

KOTAK LOW DURATION FUND

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. A relatively high interest rate risk and moderate credit risk.

Investment Objective: The primary objective of the Scheme is to generate income through investment primarily in low duration debt & money market securities. 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. Dharmesh Thakkar and Mr. Deepak Agrawal (effective October 24, 2025)
AAUM:	₹15,452.07 crs
AUM:	₹15,282.84 crs
Benchmark:	Nifty Low Duration Debt Index A-I
Allotment Date:	March 6, 2008
Folio Count:	80,059

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Deal Investments Horizon

- 6-9 months

Net Asset Value (NAV)

	Regular	Direct
Growth	₹3443.5331	₹3769.7810
Monthly IDCW	₹1312.5784	₹1602.0715

(as on December 31, 2025)

Debt Quant & Ratios

Average Maturity	1.37 yrs
Modified Duration	0.90 yrs
Macaulay Duration	0.96 yrs
Annualised YTM*	6.96%
⁵ Standard Deviation	0.66%

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

Total Expense Ratio**

Regular Plan:	1.18%
Direct Plan:	0.42%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (payout of IDCW is available under monthly IDCW only) (applicable for all plans)

IDCW Frequency

At discretion of trustees

Load Structure

Entry Load: Nil.

Exit Load: Nil.

Any exit load charged (net off Service Tax, if any) shall be credited back to the Scheme

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

Folio Count data as on 30th November 2025.

PRC Matrix

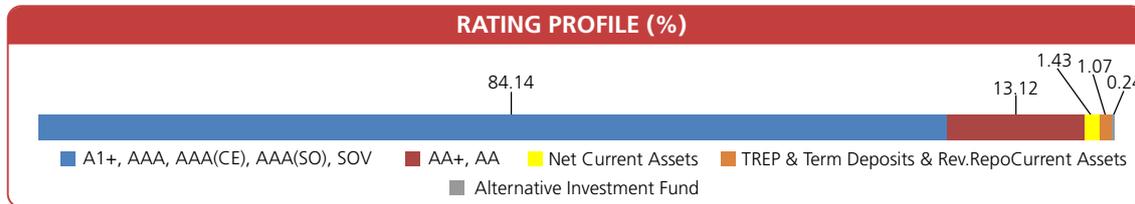
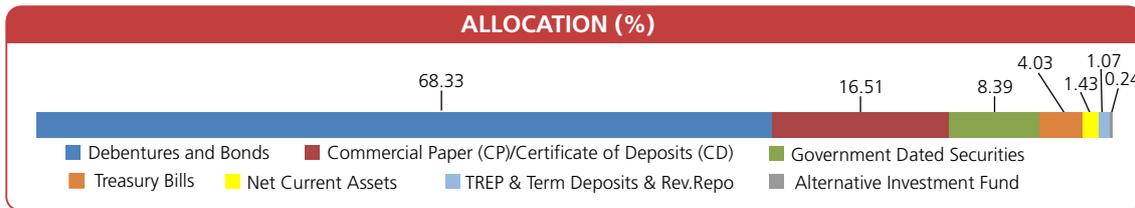
Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Relatively Low		
Moderate			
Relatively High		B-III	

