Fund Portfolio Analysis Report

Individual Fund Deep Dive

Fund Overview

KOTAK Corporate Bond Fund - Portfolio Analysis

Portfolio Summary: - **Total Holdings:** 122 - **Portfolio Value:** 1,713,300 Lacs - **Weighted Average Yield:** 6.88% - **Analysis Date:** 2025-09-07

Top Holdings Analysis

Top 10 Holdings by Value

#	Instrument	Market Value	% NAV	Yie
1	Central Government - 2033(^)	154,759	8.69%	6.5
2	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	62,054	3.48%	6.6
3	Central Government - 2034(^)	50,102	2.81%	6.3
4	Central Government - 2034(^)	46,001	2.58%	6.5
5	BAJAJ FINANCE LTD.**	44,540	2.50%	7.4
6	Central Government - 2054(^)	40,300	2.26%	7.1
7	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA**	35,711	2.01%	6.7
8	Power Finance Corporation Ltd.**	35,638	2.00%	6.9
9	Power Finance Corporation Ltd.**	33,067	1.86%	6.6
10	JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group) **	31,939	1.79%	6.5

Holdings Concentration

Top 15 Holdings - KOTAK Corporate Bond Fund

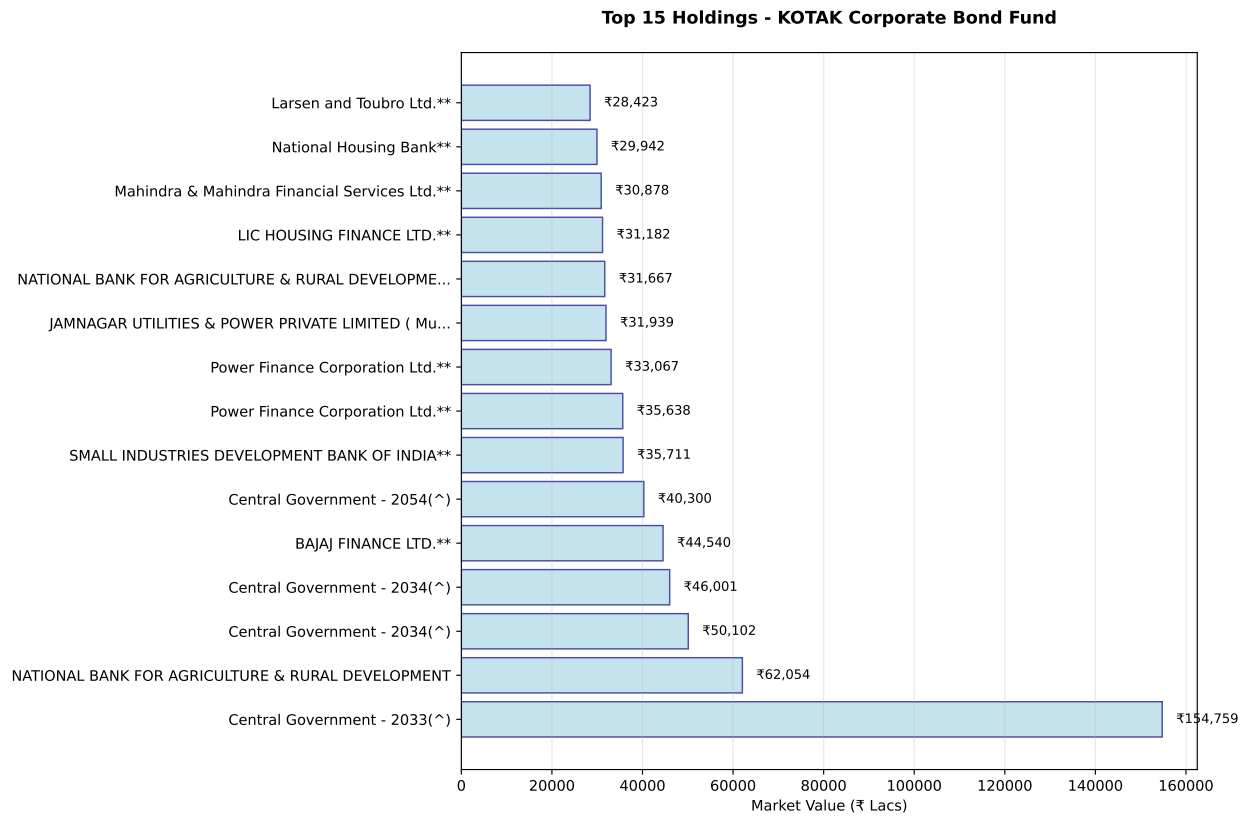| Holding	Market Value (₹ Lacs)
Larsen and Toubro Ltd.**	₹28,423
National Housing Bank**	₹29,942
Mahindra & Mahindra Financial Services Ltd.**	₹30,878
LIC HOUSING FINANCE LTD.**	₹31,182
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPME...	₹31,667
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mu...	₹31,939
Power Finance Corporation Ltd.**	₹33,067
Power Finance Corporation Ltd.**	₹35,638
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA**	₹35,711
Central Government - 2054(^)	₹40,300
BAJAJ FINANCE LTD.**	₹44,540
Central Government - 2034(^)	₹46,001
Central Government - 2034(^)	₹50,102
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	₹62,054
Central Government - 2033(^)	₹154,759

