

Scheme Name	Inception Date	Ideal Investment Horizon	Product Positioning	Fund Manager	AUM (Rs. Crs.)	Current Portfolio Quality (%)	YTM (%)	Average Maturity (Years)	Macaulay Duration (Years)	Exit Load	Total Expense Ratio (TER %)	
											Reg	Dir
Kotak Overnight Fund	15-Jan-19	1 day	Fund invest in overnight securities having maturity of 1 day	Mr. Deepak Agrawal	6,608.59	SOV : 10.77 Cash/CBLO : 89.23	6.10	0.01 (Days)	0.01 (Days)	Nil	0.16	0.08
Kotak Liquid Fund	04-Nov-03	7 days to month	Fund invest in Debt and money market securities with maturity of upto 91 days only	Mr. Deepak Agrawal	42,664.50	SOV : 20.10 AAA : 83.76 Cash/CBLO : -3.86	6.55	0.10	0.10	Day 1 -0.0070% Day 2 -0.0065% Day 3 - 0.0060% Day 4 - 0.0055% Day 5 - 0.0050% Day 6 - 0.0045% Day 7 - 0.0000% Onwards	0.31	0.20
Kotak Savings Fund	13-Aug-04	3 to 6 months	Fund Invests in Debt & Money Market instruments such that the Macaulay Duration of the portfolio is between 3 months - 6 months	Mr. Deepak Agrawal & Mr. Manu Sharma	14,924.31	SOV : 12.52 AAA : 76.11 AA+ : 6.57 AA : 1.34 AA- : 0.67 Cash/CBLO : 2.79	6.85	0.48	0.47	Nil	0.81	0.36
Kotak Money Market Fund	14-Jul-03	3 to 6 months	Fund invest in Money Market instruments having maturity upto 1 year.	Mr. Deepak Agrawal, Mr. Manu Sharma	27,977.01	SOV : 14.86 AAA : 84.41 Cash/CBLO : 0.72	6.80	0.71	0.70	Nil	0.36	0.24
Kotak Low Duration Fund	06-Mar-08	6 to 9 months	Fund invests in securities that are less prone of default risk, considering liquidity needs with a Macaulay Duration ranging from 6 months to 12 months	Mr. Deepak Agrawal, Mr. Manu Sharma	12,555.73	SOV : 11.59 AAA : 71.72 AA+ : 7.32 AA : 4.91 AA- : 0.80 Cash/CBLO : 3.67	7.12	1.53	0.93	Nil	1.17	0.42
Kotak Corporate Bond Fund	21-Sep-07	1 to 1.5 year	The fund predominantly invests in AA+ and above rated corporate bonds with flexibility to invest securities of varying maturities across the credit spectrum.months	Mr. Deepak Agrawal & Mr. Manu Sharma	15,126.85	SOV : 22.21 AAA : 75.31 AA+ : 0.32 Cash/CBLO : 2.15	7.02	4.86	3.72	Nil	0.68	0.34
Kotak Bond Short Term Fund	02-May-02	1 years & above	Fund Invests in a debt and money market instruments with Macaulay Duration of 1 to 3 year.	Mr. Deepak Agrawal, Mr. Abhishek Bisen	17,821.39	SOV : 31.14 AAA : 65.29 Cash/CBLO : 3.57	6.98	4.29	3.00	Nil	1.12	0.38
Kotak Credit Risk Fund	11-May-10	2-3 year & above	Minimum investment in corporate bonds - 65% of total assets (investment in below highest rated instruments)	Mr. Deepak Agrawal, Mr. Sunit Garg	709.25	SOV : 10.66 AAA : 9.45 AA+ : 7.20 AA : 40.74 AA- : 5.65 A+/A-/A/Below : 13.40 Cash/CBLO : 12.89	8.25	3.00	2.49	Nil	1.71	0.81

