

KOTAK CORPORATE BOND FUND

An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the scheme is to generate income by investing in debt /and money market securities across the yield curve and predominantly in AA+ and above rated corporate securities. The scheme would also seek to maintain reasonable liquidity within the fund. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Maturity	Short	Medium	Long	Volatility
				Low
				Medium
				High

Fund Manager*:	Mr. Deepak Agrawal & Mr. Manu Sharma
AAUM:	₹16,485.17 crs
AUM:	₹16,877.17 crs
Benchmark:	Nifty Corporate Bond Index A-II
Allotment Date:	September 21, 2007
Folio Count:	27,259

Minimum Investment Amount

- Initial & Additional Investment**
- ₹100 and any amount thereafter
- Systematic Investment Plan (SIP)**
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1-1.5 year

Net Asset Value (NAV)

	Regular	Direct
Growth	₹3915.7494	₹4099.8737
Monthly IDCW	₹1275.6016	₹1071.3304

(as on April 30, 2026)

Debt Quant & Ratios

Average Maturity	4.25 yrs
Modified Duration	2.76 yrs
Macaulay Duration	2.93 yrs
Annualised YTM*	7.66%
³ Standard Deviation	1.57%

*in case of semi annual YTM, it will be annualized. Source: ¹ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan:	0.70%
Direct Plan:	0.37%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Monthly (12th of every Month)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

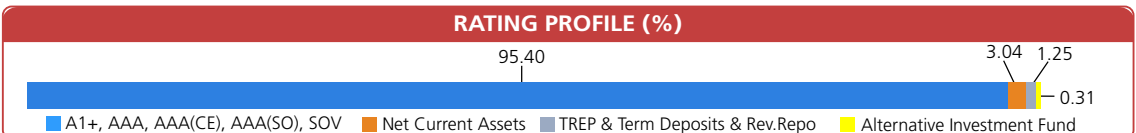
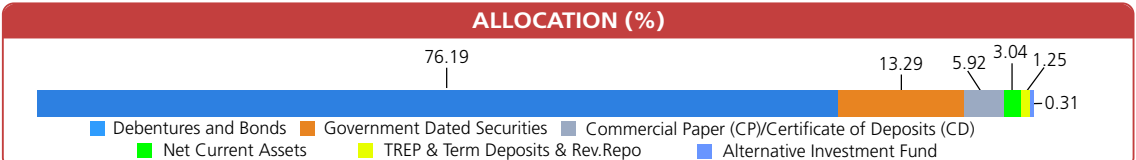
Data as on 30th April, 2026 unless otherwise specified.

Folio Count data as on 31st March 2026.

