

KOTAK CREDIT RISK FUND

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.

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 rated and below corporate securities. The scheme would also seek to maintain reasonable liquidity within the fund. There is no assurance that the investment objective of the Schemes will be realised.

| Maturity | | | Volatility |
|----------|--------|------|------------|
| Short | Medium | Long | |
| | | | Low |
| | | | Medium |
| | | | High |

| | |
|------------------------|--|
| Fund Manager*: | Mr. Vihag Mishra and Mr. Deepak Agrawal (effective October 24, 2025) |
| AAUM: | ₹696.12 crs |
| AUM: | ₹761.17 crs |
| Benchmark: | CRISIL Credit Risk Debt B-II Index |
| Allotment Date: | May 11, 2010 |
| Folio Count: | 5,832 |

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 2-3 years & above

Net Asset Value (NAV)

| | Regular | Direct |
|-------------|----------|----------|
| Growth | ₹31.0166 | ₹35.1566 |
| Annual IDCW | ₹13.4887 | ₹26.4059 |

(as on April 30, 2026)

Debt Quant & Ratios

| | |
|---------------------------------|----------|
| Average Maturity | 2.63 yrs |
| Modified Duration | 1.96 yrs |
| Macaulay Duration | 2.08 yrs |
| Annualised YTM* | 8.17% |
| ⁵ Standard Deviation | 1.73% |

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

Total Expense Ratio**

| | |
|----------------------|-------|
| Regular Plan: | 1.71% |
| Direct Plan: | 0.80% |

Available Plans/Options

A)Regular Plan B)Direct Plan

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

IDCW Frequency

At discretion of trustees

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: a) For redemption / switch out of upto 6% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.

b) If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%

c) If units are redeemed or switched out on or after 1 year from the date of allotment: NIL

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 | | | C-III |

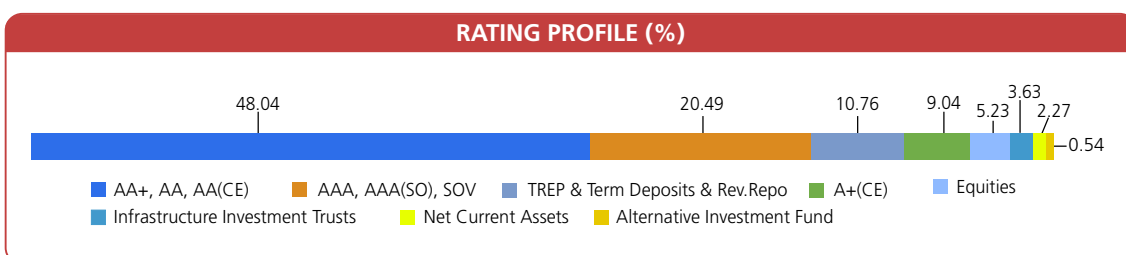
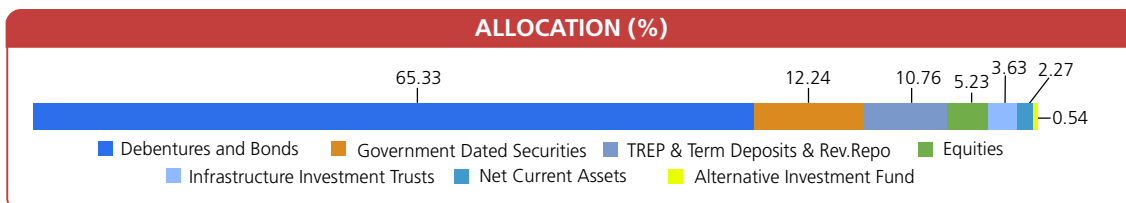
PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|-----------------------------|-----------------|
| Embassy Office Parks REIT(*) | Realty | 3.27 |
| BROOKFIELD INDIA REAL ESTATE TRUST(*) | Realty | 1.96 |
| Equity & Equity related - Total | | 5.23 |
| Debt Instruments | | |
| Debentures and Bonds | | |
| Government Dated Securities | | |
| 7.49% Karnataka State Govt-Karnataka | SOV | 5.83 |
| 7.47% Karnataka State Govt-Karnataka | SOV | 3.25 |
| 6.48% Central Government | SOV | 2.53 |
| 7.24% Central Government | SOV | 0.63 |
| Government Dated Securities - Total | | 12.24 |
| Public Sector Undertakings | | |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | CRISIL AAA | 3.28 |
| REC LTD | ICRA AAA | 3.23 |
| U P Power Corporation Ltd (Guaranteed By UP State Government) | CRISIL A+(CE) | 2.44 |
| THDC India Ltd. (THDCIL) | CARE AA+ | 1.31 |
| SURAT MUNICIPAL CORPORATION | CRISIL AA+ | 0.14 |
| Public Sector Undertakings - Total | | 10.40 |
| Corporate Debt/Financial Institutions | | |
| JUBILANT BEVCO LIMITED (^) | CRISIL AA | 7.15 |
| VEDANTA LTD. | ICRA AA | 6.62 |
| BAMBOO HOTEL AND GLOBAL CENTRE (DELHI) PRIVATE LTD | ICRA A+(CE) | 6.60 |
| TATA PROJECTS LTD. | CRISIL AA | 6.59 |
| ADITYA BIRLA REAL ESTATE LTD (^) | CRISIL AA | 5.87 |
| ADITYA BIRLA RENEWABLES LIMITED (^) | CRISIL AA | 5.27 |
| AADHAR HOUSING FINANCE LIMITED (^) | ICRA AA | 5.27 |
| AU SMALL FINANCE BANK LTD. | CRISIL AA | 3.94 |
| GODREJ SEEDS AND GENETICS LTD. | CRISIL AA | 3.24 |
| ANDHRA PRADESH STATE BEVERAGES CORPORATION LIMITED | FITCH AA(CE) | 1.98 |
| PTC VAJRA TRUST (SERIES A1) 20/02/2029 (MAT 20/02/2027)(VAJRA TRUST) | ICRA AAA(SO) | 0.89 |
| Nirma Ltd. | CRISIL AA | 0.66 |
| PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027)(SANSAR TRUST) | CRISIL AAA(SO) | 0.46 |
| PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029)(DHRUVA TRUST) | ICRA AAA(SO) | 0.39 |
| Corporate Debt/Financial Institutions - Total | | 54.93 |
| Triparty Repo | | 10.76 |
| Alternative Investment Fund | | |
| CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2 | Alternative Investment Fund | 0.54 |
| Alternative Investment Fund - Total | | 0.54 |
| Infrastructure Investment Trusts | | |
| INDUS INFRA TRUST | Transport Infrastructure | 3.63 |
| Infrastructure Investment Trusts - Total | | 3.63 |
| Net Current Assets/(Liabilities) | | 2.27 |
| Grand Total | | 100.00 |

