KOTAK BOND SHORT TERM FUND

An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years. A relatively high interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to provide reasonable returns and reasonably high levels of liquidity by investing in debt instruments such as bonds, debentures and Government securities; and money market instruments such as treasury bills, commercial papers, certificates of deposit, 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 realised.

Maturity

Volatility	Short	Medium	Long
Low			
Medium		■	
High			

Scan to Invest Now

Fund Manager*:	Mr. Deepak Agrawal, Mr. Abhishek Bisen
AAUM:	₹14,430.11 crs
AUM:	₹14,291.67 crs
Benchmark:	Nifty Short Duration Debt Index A-II
Allotment Date:	May 2, 2002
Folio Count:	20,545

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	₹55.0879	₹61.1184
IDCW	₹12.2302	₹16.2180

(as on July 31, 2026)

Debt Quant & Ratios

Average Maturity	4.56 yrs
Modified Duration	2.69 yrs
Macaulay Duration	2.83 yrs
Annualised YTM*	7.55%
$Standard Deviation	1.79%

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

Expense Ratio**
Regular Plan: 1.12%
Direct Plan: 0.39%

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.

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	

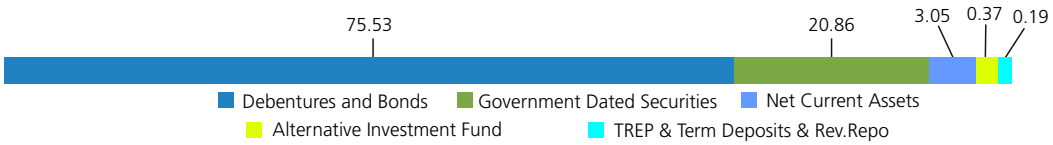
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.08% Karnataka State Govt(^)-Karnataka	SOV	3.51
7.49% Karnataka State Govt(^)-Karnataka	SOV	2.96
6.90% Central Government(^)	SOV	2.30
7.71% Central Government	SOV	2.21
7.69% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	1.75
7.55% Karnataka State Govt(^)-Karnataka	SOV	1.49
7.17% Gujarat State Govt(^)-Gujarat	SOV	1.40
6.99% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.99
7.56% Karnataka State Govt(^)-Karnataka	SOV	0.83
7.63% Maharashtra State Govt(^)-Maharashtra	SOV	0.63
7.47% Karnataka State Govt(^)-Karnataka	SOV	0.53
7.25% Karnataka State Govt-Karnataka	SOV	0.53
6.61% Gujarat State Govt(^)-Gujarat	SOV	0.48
7.19% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.35
7.42% Gujarat State Govt(^)-Gujarat	SOV	0.32
7.18% Maharashtra State Govt(^)-Maharashtra	SOV	0.23
7.15% Tamil Nadu State Govt-Tamil Nadu	SOV	0.20
7.24% Central Government(^)	SOV	0.07
7.09% Central Government(^)	SOV	0.07
6.53% Tamil Nadu State Govt-Tamil Nadu	SOV	0.01
Government Dated Securities - Total		**20.86**
Public Sector Undertakings		
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	10.18
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	CRISIL AAA	7.13
Power Finance Corporation Ltd. (^)	CRISIL AAA	6.45
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	ICRA AAA	3.36
REC LTD (^)	ICRA AAA	3.05
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT (^)	CRISIL AAA	2.04
HOUSING & URBAN DEVELOPMENT CORPORATION LTD. (^)	ICRA AAA	1.73
REC LTD (^)	CRISIL AAA	1.22
REC LTD	ICRA AAA	0.69
ONGC PETRO ADDITIONS LTD. (^)	CRISIL AAA(CE)	0.68
REC LTD	CRISIL AAA	0.36
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	0.35
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH AAA	0.04
Public Sector Undertakings - Total		**37.28**
Corporate Debt/Financial Institutions		
LIC HOUSING FINANCE LTD. (^)	CRISIL AAA	5.57
BAJAJ FINANCE LTD. (^)	CRISIL AAA	5.35
BHARTI TELECOM LTD. (^)	CRISIL AAA	2.41
KNOWLEDGE REALTY TRUST (^)	CRISIL AAA	2.09
ADITYA BIRLA CAPITAL LTD (^)	CRISIL AAA	2.09
EMBASSY OFFICE PARKS REIT (^)	CRISIL AAA	2.08
CUBE HIGHWAYS TRUST (^)	ICRA AAA	1.72
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	1.57
TOYOTA FINANCIAL SERVICES INDIA LTD.	ICRA AAA	1.40
PTC INDIA UNIVERSAL TRUST AI1 (SERIES A3) 20/09/2030 (INDIA UNIVERSAL TRUST AL1)	FITCH AAA(SO)	1.30
PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030 (SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	1.10
PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	1.09
L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.) (^)	CRISIL AAA(CE)	1.04
TATA CAPITAL LTD. (^)	CRISIL AAA	0.70
TATA CAPITAL HOUSING FINANCE LTD. (^)	CRISIL AAA	0.70
POONAWALLA FINCORP LIMITED	CRISIL AAA	0.70
Hindustan Zinc Ltd. (^)	CRISIL AAA	0.70
TATA CAPITAL LTD.	CRISIL AAA	0.70
SMFG INDIA CREDIT CO. LTD.	ICRA AAA	0.70
VERTIS INFRASTRUCTURE TRUST - NCDS	CRISIL AAA	0.69
JIO CREDIT LIMITED(^)	CRISIL AAA	0.69
BAJAJ HOUSING FINANCE LTD. (^)	CRISIL AAA	0.56
HDFC BANK LTD. (^)	CRISIL AAA	0.54
MINDSPACE BUSINESS PARKS REIT(*)	ICRA AAA	0.52
PTC INDIA UNIVERSAL TRUST AL2 (SERIES A3) 21/11/2030 (INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.40
PTC INDIA UNIVERSAL TRUST AL2 (SERIES A2) 21/11/2027 (INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.38
LIC HOUSING FINANCE LTD.	CRISIL AAA	0.35
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group) (^)	CRISIL AAA	0.35
INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	0.35
NOMURA CAPITAL (INDIA) PRIVATE LIMITED	FITCH AAA	0.32
PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027) (SANSAR TRUST)	CRISIL AAA(SO)	0.05
PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	0.03
PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/11/2029) (SANSAR TRUST)	CRISIL AAA(SO)	0.01
Corporate Debt/Financial Institutions - Total		**38.25**
Triparty Repo		**0.19**
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)		**3.05**
Grand Total		**100.00**