PRC Matrix

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

PORTFOLIO					
Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments					
Government Dated Securities					
7.56% Karnataka State Govt(^)-Karnataka	SOV	2.69	(Mukesh Ambani Group)	CRISIL AAA	1.19
7.49% Karnataka State Govt(^)-Karnataka	SOV	2.46	BHARTI TELECOM LTD.	CRISIL AAA	1.17
6.90% Central Government(^)	SOV	2.07	PTC INDIA UNIVERSAL TRUST A1		
7.24% Central Government(^)	SOV	1.82	(SERIES A3) 20/09/2030		
7.17% Gujarat State Govt(^)-Gujarat	SOV	1.82	(INDIA UNIVERSAL TRUST A1)	FITCH AAA(SO)	1.06
7.54% Bihar State Govt(^)-Bihar	SOV	0.59	L&T METRO RAIL (HYDERABAD) LTD		
7.70% Maharashtra State	SOV	0.57	(Axis Trusteeship services Ltd .		
Govt(^)-Maharashtra	SOV	0.57	Guaranteed by Larsen & Toubro Limited.) (^)	CRISIL AAA(CE)	1.04
7.63% Maharashtra State	SOV	0.53	PTC SHIVSHAKTI SEC URITISATION TRUST		
Govt(^)-Maharashtra	SOV	0.44	28/09/2029(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	1.02
7.47% Karnataka State Govt(^)-Karnataka	SOV	0.53	PTC SIDDHIVINAYAK SECURITISATION		
7.19% Tamil Nadu State	SOV	0.44	TRUST 28/09/2030(SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	0.99
Govt(^)-Tamil Nadu	SOV	0.43	ICICI HOME FINANCE COMPANY LIMITED	CRISIL AAA	0.74
7.65% Bihar State Govt(^)-Bihar	SOV	0.30	TATA CAPITAL LTD. (^)	CRISIL AAA	0.65
7.18% Maharashtra State	SOV	0.19	HDFC BANK LTD. (^)	CRISIL AAA	0.65
Govt(^)-Maharashtra	SOV	0.19	CAN FIN HOMES LTD.	ICRA AA	0.60
7.10% Central Government(^)	SOV	0.32	SMFG INDIA CREDIT CO. LTD.(^)	ICRA AAA	0.59
Government Dated Securities - Total		13.29	INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	0.59
Public Sector Undertakings			Hindustan Zinc Ltd. (^)	CRISIL AAA	0.59
SMALL INDUSTRIES DEVELOPMENT			HDFC BANK LTD.(^)	CRISIL AAA	0.59
BANK OF INDIA. (^)	CRISIL AAA	8.75	HDB FINANCIAL SERVICES LTD.	CRISIL AAA	0.59
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	6.94	VERTIS INFRASTRUCTURE TRUST - NCDS (^)	CRISIL AAA	0.58
Power Finance Corporation Ltd.(^)	CRISIL AAA	5.22	PTC INDIA UNIVERSAL TRUST A12		
REC LTD	ICRA AAA	3.07	(SERIES A3) 21/11/2030		
Power Finance Corporation Ltd. (^)	CRISIL AAA	2.32	(INDIA UNIVERSAL TRUST A2)	FITCH AAA(SO)	0.52
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT (^)	CRISIL AAA	2.29	MINDSPACE BUSINESS PARKS REIT	ICRA AAA	0.44
REC LTD (^)	CRISIL AAA	2.07	PTC SANSAR TRUST (SERIES A1)		
CORPORATION LTD. (^)	ICRA AAA	1.46	25/06/2030 (MAT 31/08/2027)	CRISIL AAA(SO)	0.34
Food Corporation of India	CRISIL AAA(CE)	1.09	(SANSAR TRUST)	CRISIL AAA(SO)	0.34
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	0.74	NOMIURA FIXED INCOME	FITCH AAA	0.30
INDIAN OIL CORPORATION LTD.	CRISIL AAA	0.65	SECURITIES PRIVATE LTD	CRISIL AAA	0.30
ONGC PETRO ADDITIONS LTD. (^)	CRISIL AAA(CE)	0.57	SMFG INDIA HOME FINANCE COMPANY LTD(^)	CARE AAA	0.29
NUCLEAR POWER	ICRA AAA	0.45	BAIAJ HOUSING FINANCE LTD.	CARE AAA	0.15
CORPORATION OF INDIA LTD.	CARE AAA	0.29	ICICI HOME FINANCE COMPANY LIMITED	ICRA AAA	0.06
National Housing Bank (^)	CRISIL AAA	0.15	25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	0.05
Public Sector Undertakings - Total		36.17	PTC SANSAR TRUST (SERIES A1)		
Corporate Debt/Financial Institutions			20/01/2027 (MAT 20/11/2029)	CRISIL AAA(SO)	0.04
BAIAJ HOUSING FINANCE LTD. (^)	CRISIL AAA	4.10	Corporate Debt/Financial Institutions - Total		40.02
ADITYA BIRLA CAPITAL LTD. (^)	CRISIL AAA	3.89	Money Market Instruments		
EMBASSY OFFICE PARKS REIT (^)	CRISIL AAA	2.36	Commercial Paper(CP)/Certificate of Deposits(CD)		
TATA CAPITAL HOUSING FINANCE LTD. (^)	CRISIL AAA	2.26	CANARA BANK	CRISIL A1+	3.63
Mahindra & Mahindra	CRISIL AAA	2.08	PUNJAB NATIONAL BANK	CRISIL A1+	0.98
Financial Services Ltd. (^)	CRISIL AAA	1.79	BANK OF INDIA	CRISIL A1+	0.39
KNOWLEDGE REALTY TRUST	CRISIL AAA	1.76	Public Sector Undertakings - Total		0.36
Larsen and Toubro Ltd.	CRISIL AAA	1.62	Corporate Debt/Financial Institutions		5.36
PIPELINE INFRASTRUCTURE LIMITED	CRISIL AAA	1.47	HDFC BANK LTD.	CARE A1+	0.56
INDIA INFRADEBT LTD(^)	CRISIL AAA	1.34	Corporate Debt/Financial Institutions - Total		0.56
L & T FINANCE LTD.	ICRA AAA	1.33	Triparty Repo		1.25
SMFG INDIA HOME FINANCE COMPANY LTD(^)	CRISIL AAA	1.19	Alternative Investment Fund		
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED	CRISIL AAA	1.19	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.31
			Alternative Investment Fund - Total		0.31
			Net Current Assets/(Liabilities)		3.04
			Grand Total		100.00



