KOTAK BANKING AND PSU DEBT FUND

An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk.

Investment Objective: To generate income by predominantly investing in debt & money market securities issued by Banks, Public Sector Undertaking (PSUs), Public Financial Institutions (PFI), Municipal Bonds and Reverse repos in such securities, sovereign securities issued by the Central Government and State Governments, and / or any security unconditionally guaranteed by the Govt. of India. There is no assurance that or guarantee that the investment objective of the scheme will be achieved.

Maturity

Short	Medium	Long	Volatility
			Low
	■		Medium
			High

Scan to Invest Now

Fund Manager*:	Mr. Deepak Agrawal & Mr. Dharmesh Thakar
AAUM:	₹5,005.56 crs
AUM:	₹4,991.20 crs
Benchmark:	CRISIL Banking & PSU Debt A-II Index
Allotment Date:	December 29,1998
Folio Count:	14,103

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	₹69.5080	₹72.6975
Monthly Dividend	₹13.0591	₹10.2659

(as on July 31, 2026)

Debt Quant & Ratios

Average Maturity	4.91 yrs
Modified Duration	3.27 yrs
Macaulay Duration	3.48 yrs
Annualised YTM*	7.37%
$Standard Deviation	2.21%

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

Expense Ratio**

Regular Plan: 0.75%
Direct Plan: 0.40%

Available Plans/Options

A)Regular Plan B)Direct Plan

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

IDCW Frequency

Monthly (12th of every Month)

Load Structure

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

Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

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	

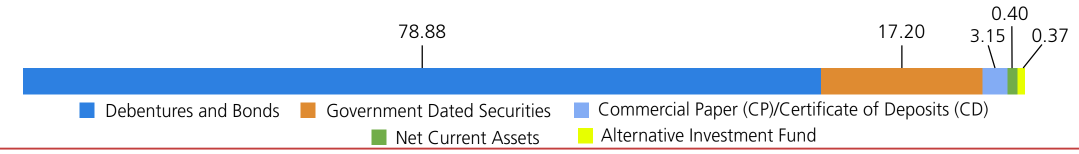
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
6.98% Gujarat State Govt(^)-Gujarat	SOV	3.33
7.17% Gujarat State Govt(^)-Gujarat	SOV	3.01
7.69% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	2.05
7.71% Central Government(^)	SOV	1.94
6.90% Central Government(^)	SOV	1.65
7.49% Karnataka State Govt(^)-Karnataka	SOV	1.39
7.54% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	1.30
7.63% Maharashtra State Govt(^)-Maharashtra	SOV	0.78
7.19% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.70
7.42% Gujarat State Govt(^)-Gujarat	SOV	0.61
7.18% Maharashtra State Govt(^)-Maharashtra	SOV	0.33
7.24% Central Government(^)	SOV	0.10
6.46% Gujarat State Govt-Gujarat	SOV	0.01
Government Dated Securities - Total		**17.20**
Public Sector Undertakings		
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	10.02
Power Finance Corporation Ltd.(^)	CRISIL AAA	8.74
REC LTD (^)	CRISIL AAA	7.85
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	CRISIL AAA	5.42
Power Grid Corporation of India Ltd.(^)	CRISIL AAA	4.61
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT	CRISIL AAA	4.00
INDIAN OIL CORPORATION LTD. (^)	CRISIL AAA	3.84
STATE BANK OF INDIA. (Basel III TIER II Bonds)(^)	CRISIL AAA	2.89
INDIAN RAILWAY FINANCE CORPORATION LTD. (^)	CRISIL AAA	2.12
Power Finance Corporation Ltd. (^)	CRISIL AAA	2.03
Export-Import Bank of India(^)	CRISIL AAA	2.02
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT (^)	CRISIL AAA	1.95
UNION BANK OF INDIA (Basel III TIER I Bonds)	CARE AA+	1.93
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	1.70
National Housing Bank (^)	CRISIL AAA	1.59
Food Corporation of India(^)	CRISIL AAA(CE)	1.51
REC LTD	CRISIL AAA	1.23
Food Corporation of India (^)	CRISIL AAA(CE)	1.01
ONGC PETRO ADDITIONS LTD.	CRISIL AAA(CE)	0.98
Mahanagar Telephone Nigam Ltd.	BRICKWORK AA+(CE)	0.97
REC LTD	ICRA AAA	0.50
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH AAA	0.50
Mahanagar Telephone Nigam Ltd.	CARE AAA(CE)	0.10
Public Sector Undertakings - Total		**67.51**
Corporate Debt/Financial Institutions		
HDFC BANK LTD.(^)	CRISIL AAA	5.48
ICICI BANK LTD. (Basel III TIER II Bonds)(^)	ICRA AAA	1.97
ICICI BANK LTD.(^)	ICRA AAA	1.97
HDFC BANK LTD. (^)	CRISIL AAA	1.95
Corporate Debt/Financial Institutions - Total		**11.37**
Triparty Repo		**0.40**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.37
Alternative Investment Fund - Total		**0.37**
Net Current Assets/(Liabilities)		**3.15**
Grand Total		**100.00**

