# KOTAK CRISIL – IBX FINANCIAL SERVICES 3-6 MONTHS DEBT INDEX FUND

An open-ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 3-6 Months Debt Index.
A relatively low 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 CRISIL-IBX Financial Services 3-6 Months Debt Index that seeks to track the performance of Commercial Papers (CPs), Certificates of Deposit (CDs) & corporate bond securities maturing within 3 to 6 months from the date of inclusion in the index. However, there can be no assurance that the investment objective of the Scheme will be achieved.

Scan to Invest Now

**Fund Manager*:** Mr. Manu Sharma
**AAUM:** ₹319.18 crs
**AUM:** ₹318.61 crs
**Benchmark:** CRISIL-IBX Financial Services 3-6 Months Debt Index
**Allotment Date:** March 7, 2025
**Folio Count:** 861

**Minimum Investment Amount**

**Initial & Additional Investment**
- ₹100 and any amount thereafter

**Systematic Investment Plan (SIP)**
- ₹100 and any amount thereafter

**Ideal Investments Horizon**
- 3 months

**Net Asset Value (NAV)**

| | Regular | Direct |
|---|---|---|
| Growth | ₹10.9706 | ₹11.0061 |
| IDCW | ₹10.9705 | ₹11.0065 |

(as on July 31, 2026)

**Debt Quant**

| | |
|---|---|
| Average Maturity | 0.31 yrs |
| Modified Duration | 0.30 yrs |
| Macaulay Duration | 0.31 yrs |
| Annualised YTM* | 6.89% |
| Tracking Error | 0.43% |

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

**Expense Ratio****
**Regular Plan:** 0.35%
**Direct Plan:** 0.12%

**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 July, 2026 unless otherwise specified.**

**Folio Count data as on 30th June 2026.**

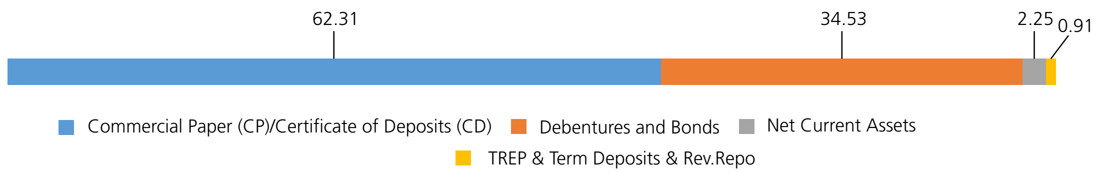
PRC Matrix

| Potential Risk Class | | | |
|---|---|---|---|
| Credit Risk → <br> Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Relatively Low | A-I | | |
| Moderate | | | |
| Relatively High | | | |

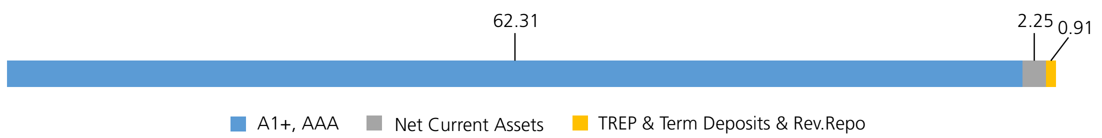
## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Debt Instruments** | | |
| **Debentures and Bonds** | | |
| **Public Sector Undertakings** | | |
| INDIAN RAILWAY FINANCE CORPORATION LTD. | CRISIL AAA | 7.86 |
| REC LTD | CRISIL AAA | 7.85 |
| SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA | CRISIL AAA | 1.57 |
| Power Finance Corporation Ltd. | CRISIL AAA | 1.57 |
| **Public Sector Undertakings - Total** | | **18.85** |
| **Corporate Debt/Financial Institutions** | | |
| TATA CAPITAL LTD. | ICRA AAA | 7.86 |
| LIC HOUSING FINANCE LTD. | CRISIL AAA | 7.82 |
| **Corporate Debt/Financial Institutions - Total** | | **15.68** |
| **Money Market Instruments** | | |
| **Commercial Paper(CP)/Certificate of Deposits(CD)** | | |
| **Public Sector Undertakings** | | |
| INDIAN BANK | CRISIL A1+ | 14.11 |
| BANK OF BARODA | FITCH A1+ | 7.66 |
| CANARA BANK | CRISIL A1+ | 7.65 |
| CANARA BANK | ICRA A1+ | 3.74 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | ICRA A1+ | 1.56 |
| PUNJAB NATIONAL BANK | CRISIL A1+ | 1.53 |
| **Public Sector Undertakings - Total** | | **36.25** |
| **Corporate Debt/Financial Institutions** | | |
| AXIS BANK LTD. | CRISIL A1+ | 12.26 |
| HDFC BANK LTD. | CARE A1+ | 12.23 |
| BAJAJ FINANCE LTD. | CRISIL A1+ | 1.57 |
| **Corporate Debt/Financial Institutions - Total** | | **26.06** |
| **Triparty Repo** | | **0.91** |
| **Net Current Assets/(Liabilities)** | | **2.25** |
| **Grand Total** | | **100.00** |

## ALLOCATION (%)




## RATING PROFILE (%)



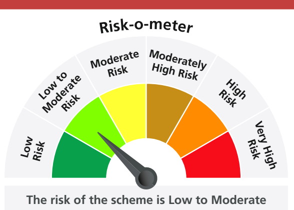

**Product Label**

This product is suitable for investors who are seeking*:

- Income generated from exposure to shorter-term maturities on the yield curve.
- An open-ended Constant Maturity Index Fund tracking CRISIL-IBX Financial Services 3-6 Months Debt Index.