SYSTEMATIC INVESTMENT PLAN (SIP)						
Systematic Investment Plan (SIP) If you had invested ₹10,000 every month						
Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	22,40,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Apr 30, 2026 (₹)	47,03,525	16,92,764	10,54,469	7,07,646	3,97,550	1,22,315
Scheme Returns (%)	7.40	6.70	6.40	6.55	6.57	3.63
Nifty Corporate Bond Index A-II Returns (%)	7.31	6.43	6.05	6.06	5.95	3.03
Alpha*	0.08	0.27	0.36	0.49	0.62	0.59
Nifty Corporate Bond Index A-II (₹)#	46,62,553	16,69,069	10,41,117	6,99,044	3,93,914	1,21,938
CRISIL 10 Year Gilt Index (₹)^	41,54,973	16,03,152	10,15,786	6,92,175	3,89,134	1,19,732
CRISIL 10 Year Gilt Index (%)	6.22	5.65	5.35	5.66	5.13	-0.42

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <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. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Moderate</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Moderate</p> <p>Nifty Corporate Bond Index A-II</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - September 21, 2007. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark: A 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. Source: ICRA MFI Explorer. (^) Fully or Partly blocked against Interest Rate Swap (IRS). (**) This scheme has exposure to floating rate instruments and /or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 30 Apr 2026 is 17.96% of the net assets. ** Total Expense Ratio includes applicable GST.

Scheme Performances as on April30, 2026 (unless otherwise specified)

Kotak Corporate Bond Fund

	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	7.61%	7.68%	-0.07%	6.36%	39,157	39,637	31,547
Last 1 Year	4.59%	4.31%	0.28%	0.59%	10,459	10,431	10,059
Last 3 Years	7.03%	6.56%	0.47%	6.35%	12,267	12,105	12,035
Last 5 Years	6.05%	5.63%	0.42%	4.78%	13,415	13,149	12,628

Scheme Inception date is 21/09/2007. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022

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). N.A stands for data not available. 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.

ABOUT OUR FUND MANAGERS - REGULAR PLAN



Name: Mr. Deepak Agrawal

Mr. Deepak Agrawal manages 12 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Bond Short Term Fund (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Money Market Fund (Jul. 14, '03), Kotak Liquid Fund (Nov. 04, '03), Kotak Banking and PSU Debt Fund (Dec. 29, '98), Kotak Savings Fund (Aug. 13, '04), Kotak Credit Risk Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Low Duration Fund (Mar. 06, '08), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Overnight Fund (Jan. 15, 19), Kotak Floating Rate Fund (May. 14, 19) & All Kotak Fixed Maturity Plans.

Business Experience

Mr. Deepak's career has started from Kotak AMC when he joined the organization in December 2002 where he was initially in Research, Dealing and then moved into Fund Management from November 2006. Mr. Deepak is a Post Graduate in Commerce, Chartered Account and Company Secretary. Mr. Deepak has also cleared AIMR CFA Level I.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index	6.85	6.87	7.24	7.90	5.65	7.14
	Kotak Money Market Fund	CRISIL Money Market A-I Index	6.29	5.98	7.24	6.98	6.31	6.18
	Kotak Liquid Fund	NIFTY Liquid Index A-I	6.17	6.19	6.86	6.94	5.96	6.07
Bottom 3	Kotak Bond Short Term Fund	Nifty Short Duration Debt Index A-II	4.42	4.79	6.63	6.76	5.61	5.78
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	2.74	-3.06	7.60	5.09	NA	NA
	Kotak Dynamic Bond Fund	NIFTY Composite Debt Index A-III	2.01	2.89	6.57	6.56	5.62	5.62

Kotak Credit Risk Fund - Growth, *Name of the Benchmark - CRISIL Credit Risk Debt B-II Index, Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025

Kotak Money Market Fund - Growth, *Name of the Benchmark - CRISIL Money Market A-I Index, Scheme Inception date is 14/07/2003. Mr. Deepak Agrawal has been managing the fund since 01/11/2006 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak Liquid Fund - Growth, *Name of the Benchmark - NIFTY Liquid Index A-I, Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr. Sunil Pandey has been managing the fund since 01/06/2025

Kotak Bond Short Term Fund - Growth, *Name of the Benchmark - Nifty Short Duration Debt Index A-II, Scheme Inception date is 02/05/2002. Mr. Deepak Agrawal has been managing the fund since 11/07/2007 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022

Kotak FMP Series 304 - (3119D) - Growth *Name of the Benchmark - NIFTY Long Duration Debt Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.

Kotak Dynamic Bond Fund - Growth, *Name of the Benchmark - NIFTY Composite Debt Index A-III, Scheme Inception date is 26/05/2008. Mr. Deepak Agrawal has been managing the fund since 25/11/2012 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022.



