

# KOTAK GILT FUND

An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.

**Investment Objective:** The objective of the Plan is to generate risk-free returns through investments in sovereign securities issued by the Central Government and/or State Government(s) and/or any security unconditionally guaranteed by the Government of India, and/or reverse repos in such securities as and when permitted by RBI. A portion of the fund may be invested in Reverse repo, Triparty repo on Government securities or treasury bills and/or other similar instruments as may be notified to meet the day-to-day liquidity requirements of the Plan. To ensure total safety of Unitholders' funds, the Plan does not invest in any other securities such as shares, debentures or bonds issued by any other entity. The Fund will seek to underwrite issuance of Government Securities if and to the extent permitted by SEBI/RBI and subject to the prevailing rules and regulations specified in this respect and may also participate in their auction from time to time. Subject to the maximum amount permitted from time to time, the Plan may invest in securities abroad, in the manner allowed by SEBI/RBI in conformity with the guidelines, rules and regulations in this respect. There is no assurance that the investment objective of the Plan will be achieved. It is however emphasized, that investments under the Plan are made in Government Securities, where there is no risk of default of payment in principal or interest amount.

## Maturity

Short	Medium	Long	Volatility
			Low
			Medium
			High

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<b>Fund Manager:</b>	Mr. Abhishek Bisen
<b>AAUM:</b>	₹2,248.35 crs
<b>AUM:</b>	₹2,257.15 crs
<b>Benchmark:</b>	Nifty All Duration G-Sec Index
<b>Allotment Date:</b>	Regular Plan December 29, 1998; PF & Trust Plan - November 11, 2003
<b>Folio Count:</b>	8,273

## 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)

Gilt Regular	Non-Direct Plan	Direct Plan
<b>Growth</b>	₹97.51	₹111.79
<b>Quarterly IDCW</b>	₹11.85	₹19.05
<b>Gilt PF &amp; Trust Plan</b>	<b>Regular Plan</b>	<b>Direct Plan</b>
<b>Growth</b>	₹99.76	₹114.50
<b>Gilt PF &amp; Trust Plan</b>		
<b>Quarterly IDCW</b>	₹24.60	

(as on June 30, 2026)

### Debt Quant & Ratios

Average Maturity	17.58 yrs
Modified Duration	9.00 yrs
Macaulay Duration	9.33 yrs
Annualised YTM*	7.52%
Standard Deviation	5.55%

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

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	1.48%
<b>Direct Plan:</b>	0.48%

### Available Plans/Options

**Gilt Regular**

(A) Direct Plan I (B) Non-Direct Plan

**Gilt PF & Trust Plan**

(A) Direct Plan I (B) Regular Plan

Options: Growth & IDCW: Payout and Reinvestment (applicable for all plans)

### IDCW Frequency

Quarterly (20th of Mar/Jun/Sep/Dec)

