

KOTAK CORPORATE BOND FUND

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

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

Maturity	Short	Medium	Long	Volatility
				Low
				Medium
				High

Fund Manager*:	Mr. Deepak Agrawal & Mr. Manu Sharma
AAUM:	₹18,166.58 crs
AUM:	₹18,022.01 crs
Benchmark:	Nifty Corporate Bond Index A-II
Allotment Date:	September 21, 2007
Folio Count:	27,771

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1-1.5 year

Net Asset Value (NAV)

	Regular	Direct
Growth	₹3886.7002	₹4065.0320
Monthly IDCW	₹1266.1373	₹1074.3998

(as on December 31, 2025)

Debt Quant & Ratios

Average Maturity	4.54 yrs
Modified Duration	2.95 yrs
Macaulay Duration	3.12 yrs
Annualised YTM*	7.04%
⁵ Standard Deviation	1.69%

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

Total Expense Ratio**

Regular Plan:	0.69%
Direct Plan:	0.36%

Available Plans/Options

A)Regular Plan B)Direct Plan

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

IDCW Frequency

Monthly (12th of every Month)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 31st December, 2025 unless otherwise specified.

Folio Count data as on 30th November 2025.

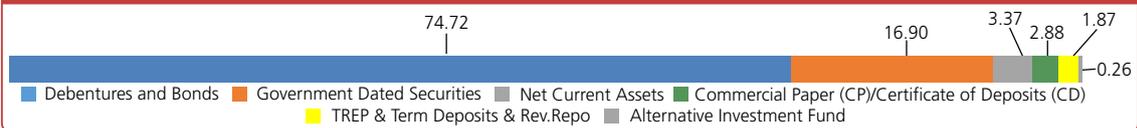
PRC Matrix

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

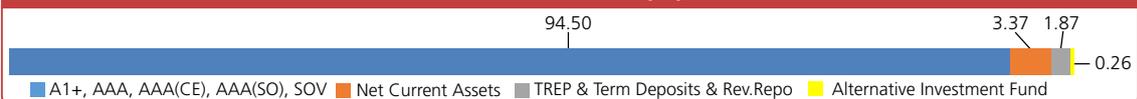
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments					
Debt Instruments					
Government Dated Securities					
7.18%	Central Government(Δ)	6.13	PTC INDIA UNIVERSAL TRUST AL1 (SERIES A3) 20/09/2030(INDIA UNIVERSAL TRUST AL1)	FITCH AAA(SO)	0.98
7.09%	Central Government(Δ)	3.38	L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd .		
6.54%	Central Government(Δ)	2.65	Guaranteed by Larsen & Toubro Limited(Δ)		
7.1%	Central Government(Δ)	0.94	PTC SHIVSHAKTI SECURITISATION TRUST	CRISIL AAA(CE)	0.95
6.52%	Central Government(Δ)	0.66	28/09/2029(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	0.93
7.26%	Central Government(Δ)	0.55	PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030		
7.54%	Bihar State Govt(Δ)-Bihar	0.53	(SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	0.91
7.70%	Maharashtra State		HDFC BANK LTD.	CRISIL AAA	0.90
7.63%	Maharashtra State	0.52	HDFC BANK LTD (Δ)	CRISIL AAA	0.87
Govt-Maharashtra	SOV		ICICI HOME FINANCE COMPANY LIMITED	CRISIL AAA	0.67
7.19%	Tamil Nadu State Govt-Tamil Nadu	0.48	TATA CAPITAL LTD.	CRISIL AAA	0.59
7.65%	Bihar State Govt-Bihar	0.40	SMFG INDIA CREDIT CO. LTD.	ICRA AAA	0.54
7.30%	Central Government	0.27	Hindustan Zinc Ltd.	CRISIL AAA	0.54
7.18%	Central Government	0.19	CAN FIN HOMES LTD	CRISIL AAA	0.54
Govt-Maharashtra	SOV	0.18	VERTI INFRASTRUCTURE TRUST -NCDS	CRISIL AAA	0.53
7.84%	Tamil Nadu State Govt-Tamil Nadu	0.02	INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	0.53
Government Dated Securities - Total					
Public Sector Undertakings					
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA					
	CRISIL AAA	7.69	PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027)	CRISIL AAA(SO)	0.50
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT					
	CRISIL AAA	6.91	PTC INDIA UNIVERSAL TRUST AL2 (SERIES A3) 21/11/2030	FITCH AAA(SO)	0.48
Power Finance Corporation Ltd.(Δ)					
	CRISIL AAA	6.26	(INDIA UNIVERSAL TRUST AL2)	ICRA AAA	0.40
REC LTD					
	ICRA AAA	2.67	MINDSPACE BUSINESS PARKS REIT		
Power Finance Corporation Ltd. (Δ)					
