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			

Scan to Invest Now

Fund Manager*:	Mr. Abhishek Bisen
AAUM:	₹1,804.97 crs
AUM:	₹1,795.04 crs
Benchmark:	CRISIL Medium to Long Duration Debt A-III Index
Allotment Date:	November 25, 1999
Folio Count:	4,905

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	₹80.0244	₹90.7897
IDCW	₹49.0286	₹30.2178

(as on July 31, 2026)

Debt Quant & Ratios

Average Maturity	11.42 yrs
Modified Duration	5.53 yrs
Macaulay Duration	5.75 yrs
Annualised YTM*	7.02%
$Standard Deviation	3.91%

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

Expense Ratio**

Regular Plan: 1.65%
Direct Plan: 0.74%

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 July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

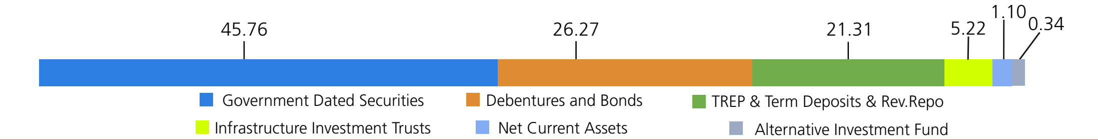
PRC Matrix

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	

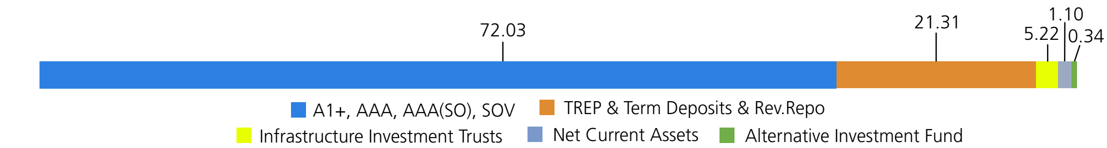
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.24% Central Government	SOV	15.11
7.09% Central Government	SOV	5.34
7.39% Tamil Nadu State Govt-Tamil Nadu	SOV	4.74
7.52% Bihar State Govt-Bihar	SOV	4.46
7.45% Bihar State Govt-Bihar	SOV	4.46
6.90% Central Government	SOV	4.44
7.14% Karnataka State Govt-Karnataka	SOV	1.39
6.88% Bihar State Govt-Bihar	SOV	1.34
GS CG 15/10/2036 - (STRIPS)	SOV	0.82
GS CG 15/04/2037 - (STRIPS)	SOV	0.79
GS CG 22/04/2038 - (STRIPS)	SOV	0.75
GS CG 15/04/2036 - (STRIPS)	SOV	0.43
GS CG 15/04/2043 - (STRIPS)	SOV	0.41
GS CG 15/10/2043 - (STRIPS)	SOV	0.39
GS CG 25/11/2035 - (STRIPS)	SOV	0.16
GS CG 25/11/2036 - (STRIPS)	SOV	0.15
GS CG 25/11/2037 - (STRIPS)	SOV	0.14
GS CG 25/05/2039 - (STRIPS)	SOV	0.13
7.64% Maharashtra State Govt-Maharashtra	SOV	0.11
7.78% West Bengal State Govt-West Bengal	SOV	0.11
7.02% Central Government	SOV	0.09
Government Dated Securities - Total		**45.76**
Public Sector Undertakings		
National Housing Bank	CARE AAA	7.65
Power Finance Corporation Ltd.	CRISIL AAA	3.40
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	1.40
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	1.37
REC LTD	CRISIL AAA	1.34
Public Sector Undertakings - Total		**15.16**
Corporate Debt/Financial Institutions		
PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030 (SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	4.10
PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	4.08
LIC HOUSING FINANCE LTD.	CRISIL AAA	1.43
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	1.39
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	0.11
Corporate Debt/Financial Institutions - Total		**11.11**
Triparty Repo		**21.31**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.34
Alternative Investment Fund - Total		**0.34**
Infrastructure Investment Trusts		
CAPITAL INFRA TRUST INVIT	Construction	4.32
INDUS INFRA TRUST	Transport Infrastructure	0.47
RAAJMARG INFRA INVESTMENT TRUST	Transport Infrastructure	0.43
Infrastructure Investment Trusts - Total		**5.22**
Net Current Assets/(Liabilities)		**1.10**
Grand Total		**100.00**

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 (₹)	32,10,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	95,80,172	16,32,666	10,29,254	6,96,946	3,93,138	1,23,793
Scheme Returns (%)	**7.32**	**6.00**	**5.72**	**5.93**	**5.81**	**5.94**
CRISIL Medium to Long Duration Debt A-III Index Returns (%)	NA	6.88	6.48	6.74	6.71	5.96
Alpha*	**NA**	**-0.88**	**-0.76**	**-0.80**	**-0.90**	**-0.02**
CRISIL Medium to Long Duration Debt A-III Index (₹)#	NA	17,09,557	10,57,614	7,11,138	3,98,416	1,23,803
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 Returns (%)	NA	5.86	5.67	6.23	5.80	4.05

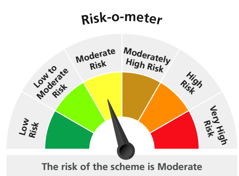
Product Label

This product is suitable for investors who are seeking*:

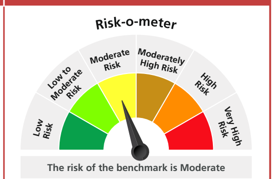
- Income over a long investment horizon
- Investment in debt & money market securities with a portfolio Macaulay duration between 4 years & 7 years.

