

# KOTAK BOND SHORT TERM FUND

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

**Investment Objective:** The investment objective of the Scheme is to provide reasonable returns and reasonably high levels of liquidity by investing in debt instruments such as bonds, debentures and Government securities; and money market instruments such as treasury bills, commercial papers, certificates of deposit, including repos in permitted securities of different maturities, so as to spread the risk across different kinds of issuers in the debt markets. There is no assurance that the investment objective of the Scheme will be realised.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

<b>Fund Manager*:</b>	Mr. Deepak Agrawal, Mr. Abhishek Bisen
<b>AAUM:</b>	₹16,231.46 crs
<b>AUM:</b>	₹15,220.94 crs
<b>Benchmark:</b>	Nifty Short Duration Debt Index A-II
<b>Allotment Date:</b>	May 2, 2002
<b>Folio Count:</b>	21,409

## 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	₹53.8036	₹59.5481
IDCW	₹11.9451	₹15.7979

(as on March 31, 2026)

### Debt Quant & Ratios

Average Maturity	3.11 yrs
Modified Duration	2.26 yrs
Macaulay Duration	2.40 yrs
Annualised YTM*	7.77%
<sup>5</sup> Standard Deviation	1.75%

\*in case of semi annual YTM, it will be annualized.  
Source: <sup>1</sup>ICRA MFI Explorer.

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	1.12%
<b>Direct Plan:</b>	0.39%

### Available Plans/Options

A)Regular Plan B)Direct Plan

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

### IDCW Frequency

At discretion of trustees

### Load Structure

**Entry Load:** Nil. (applicable for all plans)

**Exit Load:** Nil.

**Data as on 31st March, 2026 unless otherwise specified.**

**Folio Count data as on 28th February 2026.**

PRC Matrix

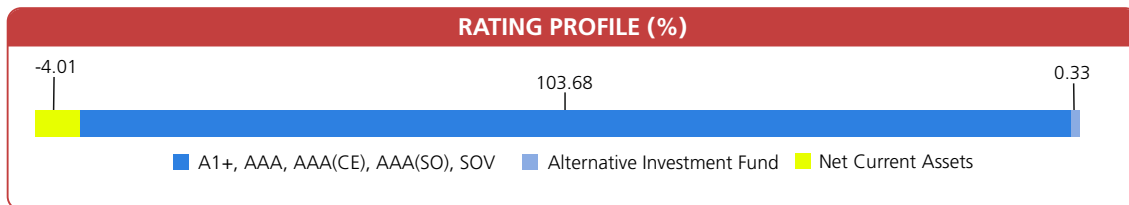
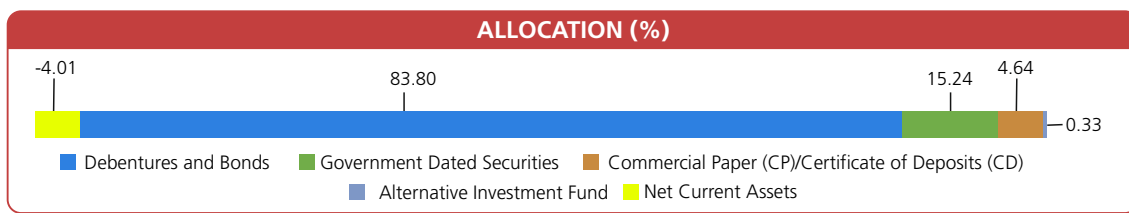
Potential Risk Class			
Credit Risk Interest Rate Risk ↓	Potential Risk Class		
	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High		B-III	

## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Debt Instruments</b>			Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	1.27
<b>Debentures and Bonds</b>			EMBASSY OFFICE PARKS REIT(*)	CRISIL AAA	1.26
<b>Government Dated Securities</b>			PTC INDIA UNIVERSAL TRUST AL1 (SERIES A3) 20/09/2030(INDIA UNIVERSAL TRUST AL1)	FITCH AAA(SO)	1.24
7.08% Karnataka State Govt(^)-Karnataka	SOV	3.17	TATA CAPITAL LTD. (^)	CRISIL AAA	1.06
7.49% Karnataka State Govt(^)-Karnataka	SOV	2.67	PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030 (SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	1.01
7.02% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	1.51	PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	1.01
7.55% Karnataka State Govt(^)-Karnataka	SOV	1.35	HDB FINANCIAL SERVICES LTD.	CRISIL AAA	0.98
7.24% Central Government(^)	SOV	0.94	INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	0.95
6.99% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.90	L&T METRO RAIL (HYDERABAD) LTD ( Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.) (^)	CRISIL AAA(CE)	0.93
7.56% Karnataka State Govt(^)-Karnataka	SOV	0.75	TATA CAPITAL LTD. (^)	ICRA AAA	0.64
7.76% Maharashtra State Govt(^)-Maharashtra	SOV	0.66	SMFG INDIA CREDIT CO. LTD.	ICRA AAA	0.64
6.90% Central Government(^)	SOV	0.57	POONAWALLA FINCORP LIMITED	CRISIL AAA	0.64
7.63% Maharashtra State Govt(^)-Maharashtra	SOV	0.57	Hindustan Zinc Ltd.	CRISIL AAA	0.64
7.47% Karnataka State Govt(^)-Karnataka	SOV	0.47	VERTIS INFRASTRUCTURE TRUST - NCDS	CRISIL AAA	0.63
7.19% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.47	JIO CREDIT LIMITED	CRISIL AAA	0.63
6.61% Gujarat State Govt(^)-Gujarat	SOV	0.43	BAJAJ HOUSING FINANCE LTD. (^)	CRISIL AAA	0.52
7.42% Gujarat State Govt(^)-Gujarat	SOV	0.29	MINDSPACE BUSINESS PARKS REIT(*)	ICRA AAA	0.47
7.18% Maharashtra State Govt(^)-Maharashtra	SOV	0.21	PTC INDIA UNIVERSAL TRUST AL2 (SERIES A2) 21/11/2027(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.39
7.15% Tamil Nadu State Govt-Tamil Nadu	SOV	0.18	PTC INDIA UNIVERSAL TRUST AL2 (SERIES A3) 21/11/2030(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.37
7.09% Central Government(^)	SOV	0.06	LIC HOUSING FINANCE LTD.	CRISIL AAA	0.32
7.26% Central Government(^)	SOV	0.03	JAMNAGAR UTILITIES & POWER PRIVATE LIMITED ( Mukesh Ambani Group ) (^)	CRISIL AAA	0.32
6.53% Tamil Nadu State Govt-Tamil Nadu	SOV	0.01	NOMURA CAPITAL (INDIA) PRIVATE LIMITED	FITCH AAA	0.29
<b>Government Dated Securities - Total</b>		<b>15.24</b>	ICICI HOME FINANCE COMPANY LIMITED	ICRA AAA	0.26
<b>Public Sector Undertakings</b>			PTC SANSAR TRUST (SERIES A1) 25/06/2030 ( MAT 31/08/2027) (SANSAR TRUST)	CRISIL AAA(SO)	0.08
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	9.44	PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/11/2029) (SANSAR TRUST)	CRISIL AAA(SO)	0.04
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	6.66	PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	0.04
Power Finance Corporation Ltd. (^)	CRISIL AAA	5.94	ADITYA BIRLA CAPITAL LTD (^)	ICRA AAA	0.03
REC LTD	ICRA AAA	5.62	<b>Corporate Debt/Financial Institutions - Total</b>		<b>42.93</b>
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	ICRA AAA	3.08	<b>Money Market Instruments</b>		
REC LTD	CRISIL AAA	2.72	<b>Commercial Paper(CP)/ Certificate of Deposits(CD)</b>		
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT (^)	CRISIL AAA	1.86	<b>Public Sector Undertakings</b>		
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	ICRA AAA	1.58	UNION BANK OF INDIA	FITCH A1+	2.06
INDIAN RAILWAY FINANCE CORPORATION LTD. (^)	CRISIL AAA	1.25	PUNJAB NATIONAL BANK	CRISIL A1+	1.67
Export-Import Bank of India (^)	CRISIL AAA	1.11	<b>Public Sector Undertakings - Total</b>		<b>3.73</b>
INDIAN OIL CORPORATION LTD.	CRISIL AAA	0.96	<b>Corporate Debt/Financial Institutions</b>		
ONGC PETRO ADDITIONS LTD. (^)	CRISIL AAA(CE)	0.62	HDFC BANK LTD.	CARE A1+	0.63
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH AAA	0.03	AXIS BANK LTD.	CRISIL A1+	0.28
<b>Public Sector Undertakings - Total</b>		<b>40.87</b>	<b>Corporate Debt/Financial Institutions - Total</b>		<b>0.91</b>
<b>Corporate Debt/Financial Institutions</b>			<b>Alternative Investment Fund</b>		
LIC HOUSING FINANCE LTD. (^)	CRISIL AAA	8.12	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.33
BAJAJ FINANCE LTD. (^)	CRISIL AAA	6.10	<b>Alternative Investment Fund - Total</b>		<b>0.33</b>
BHARTI TELECOM LTD. (^)	CRISIL AAA	2.21	<b>Net Current Assets/(Liabilities)</b>		<b>-4.01</b>
ADITYA BIRLA CAPITAL LTD (^)	CRISIL AAA	1.91	<b>Grand Total</b>		<b>100.00</b>
KNOWLEDGE REALTY TRUST	CRISIL AAA	1.90			
TATA CAPITAL HOUSING FINANCE LTD. (^)	CRISIL AAA	1.61			
CUBE HIGHWAYS TRUST (^)	ICRA AAA	1.57			
HDFC BANK LTD. (^)	CRISIL AAA	1.56			
TOYOTA FINANCIAL SERVICES INDIA LTD.(^)	ICRA AAA	1.29			