	CRISIL AAA	2.12	NOMURA FIXED INCOME SECURITIES PRIVATE LTD.	FITCH AAA	0.27
INFRASTRUCTURE AND DEVELOPMENT (Δ) REC LTD (Δ)					
	CRISIL AAA	2.09	SMFG INDIA HOME FINANCE COMPANY LTD	CARE AAA	0.26
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT HOUSING & URBAN					
	ICRA AAA	1.88	LIC HOUSING FINANCE LTD.	CRISIL AAA	0.21
DEVELOPMENT CORPORATION LTD.					
	ICRA AAA	1.32	BANK OF HOUSING FINANCE LTD.	CRISIL AAA	0.14
Food Corporation of India					
	CRISIL AAA(CE)	0.99	PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/11/2029)	CRISIL AAA(SO)	0.08
INDIAN OIL CORPORATION LTD.					
	CRISIL AAA	0.59	(SANSAR TRUST)	CRISIL AAA(SO)	0.08
ONGC PETRO ADDITIONS LTD. (Δ)					
	CRISIL AAA(CE)	0.53	PTC SANSAR TRUST (AUGUST 24 V)	CRISIL AAA(SO)	0.08
NUCLEAR POWER CORPORATION OF INDIA LTD.					
	ICRA AAA	0.41	PTC SANSAR TRUST (AUGUST 24 V)	CRISIL AAA(SO)	0.08
National Housing Bank (Δ)					
	CARE AAA	0.27	ICICI HOME FINANCE COMPANY LIMITED	CRISIL AAA	0.05
Export-import Bank of India					
	CRISIL AAA	0.13	Corporate Debt/Financial Institutions - Total		
National Housing Bank					
	CRISIL AAA	0.11	Money Market Instruments		
Public Sector Undertakings - Total					
35.72					
Corporate Debt/Financial Institutions					
	CRISIL AAA	3.72	Commercial Paper(CP)/ Certificate of Deposits(CD)		
LIC HOUSING FINANCE LTD. (Δ)					
	CRISIL AAA	3.53	Public Sector Undertakings		
BAJAJ FINANCE LTD.					
	CRISIL AAA	2.15	PUNJAB NATIONAL BANK		
TATA CAPITAL HOUSING FINANCE LTD.					
	CRISIL AAA	2.15	Public Sector Undertakings - Total		
ADITYA BIRLA CAPITAL LTD (Δ)					
	CRISIL AAA	2.04	Corporate Debt/Financial Institutions		
EMBASSY OFFICE PARKS REIT					
	CRISIL AAA	1.95	CRISIL A1+		
Mahindra & Mahindra Financial Services Ltd.					
	CRISIL AAA	1.59	CRISIL A1+		
KNOWLEDGE REALTY TRUST					
	CRISIL AAA	1.48	Corporate Debt/Financial Institutions - Total		
Larsen and Toubro Ltd.					
	CRISIL AAA	1.47	2.10		
HDB FINANCIAL SERVICES LTD.					
	CRISIL AAA	1.35	Triparty Repo		
PIPELINE INFRASTRUCTURE LIMITED					
	CRISIL AAA	1.21	Alternative Investment Fund		
INDIA INFRADEBT LTD(Δ)					
	CRISIL AAA	1.21	1.87		
L & T FINANCE LTD.					
	ICRA AAA	1.20	Alternative Investment Fund		
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED					
	CRISIL AAA	1.08	0.26		
(Mukesh Ambani Group)					
	CRISIL AAA	1.07	0.26		
SMFG INDIA HOME FINANCE COMPANY LTD					
	CRISIL AAA	1.06	3.37		
BHARTI TELECOM LTD.					
	CRISIL AAA	1.06	2.88		
			1.87		
			0.26		
Alternative Investment Fund - Total					
0.26					
Net Current Assets(Liabilities)					
3.37					
Grand Total					
100.00					

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 (₹)	22,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Dec 31, 2025 (₹)	46,28,721	17,20,579	10,70,478	7,16,261	4,04,271	1,24,139
Scheme Returns (%)	7.55	7.00	6.82	7.02	7.68	6.46
Nifty Corporate Bond Index A-II Returns (%)	7.50	6.78	6.55	6.62	7.19	6.16
Alpha*	0.05	0.22	0.27	0.40	0.49	0.30
Nifty Corporate Bond Index A-II (₹)#	46,02,954	17,00,875	10,60,176	7,09,097	4,01,363	1,23,945
CRISIL 10 Year Gilt Index (₹)Δ	41,42,822	16,47,967	10,44,196	7,08,241	4,01,431	1,22,287
CRISIL 10 Year Gilt Index (%)	6.48	6.18	6.12	6.57	7.20	3.55

Product Label

This product is suitable for investors who are seeking*:

- Regular Income over short term
- Income by investing in fixed income securities of varying maturities and predominantly investing in AA+ and above rated corporate bonds.