Name: Mr. Manu Sharma

Mr. Manu Sharma manages 6 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Savings Fund (Aug. 13, '04), Kotak Money Market Fund (Jul. 14, '03), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Floating Rate Fund (May. 14, '19), Kotak Crisil IBX financial services 3 to 6 months Debt Index Fund (Mar. 05, '25), Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund (Sep. 24, '25) & All Kotak Fixed Maturity Plans.

Business Experience

Mr. Manu Sharma has over 17 years of experience in the fields of Fixed Income Fund Management, Operations, Finance Audit and Taxation. He joined Kotak AMC from Deskera Systems in September 2019 and was based out of Bangalore/Singapore for one year. Prior to it Mr. Manu was with Kotak AMC since September 2006 to June 2018 and has handled major assignments like the Fund Management, Operations and Finance for the KotakAMC.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Money Market Fund	CRISIL Money Market A-I Index	6.29	5.98	7.24	6.98	6.31	6.18
	Kotak Savings Fund	NIFTY Ultra Short Duration Debt Index A-I	6.09	6.48	6.79	7.23	5.87	6.29
	Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	5.96	4.79	7.46	6.76	6.37	5.78
Bottom 3	Kotak FMP Series 305 - (1200D)	NIFTY Medium Duration Debt Index	5.66	3.53	6.77	6.52	NA	NA
	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	4.59	4.31	7.03	6.56	6.05	5.63
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	2.74	-3.06	7.60	5.09	NA	NA

Kotak Money Market Fund - Growth, *Name of the Benchmark - CRISIL Money Market A-I Index, Scheme Inception date is 14/07/2003. Mr. Deepak Agrawal has been managing the fund since 01/11/2006 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak Savings Fund - Growth *Name of the Benchmark - Nifty Ultra Short Duration Debt Index A-I, Scheme Inception date is 13/08/2004. Mr. Deepak Agrawal has been managing the fund since 01/04/2008 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak Floating Rate Fund - Growth, *Name of the Benchmark - NIFTY Short Duration Debt Index A-II, Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak FMP Series 305 - (1200D) - Growth, *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 19/01/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 19/01/2023.

Kotak Corporate Bond Fund - Growth, *Name of the Benchmark - Nifty Corporate Bond Index A-II, Scheme Inception date is 21/09/2007. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak FMP Series 304 - (3119D) - Growth *Name of the Benchmark - NIFTY Long Duration Debt Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.

Scheme Performances as on April30, 2026 (unless otherwise specified)

Kotak Corporate Bond Fund

	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	7.88%	7.37%	0.51%	6.33%	27,503	25,804	22,667
Last 1 Year	4.94%	4.31%	0.63%	0.59%	10,494	10,431	10,059
Last 3 Years	7.38%	6.56%	0.83%	6.35%	12,390	12,105	12,035
Last 5 Years	6.41%	5.63%	0.79%	4.78%	13,646	13,149	12,628

Scheme Inception date is 21/09/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022

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). N.A stands for data not available. 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.

ABOUT OUR FUND MANAGERS - DIRECT PLAN



Name: Mr. Deepak Agrawal

Mr. Deepak Agrawal manages 12 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Bond Short Term Fund (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Money Market Fund (Jul. 14, '03), Kotak Liquid Fund (Nov. 04, '03), Kotak Banking and PSU Debt Fund (Dec. 29, '98), Kotak Savings Fund (Aug. 13, '04), Kotak Credit Risk Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Low Duration Fund (Mar. 06, '08), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Overnight Fund (Jan. 15, 19), Kotak Floating Rate Fund (May. 14, 19) & All Kotak Fixed Maturity Plans.

Business Experience

Mr. Deepak's career has started from Kotak AMC when he joined the organization in December 2002 where he was initially in Research, Dealing and then moved into Fund Management from November 2006. Mr. Deepak is a Post Graduate in Commerce, Chartered Account and Company Secretary. Mr. Deepak has also cleared AIMR CFA Level I.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS		
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	
Top 3	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index	7.83	6.87	8.24	7.90	6.66	7.14
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	6.91	4.35	8.51	6.73	7.44	5.60
	Kotak Savings Fund	NIFTY Ultra Short Duration Debt Index A-I	6.58	6.48	7.27	7.23	6.33	6.29
Bottom 3	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	4.94	4.31	7.38	6.56	6.41	5.63
	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III	2.77	2.89	7.42	6.56	6.50	5.62
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	2.77	-3.06	7.63	5.09	NA	NA

Kotak Credit Risk Fund - Growth, *Name of the Benchmark - CRISIL Credit Risk Debt B-II Index, Scheme Inception date is 11/05/2010. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025.