Figure 1: Portfolio Concentration - Top 15 Holdings

Credit Rating Analysis

Rating Distribution
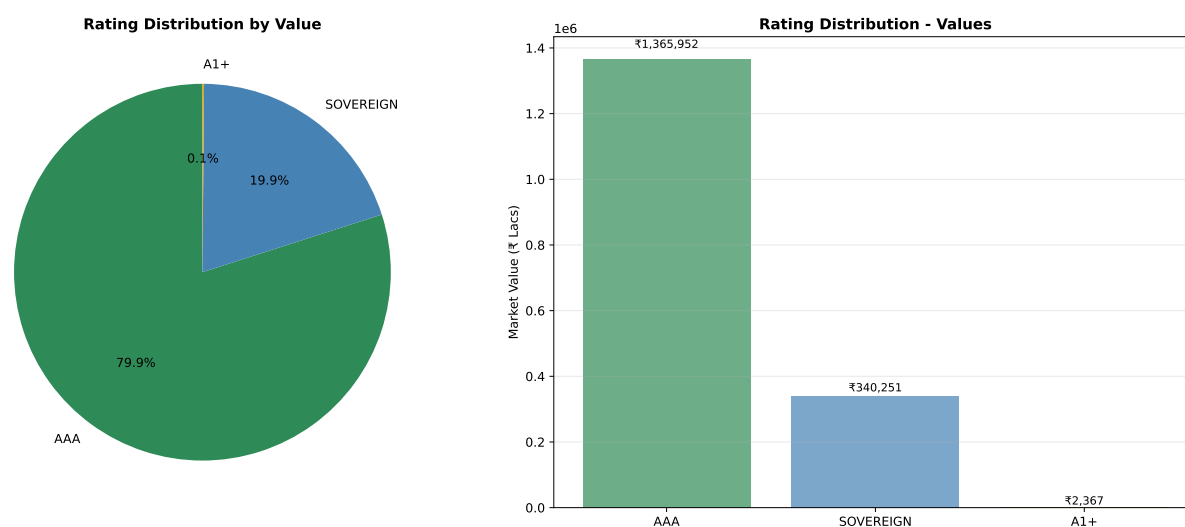
Figure 2: Credit Rating Distribution

Rating Summary

Rating	Holdings Count	Market Value	NAV %
A1+	1	2,367	0.1%
AAA	108	1,365,952	76.7%
SOVEREIGN	12	340,251	19.1%