KOTAK CREDIT RISK FUND

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.

| Securities Below Investment grade or Default | | | | |
|--|---|--------------------------------------|-----------------|------------------------------------|
| ISIN | Name of the Security | Value Recognised in NAV(Rs. In Lacs) | % to Net Assets | Total Security Value (Rs. In Lacs) |
| INE528G08394 | 09.00% Yes Bank Ltd. (Basel III Tier I) Perpetual Call-18/10/2022 (L) | 0.00 | 0.00 | 9040.89 |
| INE452O07054 | 8.70% Future Lifestyle Fashions Ltd. | 0.00 | 0.00 | 7094.18 |
| Total | - | 0.00 | 0.00 | 16,135.07 |



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 (₹) | 19,20,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Apr 30, 2026 (₹) | 34,30,402 | 16,52,047 | 10,46,747 | 7,07,672 | 4,01,063 | 1,23,538 |
| Scheme Returns (%) | 6.93 | 6.23 | 6.20 | 6.55 | 7.16 | 5.56 |
| CRISIL Credit Risk Debt B-II Index Returns (%) | 8.29 | 7.74 | 7.57 | 7.59 | 7.67 | 5.99 |
| Alpha* | -1.37 | -1.51 | -1.37 | -1.04 | -0.51 | -0.44 |
| CRISIL Credit Risk Debt B-II Index (₹)# | 38,69,280 | 17,88,078 | 10,99,228 | 7,26,341 | 4,04,086 | 1,23,813 |
| CRISIL 10 Year Gilt Index (₹)^ | 32,26,804 | 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"> Income over a medium term investment horizon Investment predominantly in AA and below rated corporate bonds (Excluding AA+ 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 High</p> | <p>Risk-o-meter</p> <p>The risk of the benchmark is Moderately High</p> <p>CRISIL Credit Risk Debt B-II Index</p> |

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

Scheme Inception : - May 11, 2010. 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; ^ 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 Party 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 19.70% of the net assets. ***Existing investment in REITs held by debt schemes of Mutual Funds as on April 30, 2026, is grandfathered. **Total Expense Ratio includes applicable GST.

