

KOTAK LIQUID FUND

An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to provide reasonable returns and high level of liquidity by investing in debt instruments such as bonds, debentures and Government Securities; and money market instruments such as treasury bills, commercial paper, certificate of deposit, including repos in permitted securities of different maturities, so as to spread the risk across different kinds of issuers in the debt markets. The Scheme may invest in call money/term money market in terms of RBI guidelines in this respect. Subject to the maximum amount permitted from time to time, the Scheme may invest in offshore securities in the manner allowed by SEBI / RBI, provided such investments are in conformity with the investment objective of the Scheme and the prevailing guidelines and Regulations. To reduce the risk of the portfolio, the Scheme may also use various derivative and hedging products from time to time, in the manner permitted by SEBI. There is no assurance that the investment objective of the Schemes will be realised.

Maturity	Short	Medium	Long	Volatility
				Low
				Medium
				High

Fund Manager*:	Mr. Deepak Agrawal & Mr. Sunil Pandey
AAUM:	₹45,850.47 crs
AUM:	₹42,388.80 crs
Benchmark:	Nifty Liquid Index A-I
Allotment Date:	November 4, 2003
Folio Count:	58,007

Minimum Investment Amount

Minimum Application Amount (Non - SIP)

- ₹1000 and any amount thereafter

Minimum Additional Purchase Amount

- ₹500 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹500 and in Multiple of ₹500 for minimum 2 instalments

Ideal Investments Horizon

- 7 days to month

Net Asset Value (NAV)

	Regular	Direct
Growth	₹5544.7385	₹5602.5740
Daily IDCW	₹1255.3789	₹1222.8100

(as on April 30, 2026)

Debt Quant & Ratios

Average Maturity	0.11 yrs
Modified Duration	0.11 yrs
Macaulay Duration	0.11 yrs
Annualised YTM*	6.31%
Standard Deviation	0.19%

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

Total Expense Ratio**

Regular Plan:	0.33%
Direct Plan:	0.19%

Available Plans/Options

A)Regular Plan B)Direct Plan

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

IDCW Frequency

Weekly

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load Structure

1. Exit load shall applicable be as per the graded basis as specified below:

Investor exit upon subscription	Exit load as a % of redemption proceeds
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 onwards	0.0000%

Any exit load charged (net off Goods and Services tax, if any) shall be credited back to the Scheme. Units issued on reinvestment of IDCW shall not be subject to entry and exit load.

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

Folio Count data as on 31st March 2026.

