

KOTAK DYNAMIC BOND FUND

An open ended dynamic debt scheme investing across duration.
A relatively high interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to maximise returns through an active management of a portfolio of debt and money market securities. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Maturity

	Short	Medium	Long	Volatility
				Low
				Medium
				High

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Fund Manager:	Mr. Deepak Agrawal, Mr. Abhishek Bisen
AAUM:	₹2,375.55 crs
AUM:	₹2,383.30 crs
Benchmark:	Nifty Composite Debt Index A-III
Allotment Date:	May 26, 2008
Folio Count:	16,998

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 2 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹39.3924	₹43.2914
Quarterly IDCW	₹14.8409	₹15.1934

(as on June 30, 2026)

Debt Quant & Ratios

Average Maturity	17.16 yrs
Modified Duration	7.03 yrs
Macaulay Duration	7.32 yrs
Annualised YTM*	7.72%
Standard Deviation	3.98%

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

Total Expense Ratio**

Regular Plan:	1.33%
Direct Plan:	0.59%

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.

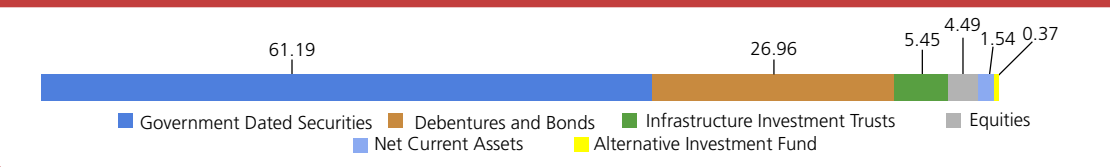
PRC Matrix

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

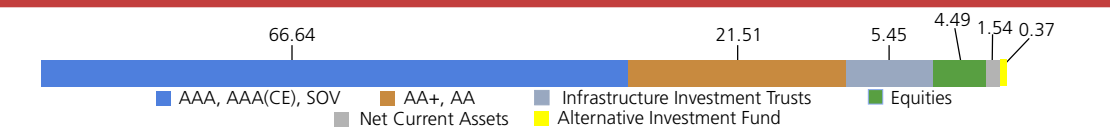
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related			6.62% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.01
Embassy Office Parks REIT(*)	Realty	2.57	Government Dated Securities - Total		61.19
BROOKFIELD INDIA REAL ESTATE TRUST(*)	Realty	1.19	Public Sector Undertakings		
NEXUS SELECT TRUST REIT(*)	Realty	0.73	ONGC PETRO ADDITIONS LTD. (^)	CRISIL AAA(CE)	2.06
Equity & Equity Related - Total		4.49	REC LTD(^)	CRISIL AAA	0.26
Debt Instruments			Public Sector Undertakings - Total		2.32
Debentures and Bonds			Corporate Debt/Financial Institutions		
Government Dated Securities			MUTHOOT FINANCE LTD. (^)	CRISIL AA+	7.47
6.90% Central Government(^)	SOV	20.68	VEDANTA LTD. (Axis Trustee Services Ltd. (^)	CRISIL AA	6.34
7.54% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	10.43	ADANI POWER LTD (^)	CRISIL AA	4.01
7.24% Central Government(^)	SOV	6.24	Tata Steel Ltd. (^)	CARE AA+	3.17
7.69% Tamil Nadu State Govt-Tamil Nadu	SOV	6.21	INDIGRIL INFRASTRUCTURE TRUST (^)	CRISIL AAA	2.08
7.25% Central Government(^)	SOV	4.71	BAJAJ FINANCE LTD.	CRISIL AAA	1.05
7.56% Karnataka State Govt(^)-Karnataka	SOV	4.25	TORRENT PHARMACEUTICALS LTD.	ICRA AA+	0.52
7.62% Uttar Pradesh State Govt(^)-Uttar Pradesh	SOV	4.21	Corporate Debt/Financial Institutions - Total		24.64
7.63% Maharashtra State Govt(^)-Maharashtra	SOV	1.64	Alternative Investment Fund		
7.30% Central Government(^)	SOV	1.03	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.37
6.68% Central Government(^)	SOV	1.02	Alternative Investment Fund - Total		0.37
7.38% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.47	Infrastructure Investment Trusts		
7.42% Karnataka State Govt-Karnataka	SOV	0.24	INDUS INFRA TRUST	Transport Infrastructure	3.63
6.53% Tamil Nadu State Govt-Tamil Nadu	SOV	0.03	CAPITAL INFRA TRUST INVIT	Construction	1.82
6.52% Karnataka State Govt-Karnataka	SOV	0.02	Infrastructure Investment Trusts - Total		5.45
			Net Current Assets/(Liabilities)		1.54
			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 (₹)	21,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2026 (₹)	45,98,367	17,01,159	10,54,478	7,09,951	3,99,077	1,24,713
Scheme Returns (%)	7.65	6.79	6.40	6.68	6.83	7.42
Nifty Composite Debt Index A-III Returns (%)	7.40	6.71	6.34	6.51	6.44	5.01
Alpha*	0.25	0.08	0.06	0.16	0.39	2.41
Nifty Composite Debt Index A-III (₹)#	44,81,776	16,94,138	10,52,109	7,07,090	3,96,784	1,23,193
CRISIL 10 Year Gilt Index (₹)^	40,34,717	16,30,281	10,33,220	7,05,627	3,95,680	1,22,937
CRISIL 10 Year Gilt Index (%)	6.37	5.98	5.83	6.43	6.25	4.61