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

Kotak Credit Risk Fund

| | Kotak Credit Risk Fund | CRISIL Credit Risk Debt B-II Index # | ALPHA | CRISIL 10 Year Gilt ## | Kotak Credit Risk Fund | CRISIL Credit Risk Debt B-II Index # | CRISIL 10 Year Gilt ## |
|-----------------|------------------------|--------------------------------------|--------|------------------------|------------------------|--------------------------------------|------------------------|
| Since Inception | 7.34% | 8.48% | -1.14% | 6.27% | 31,017 | 36,707 | 26,419 |
| Last 1 Year | 6.85% | 6.87% | -0.02% | 0.59% | 10,685 | 10,687 | 10,059 |
| Last 3 Years | 7.24% | 7.90% | -0.66% | 6.35% | 12,339 | 12,569 | 12,035 |
| Last 5 Years | 5.65% | 7.14% | -1.49% | 4.78% | 13,163 | 14,122 | 12,628 |

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

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. Vihag Mishra

Mr. Vihag Mishra manages 2 fund 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 Medium Term Fund (Mar. 21, '14) & Kotak Credit Risk Fund (May. 11, '10)

Business Experience

Mr. Vihag Mishra has total work experience of 14 years in credit research and data analytics. He has been associated with Kotak Mahindra Asset Management Company Limited for the last 8 years where he is responsible for managing credit investment portfolio across funds. Prior to joining Kotak AMC, he was working as a senior credit analyst at French Bank, BNP Paribas where he structured credit deals for key clients of the bank.

| Scheme Names | Benchmark | 1 YEAR | | 3 YEARS | | 5 YEARS | |
|---------------------------------|---|--------------------|-------------------------|--------------------|-------------------------|--------------------|-------------------------|
| | | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* |
| Kotak Credit Risk Fund - Growth | CRISIL Credit Risk Debt B-II Index | 6.85 | 6.87 | 7.24 | 7.90 | 5.65 | 7.14 |
| Kotak Medium Term Fund - Growth | CRISIL Medium Duration Debt A-III Index | 5.85 | 4.35 | 7.48 | 6.73 | 6.38 | 5.60 |

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 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



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 | 6.85 | 6.87 | 7.24 | 7.90 | 5.65 | 7.14 |
| | Kotak Money Market Fund | 6.29 | 5.98 | 7.24 | 6.98 | 6.31 | 6.18 |
| | Kotak Liquid Fund | 6.17 | 6.19 | 6.86 | 6.94 | 5.96 | 6.07 |
| Bottom 3 | Kotak Bond Short Term Fund | 4.42 | 4.79 | 6.63 | 6.76 | 5.61 | 5.78 |
| | Kotak FMP Series 304 - (3119D) | 2.74 | -3.06 | 7.60 | 5.09 | NA | NA |
| | Kotak Dynamic Bond Fund | 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.

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

Kotak Credit Risk Fund

| | Kotak Credit Risk Fund | CRISIL Credit Risk Debt B-II Index # | ALPHA | CRISIL 10 Year Gilt ## | Kotak Credit Risk Fund | CRISIL Credit Risk Debt B-II Index # | CRISIL 10 Year Gilt ## |
|-----------------|------------------------|--------------------------------------|--------|------------------------|------------------------|--------------------------------------|------------------------|
| Since Inception | 8.22% | 8.53% | -0.32% | 6.33% | 28,656 | 29,797 | 22,667 |
| Last 1 Year | 7.83% | 6.87% | 0.96% | 0.59% | 10,783 | 10,687 | 10,059 |
| Last 3 Years | 8.24% | 7.90% | 0.34% | 6.35% | 12,689 | 12,569 | 12,035 |
| Last 5 Years | 6.66% | 7.14% | -0.48% | 4.78% | 13,805 | 14,122 | 12,628 |

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

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

ABOUT OUR FUND MANAGERS - DIRECT PLAN



Name: Mr. Vihag Mishra

Mr. Vihag Mishra manages 2 fund 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 Medium Term Fund (Mar. 21, '14) & Kotak Credit Risk Fund (May. 11, '10).

Business Experience

Mr. Vihag Mishra has total work experience of 14 years in credit research and data analytics. He has been associated with Kotak Mahindra Asset Management Company Limited for the last 8 years where he is responsible for managing credit investment portfolio across funds. Prior to joining Kotak AMC, he was working as a senior credit analyst at French Bank, BNP Paribas where he structured credit deals for key clients of the bank.

| Scheme Names | Benchmark | 1 YEAR | | 3 YEARS | | 5 YEARS | |
|---------------------------------|---|--------------------|-------------------------|--------------------|-------------------------|--------------------|-------------------------|
| | | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* |
| 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 - Growth | CRISIL Medium Duration Debt A-III Index | 6.91 | 4.35 | 8.51 | 6.73 | 7.44 | 5.60 |

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



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.

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.

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