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### 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 (₹)	28,70,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	74,26,126	16,58,199	10,40,675	7,00,847	3,96,090	1,22,294
<b>Scheme Returns (%)</b>	<b>7.23</b>	<b>6.30</b>	<b>6.04</b>	<b>6.17</b>	<b>6.33</b>	<b>3.60</b>
Nifty Short Duration Debt Index A-II Returns (%)	7.34	6.43	6.17	6.30	6.36	3.79
<b>Alpha*</b>	<b>-0.12</b>	<b>-0.12</b>	<b>-0.14</b>	<b>-0.14</b>	<b>-0.03</b>	<b>-0.19</b>
Nifty Short Duration Debt Index A-II (₹)#	75,51,413	16,69,034	10,45,776	7,03,226	3,96,247	1,22,414
CRISIL 10 Year Gilt Index (₹)^	63,94,457	16,02,011	10,15,058	6,90,919	3,89,056	1,19,137
CRISIL 10 Year Gilt Index (%)	6.16	5.64	5.34	5.60	5.13	-1.35

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

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

Scheme Inception : - May 02, 2002. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. \*All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS) (^) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 31 Mar 2026 is 20.22% of the net assets. \*\* Total Expense Ratio includes applicable GST.

# Scheme Performances as on March 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	7.29%	7.39%	-0.10%	6.35%	53,794	55,009	43,597
Last 1 Year	5.46%	5.59%	-0.13%	2.11%	10,549	10,562	10,212
Last 3 Years	6.83%	6.93%	-0.10%	6.79%	12,194	12,228	12,178
Last 5 Years	5.66%	5.83%	-0.17%	4.95%	13,167	13,273	12,731

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	7.52	7.53	7.39	8.06	5.73	7.22
	Kotak FMP Series 308 - (1125D)	7.21	4.75	7.67	6.86	NA	NA
	Kotak Floating Rate Fund	6.92	5.59	7.62	6.93	6.52	5.83
Bottom 3	Kotak Overnight Fund	5.41	5.47	6.21	6.32	5.42	5.56
	Kotak FMP Series 304 - (3119D)	4.05	-1.83	7.80	5.46	NA	NA
	Kotak Dynamic Bond Fund	2.88	4.15	6.68	6.89	5.52	5.72

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 FMP Series 308 - (1125D) - Growth, \*Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 29/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 29/03/2023.