Product Label

This product is suitable for investors who are seeking*:

- Income over a medium term investment horizon
- Investment in debt & money market securities across duration.

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

Fund

Risk-o-meter



Benchmark

Risk-o-meter



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

Scheme Inception : - May 26, 2008. 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. ** Existing investment in REITs held by debt schemes of Mutual Funds as on June 30, 2026, is grandfathered. Hedging Position through Interest Rate Swaps as on 30 Jun 2026 is 29.21% of the net assets. ** Total Expense Ratio includes applicable GST.

Scheme Performances as on June 30, 2026 (unless otherwise specified)

Kotak Dynamic Bond Fund

	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III #	ALPHA (Tier 1)	CRISIL 10 Year Gilt ##	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III #	CRISIL 10 Year Gilt ##
Since Inception	7.87%	7.72%	0.15%	6.48%	39,392	38,411	31,163
Last 1 Year	5.19%	4.03%	1.16%	2.47%	10,519	10,403	10,247
Last 3 Years	7.27%	6.95%	0.32%	6.88%	12,347	12,236	12,210
Last 5 Years	6.01%	5.93%	0.09%	5.15%	13,393	13,337	12,857

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. 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, '08, '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	6.99	5.77	7.67	7.52	5.82	7.00
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	6.73	5.39	8.06	7.19	6.61	5.99
	Kotak Money Market Fund	CRISIL Money Market A-I Index	6.28	6.01	7.27	6.97	6.46	6.30
Bottom 3	Kotak Dynamic Bond Fund	NIFTY Composite Debt Index A-III	5.19	4.03	7.27	6.95	6.01	5.93
	Kotak Bond Short Term Fund	Nifty Short Duration Debt Index A-II	4.95	5.26	6.89	6.98	5.83	6.03
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	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 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 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 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, '21, '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 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 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 Rupee 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	106.02	112.94	45.22	48.78	NA	NA
	Kotak Gold ETF	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	-14.31	-13.44	NA	NA	NA	NA
	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI	-14.52	-13.44	NA	NA	NA	NA
	Kotak Technology Fund	BSE Teck Index TRI	-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 Dynamic Bond Fund

	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III #	ALPHA (Tier 1)	CRISIL 10 Year Gilt ##	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III #	CRISIL 10 Year Gilt ##
Since Inception	8.61%	7.48%	1.13%	6.46%	30,499	26,487	23,282
Last 1 Year	5.97%	4.03%	1.94%	2.47%	10,597	10,403	10,247
Last 3 Years	8.12%	6.95%	1.17%	6.88%	12,641	12,236	12,210
Last 5 Years	6.89%	5.93%	0.97%	5.15%	13,957	13,337	12,857

Scheme Inception date is 26/05/2008. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 25/11/2012 & 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 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 50L JUL 2032 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, '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. 17, '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).

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 has 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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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.

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