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Debt Funds

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	Scheme Name	Inception	Ideal Investment	Product Positioning	Fund Manager		Current Portfolio	YTM	Average Maturity	Macaulay Duration	Exit Load	Total Expense Ratio (TER %)		
		Date	Horizon			(Rs. Crs.)	Quality (%)	(%)	(Years)	(Years)		Reg	Dir	
~	Kotak Overnight Fund	15-Jan-19	1 day	Fund invest in overnight securities having maturity of 1 day	Mr. Deepak Agrawal Mr. Sunil Pandey	8,535.70	SOV : 2.51 Cash/CBLO : 97.49	5.50	0.00 (Days)	0.00 (Days)	Nil	0.16	0.08	Ē
	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 Mr. Sunil Pandey	34,686.50	SOV : 17.03 AAA : 89.71 Cash/CBLO : -6.74	6.02	0.16	0.16	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	15,526.59	SOV : 14.94 AAA : 75.61 AA+ : 5.52 AA : 3.47 Cash/CBLO : 0.45	6.49	0.47	0.46	Nil	0.83	0.37	1228 1774
5	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	31,039.21	SOV : 15.14 AAA : 85.30 Cash/CBLO : -0.44	6.29	0.60	0.60	Nil	0.36	0.24	strat
	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. Sunit Garg	12,943.62	SOV : 11.47 AAA : 72.30 AA+ : 7.81 AA : 5.57 Cash/CBLO : 2.85	6.84	1.48	0.90	Nil	1.17	0.42	A A A A A A A A A A A A A A A A A A A
ia	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	17,303.99	SOV : 16.65 AAA : 79.08 Cash/CBLO : 4.28	6.84	4.06	3.06	Nil	0.68	0.34	7
	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	17,676.41	SOV : 22.88 AAA : 71.18 Cash/CBLO : 5.94	6.75	3.45	2.38	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	700.95	SOV : 8.92 AAA : 8.84 AA : 48.71 AA- : 5.71 A+/A-/A/Below : 13.35 Cash/CBLO : 14.47	8.07	2.69	2.27	Nil	1.71	0.81	Κ





