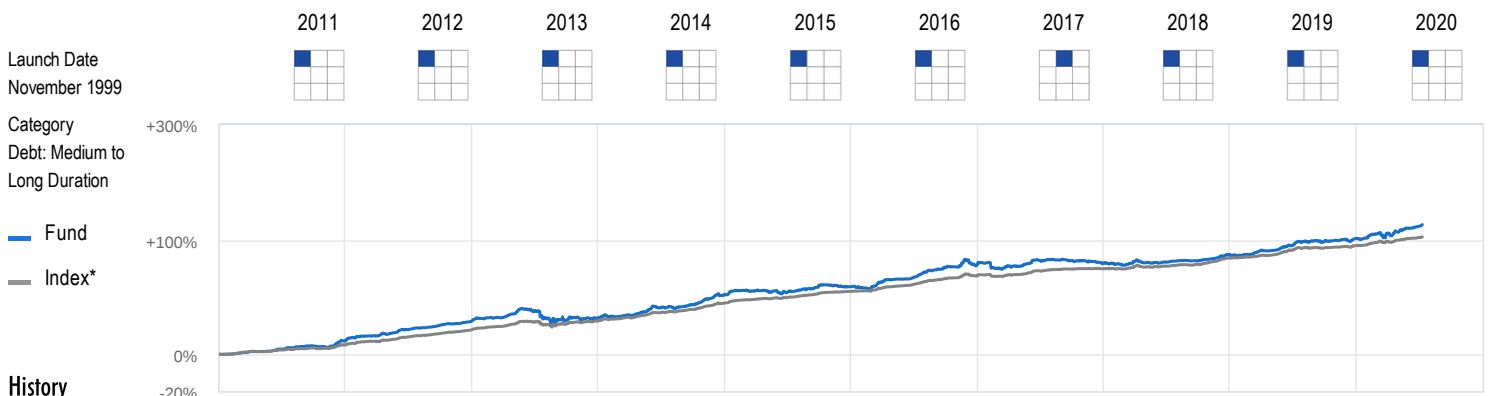


Kotak Bond Fund - Regular Plan - Regular

★★★



History

| Rating | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|---------|
| Rating | ★★ | ★★★ | ★ | ★★ | ★ | ★ | ★★ | ★★★ | ★★★ | ★★★ |
| Nav(₹) | 29.38 | 33.18 | 33.87 | 39.00 | 40.79 | 46.63 | 47.05 | 49.47 | 54.57 | 59.4250 |
| Quartile Ranking | 3 | 1 | 4 | 2 | 4 | 1 | 4 | 2 | 2 | |
| Total Return(%) | 8.28 | 12.86 | 2.10 | 15.13 | 4.60 | 14.32 | 0.89 | 5.13 | 10.31 | 8.89 |
| Index* | 5.73 | 9.64 | 5.60 | 11.39 | 7.15 | 9.94 | 4.31 | 6.77 | 7.69 | 5.50 |
| Rank (Funds/Category) | 16/24 | 1/17 | 17/17 | 5/16 | 14/17 | 4/17 | 17/17 | 6/15 | 6/14 | 4/14 |
| Net Assets (₹Cr) | 64 | 3,836 | 5,389 | 4,003 | 5,054 | 3,453 | 2,632 | 1,779 | 1,842 | 1,453 |

Suitability

Medium to Long Duration debt funds invest in bonds maturing in 4 to 7 years' time. They aim to earn slightly better returns than inflation and bank fixed deposits of a similar duration. The risk of incurring a loss in these funds over the said time frame is low, but they do not guarantee returns or safety of capital.

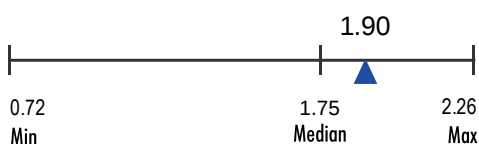
We believe that Aggressive Hybrid funds or Large Cap Equity funds, which invest predominantly in shares, are more suitable alternatives for an investment horizon of 5 years or more because of their ability to earn much higher returns. They witness more severe ups and downs than Medium to Long Duration funds but the possibility of incurring a loss is substantially reduced if you invest for 5 years and above.

