

# KOTAK BOND FUND

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. A relatively high interest rate risk and moderate credit risk.

**Investment Objective:** The investment objective of the Scheme is to create a portfolio of debt instruments such as bonds, debentures, Government Securities and money market instruments, including repos in permitted securities of different maturities, so as to spread the risk across different kinds of issuers in the debt markets. There is no assurance that the investment objective of the Scheme will be achieved.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

**Fund Manager\*:** Mr. Abhishek Bisen

**AAUM:** ₹2,055.37 crs

**AUM:** ₹2,064.46 crs

**Benchmark:** CRISIL Medium to Long Duration Debt A-III Index

**Allotment Date:** November 25, 1999

**Folio Count:** 5,398

## Minimum Investment Amount

## Initial & Additional Investment

- ₹100 and any amount thereafter

## Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

## Ideal Investments Horizon

- 2-3 years

## Net Asset Value (NAV)

	Regular	Direct
Growth	₹77.7310	₹87.7032
IDCW	₹47.6234	₹29.1904

(as on December 31, 2025)

## Debt Quant & Ratios

Average Maturity	12.02 yrs
Modified Duration	5.97 yrs
Macaulay Duration	6.20 yrs
Annualised YTM*	6.96%
Standard Deviation	3.11%

\*In case of semi annual YTM, it will be annualized. Source: ICRA MFI Explorer.

## Total Expense Ratio\*\*

Regular Plan:	1.65%
Direct Plan:	0.69%

## Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

## IDCW Frequency

At discretion of trustees

## Load Structure

**Entry Load:** Nil. (applicable for all plans)

**Exit Load:** Nil. (applicable for all plans)

**Data as on 31st December, 2025 unless otherwise specified.**

**Folio Count data as on 30th November 2025.**

PRC Matrix

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

Relatively Low			
Moderate			
Relatively High		B-III	

\* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

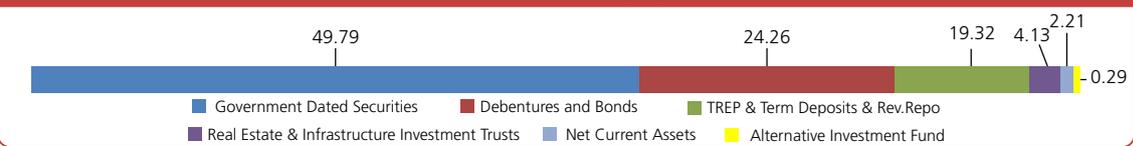
Scheme Inception: - November 25, 1999. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. \*All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

\*\*Total Expense Ratio includes applicable GST.

