

KOTAK NIFTY AAA BOND FINANCIAL SERVICES MAR 2028 INDEX FUND

An open-ended Sectoral Target Maturity Debt Index Fund investing in constituents of Nifty AAA Financial Services Bond Mar 2028 Index.
A moderate 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 Nifty AAA Financial Services Bond Mar 2028 Index which seeks to track the performance of AAA issuers from the financial services sector maturing near target date of the index. However, there can be no assurance that the investment objective of the Scheme will be achieved

Fund Manager*: Mr. Abhishek Bisen

AAUM: ₹343.04 crs

AUM: ₹339.67 crs

Benchmark: Nifty AAA Financial Services Bond Mar 2028 Index

Allotment Date: July 9, 2025

Folio Count: 2,078

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 | ₹10.2828 | ₹10.2931 |
| IDCW | ₹10.2828 | ₹10.2929 |

(as on December 31, 2025)

Debt Quant

| | |
|-------------------|----------|
| Average Maturity | 2.05 yrs |
| Modified Duration | 1.76 yrs |
| Macaulay Duration | 1.89 yrs |
| Annualised YTM* | 7.10% |
| Tracking Error | 0.43% |

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

Total Expense Ratio**

Regular Plan: 0.35%

Direct Plan: 0.15%

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 31st December, 2025 unless otherwise specified.

Folio Count data as on 30th November 2025.

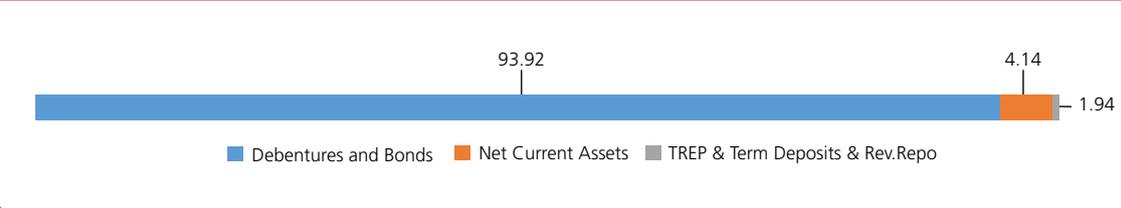
PRC Matrix

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

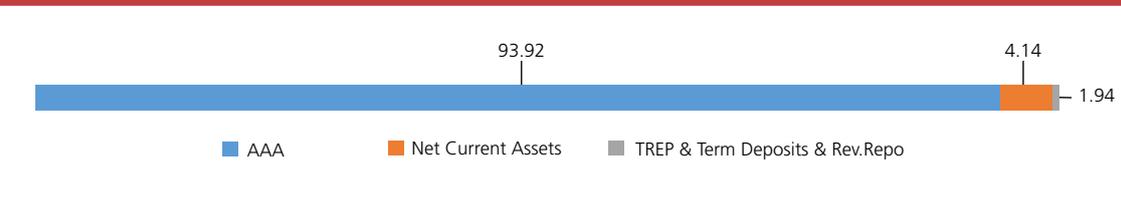
PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|--|------------|-----------------|
| Debt Instruments | | |
| Debentures and Bonds | | |
| Public Sector Undertakings | | |
| REC LTD | CRISIL AAA | 4.50 |
| Power Finance Corporation Ltd. | CRISIL AAA | 2.99 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | ICRA AAA | 1.49 |
| Public Sector Undertakings - Total | | 8.98 |
| Corporate Debt/Financial Institutions | | |
| ADITYA BIRLA HOUSING FINANCE LTD | CRISIL AAA | 13.42 |
| LIC HOUSING FINANCE LTD. | CRISIL AAA | 13.42 |
| Mahindra & Mahindra Financial Services Ltd. | CRISIL AAA | 11.94 |
| HDB FINANCIAL SERVICES LTD. | CRISIL AAA | 11.92 |
| BAJAJ HOUSING FINANCE LTD. | CRISIL AAA | 11.91 |
| TATA CAPITAL LTD. | CRISIL AAA | 7.45 |
| TATA CAPITAL HOUSING FINANCE LTD. | CRISIL AAA | 7.44 |
| BAJAJ FINANCE LTD. | CRISIL AAA | 7.44 |
| Corporate Debt/Financial Institutions - Total | | 84.94 |
| Triparty Repo | | 1.94 |
| Net Current Assets/(Liabilities) | | 4.14 |
| Grand Total | | 100.00 |

ALLOCATION (%)



RATING PROFILE (%)



Product Label

This product is suitable for investors who are seeking*:

- Income over Target Maturity Period.
- An open-ended Target Maturity Index Fund tracking Nifty AAA Financial Services Bond Mar 2028 Index.

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

Fund

Risk-o-meter



Benchmark

Risk-o-meter



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

**Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

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.

Disclaimer on market outlooks:

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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