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Debt Funds

cheme Name	Inception Date	Ideal Investment Horizon										
	Date	Horizon	Product Positioning	Fund Manager	AUM (Rs. Crs.)	Current Portfolio Quality (%)	YTM (%)	Average Maturity	Macaulay Duration	Exit Load	Total Expense Ratio (TER %)	
		Honzon			(113. 013.)	Quality (%)		(Years)	(Years)		Reg	Dir
otak 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	2,866.90	SOV : 47.91 AAA : 23.44 AA+ : 8.97 Cash/CBLO : 19.68	6.92	15.41	7.02	Nil	1.33	0.59
k 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	3,228.67	SOV : 31.91 AAA : 45.67 AA+ : 14.59 AA : 5.81 Cash/CBLO : 2.00	7.04	4.63	1.85	Nil	0.63	0.25
otak 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. Vihag Mishra	1,900.68	SOV : 17.23 AAA : 24.14 AA+ : 8.91 AA : 19.54 AA- : 5.44 A+/A-/A/Below : 9.19 Cash/CBLO : 15.55	7.65	4.05	2.88	Nil	1.63	0.67
ak Banking and SU 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. Dharmesh Thakar	6,183.28	SOV : 14.57 AAA : 77.02 AA : 2.37 Cash/CBLO : 6.04	6.82	4.58	3.23	Nil	0.75	0.40
tak Gilt Fund	29-Dec-98	2 year & above	Minimum investment in G-secs- 80% of total assets (across maturity)	Mr. Abhishek Bisen	3,809.82	SOV : 94.76 Cash/CBLO : 5.24	7.04	27.24	11.73	Nil	1.48	0.47
ak 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	2,093.73	SOV : 45.65 AAA : 32.79 Cash/CBLO : 21.55	6.63	11.17	5.89	Nil	1.66	0.70
Kotak Long uration 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	162.28	SOV : 97.05 Cash/CBLO : 2.95	7.10	25.62	13.48	Nil	0.62	0.34
	Fund tak Medium erm Fund C Banking and J Debt Fund ak Gilt Fund otak Long	Fund14-Miay-19tak Medium term Fund21-Mar-14C Banking and Debt Fund29-Dec-98ak Gilt Fund29-Dec-98otak Long11-Mar-24	Fund14-May-192 year & abovetak Medium erm Fund21-Mar-142.5 years & aboveBanking and D Debt Fund29-Dec-982 to 3 yearsak Gilt Fund29-Dec-982 year & abovek Bond Fund15-Nov-992 to 3 yearsotak Long11-Mar-243 years & above	Fund14-May-192 year & aboveassets in floating rate instrumentstak Medium ierm Fund21-Mar-142.5 years & aboveFund manages a balance between interest rate risk and credit risk with a Macaulay Duration of 3-4 years.C Banking and J Debt Fund29-Dec-982 to 3 yearsMinimum investment in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions- 80% of total assetsak Gilt Fund29-Dec-982 year & aboveMinimum investment in G-secs- 80% of total assets (across maturity)ak Bond Fund15-Nov-992 to 3 yearsFund invest in the range of Macaulay duration of the portfolio between 4 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Mishra1,900.68SOV: 17.23 AAA: 24.14 AAA: 28.677.65Rahking and J Debt Fund29-Dec-982 to 3 yearsMinimum investment in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions 80% of total assetsMr. Deepak Agrawal, Mr. Deepak Agrawal, Mr. Deepak Agrawal, Mr. Deepak Agrawal, Mr. Deepak Agrawal, Mr. Deepak Agrawal, Cash/CBL0: 15.55SOV: 14.57 AAA: 77.02 AAA: 77.02 AAA: 77.02 AAA: 77.04R Banking and J Debt Fund29-Dec-982 year & aboveMinimum investment in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions 80% of total assetsMr. Deepak Agrawal, Mr. Deepak Agrawal, Mr. Deepak Agrawal, A: 5.81 Cash/CBL0: 5.24SOV: 14.57 AAA: 77.02 AA: 70.4k Bond Fund15-Nov-992 to 3 yearsFund invest min fine go of Macaulay duration of the portfolio between 4 to 7 years which offers a play on interest rates by anaging duration activelyMr. Abhishek Bisen3,809.82SOV: 97.05 Cash/CBL0: 5.247.04k Bond Fund11-Mar-243 years & aboveThe scheme offers a play on interest rates by anaging the portfolio's duration activelyMr. Abhishek Bisen	Floating Rate Fund14-May-192 year & aboveFund invest minimum 65% of total assets in floating rate instrumentsMr. Deepak Agrawal, Mr. Manu Sharma3.228.67AAA: 45.67 AA: 14.59AAA: 45.67 AA: 14.59AAA: 45.67 AA: 14.59AAA: 45.67 AAA: 14.59AAA: 45.67 AAA: 14.59AAA: 14.67 AAA: 14.59AAA: 14.67 AAA: 14.59AAA: 14.67 AAA: 14.69AAA: 14.67 AAA: 14.69AAA: 14.67 AAA: 14.69AAA: 14.67 AAA: 14.69AAA: 14.67 AAA: 14.69AAA: 14.67 AAA: 14.69AAA: 14.67 AAA: 14.47 AAA: 12.41 AAA: 12.41 AA: 19.547.044.63ak Medium erm Fund2.1-Mar-142.5 years & aboveFund manages a balance between interest rate risk and credit risk with a Macaulay Duration of 3-4 years.Mr. Deepak Agrawal, Mr. Vihag Mishra1,900.68SOV: 17.23 AAA: 24.14 AA: 19.54 AA: 19.54 AA: 19.54 AA: 19.547.654.05& Banking and J Debt Fund2.9-Dec-982 to 3 yearsMinimum investment in Debt Instruments of banks, Public Scior Undertakings, Public Financial Institutions 80% of total assetsMr. Deepak Agrawal, Mr. Dharmesh Thakar6,183.28SOV: 14.57 AAA: 2.37 Cash/CBLO: 5.246.824.58ak Gilt Fund29-Dec-982 year & aboveMinimum investment in G-secs-80% of total assets (across maturity)Mr. Abhishek Bisen3,809.82SOV: 47.65 Cash/CBLO: 5.247.0427.24k Bond Fund15-Nov-992 to 3 yearsFund invest in the range of Macaulay duration of the portfolio portfolio s duration, ensuring the portfolio's duration, ensuring the portfolio's duration, e	Floating Rate Fund14-May-192 year & aboveFund invest minimum 65% of total assets in floating rate instrumentsMr. Deepak Agrawal, Mr. Manu Sharma3,228.67AAA: 45.67 AA: 581 Cash/OBLO: 2.007.044.631.85Rak Medium em Pund2.1-Mar-142.5 years & aboveFund manages a balance between interest rate risk and credit risk with a Macaulay Duration of 3-4 years.Mr. Deepak Agrawal, Mr. Deepak Agrawal, Mr. Vinag Mishra3,228.67AAA: 45.67 AA: 581 Cash/OBLO: 17.23 AAA: 39.14 AA: 5.81 Cash/CBLO: 15.557.044.631.85Raking and J Debt Fund2.9 years & aboveFund manages a balance 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Name of the Scheme	This product is suitable for investors who are seeking*	Type of Scheme
Kotak Overnight Fund	 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.
Kotak Liquid Fund	 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
Kotak Savings Fund	 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.
Kotak Money Market Fund	 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.
Kotak Low Duration Fund	 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.
Kotak Corporate Bond Fund	 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.
Kotak Bond Short Term Fund	 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.
Kotak Credit Risk Fund	 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.
otak Dynamic Bond Fund	 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.

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.

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



Relatively Low (Class A) Moderate (Class B) Relatively High (Class C)

B-III

 $\operatorname{Credit}\operatorname{Risk} \rightarrow$ Interest Rate Risk↓ Relatively Low Moderate Relatively High



Name of the Scheme	This product is suitable for investors who are seeking*	Type of Scheme	Fun
Kotak Floating Rate Fund	 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.	NOT The rist
Kotak Medium Term Fund	 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.	and a state of the
Kotak Banking and PSU Debt Fund	 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.	9, 80, 00 1, 9, 10 10, 10 10, 10 10, 10 10 10 10 10 10 10 10 10 10 10 10 10 1
Kotak Gilt Fund	 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.	م ب ب ب ب ب ب ب ب ب ب ب ب ب ب ب ب ب ب ب
Kotak Bond Fund	 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.	Credition of the second
Kotak Long Duration Fund	 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.	0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,

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.

Disclosures:

- · Data as on 30th June, 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 100and 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 (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 of 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.



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