### Load Structure

**Entry Load:** (a) Regular Plan - Entry: Nil. (b) PF & Trust Plan - Entry: Nil. (applicable for all plans)

**Exit Load:** (a) Regular Plan - Exit: Nil. (b) PF&Trust Plan-Exit: Nil. (applicable for all plans)

**Data as on 30th June, 2026 unless otherwise specified.**

**Folio Count data as on 31st May 2026.**

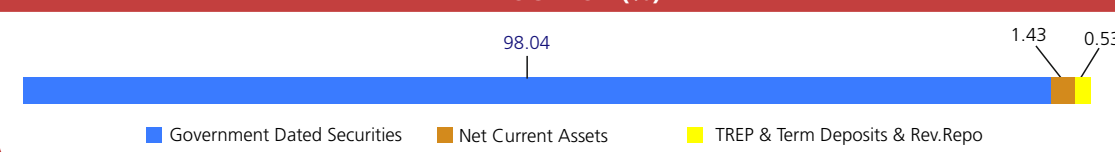
PRC Matrix

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

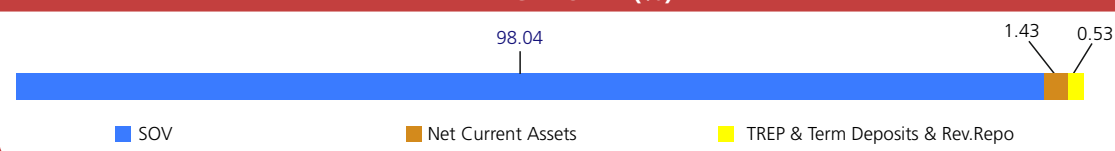
## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Government Dated Securities</b>			GS CG 25/11/2041 - (STRIPS)	SOV	0.38
6.90% Central Government	SOV	15.24	GS CG 15/10/2043 - (STRIPS)	SOV	0.37
7.58% Karnataka State Govt-Karnataka	SOV	14.70	GS CG 25/05/2037 - (STRIPS)	SOV	0.32
7.24% Central Government	SOV	9.94	GS CG 25/11/2037 - (STRIPS)	SOV	0.31
7.8% Tamil Nadu State Govt-Tamil Nadu	SOV	8.66	GS CG 25/05/2041 - (STRIPS)	SOV	0.31
7.12% Tamil Nadu State Govt-Tamil Nadu	SOV	6.64	GS CG 22/04/2038 - (STRIPS)	SOV	0.30
7.62% Uttar Pradesh State Govt-Uttar Pradesh	SOV	6.22	GS CG 15/04/2044 - (STRIPS)	SOV	0.30
7.49% Karnataka State Govt-Karnataka	SOV	5.10	GS CG 15/10/2044 - (STRIPS)	SOV	0.29
7.55% Karnataka State Govt-Karnataka	SOV	4.74	GS CG 25/05/2035 - (STRIPS)	SOV	0.28
7.39% Tamil Nadu State Govt-Tamil Nadu	SOV	4.09	7.70% Maharashtra State Govt-Maharashtra	SOV	0.28
6.88% Bihar State Govt-Bihar	SOV	2.13	GS CG 15/04/2045 - (STRIPS)	SOV	0.27
7.30% Central Government	SOV	1.96	GS CG 06/11/2037 - (STRIPS)	SOV	0.27
7.69% Tamil Nadu State Govt-Tamil Nadu	SOV	1.81	8.37% Tamil Nadu State Govt-Tamil Nadu	SOV	0.23
7.34% Odisha State Govt-Orissa	SOV	1.12	7.38% Tamil Nadu State Govt-Tamil Nadu	SOV	0.14
7.31% Tamil Nadu State Govt-Tamil Nadu	SOV	1.11	7.84% Tamil Nadu State Govt-Tamil Nadu	SOV	0.13
GS CG 06/05/2037 - (STRIPS)	SOV	0.96	7.91% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.12
GS CG 25/05/2034 - (STRIPS)	SOV	0.77	GS CG 25/11/2039 - (STRIPS)	SOV	0.10
GS CG 25/11/2034 - (STRIPS)	SOV	0.75	GS CG 22/10/2038 - (STRIPS)	SOV	0.10
GS CG 22/04/2037 - (STRIPS)	SOV	0.74	8.39% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.09
GS CG 22/04/2039 - (STRIPS)	SOV	0.72	8.08% Maharashtra State Govt-Maharashtra	SOV	0.09
GS CG 22/10/2037 - (STRIPS)	SOV	0.71	GS CG 25/05/2042 - (STRIPS)	SOV	0.08
GS CG 22/10/2035 - (STRIPS)	SOV	0.67	7.09% Central Government	SOV	0.06
GS CG 25/11/2036 - (STRIPS)	SOV	0.67	6.78% Karnataka State Govt-Karnataka	SOV	0.04
GS CG 22/10/2036 - (STRIPS)	SOV	0.67	8.16% Gujarat State Govt-Gujarat	SOV	0.01
GS CG 15/04/2039 - (STRIPS)	SOV	0.54	<b>Government Dated Securities - Total</b>		<b>98.04</b>
GS CG 22/10/2039 - (STRIPS)	SOV	0.53	<b>Triparty Repo</b>		<b>0.53</b>
GS CG 22/04/2036 - (STRIPS)	SOV	0.53	<b>Net Current Assets/(Liabilities)</b>		<b>1.43</b>
GS CG 06/05/2038 - (STRIPS)	SOV	0.49	<b>Grand Total</b>		<b>100.00</b>
6.98% West Bengal State Govt-West Bengal	SOV	0.42			
GS CG 15/10/2042 - (STRIPS)	SOV	0.41			

