

Portfolio of Kotak Gilt Savings as on 31st December 2011		
Issuer/Instrument	Industry/Rating	% to Net Assets
Government Dated Securities		
9.15% Central Government	SOV	16.93%
Government Dated Securities - Total		16.93%
Collateral Borrowing & Lending obligation		40.92%
Net Current Assets/(Liabilities)		42.15%
Grand Total		100%
Average Maturity of the portfolio based on total maturity of fixed rate and		
immediate reset date of floating rate instruments : 2.18 years		