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments			20/07/2027(LIQUID GOLD SERIES 14)	CRISIL AAA(SO)	0.64
Debentures and Bonds			PTC DHRUVA TRUST (SERIES A1)		
Government Dated Securities			24/03/2030 (MAT 24/10/2029)	ICRA AAA(SO)	0.43
6.82% Central Government	SOV	2.92	(DHRUVA TRUST)	CRISIL AAA	0.43
7.46% Madhya Pradesh State Govt-Madhya Pradesh	SOV	1.67	PTC INDIA UNIVERSAL TRUST AL2 (SERIES A1) 21/11/2026(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.42
6.22% Central Government	SOV	1.48	CAN FIN HOMES LTD.	FITCH AAA	0.40
6.92% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	1.32	PTC INDIA UNIVERSAL TRUST AL2 (SERIES A2) 21/11/2027(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.35
7.03% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.66	MUTHOOT FINANCE LTD. (^)	CRISIL AA+	0.33
7.59% Gujarat State Govt-Gujarat	SOV	0.30	TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	0.30
6.54% Central Government	SOV	0.03	PTC FIRST BUSINESS TRUST (SR 24) 01/01/2026(First Business Receivables Trust)	CRISIL AAA(SO)	0.29
7.84% Tamil Nadu State Govt-Tamil Nadu	SOV	0.01	JM FINANCIAL CREDIT SOLUTIONS LTD.	ICRA AA	0.28
Government Dated Securities - Total			PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027)		
Public Sector Undertakings			(SANSAR TRUST)	CRISIL AAA(SO)	0.27
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	ICRA AAA	6.12	SUNDARAM HOME FINANCE LTD	ICRA AAA	0.20
REC LTD (^)	CRISIL AAA	4.60	NOMURA CAPITAL (INDIA) PRIVATE LIMITED	FITCH AAA	0.13
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	CRISIL AAA	3.55	BAJAJ FINANCE LTD.	CRISIL AAA	0.12
REC LTD	ICRA AAA	1.96	PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/11/2029)		
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	1.31	(SANSAR TRUST)(^)	CRISIL AAA(SO)	0.09
Power Finance Corporation Ltd.	CRISIL AAA	1.18	Nirma Ltd.	CRISIL AA	0.07
Public Sector Undertakings - Total			GODREJ PROPERTIES LIMITED	ICRA AA+	0.07
Corporate Debt/Financial Institutions			SANSAR TRUST(SANSAR TRUST)	ICRA AAA(SO)	0.04
BHARTI TELECOM LTD. (^)	CRISIL AAA	4.98	SUNDARAM FINANCE LTD.	ICRA AAA	0.03
BAJAJ HOUSING FINANCE LTD. (^)	CRISIL AAA	4.71	TATA CAPITAL LTD.	ICRA AAA	0.01
GODREJ SEEDS AND GENETICS LTD. (^)	CRISIL AA	3.12	SAMVARDHANA MOTHERSON INTERNATIONAL LTD	FITCH AAA	0.01
JTPM METAL TRADERS PVT LTD	CRISIL AA	2.70	ADITYA BIRLA CAPITAL LTD	ICRA AAA	0.01
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED			Corporate Debt/Financial Institutions - Total		49.61
(Mukesh Ambani Group)	CRISIL AAA	2.50	Money Market Instruments		
EMBASSY OFFICE PARKS REIT (^)	CRISIL AAA	2.44	Commercial Paper(CP)/ Certificate of Deposits(CD)		
Sikka Ports & Terminals Ltd. (Mukesh Ambani Group)	CRISIL AAA	2.05	Treasury Bills		
BAJAJ FINANCE LTD. (^)	CRISIL AAA	1.98	182 DAYS TREASURY BILL 08/05/2026	SOV	2.41
PTC RADHAKRISHNA SECURITISATION TRUST 28/09/2028 (RADHAKRISHNA TRUST)	CRISIL AAA(SO)	1.37	364 DAYS TREASURY BILL 19/03/2026	SOV	1.62
TATA CAPITAL LTD. (^)	CRISIL AAA	1.32	Treasury Bills - Total		4.03
ADITYA BIRLA HOUSING FINANCE LTD(^)	ICRA AAA	1.32	Public Sector Undertakings		
PNB HOUSING FINANCE LTD.(^)	CARE AA+	1.16	PUNJAB NATIONAL BANK	FITCH A1+	2.26
PTC INDIA UNIVERSAL TRUST AL1 (SERIES A2) 20/07/2027(INDIA UNIVERSAL TRUST AL1)	FITCH AAA(SO)	1.07	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL A1+	1.59
RJ CORP LIMITED	CRISIL AAA	1.00	BANK OF INDIA	ICRA A1+	0.65
PTC IIFL FIN LIQUID GOLD (SERIES 8) 20/08/2027(LIQUID GOLD SERIES 9)	CRISIL AAA(SO)	0.93	UNION BANK OF INDIA	FITCH A1+	0.63
INTERISE TRUST	ICRA AAA	0.91	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CARE A1+	0.62
MINDSPACE BUSINESS PARKS REIT (^)	CRISIL AAA	0.90	PUNJAB NATIONAL BANK	CRISIL A1+	0.06
L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.)	CRISIL AAA(CE)	0.82	CANARA BANK	CRISIL A1+	0.06
PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)(^)	CRISIL AAA(SO)	0.73	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL A1+	0.03
AADHAR HOUSING FINANCE LIMITED (^)	ICRA AA	0.73	BANK OF BARODA	FITCH A1+	0.03
JUBILANT BEVCO LIMITED (^)	CRISIL AA	0.70	Public Sector Undertakings - Total		5.93
INDIGRID INFRASTRUCTURE TRUST (^)	CRISIL AAA	0.66	Corporate Debt/Financial Institutions		
HINDUJA LEYLAND FINANCE LTD.(^)	CRISIL AA+	0.66	HDFC BANK LTD.	CARE A1+	5.65
CAN FIN HOMES LTD.(^)	ICRA AAA	0.66	IDFC FIRST BANK LIMITED	CRISIL A1+	3.19
ADITYA BIRLA RENEWABLES LIMITED (^)	CRISIL AA	0.66	IIFL CAPITAL SERVICES LTD.	CRISIL A1+	0.80
VEDANTA LTD.(^)	ICRA AA	0.66	SUNDARAM FINANCE LTD.	CRISIL A1+	0.62
VEDANTA LTD. (^)	ICRA AA	0.66	EMBASSY OFFICE PARKS REIT	CRISIL A1+	0.32
PIRAMAL FINANCE LTD	CARE AA	0.66	Corporate Debt/Financial Institutions - Total		10.58
NEXUS SELECT TRUST REIT (^)	CRISIL AAA	0.66	Triparty Repo		1.07
MANKIND PHARMA LTD	CRISIL AA+	0.66	Alternative Investment Fund		
Kotak Mahindra Prime Ltd. (^)	CRISIL AAA	0.66	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.24
DLF Cyber City Developers Ltd	CRISIL AAA	0.65	Alternative Investment Fund - Total		0.24
PTC IIFL FIN LIQUID GOLD (SERIES 14A)			Net Current Assets/(Liabilities)		1.43
			Grand Total		100.00

