

# 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

<b>Fund Manager*:</b>	Mr. Deepak Agrawal & Mr. Sunil Pandey
<b>AAUM:</b>	₹34,876.04 crs
<b>AUM:</b>	₹29,817.08 crs
<b>Benchmark:</b>	Nifty Liquid Index A-I
<b>Allotment Date:</b>	November 4, 2003
<b>Folio Count:</b>	55,989

## 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	₹5430.8742	₹5485.3843
Daily IDCW	₹1229.5989	₹1222.8100

(as on December 31, 2025)

## Debt Quant & Ratios

Average Maturity	0.17 yrs
Modified Duration	0.17 yrs
Macaulay Duration	0.17 yrs
Annualised YTM*	6.01%
*Standard Deviation* <sup>1</sup>	0.21%

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

## Total Expense Ratio\*\*

<b>Regular Plan:</b>	0.31%
<b>Direct Plan:</b>	0.20%

## 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 31st December, 2025 unless otherwise specified.**

**Folio Count data as on 30th November 2025.**

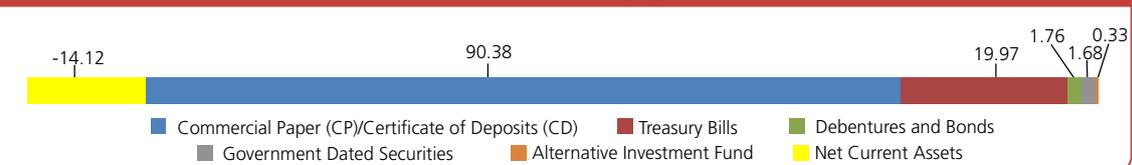
## PRC Matrix

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

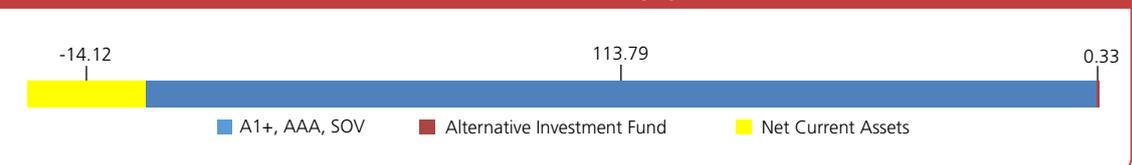
## PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
<b>Debt Instruments</b>			Financial Services Ltd.	CRISIL A1+	0.33
<b>Debentures and Bonds</b>			CHOLAMANDALAM SECURITIES LIMITED	ICRA A1+	0.30
<b>Corporate Debt/Financial Institutions</b>			GODREJ INDUSTRIES LTD	CRISIL A1+	0.25
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	1.63	DSP FINANCE PRIVATE LIMITED	ICRA A1+	0.17
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	0.13	<b>Corporate Debt/Financial Institutions - Total</b>		<b>53.65</b>
<b>Government Dated Securities</b>			<b>Public Sector Undertakings</b>		
7.59% Central Government	SOV	1.68	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL A1+	6.65
<b>Government Dated Securities - Total</b>		<b>1.68</b>	BANK OF BARODA	CARE A1+	6.64
<b>Money Market Instruments</b>			PUNJAB NATIONAL BANK	FITCH A1+	3.98
<b>Commercial Paper(CP)/ Certificate of Deposits(CD)</b>			PUNJAB NATIONAL BANK	CRISIL A1+	3.66
<b>Corporate Debt/Financial Institutions</b>			CANARA BANK	CRISIL A1+	3.32
INDUSIND BANK LTD.	CRISIL A1+	7.15	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL A1+	2.26
ICICI SECURITIES LIMITED	CRISIL A1+	5.97	INDIAN BANK	CRISIL A1+	2.16
HDFC BANK LTD.	CARE A1+	5.63	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA A1+	1.67
KARUR VYSYA BANK LTD.	ICRA A1+	4.16	INDIAN OVERSEAS BANK	CARE A1+	1.65
FEDERAL BANK LTD.	CRISIL A1+	3.32	BANK OF BARODA	FITCH A1+	1.42
HDFC SECURITIES LIMITED	CARE A1+	2.97	PUNJAB & SIND BANK	ICRA A1+	0.83
PNB HOUSING FINANCE LTD.	CRISIL A1+	2.66	UCO BANK	CRISIL A1+	0.83
BAJAJ FINANCIAL SECURITIES LIMITED	CRISIL A1+	2.48	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CARE A1+	0.67
RBL BANK LTD.	CARE A1+	1.66	Export-Import Bank of India	CRISIL A1+	0.66
Reliance Retail Ventures Ltd	CRISIL A1+	1.66	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH A1+	0.33
AXIS SECURITIES LIMITED	CRISIL A1+	1.40	<b>Public Sector Undertakings - Total</b>		<b>36.73</b>
JULIUS BAER CAPITAL (INDIA) PVT. LTD	CRISIL A1+	1.33	<b>Treasury Bills</b>		
SBICAP SECURITIES LIMITED	CRISIL A1+	1.32	364 DAYS TREASURY BILL 20/02/2026	SOV	5.00
ADITYA BIRLA HOUSING FINANCE LTD	CRISIL A1+	1.00	91 DAYS TREASURY BILL 12/02/2026	SOV	3.42
NETWORK18 MEDIA & INVESTMENTS LTD.	ICRA A1+	1.00	91 DAYS TREASURY BILL 26/02/2026	SOV	3.33
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD.	CRISIL A1+	0.83	91 DAYS TREASURY BILL 05/03/2026	SOV	1.78
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL A1+	0.83	182 DAYS TREASURY BILL 05/03/2026	SOV	1.66
DCB BANK LIMITED	CRISIL A1+	0.75	182 DAYS TREASURY BILL 27/02/2026	SOV	1.50
FED BANK FINANCIAL SERVICES LIMITED	CRISIL A1+	0.67	91 DAYS TREASURY BILL 08/01/2026	SOV	1.14
ANGEL ONE LIMITED	ICRA A1+	0.66	182 DAYS TREASURY BILL 19/02/2026	SOV	0.80
IGH HOLDINGS PRIVATE LIMITED	CRISIL A1+	0.66	91 DAYS TREASURY BILL 06/02/2026	SOV	0.67
TATA TELESERVICES LIMITED	CRISIL A1+	0.58	91 DAYS TREASURY BILL 19/02/2026	SOV	0.54
AXIS BANK LTD.	CRISIL A1+	0.50	364 DAYS TREASURY BILL 12/02/2026	SOV	0.13
BAJAJ FINANCE LTD.	CRISIL A1+	0.50	<b>Treasury Bills - Total</b>		<b>19.97</b>
BIRLA GROUP HOLDING PRIVATE LIMITED	CRISIL A1+	0.50	<b>Alternative Investment Fund</b>		
GODREJ CONSUMER PRODUCTS LTD.	CRISIL A1+	0.50	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.33
NUVAMA WEALTH FINANCE LIMITED	CRISIL A1+	0.50	<b>Alternative Investment Fund - Total</b>		<b>0.33</b>
360 ONE WAM LIMITED	ICRA A1+	0.42	<b>Net Current Assets/(Liabilities)</b>		<b>-14.12</b>
ADITYA BIRLA CAPITAL LTD	ICRA A1+	0.33	<b>Grand Total</b>		<b>100.00</b>
ADITYA BIRLA MONEY LTD	CRISIL A1+	0.33			
HERO FINCORP LTD.	CRISIL A1+	0.33			
Mahindra & Mahindra					

