

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

Short	Medium	Long	Volatility
			Low
			Medium
			High

Scan to Invest Now



Fund Manager:	Mr. Deepak Agrawal, Mr. Abhishek Bisen
AAUM:	₹14,731.31 crs
AUM:	₹14,360.33 crs
Benchmark:	Nifty Short Duration Debt Index A-II
Allotment Date:	May 2, 2002
Folio Count:	20,777

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	₹54.9311	₹60.9067
IDCW	₹12.1954	₹16.1618

(as on June 30, 2026)

Debt Quant & Ratios

Average Maturity	3.86 yrs
Modified Duration	2.52 yrs
Macaulay Duration	2.65 yrs
Annualised YTM*	7.41%
Standard Deviation	1.79%

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

Total 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 30th June, 2026 unless otherwise specified.

Folio Count data as on 31st May 2026.

PRC Matrix

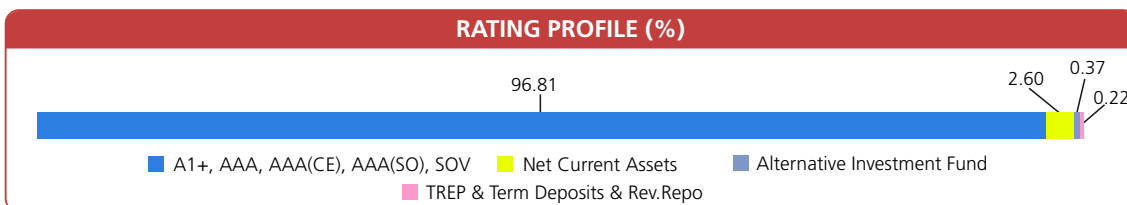
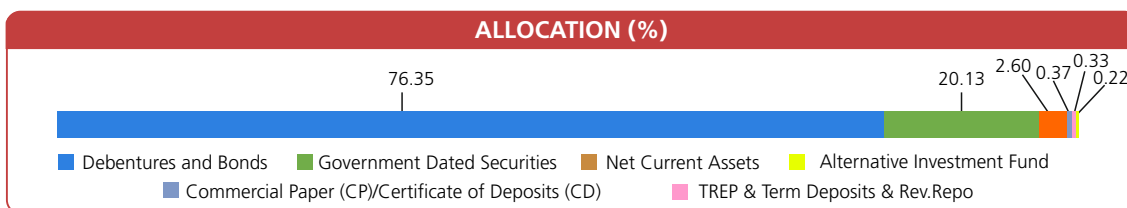
Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High		B-III	