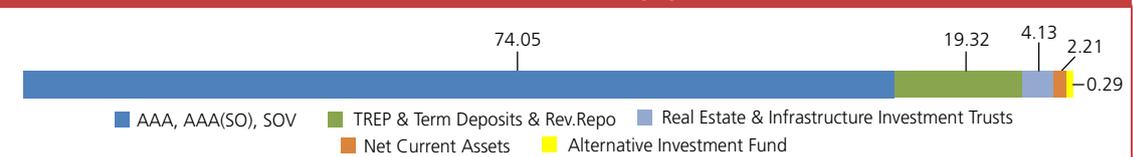
## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets		
<b>Debt Instruments</b>							
<b>Debentures and Bonds</b>							
<b>Government Dated Securities</b>							
7.09%	Central Government	SOV	13.00	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	2.15	
6.98%	Gujarat State Govt-Gujarat	SOV	4.56	REC LTD	CRISIL AAA	1.99	
7.34%	Central Government	SOV	4.01	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	1.21	
7.52%	Bihar State Govt-Bihar	SOV	3.86	INDIAN RAILWAY FINANCE CORPORATION LTD.	CRISIL AAA	0.33	
7.45%	Bihar State Govt-Bihar	SOV	3.86	National Housing Bank	CRISIL AAA	0.17	
7.19%	Tamil Nadu State Govt-Tamil Nadu	SOV	3.37	<b>Public Sector Undertakings - Total</b>		<b>15.54</b>	
6.90%	Central Government	SOV	3.35	<b>Corporate Debt/Financial Institutions</b>			
7.30%	Central Government	SOV	3.24	PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030			
6.90%	Bihar State Govt-Bihar	SOV	3.01	(SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	3.65	
7.14%	Karnataka State Govt-Karnataka	SOV	1.21	PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029			
6.88%	Bihar State Govt-Bihar	SOV	1.16	(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	3.65	
7.63%	Maharashtra State Govt-Maharashtra	SOV	0.98	Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	1.22	
GS CG 15/10/2036 - (STRIPS)	SOV	0.70	BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	0.10		
GS CG 15/04/2037 - (STRIPS)	SOV	0.67	LIC HOUSING FINANCE LTD.	CRISIL AAA	0.10		
GS CG 22/04/2038 - (STRIPS)	SOV	0.63	<b>Corporate Debt/Financial Institutions - Total</b>		<b>8.72</b>		
GS CG 15/04/2036 - (STRIPS)	SOV	0.37	<b>Triparty Repo</b>		<b>18.28</b>		
GS CG 15/04/2043 - (STRIPS)	SOV	0.35	<b>Alternative Investment Fund</b>				
GS CG 15/10/2043 - (STRIPS)	SOV	0.33	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.29		
8.31%	Telangana State Govt-Telangana	SOV	0.24	<b>Alternative Investment Fund - Total</b>		<b>0.29</b>	
GS CG 25/11/2035 - (STRIPS)	SOV	0.14	<b>Real Estate &amp; Infrastructure Investment Trusts</b>				
GS CG 25/11/2036 - (STRIPS)	SOV	0.13	CAPITAL INFRA TRUST INVIT	Construction	3.77		
GS CG 25/11/2037 - (STRIPS)	SOV	0.12	INDUS INFRA TRUST	Transport Infrastructure	0.36		
GS CG 25/05/2039 - (STRIPS)	SOV	0.11	<b>Real Estate &amp; Infrastructure Investment Trusts - Total</b>		<b>4.13</b>		
6.58%	Gujarat State Govt-Gujarat	SOV	0.11	<b>Reverse Repo</b>		<b>1.04</b>	
7.78%	West Bengal State Govt-West Bengal	SOV	0.10	<b>Net Current Assets/(Liabilities)</b>		<b>2.21</b>	
7.64%	Maharashtra State Govt-Maharashtra	SOV	0.10	<b>Grand Total</b>		<b>100.00</b>	
7.02%	Central Government	SOV	0.08				
<b>Government Dated Securities - Total</b>						<b>49.79</b>	
<b>Public Sector Undertakings</b>							
National Housing Bank						CARE AAA	6.69
Power Finance Corporation Ltd.						CRISIL AAA	3.00

## ALLOCATION (%)



## RATING PROFILE (%)



## SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	31,40,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Dec 31, 2025 (₹)	92,35,789	16,46,039	10,37,471	6,96,683	3,95,749	1,22,413
<b>Scheme Returns (%)</b>	<b>7.40</b>	<b>6.16</b>	<b>5.94</b>	<b>5.91</b>	<b>6.24</b>	<b>3.75</b>
CRISIL Medium to Long Duration Debt A-III Index Returns (%)	NA	7.15	6.87	6.90	7.52	5.54
<b>Alpha*</b>	<b>NA</b>	<b>-1.00</b>	<b>-0.93</b>	<b>-0.99</b>	<b>-1.27</b>	<b>-1.79</b>
CRISIL Medium to Long Duration Debt A-III Index (₹)#	NA	17,34,279	10,72,333	7,14,161	4,03,300	1,23,556
CRISIL 10 Year Gilt Index (₹)^	NA	16,47,967	10,44,196	7,08,241	4,01,431	1,22,287
CRISIL 10 Year Gilt Index Returns (%)	NA	6.18	6.12	6.57	7.20	3.55

## Product Label

This product is suitable for investors who are seeking\*:

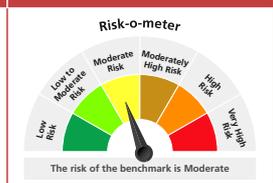
- Income over a long investment horizon
- Investment in debt & money market securities with a portfolio Macaulay duration between 4 years & 7 years.

\* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

## Fund



## Benchmark



CRISIL Medium to Long Duration Debt A-III Index

# Scheme Performances as on December 31, 2025 (unless otherwise specified)

## Kotak Bond Fund

	Kotak Bond Fund	CRISIL Medium to Long Duration Debt A-III Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Bond Fund	CRISIL Medium to Long Duration Debt A-III Index#	CRISIL 10 Year Gilt##
Since Inception	8.17%	NA	NA	NA	77,731	NA	NA
Last 1 Year	5.42%	7.26%	-1.84%	6.37%	10,542	10,726	10,637
Last 3 Years	6.77%	7.75%	-0.98%	7.90%	12,177	12,515	12,569
Last 5 Years	4.87%	5.75%	-0.87%	5.05%	12,688	13,225	12,795

Scheme Inception date is 25/11/1999. Mr. Abhishek Bisen has been managing the fund since 01/04/2008.

