








Debt Index Funds

Scheme Name	Inception Date	AUM (Rs. Crs.)	YTM (%)	Avg. Maturity (Years)	Macaulay Duration (Years)	Tracking Error (%) 1 Year	Expense Ratio (%)		NAV (in Rs. as on 30th Apr, 2025)	
							Regular	Direct	Regular	Direct
Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	11-Feb-22	7,768.08	6.39	1.82	1.71	0.68	0.35	0.20	12.1368	12.1974
Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	11-Feb-22	3,006.39	6.76	6.72	5.34	1.50	0.36	0.20	12.6924	12.7627
Kotak Nifty SDL PLUS AAA PSU Bond Jul 2028 60:40 Index Fund	13-Oct-22	573.18	6.59	2.85	2.57	0.74	0.40	0.21	12.2463	12.3073
Kotak Nifty SDL JUL 2026 Index Fund	22-Dec-22	102.52	6.33	1.09	1.04	0.56	0.41	0.20	11.8513	11.9095
Kotak Nifty SDL JUL 2033 Index Fund	15-Feb-23	213.26	6.78	7.54	5.80	1.53	0.43	0.22	12.3037	12.3700
Kotak Nifty G-Sec Jul 2033 Index Fund	11-Oct-23	20.46	6.40	7.25	5.65	0.23	0.39	0.14	11.7390	11.7845
Kotak Nifty AAA bond Jun 2025 HTM Index Fund	28-Mar-24	182.26	6.52	0.10	0.10	0.22	0.23	0.08	10.8253	10.8429
Kotak Crisil-IBX AAA Financial Services Index – Sep 2027 Fund	13-Sep-24	412.70	7.23	2.14	1.94	0.42	0.40	0.20	10.6010	10.6152
Kotak CRISIL IBX AAA Bond Financial Services Index Dec 2026 Fund	12-Feb-25	72.63	6.98	1.37	1.29	0.23	0.29	0.09	10.2253	10.2295
Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	07-Mar-25	653.62	6.78	0.29	0.29	0.09	0.35	0.12	10.1370	10.1405