Issuer Analysis

Top Issuers in Portfolio
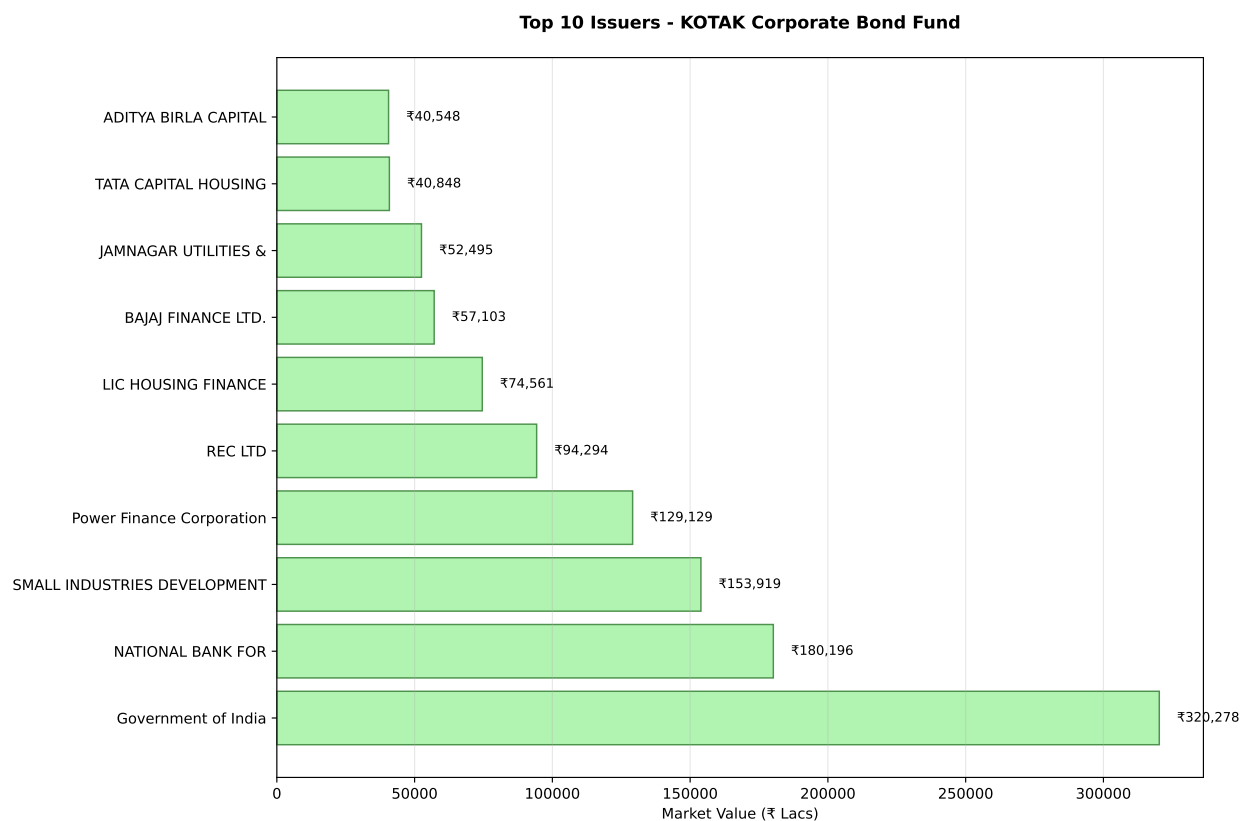
Figure 3: Top 10 Issuers by Exposure

Issuer Concentration Table

Issuer	Holdings	Market Value	% to NAV
Government of India	8	320,278	17.97%
NATIONAL BANK FOR	6	180,196	10.12%
SMALL INDUSTRIES DEVELOPMENT	10	153,919	8.65%
Power Finance Corporation	5	129,129	7.25%
REC LTD	10	94,294	5.30%
LIC HOUSING FINANCE	5	74,561	4.19%
BAJAJ FINANCE LTD.	2	57,103	3.21%
JAMNAGAR UTILITIES &	2	52,495	2.94%
TATA CAPITAL HOUSING	5	40,848	2.31%
ADITYA BIRLA CAPITAL	3	40,548	2.28%
EMBASSY OFFICE PARKS	3	38,411	2.15%
National Housing Bank	3	37,078	2.08%
Mahindra & Mahindra	2	36,974	2.07%
HDFC BANK LTD.	4	36,070	2.03%
Larsen and Toubro	1	28,423	1.60%