Scheme Name	Inception Date	Ideal Investment Horizon	Product Positioning	Fund Manager	AUM (Rs. Crs.)	Current Portfolio Quality (%)	YTM (%)	Average Maturity (Years)	Macaulay Duration (Years)	Exit Load	Total Expense Ratio (TER %)	
											Reg	Dir
Kotak Dynamic Bond Fund	13-Aug-04	2 years and above	The fund has the flexibility to invest across duration with an aim to benefit from the changing interest rate cycles	Mr. Deepak Agrawal, Mr. Abhishek Bisen	2,795.02	SOV : 72.23 AAA : 9.10 AA+ : 9.19 Cash/CBLO : 9.47	6.91	19.48	9.41	Nil	1.33	0.59
Kotak Floating Rate Fund	14-May-19	2 year & above	Fund invest minimum 65% of total assets in floating rate instruments	Mr. Deepak Agrawal, Mr. Manu Sharma	3,341.21	SOV : 29.05 AAA : 52.59 AA+ : 14.08 AA : 0.75 Cash/CBLO : 3.54	7.32	4.43	1.85	Nil	0.63	0.25
Kotak Medium Term Fund	21-Mar-14	2.5 years & above	Fund manages a balance between interest rate risk and credit risk with a Macaulay Duration of 3-4 years.	Mr. Deepak Agrawal, Mr. Sunit Garg	1,925.11	SOV : 25.21 AAA : 26.46 AA+ : 9.84 AA : 16.37 AA- : 5.37 A+/A-/A/Below : 9.22 Cash/CBLO : 7.54	7.84	5.04	3.62	Nil	1.63	0.67
Kotak Banking and PSU Debt Fund	29-Dec-98	2 to 3 years	Minimum investment in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions- 80% of total assets	Mr. Deepak Agrawal, Mr. Abhishek Bisen	6,012.83	SOV : 21.04 AAA : 72.83 AA : 2.44 Cash/CBLO : 3.69	6.97	5.48	3.92	Nil	0.75	0.40
Kotak Gilt Fund	29-Dec-98	2 year & above	Minimum investment in G-secs- 80% of total assets (across maturity)	Mr. Abhishek Bisen	3,895.43	SOV : 98.39 Cash/CBLO : 1.61	6.88	29.95	12.57	Nil	1.48	0.47
Kotak Bond Fund	15-Nov-99	2 to 3 years	Fund invest in the range of Macaulay duration of the portfolio between 4 to 7 years which offers a play on interest rates by managing duration actively	Mr. Abhishek Bisen	2,129.67	SOV : 61.91 AAA : 36.02 Cash/CBLO : 2.07	6.75	12.40	6.69	Nil	1.66	0.70
Kotak Long Duration Fund	11-Mar-24	3 years & above	The scheme offers a play on interest rates by actively managing the portfolio's duration, ensuring that the Macaulay Duration remains above 7 years.	Mr. Abhishek Bisen	190.57	SOV : 98.19 Cash/CBLO : 1.81	6.87	28.36	13.10	Nil	0.62	0.34

