

KOTAK SAVINGS FUND

An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. A moderate interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to generate returns through investments in debt and money market instruments with a view to reduce the interest rate risk. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

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

| | |
|------------------------|---|
| Fund Manager*: | Mr. Deepak Agrawal & Mr. Manu Sharma |
| AAUM: | ₹16,466.47 crs |
| AUM: | ₹16,823.91 crs |
| Benchmark: | Nifty Ultra Short Duration Debt Index A-I |
| Allotment Date: | August 13, 2004 |
| Folio Count: | 35,714 |

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 | ₹44.9906 | ₹47.3123 |
| Monthly IDCW | ₹10.7374 | ₹20.3992 |

(as on April 30, 2026)

Debt Quant & Ratios

| | |
|--------------------|----------|
| Average Maturity | 0.52 yrs |
| Modified Duration | 0.46 yrs |
| Macaulay Duration | 0.48 yrs |
| Annualised YTM* | 7.34% |
| Standard Deviation | 0.29% |

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

Total Expense Ratio**

| | |
|----------------------|-------|
| Regular Plan: | 0.82% |
| Direct Plan: | 0.36% |

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: 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

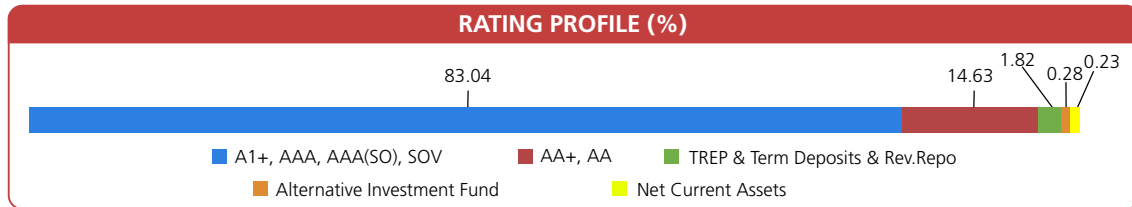
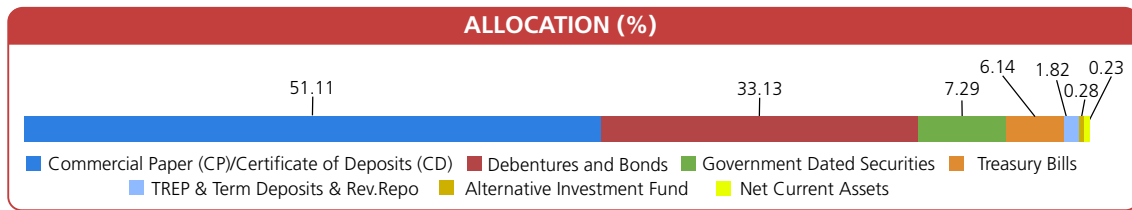
| Potential Risk Class | | | |
|--|-----------------------------|-----------------------|------------------------------|
| Credit Risk → Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| | Relatively Low | | |
| Moderate | | B-II | |
| Relatively High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

PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets | Issuer/Instrument | Rating | % to Net Assets |
|--|----------------|-----------------|--|------------|-----------------|
| Debt Instruments | | | Institutions - Total | | |
| Debt Instruments | | | 23.92 | | |
| Debentures and Bonds | | | Money Market Instruments | | |
| Government Dated Securities | | | Commercial Paper(CP)/ Certificate of Deposits(CD) | | |
| 6.54% Tamil Nadu State Govt(^)-Tamil Nadu | SOV | 2.64 | Treasury Bills | | |
| 6.90% Maharashtra State Govt(^)-Maharashtra | SOV | 1.77 | 182 DAYS TREASURY BILL 06/08/2026(^) | SOV | 1.47 |
| 6.17% Central Government | SOV | 1.35 | 182 DAYS TREASURY BILL 28/05/2026 | SOV | 1.18 |
| 6.04% Gujarat State Govt(^)-Gujarat | SOV | 0.60 | 364 DAYS TREASURY BILL 11/02/2027 | SOV | 1.14 |
| 7.07% Tamil Nadu State Govt-Tamil Nadu | SOV | 0.45 | 182 DAYS TREASURY BILL 04/06/2026 | SOV | 0.59 |
| 7.57% Gujarat State Govt-Gujarat | SOV | 0.27 | 364 DAYS TREASURY BILL 04/06/2026 | SOV | 0.59 |
| GS CG 17/12/2026 - (STRIPS) | SOV | 0.15 | 182 DAYS TREASURY BILL 13/08/2026 | SOV | 0.59 |
| 7.85% Andhra Pradesh State Govt-Andhra Pradesh | SOV | 0.03 | 364 DAYS TREASURY BILL 10/09/2026 | SOV | 0.58 |
| 8.08% Maharashtra State Govt-Maharashtra | SOV | 0.02 | Treasury Bills - Total | | |
| 7.17% Rajasthan State Govt-Rajasthan | SOV | 0.01 | 6.14 | | |
| Government Dated Securities - Total | | | Public Sector Undertakings | | |
| 7.29 | | | BANK OF BARODA(^) | | |
| Public Sector Undertakings | | | CARE A1+ | | |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^) | ICRA AAA | 3.43 | CANARA BANK(^) | CRISIL A1+ | 4.79 |
| SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^) | CRISIL AAA | 2.89 | SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA(^) | CARE A1+ | 4.23 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^) | CRISIL AAA | 1.67 | NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT(^) | FITCH A1+ | 2.25 |
| REC LTD | ICRA AAA | 0.63 | UNION BANK OF INDIA(^) | ICRA A1+ | 1.55 |
| Power Finance Corporation Ltd. (^) | CRISIL AAA | 0.59 | PUNJAB NATIONAL BANK(^) | CRISIL A1+ | 1.41 |
| Public Sector Undertakings - Total | | | PUNJAB & SIND BANK(^) | | |
| 9.21 | | | ICRA A1+ | | |
| Corporate Debt/Financial Institutions | | | NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | | |
| MUTHOOT FINANCE LTD. (^) | CRISIL AA+ | 2.83 | CRISIL A1+ | 0.84 | 0.70 |
| MANKIND PHARMA LTD (^) | CRISIL AA+ | 2.54 | UNION BANK OF INDIA | FITCH A1+ | 0.70 |
| BHARTI TELECOM LTD. (^) | CRISIL AAA | 1.62 | SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA | CRISIL A1+ | 0.59 |
| 360 ONE PRIME LTD. (^) | ICRA AA | 1.48 | BANK OF BARODA | FITCH A1+ | 0.28 |
| PTC RADHAKRISHNA SECURITISATION TRUST 28/09/2028 (RADHAKRISHNA TRUST) | CRISIL AAA(SO) | 1.22 | BANK OF INDIA | CRISIL A1+ | 0.06 |
| VEDANTA LTD.(^) | ICRA AA | 1.19 | Public Sector Undertakings - Total | | |
| POONAWALLA FINCORP LIMITED (^) | CRISIL AAA | 1.19 | 22.91 | | |
| TORRENT PHARMACEUTICALS LTD. (^) | ICRA AA+ | 1.18 | Corporate Debt/Financial Institutions | | |
| GODREJ SEEDS AND GENETICS LTD. (^) | CRISIL AA | 1.13 | HDFC BANK LTD.(^) | CARE A1+ | 7.66 |
| ADANI POWER LTD (^) | CRISIL AA | 1.12 | AXIS BANK LTD.(^) | CRISIL A1+ | 4.82 |
| PIRAMAL FINANCE LTD (^) | CARE AA+ | 1.05 | INDUSIND BANK LTD. | CRISIL A1+ | 2.26 |
| TATA CAPITAL HOUSING FINANCE LTD. (^) | CRISIL AAA | 1.02 | IIFL FINANCE LIMITED(^) | CRISIL A1+ | 2.23 |
| LIC HOUSING FINANCE LTD. (^) | CRISIL AAA | 0.91 | MUTHOOT FINANCE LTD. | CRISIL A1+ | 2.10 |
| NUVAMA WEALTH FINANCE LIMITED (^) | CARE AA | 0.89 | YES BANK LTD. | CRISIL A1+ | 1.40 |
| JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group) | CRISIL AAA | 0.89 | Manappuram Finance Ltd. | CRISIL A1+ | 1.15 |
| JUBILANT BEVCO LIMITED (^) | CRISIL AA | 0.65 | TATA TELESERVICES LIMITED | CRISIL A1+ | 0.86 |
| CAN FIN HOMES LTD. | FITCH AA | 0.60 | TATA HOUSING DEVELOPMENT CO. LTD.(^) | FITCH A1+ | 0.85 |
| EMBASSY OFFICE PARKS REIT | CRISIL AAA | 0.59 | TORRENT PHARMACEUTICALS LTD. | ICRA A1+ | 0.82 |
| PTC IIFL FIN LIQUID GOLD (SERIES 14A) 20/07/2027(LIQUID GOLD SERIES 14) | CRISIL AAA(SO) | 0.44 | FEDERAL BANK LTD. | CRISIL A1+ | 0.70 |
| PTC IIFL FIN LIQUID GOLD (SERIES 8) 20/08/2027(LIQUID GOLD SERIES 9) | CRISIL AAA(SO) | 0.40 | ADITYA BIRLA CAPITAL LTD(^) | ICRA A1+ | 0.70 |
| VEDANTA LTD. (Axis Trustee Services Ltd.) (^) | CRISIL AA | 0.30 | Bahadur Chand Investments Private Limited | ICRA A1+ | 0.57 |
| LIC HOUSING FINANCE LTD.(^) | CRISIL AAA | 0.30 | BIRLA GROUP HOLDING PRIVATE LIMITED | CRISIL A1+ | 0.56 |
| GODREJ PROPERTIES LIMITED (^) | ICRA AA+ | 0.15 | EMBASSY OFFICE PARKS REIT | CRISIL A1+ | 0.42 |
| GODREJ INDUSTRIES LTD | ICRA AA+ | 0.09 | CHOLAMANDALAM SECURITIES LIMITED | ICRA A1+ | 0.39 |
| PTC INDIA UNIVERSAL TRUST AL1 (SERIES A1) 20/09/2026 (INDIA UNIVERSAL TRUST AL1) | FITCH AAA(SO) | 0.07 | SUNDARAM FINANCE LTD. | CRISIL A1+ | 0.28 |
| TATA CAPITAL LTD. | CRISIL AAA | 0.04 | CREDILA FINANCIAL SERVICES PVT LTD | CRISIL A1+ | 0.28 |
| GODREJ FINANCE LTD | CRISIL AA+ | 0.03 | STANDARD CHARTERED CAPITAL LTD. | CRISIL A1+ | 0.15 |
| Corporate Debt/Financial | | | Corporate Debt/Financial Institutions - Total | | |
| | | | 28.20 | | |
| | | | Triparty Repo | | |
| | | | 1.82 | | |
| | | | Alternative Investment Fund | | |
| | | | CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2 | | |
| | | | Alternative Investment Fund | | |
| | | | 0.28 | | |
| | | | Alternative Investment Fund - Total | | |
| | | | 0.28 | | |
| | | | Net Current Assets/(Liabilities) | | |
| | | | 0.23 | | |
| | | | Grand Total | | |
| | | | 100.00 | | |