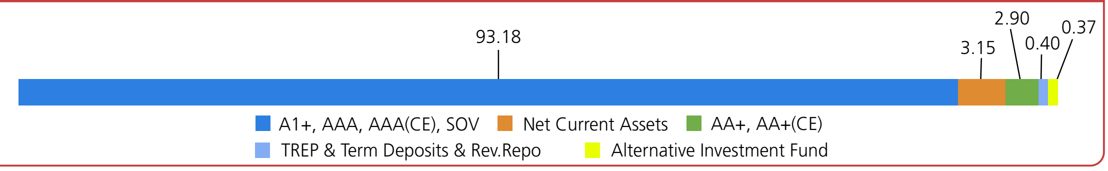
KOTAK BANKING AND PSU DEBT FUND

An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk.

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 (₹)	33,20,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	99,79,682	17,07,053	10,60,293	7,12,283	3,99,518	1,23,890
Scheme Returns (%)	**7.12**	**6.86**	**6.56**	**6.80**	**6.89**	**6.09**
CRISIL Banking & PSU Debt A-II Index Returns (%)	NA	6.66	6.37	6.59	6.63	5.92
Alpha*	**NA**	**0.19**	**0.18**	**0.22**	**0.27**	**0.17**
CRISIL Banking & PSU Debt A-II Index (₹)#	NA	16,89,977	10,53,501	7,08,449	3,97,928	1,23,782
CRISIL 10 Year Gilt Index (₹)^	NA	16,20,422	10,27,302	7,02,072	3,93,081	1,22,592
CRISIL 10 Year Gilt Index (%)	NA	5.86	5.67	6.23	5.80	4.05

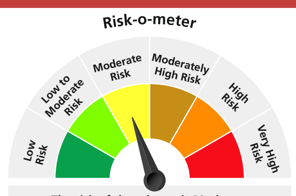
Product Label

This product is suitable for investors who are seeking*:

- Income over a short to medium term investment horizon.
- Investment in debt & money market securities of PSUs, Banks, Public Financial Institutions , government securities, and Municipal Bonds.

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

Fund



The risk of the scheme is Moderate

Benchmark

The risk of the benchmark is Low to Moderate

CRISIL Banking & PSU Debt A-II Index

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

Scheme Inception : - December 29, 1998. 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. (^) Fully or Party blocked against Interest Rate Swap (IRS). (^)This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 31 Jul 2026 is 17.51% of the net assets. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.