Kotak Medium Term Fund - Growth, *Name of the Benchmark - CRISIL Medium Duration Debt A-III Index, Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025.

Kotak Savings Fund - Growth, *Name of the Benchmark - NIFTY Ultra Short Duration Debt Index A-I, Scheme Inception date is 13/08/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/04/2008 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak Corporate Bond Fund - Growth, *Name of the Benchmark - Nifty Corporate Bond Index A-II, Scheme Inception date is 21/09/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak Dynamic Bond Fund - Growth, *Name of the Benchmark - Nifty Composite Debt Index A-III #, Scheme Inception date is 26/05/2008. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 25/11/2012 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022

Kotak FMP Series 304 - (3119D) - Growth, *Name of the Benchmark - NIFTY Long Duration Debt Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.



Name: Mr. Manu Sharma

Mr. Manu Sharma manages 6 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Savings Fund (Aug. 13, '04), Kotak Money Market Fund (Jul. 14, '03), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Floating Rate Fund (May. 14, '19), Kotak Crisil IBX financial services 3 to 6 months Debt Index Fund (Mar. 05, '25), Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund (Sep. 24, '25) & All Kotak Fixed Maturity Plans.

Business Experience

Mr. Manu Sharma has over 17 years of experience in the fields of Fixed Income Fund Management, Operations, Finance Audit and Taxation. He joined Kotak AMC from Deskera Systems in September 2019 and was based out of Bangalore/Singapore for one year. Prior to it Mr. Manu was with Kotak AMC since September 2006 to June 2018 and has handled major assignments like the Fund Management, Operations and Finance for the KotakAMC.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS		
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	
Top 3	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I	6.58	6.48	7.27	7.23	6.33	6.29
	Kotak Money Market Fund	CRISIL Money Market A-I Index	6.45	5.98	7.38	6.98	6.43	6.18
	Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	6.38	4.79	7.89	6.76	6.80	5.78
Bottom 3	Kotak FMP Series 305 - (1200D)	NIFTY Medium Duration Debt Index	5.82	3.53	6.93	6.52	NA	NA
	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	4.94	4.31	7.38	6.56	6.41	5.63
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	2.77	-3.06	7.63	5.09	NA	NA

Kotak Savings Fund - Growth, *Name of the Benchmark - Nifty Ultra Short Duration Debt Index A-I, Scheme Inception date is 13/08/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/04/2008 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak Money Market Fund - Growth, *Name of the Benchmark - CRISIL Money Market A-I Index, Scheme Inception date is 14/07/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/11/2006 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak Floating Rate Fund - Growth, *Name of the Benchmark - NIFTY Short Duration Debt Index A-II, Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak FMP Series 305 - (1200D) - Direct Plan Growth, *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 19/01/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 19/01/2023.

Kotak Corporate Bond Fund - Direct Plan - Growth *Name of the Benchmark - Nifty Corporate Bond Index A-II, Scheme Inception date is 21/09/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak FMP Series 304 - (3119D) - Direct Plan - Growth *Name of the Benchmark - NIFTY Long Duration Debt Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.

DISCLAIMERS

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.

Disclaimer of NSE Indices Limited:

The Products offered by "Kotak Mahindra Mutual Fund/Kotak Mahindra Asset Management Company Ltd" or its affiliates is not sponsored, endorsed, sold or promoted by NSE Indices Limited (NSE Indices) and its affiliates. NSE Indices and its affiliates do not make any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) to the owners of these Products or any member of the public regarding the advisability of investing in securities generally or in the Products linked to their underlying indices to track general stock market performance in India.

Disclaimer by Asia Index Private Limited:

The BSE Sensex TRI and BSE Housing TRI, is a product of Asia Index Private Limited ("AIPL"), a wholly owned Subsidiary of BSE Limited ("BSE"), has been licensed for use by Kotak Mahindra Asset Management Company Limited. BSE® and SENSEX® are registered trademarks of BSE. These trademarks have been licensed to AIPL and sublicensed for certain purposes by Kotak Mahindra Asset Management Company Limited. Kotak BSE Sensex ETF and Kotak BSE Housing Index Fund is not sponsored, endorsed, sold or promoted by AIPL or BSE or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the SENSEX."

Disclaimer by the National Stock Exchange of India Limited:

It is to be distinctly understood that the permission given by National Stock Exchange of India Limited (NSE) should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Scheme Information Document.

Disclaimer by the BSE Limited:

It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the SID has been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the contents of the SID.

For details contact us at:

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