

# KOTAK MONEY MARKET FUND

An open ended debt scheme investing in money market instruments.  
A relatively low interest rate risk and moderate credit risk.

**Investment Objective:** The investment objective of the Scheme is to generate returns by investing in money market instruments having maturity upto 1 year. There is no assurance that the investment objective of the Scheme will be realized.

Maturity	Short	Medium	Long	Volatility
				Low
				Medium
				High

<b>Fund Manager*:</b>	Mr. Deepak Agrawal, Mr. Manu Sharma
<b>AAUM:</b>	₹34,042.35 crs
<b>AUM:</b>	₹33,699.93 crs
<b>Benchmark:</b>	CRISIL Money Market A-I Index
<b>Allotment Date:</b>	July 14, 2003
<b>Folio Count:</b>	17,479

## Minimum Investment Amount

### Initial & Additional Investment

- ₹100 and any amount thereafter
- ### Systematic Investment Plan (SIP)
- ₹100 and any amount thereafter

### Ideal Investments Horizon

- 3-6 months

### Net Asset Value (NAV)

	Regular	Direct
Growth	₹4723.8423	₹4773.7467
Monthly IDCW	₹1056.3945	₹1269.5843

(as on April 30, 2026)

### Debt Quant & Ratios

Average Maturity	0.68 yrs
Modified Duration	0.68 yrs
Macaulay Duration	0.68 yrs
Annualised YTM*	7.11%
Standard Deviation	0.39%

\*in case of semi annual YTM, it will be annualized.  
Source: <sup>1</sup>ICRA MFI Explorer.

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	0.37%
<b>Direct Plan:</b>	0.16%

### Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW (Under Monthly IDCW option only), Reinvestment of IDCW & Growth applicable for all plans

### IDCW Frequency

Monthly (2nd of every month - effective April 01, 2025).

### 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.

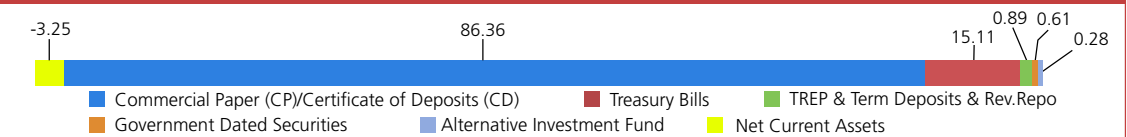
PRC Matrix

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

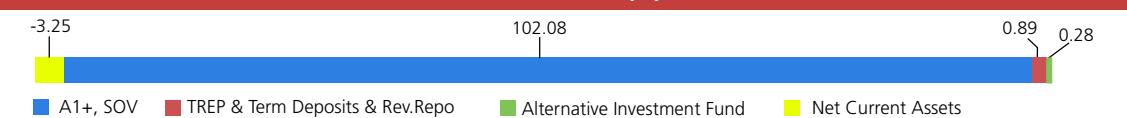
## PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
<b>Government Dated Securities</b>			<b>Corporate Debt/Financial Institutions - Total</b>		
8.07% Tamil Nadu State Govt-Tamil Nadu	SOV	0.40	<b>43.62</b>		
6.24% Maharashtra State Govt-Maharashtra	SOV	0.15	<b>Public Sector Undertakings</b>		
7.40% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.04	SMALL INDUSTRIES DEVELOPMENT		
7.04% Gujarat State Govt-Gujarat	SOV	0.02	BANK OF INDIA	CARE A1+	7.06
<b>Government Dated Securities - Total</b>			CANARA BANK	CRISIL A1+	6.76
<b>0.61</b>			BANK OF BARODA	CARE A1+	5.13
<b>Money Market Instruments</b>			PUNJAB NATIONAL BANK	CRISIL A1+	4.57
<b>Commercial Paper(CP)/ Certificate of Deposits(CD)</b>			NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA A1+	4.44
<b>Corporate Debt/Financial Institutions</b>			NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH A1+	4.21
HDFC BANK LTD.	CARE A1+	9.41	UNION BANK OF INDIA	ICRA A1+	2.04
INDUSIND BANK LTD.	CRISIL A1+	4.79	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT		
AXIS BANK LTD.	CRISIL A1+	3.87	INDIAN OVERSEAS BANK	CARE A1+	1.82
MOTILAL OSWAL FINANCIAL SERVICES LIMITED	ICRA A1+	2.80	PUNJAB & SIND BANK	ICRA A1+	1.68
MUTHOOT FINCORP LTD.	CRISIL A1+	2.12	CANARA BANK	ICRA A1+	1.45
MUTHOOT FINANCE LTD.	CRISIL A1+	2.11	Export-Import Bank of India	CRISIL A1+	0.70
YES BANK LTD.	CRISIL A1+	2.09	CTBC BANK CO. LTD (CTBC INDIA)	ICRA A1+	0.43
FEDERAL BANK LTD.	CRISIL A1+	1.97	NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT	FITCH A1+	0.42
ADITYA BIRLA CAPITAL LTD	ICRA A1+	1.96	UNION BANK OF INDIA	FITCH A1+	0.35
AU SMALL FINANCE BANK LTD.	FITCH A1+	1.82	<b>Public Sector Undertakings - Total</b>		
ICICI SECURITIES LIMITED	CRISIL A1+	1.54	<b>42.74</b>		
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD.	ICRA A1+	1.12	<b>Treasury Bills</b>		
360 ONE PRIME LTD.	CRISIL A1+	0.90	182 DAYS TREASURY BILL 18/09/2026	SOV	3.93
IDBI BANK LTD.	CRISIL A1+	0.84	182 DAYS TREASURY BILL 10/09/2026	SOV	2.91
ANGEL ONE LIMITED	CRISIL A1+	0.70	182 DAYS TREASURY BILL 06/08/2026	SOV	2.19
KARUR VYSYA BANK LTD.	ICRA A1+	0.70	182 DAYS TREASURY BILL 27/08/2026	SOV	2.19
AXIS SECURITIES LIMITED	CRISIL A1+	0.56	182 DAYS TREASURY BILL 21/08/2026	SOV	1.17
ICICI BANK LTD.	ICRA A1+	0.49	182 DAYS TREASURY BILL 03/09/2026	SOV	1.09
ADITYA BIRLA HOUSING FINANCE LTD	CRISIL A1+	0.42	364 DAYS TREASURY BILL 11/02/2027	SOV	0.57
BAJAJ HOUSING FINANCE LTD.	CRISIL A1+	0.42	182 DAYS TREASURY BILL 04/06/2026	SOV	0.44
SUNDARAM FINANCE LTD.	CRISIL A1+	0.42	182 DAYS TREASURY BILL 13/08/2026	SOV	0.29
TORRENT PHARMACEUTICALS LTD.	ICRA A1+	0.40	364 DAYS TREASURY BILL 10/09/2026	SOV	0.29
BIRLA GROUP HOLDING PRIVATE LIMITED	CRISIL A1+	0.28	364 DAYS TREASURY BILL 04/06/2026	SOV	0.04
CREDLIA FINANCIAL SERVICES PVT LTD	CRISIL A1+	0.28	<b>Treasury Bills - Total</b>		
HERO FINCORP LTD.	CRISIL A1+	0.28	<b>15.11</b>		
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	0.28	<b>Triparty Repo</b>		
NUVAMA WEALTH MANAGEMENT LIMITED	CRISIL A1+	0.28	<b>0.89</b>		
PILANI INVESTMENT AND INDUSTRIES CORPORATION LTD	CRISIL A1+	0.28	<b>Alternative Investment Fund</b>		
NUVAMA WEALTH AND INVESTMENT LTD	CRISIL A1+	0.21	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.28
NUVAMA WEALTH FINANCE LIMITED	CRISIL A1+	0.21	<b>Alternative Investment Fund - Total</b>		
TATA CAPITAL LTD.	CRISIL A1+	0.07	<b>0.28</b>		
			<b>Net Current Assets/(Liabilities)</b>		
			<b>-3.25</b>		
			<b>Grand Total</b>		
			<b>100.00</b>		