## ALLOCATION (%)



## RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*:	<p>Risk-o-meter</p> <p>The risk of the scheme is Moderate</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Low to Moderate</p> <p><b>Nifty Liquid Index A-I</b></p>

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

\*\*Total Expense Ratio includes applicable GST.

# Scheme Performances as on December 31, 2025 (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	6.86%	6.98%	-0.12%	6.33%	43,522	44,601	38,973
Last 1 Year	6.50%	6.50%	-0.01%	6.67%	10,650	10,650	10,667
Last 3 Years	6.91%	7.01%	-0.10%	6.81%	12,221	12,256	12,189
Last 5 Years	5.73%	5.86%	-0.13%	5.66%	13,214	13,294	13,168

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 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	9.11	8.98	7.53	8.50	5.73	7.29
	Kotak Medium Term Fund	8.87	7.90	7.98	7.49	6.34	5.71
	Kotak Floating Rate Fund	8.21	7.27	7.86	7.35	6.24	5.79
Bottom 3	Kotak Liquid Fund	6.50	6.50	6.91	7.01	5.73	5.86
	Kotak Dynamic Bond Fund	5.93	7.02	7.21	7.59	5.45	5.71
	Kotak Overnight Fund	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. 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	6.50	6.50	6.91	7.01	5.73	5.86
Kotak Overnight Fund	NIFTY 1D Rate Index	5.74	5.81	6.32	6.43	5.31	5.46

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 December 31, 2025 (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%	6.76%	0.05%	6.70%	23,537	23,401	23,245
Last 1 Year	6.61%	6.50%	0.11%	6.67%	10,661	10,650	10,667
Last 3 Years	7.03%	7.01%	0.02%	6.81%	12,264	12,256	12,189
Last 5 Years	5.85%	5.86%	0.00%	5.66%	13,292	13,294	13,168

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	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.

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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.

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.



### 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.

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Kotak Overnight Fund	NIFTY 1D Rate Index	5.83	5.81	6.41	6.43	5.42	5.46

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.

# 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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### For details contact us at:

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Website: www.kotakmf.com

**Corporate Office of Asset Management Company:** 2nd Floor, 12-BKC, Plot No C-12, G Block, BKC, Bandra (East), Mumbai - 400 051.

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