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. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). 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. Alpha is difference of scheme return with benchmark return.

## ABOUT OUR FUND MANAGERS - REGULAR PLAN



**Name: Mr. Abhishek Bisen**

Mr. Abhishek Bisen manages 73 funds 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 Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund) (Nov. 25, '99), Kotak Debt Hybrid Fund (Dec. 02, '03), Kotak Bond Fund (Regular Plan) (Nov. 25, '99), Kotak Gilt Fund (Regular & PF-Trust) (Dec. 29, '98), Kotak Equity Savings Fund (Oct. 13, '14), Kotak Gold Fund (Mar. 25, '11), Kotak Multi Asset Omni FOF (Erstwhile Known As Kotak Multi Asset Allocator Fund of Fund - Dynamic) (Aug. 09, '04), Kotak Gold ETF (Jul. 27, '07), Kotak Balanced Advantage Fund (Aug. 03, '18), Kotak US Specific Equity Passive FOF (Erstwhile Known As Kotak NASDAQ 100 Fund of Fund) (Feb. 02, '21), Kotak Multicap Fund (Sep. 29, '21), Kotak NIFTY Alpha 50 ETF (Dec. 22, '21), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak Nifty Midcap 50 ETF (Jan. 28, '22), KOTAK NIFTY SDL APR 2027 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. 11, '22), KOTAK NIFTY SDL APR 2032 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. 11, '22), Kotak Manufacture in India Fund (Feb. 22, '22), Kotak Nifty India Consumption ETF (Jul. 28, '22), Kotak Nifty MNC ETF (Aug. 05, '22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23, '22), Kotak Bond Short Term Fund (May, 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Business Cycle Fund (Sep. 28, '22), Kotak Income Plus Arbitrage Omni FOF (Erstwhile Known As Kotak Income Plus Arbitrage Fund of Fund) (Nov. 17, '22), Kotak Nifty SDL JUL 2026 INDEX FUND (Dec. 22, '22), Kotak Silver ETF (Dec. 09, '22), Kotak Silver ETF Fund Of Fund (Mar. 31, '23), Kotak Banking and Financial Services Fund (Feb. 27, '23), Kotak Nifty SDL JUL 2033 INDEX FUND (Feb. 15, '23), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Quant Fund (Aug. 2, '23), Kotak Multi Asset Allocation Fund (Sep. 22, '23), KOTAK NIFTY SDL PLUS AAA PSU BOND JUL 2028 60:40 INDEX FUND (Oct. 13, '22), Kotak Nifty 1D Rate Liquid ETF (Jan. 24, '23), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty G-sec July 2033 Index Fund (Oct. 11, '23), Kotak Consumption Fund (Nov. 16, '23), Kotak Healthcare Fund (Dec. 11, '23), Kotak Technology Fund (Mar. 04, '24), Kotak Long Duration Fund (Mar. 11, '24), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak Special Opportunities Fund (Jun. 29, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak CRISIL - IBX Financial Services Index - Sep 2027 (Sep. 13, '24), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak MNC Fund (Oct. 28, '24), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Transportation & Logistics Fund (Dec. 16, '24), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak CRISIL-IBX AAA Bond Financial Services Index-Dec 2026 Fund (Feb. 17, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Energy Opportunities Fund (Apr. 25, '25), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty AAA Financial Services Bond Mar 2028 Index Fund (Jul. 09, '25), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14, '25), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25), Kotak Active Momentum Fund (Aug. 20, '25), Kotak Nifty 200 Momentum 30 ETF (Oct. 10, '25), Kotak Gold and Silver Passive FOF (Oct. 28, '25), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Rural Opportunities Fund (Nov. 27, '25) & Kotak Nifty500 Momentum 50 Index (Dec. 11, '25).