Scheme Performances as on July 31, 2026 (unless otherwise specified)

Kotak Banking and PSU Debt Fund

	Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index#	CRISIL 10 Year Gilt ##
Since Inception	7.28%	NA	NA	NA	69,508	NA	NA
Last 1 Year	5.35%	5.20%	0.15%	2.27%	10,535	10,520	10,227
Last 3 Years	7.17%	6.90%	0.27%	6.78%	12,312	12,219	12,176
Last 5 Years	6.24%	6.02%	0.22%	5.34%	13,538	13,398	12,971

Scheme Inception date is 29/12/1998. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & Mr. Dharmesh Thakkar has been managing the fund since 01/06/2025
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. 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. Deepak Agrawal
Mr. Deepak Agrawal manages 12 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 Bond Short Term Fund (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Money Market Fund (Jul. 14, '03), Kotak Liquid Fund (Nov. 04, '03), Kotak Banking and PSU Debt Fund (Dec. 29, '98), Kotak Savings Fund (Aug. 13, '04), Kotak Credit Risk Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Low Duration Fund (Mar. 06, '08), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Overnight Fund (Jan. 15, 19), Kotak Floating Rate Fund (May. 14, 19) & All Kotak Fixed Maturity Plans.
Business Experience
Mr. Deepak's career has started from Kotak AMC when he joined the organization in December 2002 where he was initially in Research, Dealing and then moved into Fund Management from November 2006. Mr. Deepak is a Post Graduate in Commerce, Chartered Account and Company Secretary. Mr. Deepak has also cleared AIMR CFA Level I.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index	6.75	7.13	7.58	8.03	5.81	7.27
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	6.51	4.87	7.99	7.08	6.52	5.83
	Kotak Liquid Fund	NIFTY Liquid Index A-I	6.27	6.32	6.84	6.92	6.13	6.25
Bottom 3	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	5.01	4.37	7.25	6.63	6.25	5.75
	Kotak Dynamic Bond Fund	NIFTY Composite Debt Index A-III	4.99	3.63	7.14	6.83	6.02	5.84
	Kotak Bond Short Term Fund	NIFTY Short Duration Debt Index A-II	4.71	4.90	6.80	6.86	5.78	5.93

Kotak Credit Risk Fund - Growth, *Name of the Benchmark - CRISIL Credit Risk Debt B-II Index, Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025
Kotak Medium Term Fund - Growth, *Name of the Benchmark - CRISIL Medium Duration Debt A-III Index, Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025
Kotak Liquid Fund - Growth, *Name of the Benchmark - NIFTY Liquid Index A-I , Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr.Sunil Pandey has been managing the fund since 01/06/2025
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 Dynamic Bond Fund - Growth, *Name of the Benchmark - NIFTY Composite Debt Index A-III, Scheme Inception date is 26/05/2008. Mr. Deepak Agrawal has been managing the fund since 25/11/2012 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022
Kotak Bond Short Term Fund - Growth, *Name of the Benchmark - Nifty Short Duration Debt Index A-II, Scheme Inception date is 02/05/2002. Mr. Deepak Agrawal has been managing the fund since 11/07/2007 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022

Name: Mr. Dharmesh Thakar
Mr. Dharmesh Thakar manages 2 fund 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 Banking and PSU Debt Fund (Dec. 29'98) & Kotak Low Duration Fund (Mar. 06'08)
Business Experience
Mr. Dharmesh Thakar has over 17 years of experience in dealing of Fixed Income Products. He joined Kotak AMC from Trust Financial Consultancy Services Pvt Ltd.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index	5.56	6.14	6.73	7.09	5.91	6.24
Kotak Low Duration Fund	NIFTY Low Duration Debt Index A-I	5.35	5.20	7.17	6.90	6.24	6.02

Kotak Low Duration Fund,*Name of the Benchmark - NIFTY Low Duration Debt Index A-I, Scheme Inception date is 06/03/2008. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Dharmesh Thakar has been managing the fund since 24/10/2025.
Kotak Banking and PSU Debt Fund,*Name of the Benchmark - CRISIL Banking & PSU Debt A-II Index, Scheme Inception date is 29/12/1998. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & Mr. Dharmesh Thakar has been managing the fund since 01/06/2025.

