

Kotak Overnight Fund

An open ended debt scheme investing in overnight securities.
 A relatively low interest rate risk and relatively low credit risk.

30th April 2025



Fund Facts

Allotment Date: 15th January 2019.

Benchmark: Nifty 1D Rate Index

AUM: ₹6,608.59 crs

Exit Load: Nil (applicable for all plans)



Fund Manager*

Mr. Deepak Agrawal



Minimum Investment Amount

Initial & Additional Investment
 ₹100 and any amount thereafter

Ideal Investments Horizon
 1 day



Risk Ratios^{\$}

Standard Deviation: 0.09%



Total Expense Ratio**

Regular Plan: 0.16%
 Direct Plan: 0.08%



About Kotak Overnight Fund

- Fund invests in overnight securities.
- Fund aims to provide reasonable returns with low risk and a high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day.

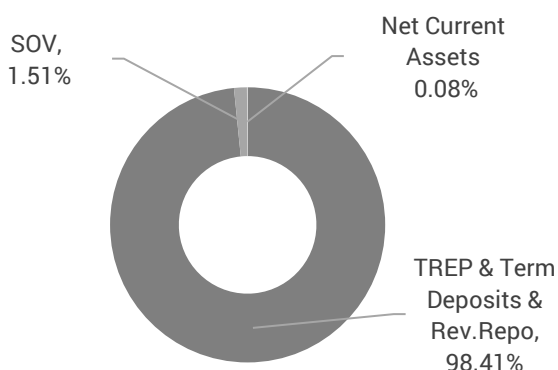


Debt Quants^^

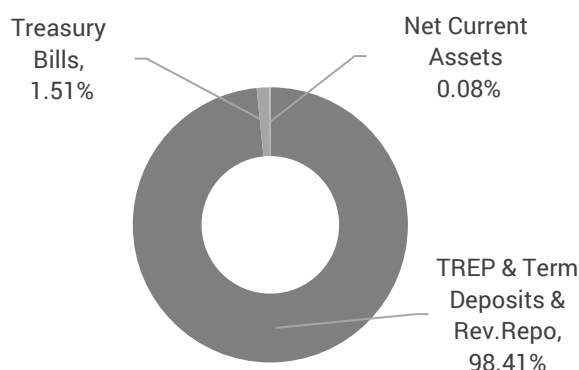
Particulars	30 th Apr 25	31 st Mar 25	28 th Feb 25
Avg. Maturity (in days)	0.01	0.01	0.01
Modified Duration(in days)	0.01	0.01	0.01
Macaulay Duration(in days)	0.01	0.01	0.01
Yield (in %)	6.10	7.19	6.32

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

Rating Profile^^



Portfolio Allocation^^



Top Holdings^^

Issuer/Instruments	% to Net Assets
182 DAYS TREASURY BILL 15/05/2025	1.51%

Scheme Performance - Regular Plan Growth Option

As on 30th April 2025	Kotak Overnight Fund - Reg - Growth	NIFTY 1D Rate Index #	Alpha	NIFTY 1 Year T-Bill Index ##	Kotak Overnight Fund - Reg - Growth (₹)	NIFTY 1D Rate Index # (₹)	NIFTY 1 Year T-Bill Index ## (₹)
Since Inception	5.02%	5.17%	-0.15%	5.93%	13,609	13,730	14,372
Last 1 Year	6.51%	6.59%	-0.08%	7.41%	10,651	10,659	10,741
Last 3 Years	6.26%	6.40%	-0.14%	6.24%	12,001	12,049	11,995
Last 5 Years	4.97%	5.13%	-0.16%	5.45%	12,749	12,846	13,041

Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019. 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). 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.

Scheme Performance - Direct Plan Growth Option

As on 30th April 2025	Kotak Overnight Fund - Dir - Growth	NIFTY 1D Rate Index #	Alpha	NIFTY 1 Year T-Bill Index ##	Kotak Overnight Fund - Dir - Growth (₹)	NIFTY 1D Rate Index # (₹)	NIFTY 1 Year T-Bill Index ## (₹)
Since Inception	5.11%	5.17%	-0.05%	5.93%	13,688	13,730	14,372
Last 1 Year	6.59%	6.59%	0.00%	7.41%	10,659	10,659	10,741
Last 3 Years	6.37%	6.40%	-0.03%	6.24%	12,038	12,049	11,995
Last 5 Years	5.08%	5.13%	-0.05%	5.45%	12,814	12,846	13,041

Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019. 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). 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. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV.

Disclosures:

*Source: ICRAMFI Explorer. Standard Deviation is calculated on Annualized basis using 3 years history of monthly returns.


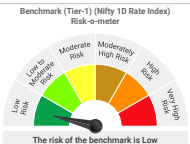
**Total Expense Ratio includes applicable B30 fee and GST as on 30th April 2025

*To Know More about Fund Managers Top 3 & Bottom 3 scheme performance,

https://www.kotakmf.com/documents/Funds_Managed_by_Fund_Managers_Reg_Plan%20V3

https://www.kotakmf.com/documents/Funds_Managed_by_Fund_Managers_Direct_Plan%20V3

Riskometer

 	KOTAK OVERNIGHT FUND An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.	Credit Risk → Interest Rate Risk ↓	Relatively low (Class A) Moderate (Class B) Relatively High (Class C)
	This product is suitable for investors who are seeking*: <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. 	Relatively low Moderate Relatively High	A-I
	*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.		
	For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com		

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Past performance may or may not be sustained in future. For detailed portfolio and related disclosures for the scheme please refer our website <https://www.kotakmf.com/Information/forms-and-downloads>. The portfolio and its composition is subject to change and the same position may or may not be sustained in future. The fund manager may make the changes, as per different market conditions and in the best interest of the investors. To view the latest complete performance details of the Scheme kindly refer to the factsheet on our website <https://www.kotakmf.com/Information/forms-and-downloads>.

Investors may consult their financial expert before making any investment decision.

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