Yield Analysis

Yield Distribution
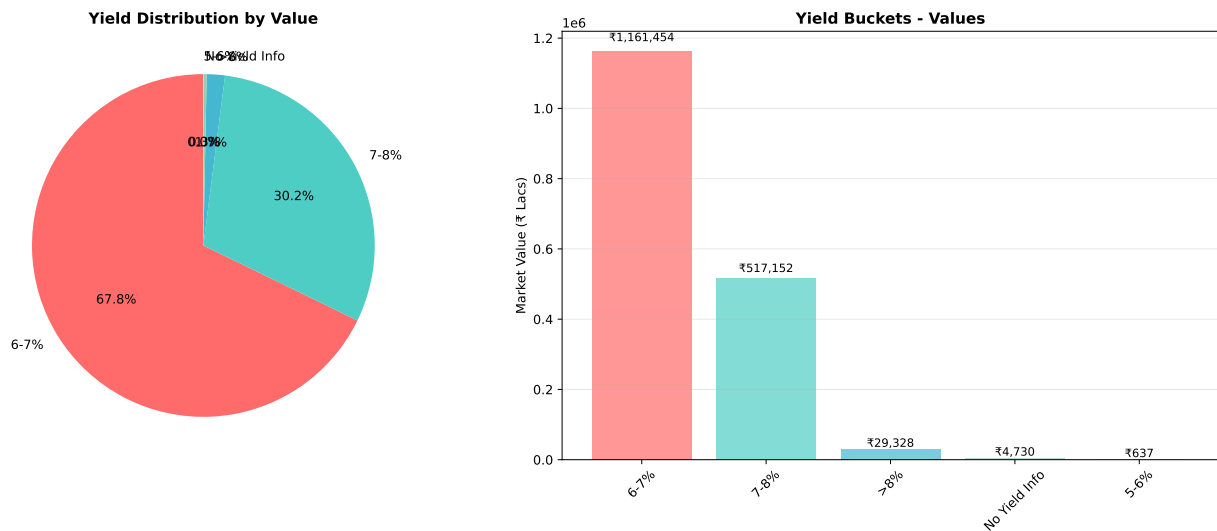
Figure 4: Yield Bucket Distribution

Yield Summary

Yield Bucket	Holdings	Market Value	% to NAV
5-6%	2	637	0.0%
6-7%	67	1,161,454	65.2%
7-8%	41	517,152	29.0%
>8%	11	29,328	1.7%
No Yield Info	1	4,730	0.3%

Maturity Analysis

No detailed maturity information available for this fund

Maturity data is limited in the current dataset. Where available, it will be displayed above.

Fund Performance Metrics

Key Performance Indicators

Metric	Value
Total Portfolio Value	1,713,300 Lacs

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        Number of Holdings              122
   Weighted Average Yield             6.88%
       AAA Rated Holdings             79.7%
Top 10 Holdings Concentration         30.0%
     Average Holding Size       14043 Lacs
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Risk Assessment

Portfolio Risk Indicators

Credit Risk: - Credit quality is maintained through focus on high-rated instruments - Rating distribution shows concentration in {python f"AAA rated holdings" if len(aaa_holdings) > 0 else "top-rated securities"}

Concentration Risk: - Top 10 holdings represent {python f"{top_10_value:.1f}%" if 'top_10_value' in locals() else "a significant portion"} of the portfolio - Issuer diversification across {python len(fund_issuers)} different entities

Interest Rate Risk: - Portfolio maturity profile {python "shows balanced distribution across time buckets" if len(fund_maturity) > 0 and len(fund_maturity[fund_maturity['Maturity_Bucket'] != 'No Maturity Info']) > 0 else "requires further maturity data for complete assessment"}

Yield Characteristics: - Weighted average yield of {python f"{avg_yield:.2f}%"} indicates current income generation potential - Yield distribution across buckets shows portfolio positioning

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Fund Analysis Generated: {python pd.Timestamp.now().strftime('%Y-%m-%d %H:%M:%S')}

Portfolio Data as of Analysis Date | Total Holdings: {python total_holdings} | Total Value: {python f"{total_value:,.0f}"} Lacs