* 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

Scheme Inception : - September 21, 2007. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark: Δ 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. (Δ) Fully or Partly blocked against Interest Rate Swap (IRS). (Δ) 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 31 Dec 2025 is 7.61% of the net assets. **Total Expense Ratio includes applicable GST.

Scheme Performances as on December 31, 2025 (unless otherwise specified)

Kotak Corporate Bond Fund

	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	7.70%	7.80%	-0.09%	6.52%	38,867	39,470	31,760
Last 1 Year	7.82%	7.27%	0.55%	6.37%	10,782	10,727	10,637
Last 3 Years	7.64%	7.29%	0.35%	7.90%	12,476	12,354	12,569
Last 5 Years	6.06%	5.74%	0.32%	5.05%	13,421	13,223	12,795

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

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

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

ABOUT OUR FUND MANAGERS - REGULAR PLAN



Name: Mr. Deepak Agrawal

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

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

Business Experience

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

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS		
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	
Top 3	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index	9.11	8.98	7.53	8.50	5.73	7.29
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	8.87	7.90	7.98	7.49	6.34	5.71
	Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	8.21	7.27	7.86	7.35	6.24	5.79
Bottom 3	Kotak Liquid Fund	NIFTY Liquid Index A-I	6.50	6.50	6.91	7.01	5.73	5.86
	Kotak Dynamic Bond Fund	NIFTY Composite Debt Index A-III	5.93	7.02	7.21	7.59	5.45	5.71
	Kotak Overnight Fund	NIFTY 1D Rate Index	5.74	5.81	6.32	6.43	5.31	5.46

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

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 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 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

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



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 Floating Rate Fund - Growth	NIFTY Short Duration Debt Index A-II	8.21	7.27	7.86	7.35	6.24	5.79
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	7.88	3.04	8.63	6.90	NA	NA
	Kotak Corporate Bond Fund	NIFTY Corporate Bond Index A-II	7.82	7.27	7.64	7.29	6.06	5.74
Bottom 3	Kotak FMP Series 310 - (1131D)	NIFTY Medium Duration Debt Index	6.89	7.46	NA	NA	NA	NA
	Kotak FMP Series 305 - (1200D)	NIFTY Medium Duration Debt Index	6.82	7.46	NA	NA	NA	NA
	Kotak Savings Fund - Growth	NIFTY Ultra Short Duration Debt Index A-I	6.82	6.98	6.94	7.35	5.69	6.10

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 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 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 310 - (1131D) - Growth, *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 27/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 27/03/2023.

Kotak FMP Series 305 - (1200D), *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 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

Scheme Performances as on December 31, 2025 (unless otherwise specified)

Kotak Corporate Bond Fund

	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	8.02%	7.53%	0.49%	6.55%	27,269	25,696	22,820
Last 1 Year	8.18%	7.27%	0.91%	6.37%	10,818	10,727	10,637
Last 3 Years	8.00%	7.29%	0.71%	7.90%	12,602	12,354	12,569
Last 5 Years	6.42%	5.74%	0.68%	5.05%	13,654	13,223	12,795

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

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

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

ABOUT OUR FUND MANAGERS - DIRECT PLAN



Name: Mr. Deepak Agrawal

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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	10.12	8.98	8.54	8.50	6.75	7.29
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	9.94	7.90	9.03	7.49	7.40	5.71
	Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	8.64	7.27	8.30	7.35	6.66	5.79
Bottom 3	Kotak Dynamic Bond Fund	NIFTY Composite Debt Index A-III	6.72	7.02	8.09	7.59	6.32	5.71
	Kotak Liquid Fund	NIFTY Liquid Index A-I	6.61	6.50	7.03	7.01	5.85	5.86
	Kotak Overnight Fund	NIFTY 1D Rate Index	5.83	5.81	6.41	6.43	5.42	5.46

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 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 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

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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



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 Floating Rate Fund	NIFTY Short Duration Debt Index A-II	8.64	7.27	8.30	7.35	6.66	5.79
	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	8.18	7.27	8.00	7.29	6.42	5.74
	Kotak FMP Series 308 - (1125D)	NIFTY Medium Duration Debt Index	8.07	7.46	NA	NA	NA	NA
Bottom 3	Kotak FMP Series 310 - (1131D)	NIFTY Medium Duration Debt Index	7.16	7.46	NA	NA	NA	NA
	Kotak FMP Series 300 - (1223D)	NIFTY Medium Duration Debt Index	7.15	7.46	7.30	7.45	NA	NA
	Kotak FMP Series 305 - (1200D)	NIFTY Medium Duration Debt Index	6.98	7.46	NA	NA	NA	NA

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 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 FMP Series 308 - (1125D) - Direct Plan - Growth, *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 29/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 29/03/2023.

Kotak FMP Series 310 - (1131D) - Direct Plan - Growth *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 27/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 27/03/2023.

Kotak FMP Series 300 - (1223D) - Direct Plan - Growth *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 09/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 09/12/2022.

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.

RISK FACTORS

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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