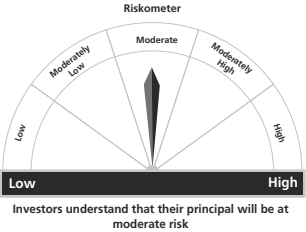
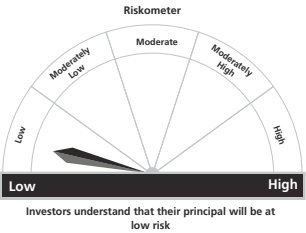


Scheme Name	Current Scheme Positioning	Monthly Avg. AUM (Rs crores)	Current Portfolio Quality**	Ideal Investment Horizon	Key Differentiator	YTM %	Average Maturity (years)	Modified Duration (years)	Exit Load
Kotak Liquid Scheme	Liquid-Conservative	13,859.87	100% AAA	1-15 days	Maturity < 91 days	6.24	0.10	0.10	Nil
Kotak Floater Short Term	Liquid-Aggressive	13,343.48	100% AAA	1-15 days	Maturity < 91 days	6.33	0.14	0.14	Nil
Kotak Treasury Advantage #	UST^--Conservative	8,029.24	80.43% AAA 19.57% AA	1-3 Months	Modified duration < 6 months	7.09	0.67	0.59	Nil
Kotak Low Duration	UST^--Aggressive	5,864.27	29.54% AAA 64.54% AA	1-3 Months	Modified duration between 6 – 12 months	7.98	1.25	1.07	Nil
Kotak Corporate Bond	UST^--Aggressive	1,040.49	100% AAA	6 Months and above	80-100% corporate bond exposure	7.05	1.32	1.13	Nil
Kotak Banking & PSU Debt	Banking and PSU	1,377.69	59.26% AAA, 14.31% Gilt 26.42% AA	6 Months and above	High quality Banking & PSU assets	7.32	2.71	2.19	Nil
Kotak Bond Short Term	STP^^--Conservative	9,120.61	85.42% AAA, 14.58% Gilt	6 Months and above	Avg Mat between 1-3 years	7.25	2.34	1.97	Nil
Kotak Income Opportunities	Accrual	4,699.98	28.45% AAA 58.88% AA	1 Year and above	Upto 65% in > 1 yr papers, try to capitalize on mispriced credits	8.39	2.40	1.88	Withdrawal up to 10% of investment amt within 1 yr: Nil Within 1 year : 1%, After 1 year : Nil
Kotak Medium Term	Accrual	4,601.74	35.55% AAA, 53.65% AA, 0.33% Gilt	2.5 Years and above	Avg Mat between 3-7 years	8.45	3.09	2.40	Withdrawal up to 15% of investment amt within 1 yr: Nil Within 18 months : 2%, After 18 months : Nil
Kotak Flexi Debt	Dynamic STP	1,537.19	53.26% AAA 33.08% Gilt 13.66% AA	6 Months and above	Dynamic strategy, duration has never gone above 5 years.	7.62	4.67	3.59	Nil
Kotak Bond	Income-Aggressive	3,123.72	29.59% AAA 60.05% Gilt 7.94% AA	1 Year and above	Dynamic strategy, no cap on duration	7.29	9.48	5.90	Nil
Kotak Gilt Investment	Gilt-Aggressive	770.24	100% Gilt	1 Year and above	Dynamic strategy, no cap on duration	6.76	10.35	6.30	Nil

Details provided are as on September 30th, 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"> Income over a medium term horizon Investment in debt & money market securities 	
Kotak Treasury Advantage Fund	<ul style="list-style-type: none"> Income over a short term investment horizon Investment in debt & money market securities 	
Kotak Flexi Debt	<ul style="list-style-type: none"> Income over a medium term investment horizon Investment in debt & money market securities 	
Kotak Income Opportunities	<ul style="list-style-type: none"> Income over a medium term investment horizon Investment in debt & money market securities 	
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 credit 	
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 & government securities 	
Kotak Gilt Investment	<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. 	
Kotak Bond	<ul style="list-style-type: none"> Income over a long investment horizon Investment in debt & money market securities 	
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 a portfolio weighted average maturity between 3-7 years 	
Kotak Low Duration	<ul style="list-style-type: none"> Regular Income over short term Income by focusing on low duration securities 	
Kotak Liquid	<ul style="list-style-type: none"> Income over a short term investment horizon Investment in debt & money market securities 	
Kotak Floater Short Term	<ul style="list-style-type: none"> Income over a short term investment horizon Investment in floating rate securities, debt & money market securities 	
		

* 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.