Name of the Scheme	This product is suitable for investors who are seeking*	Type of Scheme	Fund Riskometer	Potential Risk Class																
Kotak Overnight Fund	<ul style="list-style-type: none"> Income over a short term investment horizon. Investment in debt & money market securities having maturity of one business day. 	An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.		<table border="1"> <thead> <tr> <th>Credit Risk → Interest Rate Risk ↓</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low</td> <td>A-I</td> <td></td> <td></td> </tr> <tr> <td>Moderate</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low	A-I			Moderate				Relatively High			
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Kotak Liquid Fund	<ul style="list-style-type: none"> Income over a short term investment horizon Investment in debt & money market securities 	An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk		<table border="1"> <thead> <tr> <th>Credit Risk → Interest Rate Risk ↓</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low</td> <td></td> <td>B-I</td> <td></td> </tr> <tr> <td>Moderate</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low		B-I		Moderate				Relatively High			
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Kotak Savings Fund	<ul style="list-style-type: none"> Income over a short term investment horizon Investment in debt & money market securities with portfolio Macaulay duration between 3 months and 6 months 	An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. A moderate interest rate risk and moderate credit risk.		<table border="1"> <thead> <tr> <th>Credit Risk → Interest Rate Risk ↓</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate</td> <td></td> <td>B-II</td> <td></td> </tr> <tr> <td>Relatively High</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate		B-II		Relatively High			
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Kotak Money Market Fund	<ul style="list-style-type: none"> Income over a short term investment horizon Investment in money market securities 	An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.		<table border="1"> <thead> <tr> <th>Credit Risk → Interest Rate Risk ↓</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low</td> <td></td> <td>B-I</td> <td></td> </tr> <tr> <td>Moderate</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low		B-I		Moderate				Relatively High			
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Kotak Low Duration Fund	<ul style="list-style-type: none"> Regular Income over short term Income by focusing on low duration securities with portfolio Macaulay duration between 6 months and 12 months 	An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. A relatively high interest rate risk and moderate credit risk.		<table border="1"> <thead> <tr> <th>Credit Risk → Interest Rate Risk ↓</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High</td> <td></td> <td>B-III</td> <td></td> </tr> </tbody> </table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate				Relatively High		B-III	
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Kotak Corporate Bond Fund	<ul style="list-style-type: none"> Regular Income over short term Income by investing in fixed income securities of varying maturities and predominantly investing in AA+ and above rated corporate bonds 	An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.		<table border="1"> <thead> <tr> <th>Credit Risk → Interest Rate Risk ↓</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High</td> <td></td> <td>B-III</td> <td></td> </tr> </tbody> </table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate				Relatively High		B-III	
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Kotak Bond Short Term Fund	<ul style="list-style-type: none"> Income over a medium term investment horizon Investment in debt & money market securities with portfolio Macaulay duration between 1 year and 3 years 	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.		<table border="1"> <thead> <tr> <th>Credit Risk → Interest Rate Risk ↓</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High</td> <td></td> <td>B-III</td> <td></td> </tr> </tbody> </table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate				Relatively High		B-III	
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Kotak Credit Risk Fund	<ul style="list-style-type: none"> Income over a medium term investment horizon Investment predominantly in AA and below rated corporate bonds (Excluding AA+ rated corporate bonds) 	An open ended debt scheme predominantly investing in AA and below rated corporate bonds (Excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk.		<table border="1"> <thead> <tr> <th>Credit Risk → Interest Rate Risk ↓</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High</td> <td></td> <td></td> <td>C-III</td> </tr> </tbody> </table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate				Relatively High			C-III
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Kotak Dynamic Bond Fund	<ul style="list-style-type: none"> Income over a medium term investment horizon Investment in debt & money market securities across duration 	An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and moderate credit risk.		<table border="1"> <thead> <tr> <th>Credit Risk → Interest Rate Risk ↓</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High</td> <td></td> <td>B-III</td> <td></td> </tr> </tbody> </table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate				Relatively High		B-III	
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For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