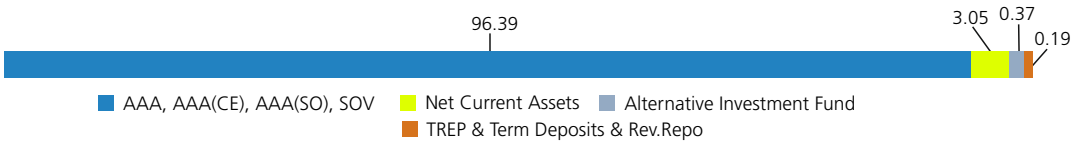
KOTAK BOND SHORT TERM FUND

An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years. 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 (₹)	29,10,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	76,45,385	16,61,472	10,43,734	7,04,847	3,96,901	1,23,436
Scheme Returns (%)	**7.23**	**6.34**	**6.11**	**6.38**	**6.45**	**5.38**
Nifty Short Duration Debt Index A-II Returns (%)	7.34	6.46	6.24	6.50	6.45	5.35
Alpha*	**-0.12**	**-0.12**	**-0.13**	**-0.11**	**0.00**	**0.02**
Nifty Short Duration Debt Index A-II (₹)#	77,73,641	16,71,846	10,48,621	7,06,823	3,96,898	1,23,421
CRISIL 10 Year Gilt Index (₹)^	66,39,060	16,20,422	10,27,302	7,02,072	3,93,081	1,22,592
CRISIL 10 Year Gilt Index (%)	6.24	5.86	5.67	6.23	5.80	4.05