## 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 (₹)	33,10,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2026 (₹)	1,07,67,424	16,10,513	10,06,949	6,81,211	3,84,907	1,23,416
<b>Scheme Returns (%)</b>	<b>7.61</b>	<b>5.74</b>	<b>5.11</b>	<b>5.03</b>	<b>4.41</b>	<b>5.36</b>
Nifty All Duration G-Sec Index Returns (%)	NA	6.82	6.43	6.74	6.41	5.91
<b>Alpha*</b>	<b>NA</b>	<b>-1.08</b>	<b>-1.33</b>	<b>-1.71</b>	<b>-2.00</b>	<b>-0.55</b>
Nifty All Duration G-Sec Index (₹)#	NA	17,03,449	10,55,660	7,11,103	3,96,581	1,23,764
CRISIL 10 Year Gilt Index (₹)^	NA	16,30,281	10,33,220	7,05,627	3,95,680	1,22,937
CRISIL 10 Year Gilt Index Returns (%)	NA	5.98	5.83	6.43	6.25	4.61

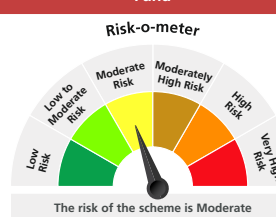
### Product Label

This product is suitable for investors who are seeking\*:

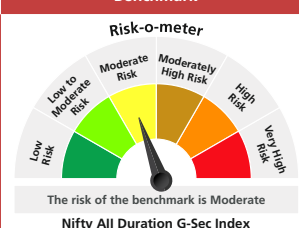
- Income over a long investment horizon
- Investment in sovereign securities issued by the Central and/or State Government(s) and/or reverse repos in such securities

\* Investors should consult their financial advisors 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

Scheme Inception : - December 29, 1998. 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. \*\* Total Expense Ratio includes applicable GST.

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

## Kotak Gilt Fund

	Kotak Gilt Fund	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	8.63%	NA	NA	NA	97,515	NA	NA
Last 1 Year	1.94%	3.48%	-1.54%	2.47%	10,194	10,348	10,247
Last 3 Years	5.35%	7.17%	-1.82%	6.88%	11,694	12,310	12,210
Last 5 Years	4.97%	6.16%	-1.20%	5.15%	12,745	13,488	12,857

Scheme Inception date is 29/12/1998. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

## Kotak Gilt Fund - PF and Trust

	Kotak Gilt Fund - PF and Trust	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund - PF and Trust	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	6.99%	6.14%	0.85%	5.69%	46,197	38,583	34,999
Last 1 Year	1.94%	3.48%	-1.54%	2.47%	10,194	10,348	10,247
Last 3 Years	5.35%	7.17%	-1.82%	6.88%	11,694	12,310	12,210
Last 5 Years	4.97%	6.16%	-1.20%	5.15%	12,745	13,488	12,857

Scheme Inception date is 11/11/2003. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

## ABOUT OUR FUND MANAGERS - REGULAR PLAN



**Name: Mr. Abhishek Bisen**

Mr. Abhishek Bisen manages 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. 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 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	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 Gilt Fund

	Kotak Gilt Fund	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	7.93%	7.25%	0.68%	6.46%	28,008	25,717	23,282
Last 1 Year	2.97%	3.48%	-0.50%	2.47%	10,297	10,348	10,247
Last 3 Years	6.43%	7.17%	-0.74%	6.88%	12,056	12,310	12,210
Last 5 Years	6.06%	6.16%	-0.10%	5.15%	13,422	13,488	12,857

Scheme Inception date is 29/12/1998. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

## Kotak Gilt Fund - PF and Trust

	Kotak Gilt Fund - PF and Trust	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund - PF and Trust	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	7.95%	7.25%	0.71%	6.46%	28,096	25,717	23,282
Last 1 Year	2.98%	3.48%	-0.50%	2.47%	10,298	10,348	10,247
Last 3 Years	6.43%	7.17%	-0.73%	6.88%	12,059	12,310	12,210
Last 5 Years	6.06%	6.16%	-0.10%	5.15%	13,423	13,488	12,857

Scheme Inception date is 11/11/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

# ABOUT OUR FUND MANAGERS - DIRECT PLAN



**Name: Mr. Abhishek Bisen**

Mr. Abhishek Bisen manages 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 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).

**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	106.92	112.94	45.87	48.78	NA	NA
	Kotak Gold Fund	45.59	47.23	33.14	34.53	23.53	24.69
Bottom 3	Kotak Nifty Top 10 Equal Weight Index Fund	-13.71	-13.44	NA	NA	NA	NA
	Kotak Nifty India Tourism Index Fund	-13.96	-13.44	NA	NA	NA	NA
	Kotak Technology Fund	-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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## **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.

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### **Disclaimer on Scheme Performance(s):**

Past Performance may or may not be sustained in future.

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### **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