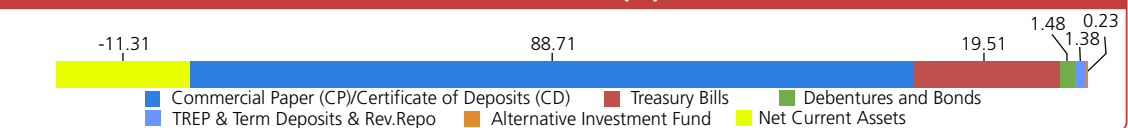
PRC Matrix

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

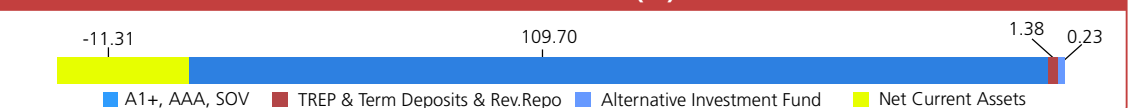
PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
Debt Instruments			HERO FINCORP LTD.	CRISIL A1+	0.35
Debentures and Bonds			INTERISE TRUST	ICRA A1+	0.35
Corporate Debt/Financial Institutions			Nirma Ltd.	CRISIL A1+	0.29
SUNDARAM FINANCE LTD.	CRISIL AAA	0.63	DSP FINANCE PRIVATE LIMITED	ICRA A1+	0.24
CAN FIN HOMES LTD.	FITCH AAA	0.53	GODREJ CONSUMER PRODUCTS LTD.	CRISIL A1+	0.24
LIC HOUSING FINANCE LTD.	CRISIL AAA	0.06	NUVAMA WEALTH AND INVESTMENT LTD	CRISIL A1+	0.24
Corporate Debt/Financial Institutions - Total		1.22	BIRLA GROUP HOLDING PRIVATE LIMITED L & T FINANCE LTD.	CRISIL A1+	0.23
Public Sector Undertakings			Corporate Debt/Financial Institutions - Total		48.61
Export-Import Bank of India	CRISIL AAA	0.14	Public Sector Undertakings		
Power Finance Corporation Ltd.	CRISIL AAA	0.12	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA A1+	8.09
Public Sector Undertakings - Total		0.26	UNION BANK OF INDIA	ICRA A1+	4.85
Money Market Instruments			SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL A1+	4.04
Commercial Paper(CP)/ Certificate of Deposits(CD)			BANK OF BARODA	CRISIL A1+	3.28
Corporate Debt/Financial Institutions			CENTRAL BANK OF INDIA	CARE A1+	2.94
ICICI SECURITIES LIMITED	CRISIL A1+	5.04	NTPC LTD	ICRA A1+	2.91
Reliance Retail Ventures Ltd	CRISIL A1+	5.04	CANARA BANK	CRISIL A1+	2.45
HDFC BANK LTD.	CARE A1+	4.13	INDIAN BANK	CRISIL A1+	2.33
KARUR VYSYA BANK LTD.	ICRA A1+	3.52	Export-Import Bank of India	CRISIL A1+	1.64
MOTILAL OSWAL FINANCIAL SERVICES LIMITED	ICRA A1+	2.58	CENTRAL BANK OF INDIA	CRISIL A1+	1.18
HDFC SECURITIES LIMITED	CARE A1+	1.99	BANK OF INDIA	CARE A1+	1.17
BAJAJ FINANCE LTD.	CRISIL A1+	1.88	PUNJAB NATIONAL BANK	CRISIL A1+	1.17
RBL BANK LTD.	ICRA A1+	1.76	National Housing Bank	CRISIL A1+	0.81
IDBI BANK LTD.	CRISIL A1+	1.42	UNION BANK OF INDIA	FITCH A1+	0.76
IIFL FINANCE LIMITED	CRISIL A1+	1.41	PUNJAB & SIND BANK	ICRA A1+	0.70
TITAN COMPANY LTD.	CARE A1+	1.17	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CARE A1+	0.65
INDUSIND BANK LTD.	CRISIL A1+	1.06	Mangalore Refinery and Petrochemicals Ltd.	CRISIL A1+	0.59
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED	CRISIL A1+	0.94	BANK OF INDIA	CRISIL A1+	0.24
RELIANCE INDUSTRIES LTD.	CRISIL A1+	0.82	BANK OF BARODA	CARE A1+	0.18
Tata Steel Ltd.	ICRA A1+	0.82	REC LTD	ICRA A1+	0.12
ADITYA BIRLA MONEY LTD	CRISIL A1+	0.70	Public Sector Undertakings - Total Reverse Repo		40.10
CESC Ltd.	ICRA A1+	0.70	Treasury Bills		1.38
JAMMU KASHMIR BANK LTD	CRISIL A1+	0.70	91 DAYS TREASURY BILL 28/05/2026	SOV	3.81
Manappuram Finance Ltd.	CRISIL A1+	0.70	91 DAYS TREASURY BILL 14/05/2026	SOV	3.53
SBICAP SECURITIES LIMITED	CRISIL A1+	0.70	91 DAYS TREASURY BILL 22/05/2026	SOV	3.53
Tata Power Company Ltd.	CRISIL A1+	0.70	91 DAYS TREASURY BILL 04/06/2026	SOV	3.52
HDB FINANCIAL SERVICES LTD.	CRISIL A1+	0.64	91 DAYS TREASURY BILL 09/07/2026	SOV	1.64
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD.	CRISIL A1+	0.59	91 DAYS TREASURY BILL 16/07/2026	SOV	1.05
SHAREKHAN LIMITED	CRISIL A1+	0.59	91 DAYS TREASURY BILL 11/06/2026	SOV	0.88
ANGEL ONE LIMITED	ICRA A1+	0.58	364 DAYS TREASURY BILL 09/07/2026	SOV	0.60
DCB BANK LIMITED	CRISIL A1+	0.58	91 DAYS TREASURY BILL 07/05/2026	SOV	0.48
SEIL ENERGY INDIA LTD.	CRISIL A1+	0.58	182 DAYS TREASURY BILL 09/07/2026	SOV	0.47
360 ONE WAM LIMITED	ICRA A1+	0.47	Treasury Bills - Total		19.51
IGH HOLDINGS PRIVATE LIMITED	CRISIL A1+	0.47	Alternative Investment Fund		
IIFL CAPITAL SERVICES LTD.	CRISIL A1+	0.47	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.23
JULIUS BAER CAPITAL (INDIA) PVT. LTD	CRISIL A1+	0.47	Alternative Investment Fund - Total		0.23
KISATSU SAISON FINANCE (INDIA) PRIVATE LIMITED	CRISIL A1+	0.47	Net Current Assets/(Liabilities)		-11.31
NUVAMA WEALTH FINANCE LIMITED	CRISIL A1+	0.47	Grand Total		100.00
NUVOCO VISTAS CORPORATION LTD.	CRISIL A1+	0.47			
AXIS BANK LTD.	CRISIL A1+	0.46			
BAJAJ FINANCIAL SECURITIES LIMITED	CRISIL A1+	0.46			
GODREJ INDUSTRIES LTD	CRISIL A1+	0.36			
ADITYA BIRLA CAPITAL LTD	ICRA A1+	0.35			
FED BANK FINANCIAL SERVICES LIMITED	CRISIL A1+	0.35			