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over a medium term investment horizon • Investment in debt & money market securities with portfolio Macaulay duration between 1 year & 3 years * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter Low Risk, Low to Moderate Risk, Moderate Risk, Moderately High Risk, High Risk, Very High Risk The risk of the scheme is Moderate	Risk-o-meter Low Risk, Low to Moderate Risk, Moderate Risk, Moderately High Risk, High Risk, Very High Risk The risk of the benchmark is Low to Moderate Nifty Short Duration Debt Index A-II

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

Scheme Inception : - May 02,2002. 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 11.69% 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 Bond Short Term Fund

	Kotak Bond Short Term Fund	Nifty Short Duration Debt Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Bond Short Term Fund	Nifty Short Duration Debt Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	7.29%	7.38%	-0.10%	6.39%	55,088	56,332	44,986
Last 1 Year	4.71%	4.90%	-0.19%	2.27%	10,471	10,490	10,227
Last 3 Years	6.80%	6.86%	-0.06%	6.78%	12,183	12,204	12,176
Last 5 Years	5.78%	5.93%	-0.15%	5.34%	13,247	13,343	12,971

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
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. 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		1 YEAR		3 YEARS		5 YEARS	
		Benchmark	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 Short Term Fund

	Kotak Bond Short Term Fund	Nifty Short Duration Debt Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Bond Short Term Fund	Nifty Short Duration Debt Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	7.94%	7.30%	0.64%	6.41%	28,236	26,043	23,258
Last 1 Year	5.48%	4.90%	0.58%	2.27%	10,548	10,490	10,227
Last 3 Years	7.60%	6.86%	0.74%	6.78%	12,461	12,204	12,176
Last 5 Years	6.60%	5.93%	0.67%	5.34%	13,773	13,343	12,971

Scheme Inception date is 02/05/2002. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 11/07/2007 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022
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. 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.

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.

Disclaimer of NSE Indices Limited:

The Products offered by "Kotak Mahindra Mutual Fund/Kotak Mahindra Asset Management Company Ltd" or its affiliates is not sponsored, endorsed, sold or promoted by NSE Indices Limited (NSE Indices) and its affiliates. NSE Indices and its affiliates do not make any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) to the owners of these Products or any member of the public regarding the advisability of investing in securities generally or in the Products linked to their underlying indices to track general stock market performance in India.

Disclaimer by Asia Index Private Limited:

The BSE Sensex TRI and BSE Housing TRI, is a product of Asia Index Private Limited ("AIPL"), a wholly owned Subsidiary of BSE Limited ("BSE"), has been licensed for use by Kotak Mahindra Asset Management Company Limited. BSE® and SENSEX® are registered trademarks of BSE. These trademarks have been licensed to AIPL and sublicensed for certain purposes by Kotak Mahindra Asset Management Company Limited. Kotak BSE Sensex ETF and Kotak BSE Housing Index Fund is not sponsored, endorsed, sold or promoted by AIPL or BSE or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the SENSEX."

Disclaimer by the National Stock Exchange of India Limited:

It is to be distinctly understood that the permission given by National Stock Exchange of India Limited (NSE) should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Scheme Information Document.

Disclaimer by the BSE Limited:

It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the SID has been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the contents of the SID.

For details contact us at:

KOTAK MAHINDRA ASSET MANAGEMENT COMPANY LIMITED: 6th Floor, Kotak Infiniti, Building No. 21, Infinity Park, Off Western Express Highway, Gen. A. K. Vaidya Marg, Malad (East), Mumbai – 400 097. Tel.: 91-8048893330 / 91-18003091490 Fax: 91-22-6708 2213. E-mail: mutual@kotak.com
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.

CAMS Service Center: LG3, SCO 12, Sector 16, Behind Canara Bank, Faridabad - 121 002. Email Id - camsfdb@camsonline.com