Scheme Performances as on July 31, 2026 (unless otherwise specified)

Kotak Banking and PSU Debt Fund

	Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index#	CRISIL 10 Year Gilt ##
Since Inception	8.07%	7.68%	0.39%	6.41%	28,700	27,318	23,258
Last 1 Year	5.72%	5.20%	0.52%	2.27%	10,572	10,520	10,227
Last 3 Years	7.58%	6.90%	0.68%	6.78%	12,453	12,219	12,176
Last 5 Years	6.66%	6.02%	0.64%	5.34%	13,809	13,398	12,971

Scheme Inception date is 29/12/1998. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & Mr. Dharmesh Thakkar has been managing the fund since 01/06/2025
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. 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. Deepak Agrawal
Mr. Deepak Agrawal manages 12 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**
Kotak Bond Short Term Fund (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Money Market Fund (Jul. 14, '03), Kotak Liquid Fund (Nov. 04, '03), Kotak Banking and PSU Debt Fund (Dec. 29, '98), Kotak Savings Fund (Aug. 13, '04), Kotak Credit Risk Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Low Duration Fund (Mar. 06, '08), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Overnight Fund (Jan. 15, 19), Kotak Floating Rate Fund (May. 14, 19) & All Kotak Fixed Maturity Plans.
Business Experience
Mr. Deepak's career has started from Kotak AMC when he joined the organization in December 2002 where he was initially in Research, Dealing and then moved into Fund Management from November 2006. Mr. Deepak is a Post Graduate in Commerce, Chartered Account and Company Secretary. Mr. Deepak has also cleared AIMR CFA Level I.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index	7.73	7.13	8.58	8.03	6.82	7.27
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	7.53	4.87	9.03	7.08	7.59	5.83
	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I	6.41	6.47	7.23	7.20	6.49	6.47
Bottom 3	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	5.36	4.37	7.61	6.63	6.61	5.75
	Kotak Overnight Fund	NIFTY 1D Rate Index	5.34	5.32	6.15	6.16	5.67	5.69
	Kotak FMP Series 304 - (3119D)	Nifty G-Sec July 2031 Index	5.31	5.46	8.18	8.25	NA	NA

Kotak Credit Risk Fund - Growth, *Name of the Benchmark - CRISIL Credit Risk Debt B-II Index, Scheme Inception date is 11/05/2010. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025.
Kotak Medium Term Fund - Growth, *Name of the Benchmark - CRISIL Medium Duration Debt A-III Index,Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025
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
Kotak Corporate Bond Fund - Direct Plan - Growth *Name of the Benchmark - Nifty Corporate Bond Index A-II,Scheme Inception date is 21/09/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. 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 Overnight Fund - Growth, *Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr.Sunil Pandey has been managing the fund since 01/06/2025
Kotak FMP Series 304 - (3119D) - Growth, *Name of the Benchmark - NIFTY G-Sec July 2031 Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.

Name: Mr. Dharmesh Thakar
Mr. Dharmesh Thakar manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**
Kotak Banking and PSU Debt Fund (Dec. 29'98) & Kotak Low Duration Fund (Mar. 06'08).
Business Experience
Mr. Dharmesh Thakar has over 17 years of experience in dealing of Fixed Income Products. He joined Kotak AMC from Trust Financial Consultancy Services Pvt Ltd.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Low Duration Fund	NIFTY Low Duration Debt Index A-I	6.38	6.14	7.56	7.09	6.73	6.24
Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index	5.72	5.20	7.58	6.90	6.66	6.02

Kotak Low Duration Fund - Growth, *Name of the Benchmark - NIFTY Low Duration Debt Index A-I Index, Scheme Inception date is 06/03/2008. Scheme Inception date for Diect Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Dharmesh Thakar has been managing the fund since 24/10/2025
Kotak Banking and PSU Debt Fund,*Name of the Benchmark - CRISIL Banking & PSU Debt A-II Index, Scheme Inception date is 29/12/1998. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & Mr. Dharmesh Thakar has been managing the fund since 01/06/2025

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.

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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For details contact us at:

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Website: www.kotakmf.com

Corporate Office of Asset Management Company: 2nd Floor, 12-BKC, Plot No C-12, G Block, BKC, Bandra (East), Mumbai - 400 051.

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