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments			(INDIA UNIVERSAL TRUST AL1)	FITCH AAA(SO)	1.31
Debentures and Bonds			PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030 (SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	1.10
Government Dated Securities			PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029 (SHIVSHAKTI TRUST)	CRISIL AAA(SO)	1.09
7.08% Karnataka State Govt(^)-Karnataka	SOV	3.49	L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.) (^)	CRISIL AAA(CE)	1.03
7.49% Karnataka State Govt(^)-Karnataka	SOV	2.94	TATA CAPITAL LTD. (^)	CRISIL AAA	0.70
6.90% Central Government(^)	SOV	2.33	TATA CAPITAL LTD.	CRISIL AAA	0.70
7.69% Tamil Nadu State Govt-Tamil Nadu	SOV	1.74	SMFG INDIA CREDIT CO. LTD.	ICRA AAA	0.70
7.55% Karnataka State Govt(^)-Karnataka	SOV	1.48	Hindustan Zinc Ltd. (^)	CRISIL AAA	0.70
7.17% Gujarat State Govt(^)-Gujarat	SOV	1.39	VERTIS INFRASTRUCTURE TRUST - NCDS	CRISIL AAA	0.69
6.68% Central Government(^)	SOV	1.02	TATA CAPITAL HOUSING FINANCE LTD. (^)	CRISIL AAA	0.69
6.99% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.99	POONAWALLA FINCORP LIMITED	CRISIL AAA	0.69
7.56% Karnataka State Govt(^)-Karnataka	SOV	0.83	JIO CREDIT LIMITED(^)	CRISIL AAA	0.69
7.63% Maharashtra State Govt(^)-Maharashtra	SOV	0.63	BAJAJ HOUSING FINANCE LTD. (^)	CRISIL AAA	0.56
7.25% Karnataka State Govt-Karnataka	SOV	0.53	HDFC BANK LTD. (^)	CRISIL AAA	0.54
7.19% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.52	MINDSPACE BUSINESS PARKS REIT(*)	ICRA AAA	0.52
7.47% Karnataka State Govt(^)-Karnataka	SOV	0.52	PTC INDIA UNIVERSAL TRUST AL2 (SERIES A3) 21/11/2030(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.40
6.61% Gujarat State Govt(^)-Gujarat	SOV	0.48	PTC INDIA UNIVERSAL TRUST AL2 (SERIES A2) 21/11/2027(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.39
7.24% Central Government(^)	SOV	0.41	LIC HOUSING FINANCE LTD.	CRISIL AAA	0.35
7.42% Gujarat State Govt(^)-Gujarat	SOV	0.32	JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group) (^)	CRISIL AAA	0.35
7.18% Maharashtra State Govt(^)-Maharashtra	SOV	0.23	INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	0.35
7.15% Tamil Nadu State Govt-Tamil Nadu	SOV	0.20	NOMURA CAPITAL (INDIA) PRIVATE LIMITED	FITCH AAA	0.32
7.09% Central Government(^)	SOV	0.07	PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027) (SANSAR TRUST)	CRISIL AAA(SO)	0.06
6.53% Tamil Nadu State Govt-Tamil Nadu	SOV	0.01	PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	0.03
Government Dated Securities - Total		20.13	ADITYA BIRLA CAPITAL LTD	ICRA AAA	0.03
Public Sector Undertakings			PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/11/2029) (SANSAR TRUST)	CRISIL AAA(SO)	0.02
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	10.16	Corporate Debt/Financial Institutions - Total		38.61
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	CRISIL AAA	7.28	Money Market Instruments		
Power Finance Corporation Ltd. (^)	CRISIL AAA	6.44	Commercial Paper(CP)/ Certificate of Deposits(CD)		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	ICRA AAA	3.36	Public Sector Undertakings		
REC LTD (^)	ICRA AAA	3.22	BANK OF INDIA	CRISIL A1+	0.33
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT (^)	CRISIL AAA	2.06	Public Sector Undertakings - Total		0.33
HOUSING & URBAN DEVELOPMENT CORPORATION LTD. (^)	ICRA AAA	1.72	Triparty Repo		0.22
REC LTD (^)	CRISIL AAA	1.39	Alternative Investment Fund		
REC LTD	ICRA AAA	0.69	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.37
ONGC PETRO ADDITIONS LTD. (^)	CRISIL AAA(CE)	0.68	Alternative Investment Fund - Total		0.37
REC LTD	CRISIL AAA	0.36	Net Current Assets/(Liabilities)		2.60
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	0.35	Grand Total		100.00
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH AAA	0.03			
Public Sector Undertakings - Total		37.74			
Corporate Debt/Financial Institutions					
LIC HOUSING FINANCE LTD. (^)	CRISIL AAA	5.56			
BAJAJ FINANCE LTD. (^)	CRISIL AAA	5.34			
BHARTI TELECOM LTD. (^)	CRISIL AAA	2.41			
EMBASSY OFFICE PARKS REIT (^)	CRISIL AAA	2.09			
ADITYA BIRLA CAPITAL LTD (^)	CRISIL AAA	2.09			
KNOWLEDGE REALTY TRUST (^)	CRISIL AAA	2.08			
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	1.92			
CUBE HIGHWAYS TRUST (^)	ICRA AAA	1.71			
TOYOTA FINANCIAL SERVICES INDIA LTD.	ICRA AAA	1.40			
PTC INDIA UNIVERSAL TRUST AL1 (SERIES A3) 20/09/2030					

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.



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 (₹)	29,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2026 (₹)	76,13,627	16,65,830	10,46,228	7,06,118	3,97,987	1,23,575
Scheme Returns (%)	7.25	6.39	6.18	6.46	6.64	5.61
Nifty Short Duration Debt Index A-II Returns (%)	7.37	6.52	6.33	6.60	6.69	5.77
Alpha*	-0.12	-0.13	-0.15	-0.15	-0.05	-0.15
Nifty Short Duration Debt Index A-II (₹)#	77,46,698	16,77,458	10,51,903	7,08,687	3,98,280	1,23,672
CRISIL 10 Year Gilt Index (₹)^	66,35,860	16,30,281	10,33,220	7,05,627	3,95,680	1,22,937
CRISIL 10 Year Gilt Index (%)	6.28	5.98	5.83	6.43	6.25	4.61

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income over a medium term investment horizon Investment in debt & money market securities with portfolio Macaulay duration between 1 year & 3 years <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>The risk of the scheme is Moderate</p>	<p>The risk of the benchmark is Low to Moderate</p>

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 30 Jun 2026 is 15.56% of the net assets. **Total Expense Ratio includes applicable GST.