Name of the Scheme	This product is suitable for investors who are seeking*	Type of Scheme	Fund Risk-o-meter	Potential Risk Class																
Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	<ul style="list-style-type: none">Income over Target Maturity PeriodsTarget Maturity Index Fund tracking Nifty SDL Apr 2027 Top 12 Equal weight Index	An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Apr 2027 Top 12 Equal Weight Index. A relatively high interest rate risk and relatively low credit risk	 <div>The risk of the scheme is Low to Moderate</div>	<table><tr><td>Credit Risk→ Interest Rate Risk↓</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><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></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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Moderate																				
Relatively High	A-III																			
Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	<ul style="list-style-type: none">Income over Target Maturity PeriodsTarget Maturity Index Fund tracking Nifty SDL Apr 2032 Top 12 Equal weight Index	An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Apr 2032 Top 12 Equal Weight Index. A relatively high interest rate risk and relatively low credit risk	 <div>The risk of the scheme is Moderate</div>																	
Kotak Nifty SDL PLUS AAA PSU Bond Jul 2028 60:40 Index Fund	<ul style="list-style-type: none">Income over Target Maturity PeriodTarget Maturity Index Fund tracking Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index	An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index. A relatively high interest rate risk and relatively low credit risk.	 <div>The risk of the scheme is Low to Moderate</div>																	
Kotak Nifty SDL JUL 2026 Index Fund	<ul style="list-style-type: none">Income over Target Maturity PeriodTarget Maturity Index Fund tracking Nifty SDL Jul 2026 Index	An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Jul 2026 Index. A relatively high interest rate risk and relatively low credit risk.	 <div>The risk of the scheme is Moderate</div>																	
Kotak Nifty SDL JUL 2033 Index Fund	<ul style="list-style-type: none">Income over Target Maturity PeriodTarget Maturity Index Fund tracking Nifty SDL Jul 2033 Index	An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Jul 2033 Index. A relatively high interest rate risk and relatively low credit risk.																		
Kotak Nifty G-Sec Jul 2033 Index Fund	<ul style="list-style-type: none">Income over Target Maturity PeriodAn open-ended Target Maturity Index Fund tracking Nifty G-Sec July 2033 Index	An open-ended Target Maturity Index Fund investing in constituents of Nifty G-Sec July 2033 Index. A relatively high interest rate risk and relatively low credit risk.																		
Kotak Nifty AAA bond Jun 2025 HTM index fund	<ul style="list-style-type: none">Income over Target Maturity PeriodTarget Maturity Index Fund tracking Nifty SDL Jul 2026 Index	An open-ended Target Maturity Index Fund investing in constituents of NIFTY AAA BOND JUN 2025 HTM Index subject to tracking errors. A moderate interest rate risk and relatively low credit risk.	 <div>The risk of the scheme is Low to Moderate</div>	<table><tr><td>Credit Risk→ Interest Rate Risk↓</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Relatively Low</td><td></td><td></td><td></td></tr><tr><td>Moderate</td><td>A-II</td><td></td><td></td></tr><tr><td>Relatively High</td><td></td><td></td><td></td></tr></table>	Credit Risk→ Interest Rate Risk↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate	A-II			Relatively High			
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Kotak Crisil-IBX AAA Financial Services index – Sep 2027 fund	<ul style="list-style-type: none">Income over Target Maturity PeriodAn open-ended Target Maturity Index Fund tracking Crisil-IBX AAA FINANCIAL SERVICES INDEX – SEP 2027	An open-ended Sectoral Target Maturity Debt Index Fund investing in constituents of CRISIL-IBX AAA Financial Services Index – Sep 2027. A relatively high interest rate risk and relatively low credit risk	 <div>The risk of the scheme is Moderate</div>	<table><tr><td>Credit Risk→ Interest Rate Risk↓</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><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></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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Moderate																				
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Kotak CRISIL IBX AAA Bond Financial Services Index Dec 2026 Fund	<ul style="list-style-type: none">Income over Target Maturity PeriodAn open-ended Target Maturity Index Fund tracking CRISIL-IBX AAA Financial Services Index – Dec 2026	An open-ended Sectoral Target Maturity Debt Index Fund investing in constituents of CRISIL-IBX AAA Financial Services Index – Dec 2026. A moderate interest rate risk and relatively low credit risk.	 <div>The risk of the scheme is Low to Moderate</div>	<table><tr><td>Credit Risk→ Interest Rate Risk↓</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Relatively Low</td><td></td><td></td><td></td></tr><tr><td>Moderate</td><td>A-II</td><td></td><td></td></tr><tr><td>Relatively High</td><td></td><td></td><td></td></tr></table>	Credit Risk→ Interest Rate Risk↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate	A-II			Relatively High			
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Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	<ul style="list-style-type: none">Income generated from exposure to shorter term maturities on the yield curveAn open-ended Constant Maturity Index Fund tracking CRISIL-1BX Financial Services 3-6 Months Debt Index	An open ended Constant Maturity Index Fund tracking the CRISIL-1BX Financial Services 3-Months Debt index. A relatively low interest rate risk and relatively low credit risk		<table><tr><td>Credit Risk→ Interest Rate Risk↓</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><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></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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For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

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

Disclosure

- Data as on 30th April, 2025 unless otherwise specified,
- AUM: Assets Under Management
- 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.
- 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.
- Tracking Error means the extent to which the NAV of the fund moves in a manner inconsistent with the movements of the benchmark index on any given day or over any given period of time due to any cause or reason whatsoever.
- NAV - The NAV or net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which investors enter or exit the mutual fund.
- Source: Kotak Mahindra Asset Management Company Limited (KMAMC) 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 on Tracking error/Tracking difference 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>
- To view latest NAV of the schemes kindly visit www.kotakmf.com or AMFI website at www.amfiindia.com

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