ALLOCATION (%)



RATING PROFILE (%)



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 (₹)	27,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Apr 30, 2026 (₹)	62,03,329	16,27,081	10,41,132	7,07,614	3,98,257	1,23,977
Scheme Returns (%)	6.79	5.94	6.05	6.54	6.69	6.25
Nifty Liquid Index A-I Returns (%)	6.88	6.01	6.14	6.63	6.73	6.25
Alpha*	-0.09	-0.07	-0.09	-0.08	-0.04	0.00
Nifty Liquid Index A-I (₹)#	62,72,785	16,32,839	10,44,620	7,09,114	3,98,477	1,23,977
NIFTY 1 Year T-Bill Index (₹)^	59,66,422	16,34,394	10,37,073	7,02,033	3,96,411	1,23,404
NIFTY 1 Year T-Bill Index Returns (%)	6.49	6.02	5.94	6.23	6.38	5.35

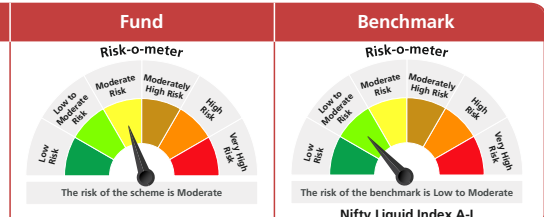
Product Label

This product is suitable for investors who are seeking*:

- Income over a short term investment horizon
- Investment in debt & money market securities

* 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



Scheme Inception : - November 04, 2003. 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 is for 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. **Total Expense Ratio includes applicable GST.

Scheme Performances as on April 30, 2026 (unless otherwise specified)

Kotak Liquid Fund

	Kotak Liquid Fund	NIFTY Liquid Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Liquid Fund	NIFTY Liquid Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	6.85%	6.97%	-0.12%	6.31%	44,434	45,536	39,612
Last 1 Year	6.17%	6.19%	-0.01%	5.74%	10,617	10,619	10,574
Last 3 Years	6.86%	6.94%	-0.08%	6.63%	12,206	12,233	12,125
Last 5 Years	5.96%	6.07%	-0.12%	5.71%	13,356	13,431	13,200

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.

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 IIF 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. Sunil Pandey

Mr. Sunil Pandey 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 Liquid Fund (Nov. 04, '03) & Kotak Overnight Fund (Jan. 15, 19).

Business Experience

Mr. Sunil Pandey has been associated with Kotak AMC since October 2007 & he has overall industry experience more than 17 years. Prior to joining the debt dealership segment, Mr. Pandey was part of the Investor Relations Team of Kotak AMC till 2010 & post that he was part of the Investment Operations Team of the AMC, in which he handled valuation of securities and settlement of deals with the custodian and counter parties.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Liquid Fund	NIFTY Liquid Index A-I	6.17	6.19	6.86	6.94	5.96	6.07
Kotak Overnight Fund	NIFTY 1D Rate Index	5.34	5.39	6.17	6.27	5.46	5.59

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 Overnight Fund - Growth, *Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been managing the fund since 01/06/2025

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

Kotak Liquid Fund

	Kotak Liquid Fund	NIFTY Liquid Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Liquid Fund	NIFTY Liquid Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	6.80%	6.75%	0.05%	6.66%	24,040	23,892	23,626
Last 1 Year	6.29%	6.19%	0.11%	5.74%	10,629	10,619	10,574
Last 3 Years	6.99%	6.94%	0.04%	6.63%	12,248	12,233	12,125
Last 5 Years	6.08%	6.07%	0.01%	5.71%	13,435	13,431	13,200

Scheme Inception date is 04/11/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr. Sunil Pandey has been Managing the fund since 01/06/2025. 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. 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. Sunil Pandey

Mr. Sunil Pandey 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 Liquid Fund (Nov. 04, '03) & Kotak Overnight Fund (Jan. 15, 19).

Business Experience

Mr. Sunil Pandey has been associated with Kotak AMC since October 2007 & he has overall industry experience more than 17 years. Prior to joining the debt dealership segment, Mr. Pandey was part of the Investor Relations Team of Kotak AMC till 2010 & post that he was part of the Investment Operations Team of the AMC, in which he handled valuation of securities and settlement of deals with the custodian and counter parties.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Liquid Fund	NIFTY Liquid Index A-I	6.29	6.19	6.99	6.94	6.08	6.07
Kotak Overnight Fund	NIFTY 1D Rate Index	5.42	5.39	6.27	6.27	5.56	5.59

Kotak Liquid Fund - Growth, *Name of the Benchmark - NIFTY Liquid Index A-I, Scheme Inception date is 04/11/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. 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 Overnight Fund - Growth, *Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been managing the fund since 01/06/2025.

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):

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