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 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.

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.

### Returns for Kotak Overnight Fund as of 31st March 2026



### Name: Mr. Abhishek Bisen

Mr. Abhishek Bisen manages 79 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 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 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 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 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).

### 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	121.91	126.27	45.77	47.45	NA	NA
	Kotak Silver ETF FOF	120.95	126.27	44.39	47.45	NA	NA
	Kotak Gold ETF	62.17	64.31	33.49	34.87	25.91	27.14
Bottom 3	Kotak BSE Housing Index Fund	-11.91	-11.23	NA	NA	NA	NA
	Kotak Technology Fund	-12.89	-13.43	NA	NA	NA	NA
	Kotak Nifty India Tourism Index Fund	-24.34	-23.43	NA	NA	NA	NA

Kotak Silver ETF - \*Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), 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- Price of silver (based on LBMA daily spot fixing price), 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 - Price of 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 BSE Housing Index Fund - Growth, \*Name of the Benchmark - BSE Housing Index TRI, Scheme Inception date is 28/08/2023. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/08/2023 & 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

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.

^Imported(Landed) price of Gold, based on the formula prescribed by SEBI as per Gazette Notification dated December 20, 2006.

# Scheme Performances as on March 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	7.94%	7.30%	0.64%	6.33%	27,505	25,431	22,540
Last 1 Year	6.24%	5.59%	0.65%	2.11%	10,628	10,562	10,212
Last 3 Years	7.65%	6.93%	0.72%	6.79%	12,475	12,228	12,178
Last 5 Years	6.49%	5.83%	0.66%	4.95%	13,693	13,273	12,731

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	8.52	7.53	8.40	8.06	6.75	7.22
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	7.73	5.42	8.72	7.01	7.46	5.76
	Kotak FMP Series 308 - (1125D)	NIFTY Medium Duration Debt Index	7.55	4.75	8.02	6.86	NA	NA
Bottom 3	Kotak Overnight Fund	NIFTY 1D Rate Index	5.50	5.47	6.31	6.32	5.53	5.56
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	4.09	-1.83	7.84	5.46	NA	NA
	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III	3.65	4.15	7.54	6.89	6.39	5.72

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 FMP Series 308 - (1125D) - Growth, \*Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 14/05/2019. Scheme Inception date is 29/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 29/03/2023.

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.

Kotak Dynamic Bond Fund - Growth, \*Name of the Benchmark - Nifty Composite Debt Index A-III #, 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

### Returns for Kotak Overnight & Liquid Fund as of 31st March 2026



**Name: Mr. Abhishek Bisen**

Mr. Abhishek Bisen manages 79 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 (May. 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 Niftycap 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 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 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 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-seq 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 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).

**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 FOF	Price of silver (based on LBMA daily spot fixing price)	121.95	126.27	45.05	47.45	NA	NA
	Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)	121.91	126.27	45.77	47.45	NA	NA
	Kotak Gold ETF	Price of Gold^	62.17	64.31	33.49	34.87	25.91	27.14
Bottom 3	Kotak BSE Housing Index Fund	BSE Housing Index TRI	-11.47	-11.23	NA	NA	NA	NA
	Kotak Technology Fund	BSE Teck TRI	-11.60	-13.43	NA	NA	NA	NA
	Kotak Nifty India Tourism Index Fund	Nifty India Tourism Index TRI	-23.84	-23.43	NA	NA	NA	NA

Kotak Silver ETF Fund of Fund - Growth - \*Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Kotak Silver ETF - \*Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.

Kotak Gold ETF, \*Name of the Benchmark - Price of 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 BSE Housing Index Fund - Growth, \*Name of the Benchmark - BSE Housing Index TRI, Scheme Inception date is 28/08/2023. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/08/2023 & 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

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.

# RISK FACTORS

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