**Business Experience**

Mr. Abhishek has been associated with the company since October 2006 and his key responsibilities include fund management of debt schemes. Prior to joining Kotak AMC, Abhishek was working with Securities Trading Corporation Of India Ltd where he was looking at Sales & Trading of Fixed Income Products apart from doing Portfolio Advisory. His earlier assignments also include 2 years of merchant banking experience with a leading merchant banking firm. He has been awarded twice as one of the Highly Commended Investors in Indian Rupees Bonds from the Asset magazine Hong Kong. His educational background is B.A (Management) and MBA (Finance).

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS		
		Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	
Top 3	Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)	161.14	167.27	46.26	50.04	NA	NA
	Kotak Silver ETF FOF	Price of silver (based on LBMA daily spot fixing price)	156.12	167.27	NA	NA	NA	NA
	Kotak Gold ETF	Price of Gold <sup>^</sup>	72.14	74.73	32.38	33.76	20.40	21.48
Bottom 3	Kotak BSE Housing Index Fund	BSE Housing Index TRI	-7.19	-6.44	NA	NA	NA	NA
	Kotak Healthcare Fund	Nifty Healthcare TRI	-7.34	-1.50	NA	NA	NA	NA
	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI	-10.82	-10.17	18.70	19.94	NA	NA

Kotak Silver ETF - \*Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.

Kotak Silver ETF Fund of Fund - Growth - \*Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Kotak Gold ETF -Growth, \*Name of the Benchmark - Price of Gold<sup>^</sup>, Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008 & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.

Kotak BSE Housing Index Fund - Growth \*Name of the Benchmark - BSE Housing Index TRI, Scheme Inception date is 28/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 28/08/2023

Kotak Healthcare Fund - Growth, \*Name of the Benchmark - Nifty Healthcare TRI, Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023

Kotak Nifty Alpha 50 ETF, \*Name of the Benchmark - Nifty Alpha 50 Index TRI, Scheme Inception date is 22/12/2021. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 22/12/2021.

<sup>^</sup>imported(landed) price of Gold, based on the formula prescribed by SEBI as per Gazette Notification dated December 20, 2006.

# Scheme Performances as on December 31, 2025 (unless otherwise specified)

## Kotak Bond Fund

	Kotak Bond Fund	CRISIL Medium to Long Duration Debt A-III Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Bond Fund	CRISIL Medium to Long Duration Debt A-III Index#	CRISIL 10 Year Gilt##
Since Inception	7.73%	7.86%	-0.13%	6.55%	26,325	26,749	22,820
Last 1 Year	6.43%	7.26%	-0.83%	6.37%	10,643	10,726	10,637
Last 3 Years	7.88%	7.75%	0.13%	7.90%	12,561	12,515	12,569
Last 5 Years	5.98%	5.75%	0.24%	5.05%	13,374	13,225	12,795

Scheme Inception date is 25/11/1999. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. 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. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). 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. Alpha is difference of scheme return with benchmark return.

## ABOUT OUR FUND MANAGERS - DIRECT PLAN



### Name: Mr. Abhishek Bisen

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Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS		
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	
Top 3	Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)	161.14	167.27	46.26	50.04	NA	NA
	Kotak Silver ETF FOF	Price of silver (based on LBMA daily spot fixing price)	157.30	167.27	NA	NA	NA	NA
	Kotak Gold ETF	Price of Gold^	72.14	74.73	32.38	33.76	20.40	21.48
Bottom 3	Kotak Nifty India Tourism Index Fund	Nifty India Tourism Index TRI	-6.22	-5.56	NA	NA	NA	NA
	Kotak BSE Housing Index Fund	BSE Housing Index TRI	-6.73	-6.44	NA	NA	NA	NA
	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI	-10.82	-10.17	18.70	19.94	NA	NA

Kotak Silver ETF - \*Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.

Kotak Silver ETF Fund of Fund - Growth - \*Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Kotak Gold ETF, \*Name of the Benchmark - Price of Gold ^, Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008 & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.

Kotak Nifty India Tourism Index Fund - Growth, \*Name of the Benchmark - Nifty India Tourism Index TRI, Scheme Inception date is 23/09/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/09/2024

Kotak BSE Housing Index Fund - Growth, \*Name of the Benchmark - BSE Housing Index TRI, Scheme Inception date is 28/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 28/08/2023

Kotak Nifty Alpha 50 ETF, \*Name of the Benchmark - Nifty Alpha 50 Index TRI, Scheme Inception date is 22/12/2021. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 22/12/2021.

^imported(landed) price of Gold, based on the formula prescribed by SEBI as per Gazette Notification dated December 20, 2006.

# RISK FACTORS

## 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.

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