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

**Fund**




**Benchmark**


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

*For Fund Manager experience, please refer page 163-167 & 182-186. **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.
For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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

## Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund

| | Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund | CRISIL-IBX Financial Services 3-6 Months Debt Index # | ALPHA | CRISIL 10 Year Gilt Index ## | CRISIL-IBX Financial Services 3-6 Months Debt Index | CRISIL-IBX AAA Financial Services Index – Dec 2026 # | CRISIL 10 Year Gilt Index ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 6.84% | 7.17% | -0.33% | 4.64% | 10,971 | 11,019 | 10,656 |
| Last 1 Year | 6.43% | 6.80% | -0.37% | 2.27% | 10,643 | 10,680 | 10,227 |

Scheme Inception date is 07/03/2025. Mr. Manu Sharma have been managing the fund since 07/03/2025
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. Manu Sharma**
Mr. Manu Sharma manages 6 funds & an FMP 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 Savings Fund (Aug. 13, '04), Kotak Money Market Fund (Jul. 14, '03), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Floating Rate Fund (May. 14, '19), Kotak Crisil IBX financial services 3 to 6 months Debt Index Fund (Mar. 05, '25), Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund (Sep. 24, '25) & A Kotak Fixed Maturity Plans.
Business Experience
Mr. Manu Sharma has over 17 years of experience in the fields of Fixed Income Fund Management, Operations, Finance Audit and Taxation. He joined Kotak AMC from Deskera Systems in September 2019 and was based out of Bangalore/Singapore for one year. Prior to it Mr. Manu was with Kotak AMC since September 2006 to June 2018 and has handled major assignments like the Fund Management, Operations and Finance for the KotakAMC.

| Scheme Names | Benchmark | 1 YEAR | | 3 YEARS | | 5 YEARS | |
|---|---|---|---|---|---|---|---|
| | | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* |
| **Kotak Money Market Fund** | **CRISIL Money Market A-I Index** | **6.20** | **5.96** | **7.23** | **6.92** | **6.49** | **6.33** |
| **Kotak Savings Fund** | **NIFTY Ultra Short Duration Debt Index A-I** | **5.93** | **6.47** | **6.75** | **7.20** | **6.02** | **6.47** |
| **Kotak Floating Rate Fund** | **NIFTY Short Duration Debt Index A-II** | **5.75** | **4.90** | **7.53** | **6.86** | **6.42** | **5.93** |
| **Kotak FMP Series 304 - (3119D)** | **Nifty G-Sec July 2031 Index** | **5.28** | **5.46** | **8.15** | **8.25** | **NA** | **NA** |
| **Kotak Corporate Bond Fund** | **Nifty Corporate Bond Index A-II** | **5.01** | **4.37** | **7.25** | **6.63** | **6.25** | **5.75** |

Kotak Money Market Fund - Growth, *Name of the Benchmark - CRISIL Money Market A-I Index,Scheme Inception date is 14/07/2003. Mr. Deepak Agrawal has been managing the fund since 01/11/2006 & Mr. Manu Sharma has been managing the fund since 01/11/2022
Kotak Savings Fund - Growth *Name of the Benchmark - Nifty Ultra Short Duration Debt Index A-I ,Scheme Inception date is 13/08/2004. 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 Floating Rate Fund - Growth, *Name of the Benchmark - NIFTY Short Duration Debt Index A-II, Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019 & Mr. Manu Sharma has been managing the fund since 01/11/2022
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.
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

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

## Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund

| | Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund | CRISIL-IBX Financial Services 3-6 Months Debt Index | ALPHA | CRISIL 10 Year Gilt Index ## | Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund | CRISIL-IBX Financial Services 3-6 Months Debt Index | CRISIL 10 Year Gilt Index ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 7.09% | 7.17% | -0.09% | 4.64% | 11,006 | 11,019 | 10,656 |
| Last 1 Year | 6.67% | 6.80% | -0.13% | 2.27% | 10,667 | 10,680 | 10,227 |

Scheme Inception date is 07/03/2025. Mr. Manu Sharma have been managing the fund since 07/03/2025
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. Manu Sharma**
Mr. Manu Sharma manages 6 funds & an FMP 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 Savings Fund (Aug. 13, '04), Kotak Money Market Fund (Jul. 14, '03), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Floating Rate Fund (May. 14, '19), Kotak Crisil IBX financial services 3 to 6 months Debt Index Fund (Mar. 05, '25), Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund (Sep. 24, '25) & A Kotak Fixed Maturity Plans.
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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 (%)^* |
| **Kotak Savings Fund** | **Nifty Ultra Short Duration Debt Index A-I** | **6.41** | **6.47** | **7.23** | **7.20** | **6.49** | **6.47** |
| **Kotak Money Market Fund** | **CRISIL Money Market A-I Index** | **6.39** | **5.96** | **7.38** | **6.92** | **6.61** | **6.33** |
| **Kotak Floating Rate Fund** | **NIFTY Short Duration Debt Index A-II** | **6.17** | **4.90** | **7.96** | **6.86** | **6.85** | **5.93** |
| **Kotak Corporate Bond Fund** | **Nifty Corporate Bond Index A-II** | **5.36** | **4.37** | **7.61** | **6.63** | **6.61** | **5.75** |
| **Kotak FMP Series 304 - (3119D)** | **Nifty G-Sec July 2031 Index** | **5.31** | **5.46** | **8.18** | **8.25** | **NA** | **NA** |

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 Money Market Fund - Growth, *Name of the Benchmark - CRISIL Money Market A-I Index, Scheme Inception date is 14/07/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/11/2006 & Mr. Manu Sharma has been managing the fund since 01/11/2022
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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 FMP Series 304 - (3119D) - Direct Plan - 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.

# 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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