

KOTAK CRISIL-IBX FINANCIAL SERVICES 9 TO 12 MONTHS DEBT INDEX FUND

An open-ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 9 - 12 Months Debt Index.
A relatively low interest rate risk and relatively low credit risk

Investment Objective: The investment objective of the scheme is to generate returns that are commensurate (before fees and expenses) with the performance of CRISILIBX Financial Services 9 - 12 Months Debt Index that seeks to track the performance of Commercial Papers (CPs), Certificates of Deposits (CDs) & corporate bond securities maturing within 9 to 12 months from the date of inclusion in the index. However, there can be no assurance that the investment objective of the Scheme will be achieved

Fund Manager:	Mr. Manu Sharma
AAUM:	₹1,139.01 crs
AUM:	₹1,100.53 crs
Benchmark:	CRISIL-IBX Financial Services 9 - 12 Months Debt Index
Allotment Date:	September 24, 2025
Folio Count:	1,955

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.3290	₹10.3414
IDCW	₹10.3269	₹10.3416

(as on April 30, 2026)

Debt Quant

Average Maturity	0.81 yrs
Modified Duration	0.79 yrs
Macaulay Duration	0.81 yrs
Annualised YTM*	7.27%
Tracking Error	0.19%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**

Regular Plan: 0.32%

Direct Plan: 0.12%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum Capital Withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil.

Data as on 30th April, 2026 unless otherwise specified.

Folio Count data as on 31st March 2026.

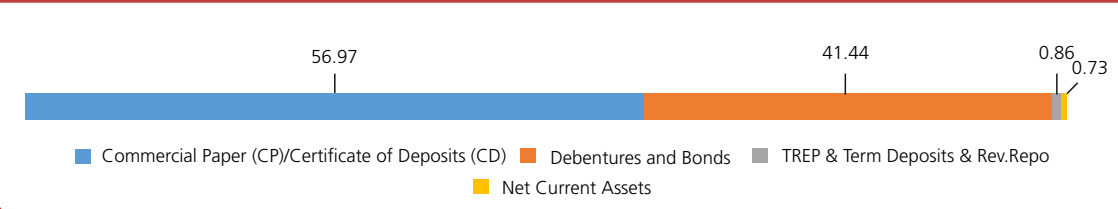
PRC Matrix

Credit Risk → Interest Rate Risk ↓	Potential Risk Class		
	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low	A-I		
Moderate			
Relatively High			

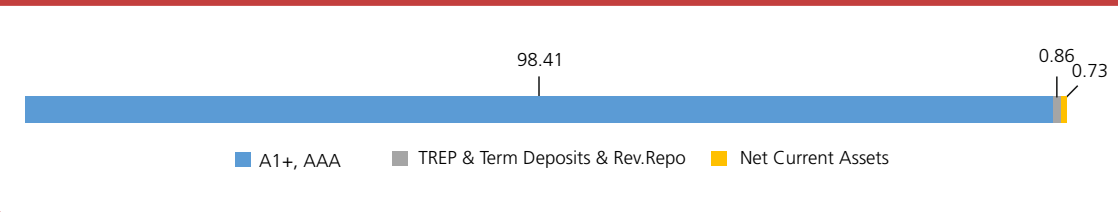
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
REC LTD	CRISIL AAA	9.11
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	9.11
Power Finance Corporation Ltd.	CRISIL AAA	2.73
Public Sector Undertakings - Total		20.95
Corporate Debt/Financial Institutions		
LIC HOUSING FINANCE LTD.	CRISIL AAA	10.46
TATA CAPITAL LTD.	ICRA AAA	4.57
HDFC BANK LTD.	CRISIL AAA	2.73
TOYOTA FINANCIAL SERVICES INDIA LTD.	ICRA AAA	2.28
Kotak Mahindra Prime Ltd.	CRISIL AAA	0.45
Corporate Debt/Financial Institutions - Total		20.49
Money Market Instruments		
Commercial Paper(CP)/Certificate of Deposits(CD)		
Public Sector Undertakings		
PUNJAB NATIONAL BANK	CARE A1+	8.56
BANK OF BARODA	FITCH A1+	8.56
CANARA BANK	ICRA A1+	8.56
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CARE A1+	4.29
CANARA BANK	CRISIL A1+	2.14
UNION BANK OF INDIA	FITCH A1+	0.45
INDIAN BANK	CRISIL A1+	0.45
Public Sector Undertakings - Total		33.01
Corporate Debt/Financial Institutions		
BAJAJ HOUSING FINANCE LTD.	CRISIL A1+	8.55
TATA CAPITAL LTD.	CRISIL A1+	8.54
HDFC BANK LTD.	CARE A1+	6.42
AXIS BANK LTD.	CRISIL A1+	0.45
Corporate Debt/Financial Institutions - Total		23.96
Triparty Repo		0.86
Net Current Assets/(Liabilities)		0.73
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income generated from exposure to shorter-term maturities on the yield curve. An open-ended Constant Maturity Index Fund tracking CRISIL-IBX Financial Services 9 - 12 Months Debt Index. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Low to Moderate</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Low to Moderate</p> <p>CRISIL-IBX Financial Services 9 - 12 Months Debt Index</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

**Total Expense Ratio includes applicable GST.

Scheme Performances as on April 30, 2026 (unless otherwise specified)

Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund

	Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund	CRISIL-IBX Financial Services 9 - 12 Months Debt Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund	CRISIL-IBX Financial Services 9 - 12 Months Debt Index #	CRISIL 10 Year Gilt Index ##
Since Inception	5.51%	5.83%	-0.32%	-0.85%	10,329	10,348	9,949
Last 6 Months	5.27%	5.64%	-0.37%	-1.08%	10,261	10,280	9,947

Scheme Inception date is 24/09/2025. Mr. Manu Sharma have been managing the fund since 24/09/2025. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

ABOUT OUR FUND MANAGERS - REGULAR PLAN



Name: Mr. Manu Sharma

Mr. Manu Sharma manages 6 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Savings Fund (Aug. 13, '04), Kotak Money Market Fund (Jul. 14, '03), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Floating Rate Fund (May. 14, '19), Kotak Crisil IBX financial services 3 to 6 months Debt Index Fund (Mar. 05, '25), Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund (Sep. 24, '25) & All Kotak Fixed Maturity Plans.

Business Experience

Mr. Manu Sharma has over 17 years of experience in the fields of Fixed Income Fund Management, Operations, Finance Audit and Taxation. He joined Kotak AMC from Deskera Systems in September 2019 and was based out of Bangalore/Singapore for one year. Prior to it Mr. Manu was with Kotak AMC since September 2006 to June 2018 and has handled major assignments like the Fund Management, Operations and Finance for the KotakAMC.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Money Market Fund	6.29	5.98	7.24	6.98	6.31	6.18
	Kotak Savings Fund	6.09	6.48	6.79	7.23	5.87	6.29
	Kotak Floating Rate Fund	5.96	4.79	7.46	6.76	6.37	5.78
Bottom 3	Kotak FMP Series 305 - (1200D)	5.66	3.53	6.77	6.52	NA	NA
	Kotak Corporate Bond Fund	4.59	4.31	7.03	6.56	6.05	5.63
	Kotak FMP Series 304 - (3119D)	2.74	-3.06	7.60	5.09	NA	NA

Kotak Money Market Fund - Growth, *Name of the Benchmark - CRISIL Money Market A-I Index, Scheme Inception date is 14/07/2003. Mr. Deepak Agrawal has been managing the fund since 01/11/2006 & Mr. Manu Sharma has been managing the fund since 01/11/2022.
 Kotak Savings Fund - Growth *Name of the Benchmark - Nifty Ultra Short Duration Debt Index A-I, Scheme Inception date is 13/08/2004. Mr. Deepak Agrawal has been managing the fund since 01/04/2008 & Mr. Manu Sharma has been managing the fund since 01/11/2022.
 Kotak Floating Rate Fund - Growth, *Name of the Benchmark - NIFTY Short Duration Debt Index A-II, Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019 & Mr. Manu Sharma has been managing the fund since 01/11/2022.
 Kotak FMP Series 305 - (1200D) - Growth, *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 19/01/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 19/01/2023.
 Kotak Corporate Bond Fund - Growth, *Name of the Benchmark - Nifty Corporate Bond Index A-II, Scheme Inception date is 21/09/2007. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022.
 Kotak FMP Series 304 - (3119D) - Growth *Name of the Benchmark - NIFTY Long Duration Debt Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.

Scheme Performances as on April 30, 2026 (unless otherwise specified)

Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund

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Last 6 Months	5.48%	5.64%	-0.16%	-1.08%	10,272	10,280	9,947

Scheme Inception date is 24/09/2025. Mr. Manu Sharma have been managing the fund since 24/09/2025. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

ABOUT OUR FUND MANAGERS - DIRECT PLAN



Name: Mr. Manu Sharma

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Kotak Savings Fund (Aug. 13, '04), Kotak Money Market Fund (Jul. 14, '03), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Floating Rate Fund (May. 14, '19), Kotak Crisil IBX financial services 3 to 6 months Debt Index Fund (Mar. 05, '25), Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund (Sep. 24, '25) & All Kotak Fixed Maturity Plans.

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Top 3	Kotak Savings Fund	6.58	6.48	7.27	7.23	6.33	6.29
	Kotak Money Market Fund	6.45	5.98	7.38	6.98	6.43	6.18
	Kotak Floating Rate Fund	6.38	4.79	7.89	6.76	6.80	5.78
Bottom 3	Kotak FMP Series 305 - (1200D)	5.82	3.53	6.93	6.52	NA	NA
	Kotak Corporate Bond Fund	4.94	4.31	7.38	6.56	6.41	5.63
	Kotak FMP Series 304 - (3119D)	2.77	-3.06	7.63	5.09	NA	NA

Kotak Savings Fund - Growth, *Name of the Benchmark - Nifty Ultra Short Duration Debt Index A-I, Scheme Inception date is 13/08/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/04/2008 & Mr. Manu Sharma has been managing the fund since 01/11/2022.
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 Kotak FMP Series 304 - (3119D) - Direct Plan - Growth *Name of the Benchmark - NIFTY Long Duration Debt Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.

DISCLAIMERS

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

*The rating indicates highest degree of safety regarding timely receipt of payments from the investments that the Scheme has made. The ratings should, however, not be construed as an indication of expected returns, prospective performance of the Mutual Fund Scheme, NAV or of volatility in its returns.

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The outlook provided is only a subjective understanding of an uncertain market phenomena, which may or may not occur, and may also not have any effect on the performance of the scheme, clement or otherwise. This outlook should not be construed as a reason for investment into the scheme based on prospect of future performance, which may not accrue as anticipated by the statement.

Disclaimer on Scheme Performance(s):

Past Performance may or may not be sustained in future.

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