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

Fund



Benchmark



CRISIL Medium to Long Duration Debt A-III Index

For latest Riskometer, investors may refer to an addendum issued or updated on website at 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. **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 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	8.10%	NA	NA	NA	80,024	NA	NA
Last 1 Year	3.65%	4.41%	-0.75%	2.27%	10,365	10,441	10,227
Last 3 Years	6.39%	7.18%	-0.79%	6.78%	12,044	12,313	12,176
Last 5 Years	5.47%	6.06%	-0.59%	5.34%	13,057	13,425	12,971

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 82 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 (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 (Aug. 09, '04), Kotak Gold ETF (Jul. 27, '07), Kotak Balanced Advantage Fund (Aug. 03' 18), Kotak US Specific Equity Passive FOF (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 (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), Kotak Nifty Next 50 ETF (Jan. 07,'26), Kotak Dividend Yield Fund (Jan. 27,'26), Kotak Services Fund (Feb. 25,'26), Kotak Nifty200 Value 30 Index Fund (Feb. 5,'26), Kotak Quality Overseas Equity Omni FOF (Mar. 25,'26), Kotak Multi Factor Passive FOF (Mar. 20,'26), Kotak Multi Asset Active FOF (Apr. 27,'26), Kotak Nifty Alpha Low-Volatility 30 Index Fund. (Jun. 17,'26) & Kotak Nifty Private Bank ETF (Jul. 17,'26).

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(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Silver ETF	Domestic Prices of physical Silver	94.95	98.16	41.99	43.63	NA	NA
	Kotak Silver ETF FOF	Domestic Prices of physical Silver	91.53	98.16	40.69	43.63	NA	NA
	Kotak Gold ETF	Domestic Price of Physical Gold	43.53	45.10	32.49	33.86	22.93	24.07
Bottom 3	Kotak Technology Fund	BSE Teck Index TRI	-7.73	-7.60	NA	NA	NA	NA
	Kotak Nifty Top 10 Equal Weight Index Fund	Nifty Top 10 Equal Weight Index TRI	-8.30	-7.36	NA	NA	NA	NA
	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI	-14.55	-13.47	NA	NA	NA	NA

Kotak Silver ETF - *Name of the Benchmark- Domestic Prices of physical Silver, 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- Domestic Prices of physical Silver, 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 - Domestic Price of Physical 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 Technology Fund - Growth, *Name of the Benchmark - BSE Teck Index TRI , Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024
Kotak Nifty Top 10 Equal Weight Index Fund - Growth, *Name of the Benchmark - Nifty Top 10 Equal Weight Index TRI ,Scheme Inception date is 28/04/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.
Kotak Nifty India Tourism Index Fund, *Name of the Benchmark - Nifty India Tourism TRI, Scheme Inception date is 23/09/2024. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Scheme Performances as on July 31, 2026 (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	7.66%	7.74%	-0.08%	6.41%	27,252	27,521	23,258
Last 1 Year	4.65%	4.41%	0.24%	2.27%	10,465	10,441	10,227
Last 3 Years	7.45%	7.18%	0.28%	6.78%	12,408	12,313	12,176
Last 5 Years	6.57%	6.06%	0.51%	5.34%	13,753	13,425	12,971

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

Mr. Abhishek Bisen manages 82 funds 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 Aggressive 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 (Aug. 09, '04), Kotak Gold ETF (Jul. 27, '07), Kotak Balanced Advantage Fund (Aug. 03' 18), Kotak US Specific Equity Passive FOF (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 (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), Kotak Nifty Next 50 ETF (Jan. 07,'26), Kotak Dividend Yield Fund (Jan. 27,'26), Kotak Services Fund (Feb. 25,'26), Kotak Nifty200 Value 30 Index Fund (Feb. 5,'26), Kotak Quality Overseas Equity Omni FOF (Mar. 25,'26), Kotak Multi Factor Passive FOF (Mar. 20,'26), Kotak Multi Asset Active FOF (Apr. 27,'26), Kotak Nifty Alpha Low-Volatility 30 Index Fund. (Jun. 17,'26) & Kotak Nifty Private Bank ETF (Jul. 17,'26).

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(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Silver ETF	Domestic Prices of physical Silver	94.95	98.16	41.99	43.63	NA	NA
	Kotak Silver ETF FOF	Domestic Prices of physical Silver	92.35	98.16	41.32	43.63	NA	NA
	Kotak Gold ETF	Domestic Price of Physical Gold	43.53	45.10	32.49	33.86	22.93	24.07
Bottom 3	Kotak Technology Fund	BSE Teck TRI	-6.36	-7.60	NA	NA	NA	NA
	Kotak Nifty Top 10 Equal Weight Index Fund	Nifty Top 10 Equal Weight Index TRI	-7.66	-7.36	NA	NA	NA	NA
	Kotak Nifty India Tourism Index Fund	Nifty India Tourism Index TRI	-14.00	-13.47	NA	NA	NA	NA

Kotak Silver ETF - *Name of the Benchmark- Domestic Prices of physical Silver, 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- Domestic Prices of physical Silver, 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 - Domestic Price of Physical 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 Technology Fund - Growth, *Name of the Benchmark - BSE Teck TRI, Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024
Kotak Nifty Top 10 Equal Weight Index Fund - Growth, *Name of the Benchmark - Nifty Top 10 Equal Weight Index TRI ,Scheme Inception date is 28/04/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.
Kotak Nifty India Tourism Index Fund - Growth, *Name of the Benchmark - Nifty India Tourism Index TRI, Scheme Inception date is 23/09/2024. Mr. Satish Dondapati , Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

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*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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