Taxability of earnings:

Capital gains: If the mutual fund units are sold after 3 years from the date of investment, gains are taxed at the rate of 20% after providing the benefit of inflation indexation. If the mutual fund units are sold within 3 years from the date of investment, entire amount of gain is added to the investors' income and taxed according to the applicable slab rate. No tax is to be paid as long as you continue to hold the units.

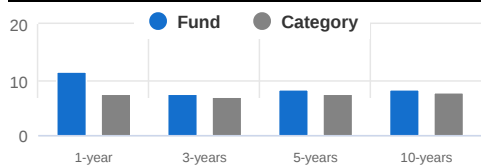
Dividends: Dividends paid by the mutual fund scheme are taxed at the rate of 25% (effectively 29.12%, including surcharge and cess). This is known as Dividend Distribution Tax (DDT). Though the investor does not pay this tax directly, it is deducted from the dividend income before passing on to the investor.

Expense Ratio (%)

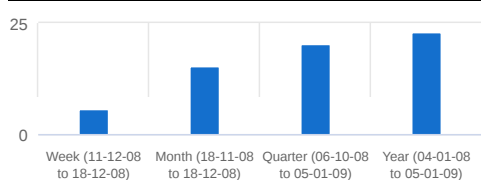


All data as on 10-Jul-2020

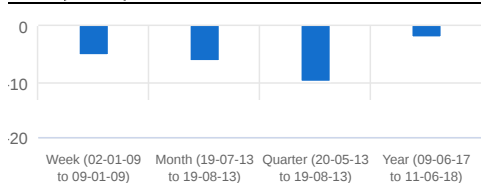
Trailing Returns (%)



Best (Period)



Worst (Period)



Risk Measures

| | Fund | Index* | Cat Avg |
|--------------------|------|--------|---------|
| Standard Deviation | 3.44 | 1.95 | 3.47 |
| Sharpe Ratio | 0.48 | 0.74 | 0.42 |

Investment Information

| | |
|------------------|---|
| AMC: | Kotak Mahindra Asset Management Company Ltd |
| Website: | http://www.kotakmutual.com |
| Registrar: | Computer Age Management Ser... |
| Min Inv (₹): | 5,000 |
| Min SIP Inv (₹): | 1,000 |
| Exit Load: | 0.2% for redemption within 90 days |
| Nav | |
| Growth: | 59.4250 |
| Dividend Yearly: | 36.4077 |

Portfolio Characteristics

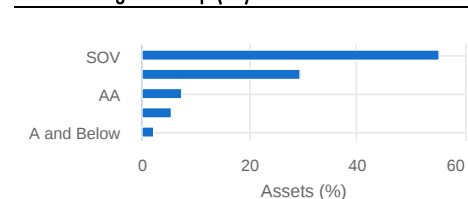
| | |
|-----------------------------|-------|
| Number of Securities | 22 |
| Average Maturity (yrs) | 10.95 |
| Avg Maturity 52W High (yrs) | 10.95 |
| Avg Maturity 52W Low (yrs) | 6.60 |
| Avg Credit Rating | AAA |



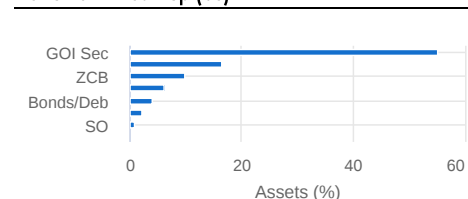
Top Holdings (%)

| Company | Instrument | Assets |
|-------------------------------|---------------------------|--------|
| 6.19% GOI 16/09/2034 | GOI Securities | 19.00 |
| 5.79% GOI 2030 | GOI Securities | 14.67 |
| 7.57% GOI 17/06/2033 | GOI Securities | 14.05 |
| 7.55% REC 2030 | Debenture | 8.11 |
| 7.18% Canara Bank 2030 | Zero Coupon Bonds | 7.68 |
| 7.26% GOI 14/01/2029 | GOI Securities | 6.82 |
| 7.68% Power Finance Corp. ... | Non Convertible Debent... | 4.26 |
| 6.90% IRFC 2035 | Debenture | 3.50 |
| Muthoot Finance 19/04/2023 | Bonds/Debentures | 2.08 |
| Bahadur Chand Investments ... | Zero Coupon Bonds | 2.07 |

Credit Rating Break-up (%)



Instrument Break-up (%)



*VR Bond