KOTAK SAVINGS FUND

An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. A moderate interest rate risk and moderate credit risk.



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 (₹) | 26,10,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Apr 30, 2026 (₹) | 59,99,241 | 16,43,588 | 10,42,384 | 7,06,355 | 3,97,978 | 1,23,747 |
| Scheme Returns (%) | 7.04 | 6.13 | 6.08 | 6.47 | 6.64 | 5.89 |
| Nifty Ultra Short Duration Debt Index A-I Returns (%) | 7.36 | 6.44 | 6.45 | 6.89 | 7.03 | 6.43 |
| Alpha* | -0.32 | -0.31 | -0.37 | -0.42 | -0.39 | -0.54 |
| Nifty Ultra Short Duration Debt Index A-I (₹)# | 62,45,251 | 16,70,004 | 10,56,275 | 7,13,840 | 4,00,290 | 1,24,090 |
| NIFTY 1 Year T-Bill Index (₹)^ | 56,13,991 | 16,34,394 | 10,37,073 | 7,02,033 | 3,96,411 | 1,23,404 |
| NIFTY 1 Year T-Bill Index Returns (%) | 6.51 | 6.02 | 5.94 | 6.23 | 6.38 | 5.35 |

| Product Label | Fund | Benchmark |
|---|---|--|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income over a short term investment horizon Investment in debt & money market securities with portfolio Macaulay duration between 3 months & 6 months <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p> | <p>The risk of the scheme is Moderate</p> | <p>The risk of the benchmark is Low to Moderate</p> <p>Nifty Ultra Short Duration Debt Index A-I</p> |

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

Scheme Inception :- August 13, 2004. 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 46.28% of the net assets. **Total Expense Ratio includes applicable GST.

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

Kotak Savings Fund

| | Kotak Savings Fund | Nifty Ultra Short Duration Debt Index A-I # | ALPHA | NIFTY 1 Year T-Bill Index ## | Kotak Savings Fund | Nifty Ultra Short Duration Debt Index A-I # | NIFTY 1 Year T-Bill Index ## |
|-----------------|--------------------|---|--------|------------------------------|--------------------|---|------------------------------|
| Since Inception | 7.17% | 7.50% | -0.33% | 6.43% | 44,991 | 48,103 | 38,743 |
| Last 1 Year | 6.09% | 6.48% | -0.39% | 5.74% | 10,609 | 10,648 | 10,574 |
| Last 3 Years | 6.79% | 7.23% | -0.44% | 6.63% | 12,186 | 12,337 | 12,129 |
| Last 5 Years | 5.87% | 6.29% | -0.42% | 5.71% | 13,299 | 13,567 | 13,200 |

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

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 Savings Fund

| | Kotak Savings Fund | Nifty Ultra Short Duration Debt Index A-I # | ALPHA | NIFTY 1 Year T-Bill Index ## | Kotak Savings Fund | Nifty Ultra Short Duration Debt Index A-I # | NIFTY 1 Year T-Bill Index ## |
|-----------------|--------------------|---|-------|------------------------------|--------------------|---|------------------------------|
| Since Inception | 7.39% | 7.21% | 0.18% | 6.66% | 25,876 | 25,296 | 23,626 |
| Last 1 Year | 6.58% | 6.48% | 0.10% | 5.74% | 10,658 | 10,648 | 10,574 |
| Last 3 Years | 7.27% | 7.23% | 0.04% | 6.63% | 12,352 | 12,337 | 12,129 |
| Last 5 Years | 6.33% | 6.29% | 0.05% | 5.71% | 13,597 | 13,567 | 13,200 |

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

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. The performance of the scheme is benchmarked to the Total Return variant (TRI) of the 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.

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*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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