

KOTAK CRISIL-IBX FINANCIAL SERVICES 9 TO 12 MONTHS DEBT INDEX FUND

An open-ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 9 - 12 Months Debt Index.
A relatively low interest rate risk and relatively low credit risk

Investment Objective: The investment objective of the scheme is to generate returns that are commensurate (before fees and expenses) with the performance of CRISILIBX Financial Services 9 - 12 Months Debt Index that seeks to track the performance of Commercial Papers (CPs), Certificates of Deposit (CDs) & corporate bond securities maturing within 9 to 12 months from the date of inclusion in the index. However, there can be no assurance that the investment objective of the Scheme will be achieved

Fund Manager*: Mr. Manu Sharma
AAUM: ₹699.93 crs
AUM: ₹1,014.75 crs
Benchmark: CRISIL-IBX Financial Services 9 - 12 Months Debt Index
Allotment Date: September 24, 2025
Folio Count: 2,034

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	₹10.2353	₹10.2442
IDCW	₹10.2333	₹10.2442

(as on February 27, 2026)

Debt Quant

Average Maturity	0.37 yrs
Modified Duration	0.35 yrs
Macauley Duration	0.37 yrs
Annualised YTM*	6.79%
Tracking Error	0.11%

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

Total Expense Ratio**

Regular Plan: 0.32%

Direct Plan: 0.12%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum Capital Withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil.

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

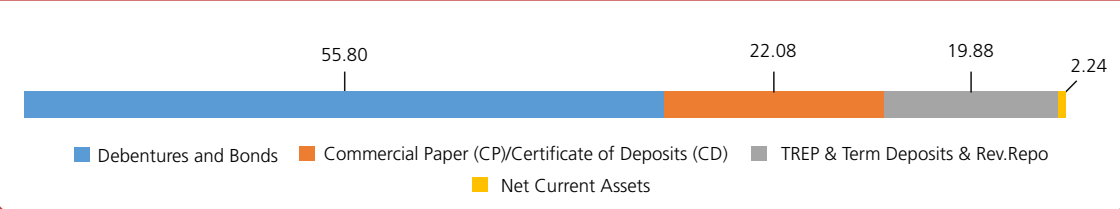
PRC Matrix

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

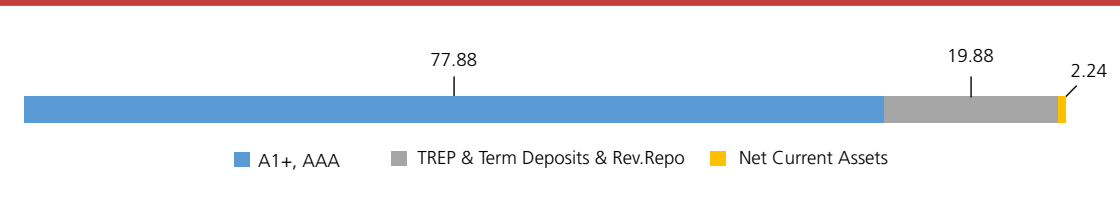
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	9.36
Power Finance Corporation Ltd.	CRISIL AAA	6.90
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	6.89
REC LTD	ICRA AAA	4.93
Public Sector Undertakings - Total		28.08
Corporate Debt/Financial Institutions		
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	7.35
HDFC BANK LTD.	CRISIL AAA	6.91
TATA CAPITAL LTD.	CRISIL AAA	6.56
LIC HOUSING FINANCE LTD.	CRISIL AAA	3.95
Kotak Mahindra Prime Ltd.	CRISIL AAA	2.95
Corporate Debt/Financial Institutions - Total		27.72
Money Market Instruments		
Commercial Paper(CP)/Certificate of Deposits(CD)		
Public Sector Undertakings		
UNION BANK OF INDIA	FITCH A1+	10.16
BANK OF BARODA	CARE A1+	4.75
INDIAN BANK	CRISIL A1+	0.48
Public Sector Undertakings - Total		15.39
Corporate Debt/Financial Institutions		
AXIS BANK LTD.	CRISIL A1+	6.69
Corporate Debt/Financial Institutions - Total		6.69
Triparty Repo		19.88
Net Current Assets/(Liabilities)		2.24
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



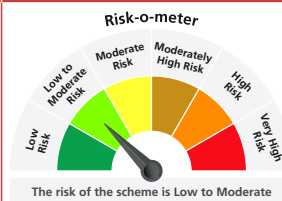
Product Label

This product is suitable for investors who are seeking*:

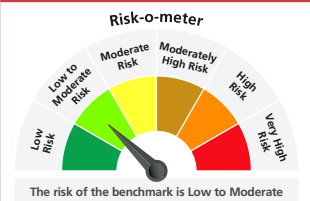
- Income generated from exposure to shorter-term maturities on the yield curve.
- An open-ended Constant Maturity Index Fund tracking CRISIL-IBX Financial Services 9 - 12 Months Debt Index.

* 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

**Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

RISK FACTORS

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

*The rating indicates highest degree of safety regarding timely receipt of payments from the investments that the Scheme has made. The ratings should, however, not be construed as an indication of expected returns, prospective performance of the Mutual Fund Scheme, NAV or of volatility in its returns.

Disclaimer on market outlooks:

The outlook provided is only a subjective understanding of an uncertain market phenomena, which may or may not occur, and may also not have any effect on the performance of the scheme, clement or otherwise. This outlook should not be construed as a reason for investment into the scheme based on prospect of future performance, which may not accrue as anticipated by the statement.

Disclaimer on Scheme Performance(s):

Past Performance may or may not be sustained in future.

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For details contact us at:

KOTAK MAHINDRA ASSET MANAGEMENT COMPANY LIMITED: 6th Floor, Kotak Infinity, 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