## 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 (₹)	27,40,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Apr 30, 2026 (₹)	66,64,516	16,73,729	10,57,442	7,14,039	4,00,324	1,23,817
<b>Scheme Returns (%)</b>	<b>7.12</b>	<b>6.48</b>	<b>6.48</b>	<b>6.91</b>	<b>7.04</b>	<b>6.00</b>
CRISIL Money Market A-I Index Returns (%)	6.94	6.27	6.28	6.66	6.68	5.83
<b>Alpha*</b>	<b>0.18</b>	<b>0.21</b>	<b>0.20</b>	<b>0.24</b>	<b>0.36</b>	<b>0.17</b>
CRISIL Money Market A-I Index (₹)#	65,07,481	16,55,177	10,49,811	7,09,704	3,98,195	1,23,707
NIFTY 1 Year T-Bill Index (₹)^	61,26,481	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\*:

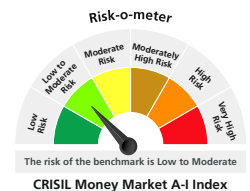
- Income over a short term investment horizon
- Investment in money market securities

\* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

### Fund



### Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

Scheme Inception :- July 14, 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 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. \*\* Total Expense Ratio includes applicable GST.

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

## Kotak Money Market Fund

	Kotak Money Market Fund	CRISIL Money Market A-I Index#	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Money Market Fund	CRISIL Money Market A-I Index#	NIFTY 1 Year T-Bill Index ##
Since Inception	7.04%	6.85%	0.19%	6.30%	47,238	45,365	40,278
Last 1 Year	6.29%	5.98%	0.31%	5.74%	10,629	10,598	10,574
Last 3 Years	7.24%	6.98%	0.27%	6.63%	12,342	12,249	12,129
Last 5 Years	6.31%	6.18%	0.13%	5.71%	13,582	13,497	13,200

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

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 Kotak AMC.

	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 Money Market Fund

	Kotak Money Market Fund	CRISIL Money Market A-I Index#	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Money Market Fund	CRISIL Money Market A-I Index#	NIFTY 1 Year T-Bill Index ##
Since Inception	7.23%	6.98%	0.25%	6.66%	25,364	24,589	23,626
Last 1 Year	6.45%	5.98%	0.47%	5.74%	10,645	10,598	10,574
Last 3 Years	7.38%	6.98%	0.41%	6.63%	12,389	12,249	12,129
Last 5 Years	6.43%	6.18%	0.25%	5.71%	13,658	13,497	13,200

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

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

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## 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**

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			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.

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## 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.

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