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

Name of the Scheme	This product is suitable for investors who are seeking*	Type of Scheme	Fund Riskometer	Potential Risk Class																
Kotak Floating Rate Fund	<ul style="list-style-type: none"> Income over a short term investment horizon. Investment in floating & fixed rate debt instruments swapped for floating rate returns and money market instruments. 	An open ended debt scheme predominantly investing in floating rate instruments. A relatively high interest rate risk and moderate credit risk.	<p>The risk of the scheme is Low to Moderate</p>	<table border="1"> <thead> <tr> <th>Credit Risk → Interest Rate Risk ↓</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High</td> <td></td> <td>B-III</td> <td></td> </tr> </tbody> </table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate				Relatively High		B-III	
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Kotak Medium Term Fund	<ul style="list-style-type: none"> Income over a medium term investment horizon Investment in debt, government securities & money market instruments with portfolio Macaulay duration between 3 years and 4 years 	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years. A relatively high interest rate risk and relatively high credit risk.	<p>The risk of the scheme is Moderately High</p>	<table border="1"> <thead> <tr> <th>Credit Risk → Interest Rate Risk ↓</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High</td> <td></td> <td></td> <td>C-III</td> </tr> </tbody> </table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate				Relatively High			C-III
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Kotak Banking and PSU Debt Fund	<ul style="list-style-type: none"> Income over a short to medium term investment horizon Investment in debt & money market securities of PSUs, Banks, Public Financial Institutions, Government Securities & Municipal Bonds 	An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk.	<p>The risk of the scheme is Moderate</p>	<table border="1"> <thead> <tr> <th>Credit Risk → Interest Rate Risk ↓</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High</td> <td></td> <td>B-III</td> <td></td> </tr> </tbody> </table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate				Relatively High		B-III	
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Kotak Gilt Fund	<ul style="list-style-type: none"> 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. 	An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.	<p>The risk of the scheme is Moderate</p>	<table border="1"> <thead> <tr> <th>Credit Risk → Interest Rate Risk ↓</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High</td> <td>A-III</td> <td></td> <td></td> </tr> </tbody> </table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate				Relatively High	A-III		
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Kotak Bond Fund	<ul style="list-style-type: none"> Income over a long term investment horizon Investment in debt & money market securities with a portfolio Macaulay duration between 4 years and 7 years 	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. A relatively high interest rate risk and moderate credit risk.	<p>The risk of the scheme is Moderate</p>	<table border="1"> <thead> <tr> <th>Credit Risk → Interest Rate Risk ↓</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High</td> <td></td> <td>B-III</td> <td></td> </tr> </tbody> </table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate				Relatively High		B-III	
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Kotak Long Duration Fund	<ul style="list-style-type: none"> Long term wealth creation To generate income / capital appreciation through investments in debt and money market instruments. 	An open-ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 Years. A relatively high interest rate risk and relatively low credit risk.	<p>The risk of the scheme is Moderate</p>	<table border="1"> <thead> <tr> <th>Credit Risk → Interest Rate Risk ↓</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High</td> <td>A-III</td> <td></td> <td></td> </tr> </tbody> </table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate				Relatively High	A-III		
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Disclosures:

- Data as on 30th April, 2025 unless otherwise specified,
- AUM: Assets Under Management. Portfolio Turnover is a term used to measure the volume of trading that occurs in a Scheme's portfolio during a given time period.
- Fund Manager An employee of the asset management company such as mutual fund or life insurer, who manages investments of the scheme. He is usually part of larger team of fund managers and research analysts.
- YTM (Yield to Maturity) - The yield to maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, couple interest rate and time to maturity
- Average Maturity - A bond's maturity date indicates the specific future date on which an investor gets his principal back i.e. the borrowed amount is repaid in full. Average Maturity is the weighted average of all the current maturities of the debt securities held in the fund.
- Modified Duration - Modified duration is the price sensitivity and the percentage change in price for a unit change in yield
- Macaulay Duration - Macaulay Duration is a measure of how long it takes for the price of a bond to be repaid by its internal cash flows. Macaulay Duration is used only for an instrument with fixed cash flows. Modified Duration as the name suggests, is a modified version of the Macaulay model that accounts for changing interest rates.
- Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is RS 100 and an exit load is 1%, the redemption price would be Rs. 99 per unit
- TER (Total Expense Ratio) is a measure of the total costs associated with managing and operating an mutual fund.
- Source: Kotak Mahindra Asset Management Company Limited (KAMAC) internal research.
- Continuous offer of units of all schemes available at NAV based prices.
- Past performance may or may not be sustained in future.
- To view details/updated details of the Schemes, periodic updates about the Scheme(s), its portfolio and related disclosures, To view complete and detailed information about the Scheme(s), its asset allocation, investment strategy , etc please refer respective Scheme(s) Scheme information Documents kindly refer our website : <https://www.kotakmf.com/Information/forms-and-downloads>

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