Scheme Performances as on June 30, 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	7.30%	7.40%	-0.10%	6.42%	54,931	56,209	45,033
Last 1 Year	4.95%	5.26%	-0.31%	2.47%	10,495	10,526	10,247
Last 3 Years	6.89%	6.98%	-0.10%	6.88%	12,214	12,247	12,210
Last 5 Years	5.83%	6.03%	-0.20%	5.15%	13,276	13,401	12,857

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	6.99	5.77	7.67	7.52	5.82	7.00
	Kotak Medium Term Fund	6.73	5.39	8.06	7.19	6.61	5.99
	Kotak Money Market Fund	6.28	6.01	7.27	6.97	6.46	6.30
Bottom 3	Kotak Dynamic Bond Fund	5.19	4.03	7.27	6.95	6.01	5.93
	Kotak Bond Short Term Fund	4.95	5.26	6.89	6.98	5.83	6.03
	Kotak FMP Series 304 - (3119D)	4.91	0.70	8.20	5.76	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. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 22/10/2025

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 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 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

Kotak FMP Series 304 - (3119D) - Growth *Name of the Benchmark - NIFTY Long Duration Debt 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 81 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 SDI APR 2027 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. 11, '22), KOTAK NIFTY SDI 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 SDI JUL 2026 INDEX FUND (Dec. 22, '22), Kotak Silver ETF (Dec. 09, '22), Kotak Silver ETF FOF (Mar. 31, '23), Kotak Banking and Financial Services Fund (Feb. 27, '23), Kotak Nifty SDI 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 SDI 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 20 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 Nifty 500 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 Nifty 200 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).

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	109.20	112.94	46.91	48.78	NA	NA
	Kotak Silver ETF FOF	106.02	112.94	45.22	48.78	NA	NA
	Kotak Gold ETF	45.59	47.23	33.14	34.53	23.53	24.69
Bottom 3	Kotak Nifty Top 10 Equal Weight Index Fund	-14.31	-13.44	NA	NA	NA	NA
	Kotak Nifty India Tourism Index Fund	-14.52	-13.44	NA	NA	NA	NA
	Kotak Technology Fund	-23.22	-23.78	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 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.

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

Scheme Performances as on June 30, 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	7.96%	7.33%	0.63%	6.46%	28,138	25,986	23,282
Last 1 Year	5.73%	5.26%	0.47%	2.47%	10,573	10,526	10,247
Last 3 Years	7.70%	6.98%	0.71%	6.88%	12,493	12,247	12,210
Last 5 Years	6.66%	6.03%	0.63%	5.15%	13,804	13,401	12,857

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	7.97	5.77	8.68	7.52	6.83	7.00
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	7.76	5.39	9.11	7.19	7.67	5.99
	Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	6.52	5.26	8.07	6.98	6.95	6.03
Bottom 3	Kotak Bond Short Term Fund	NIFTY Short Duration Debt Index A-II	5.73	5.26	7.70	6.98	6.66	6.03
	Kotak Overnight Fund	NIFTY 1D Rate Index	5.36	5.33	6.19	6.19	5.63	5.66
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	4.94	0.70	8.24	5.76	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 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 Bond Short Term Fund - Growth, *Name of the Benchmark - NIFTY Short Duration Debt Index A-II, 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

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 Long Duration Debt 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 81 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 SDI APR 2027 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. 11, '22), KOTAK NIFTY SDI 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 SDI 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 SDI 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 NIFTY SDI PLUS AAA PSU BOND JUL 2028 60:40 INDEX FUND (Oct. 13, '23), 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 Nifty50 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).

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	109.20	112.94	46.91	48.78	NA	NA
	Kotak Silver ETF FOF	Domestic Prices of physical Silver	106.92	112.94	45.87	48.78	NA	NA
	Kotak Gold Fund	Domestic Price of Physical Gold	45.59	47.23	33.14	34.53	23.53	24.69
Bottom 3	Kotak Nifty Top 10 Equal Weight Index Fund	Nifty Top 10 Equal Weight Index TRI	-13.71	-13.44	NA	NA	NA	NA
	Kotak Nifty India Tourism Index Fund	Nifty India Tourism Index TRI	-13.96	-13.44	NA	NA	NA	NA
	Kotak Technology Fund	BSE Teck TRI	-22.08	-23.78	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 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.

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

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