KOTAK LOW DURATION FUND

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. A relatively high 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 (₹)	21,40,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Dec 31, 2025 (₹)	42,19,104	16,69,092	10,48,915	7,06,493	4,00,117	1,24,069
Scheme Returns (%)	7.12	6.42	6.25	6.47	6.98	6.35
Nifty Low Duration Debt Index A-I Returns (%)	7.12	6.42	6.37	6.75	7.23	6.60
Alpha*	0.01	0.00	-0.12	-0.28	-0.25	-0.25
Nifty Low Duration Debt Index A-I (₹)#	42,15,166	16,68,669	10,53,510	7,11,484	4,01,605	1,24,225
NIFTY 1 Year T-Bill Index (₹)^	39,66,414	16,41,395	10,39,976	7,03,397	3,98,701	1,23,966
NIFTY 1 Year T-Bill Index Returns (%)	6.51	6.10	6.01	6.29	6.74	6.19

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Regular Income over short term Income by focussing on low duration securities with portfolio Macaulay duration between 6 months and 12 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 Low 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 : - March 06, 2008. 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 31 Dec 2025 is 22.71 % of the net assets. ** Total Expense Ratio includes applicable GST.

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

Kotak Low Duration Fund

	Kotak Low Duration Fund	Nifty Low Duration Debt Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Low Duration Fund	Nifty Low Duration Debt Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.18%	7.61%	-0.43%	6.64%	34,435	36,975	31,484
Last 1 Year	7.03%	7.16%	-0.13%	6.67%	10,703	10,716	10,667
Last 3 Years	7.00%	7.36%	-0.36%	6.81%	12,256	12,379	12,191
Last 5 Years	5.66%	5.91%	-0.25%	5.66%	13,174	13,329	13,168

Scheme Inception date is 06/03/2008. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Dharmesh Thakkar has been managing the fund since 24/10/2025. 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. Dharmesh Thakkar

Mr. Dharmesh Thakkar 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 Banking and PSU Debt Fund (Dec. 29'98) & Kotak Low Duration Fund (Mar. 06'08)

Business Experience

Mr. Dharmesh Thakkar has over 17 years of experience in dealing of Fixed Income Products. He joined Kotak AMC from Trust Financial Consultancy Services Pvt Ltd.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index	7.68	7.32	7.48	7.28	5.98	5.87
Kotak Low Duration Fund	NIFTY Low Duration Debt Index A-I	7.03	7.16	7.00	7.36	5.66	5.91

Kotak Banking and PSU Debt Fund, *Name of the Benchmark - CRISIL Banking & PSU Debt A-II Index, Scheme Inception date is 29/12/1998. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & Mr. Dharmesh Thakkar has been managing the fund since 01/06/2025.
Kotak Low Duration Fund, *Name of the Benchmark - NIFTY Low Duration Debt Index A-I, Scheme Inception date is 06/03/2008. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Dharmesh Thakkar has been managing the fund since 24/10/2025.



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

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

Kotak Low Duration Fund

	Kotak Low Duration Fund	Nifty Low Duration Debt Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Low Duration Fund	Nifty Low Duration Debt Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.94%	7.15%	0.79%	6.70%	27,021	24,555	23,245
Last 1 Year	7.86%	7.16%	0.71%	6.67%	10,786	10,716	10,667
Last 3 Years	7.83%	7.36%	0.47%	6.81%	12,544	12,379	12,191
Last 5 Years	6.48%	5.91%	0.57%	5.66%	13,691	13,329	13,168

Scheme Inception date is 06/03/2008. 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. Dharmesh Thakkar has been managing the fund since 24/10/2025

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. Dharmesh Thakkar

Mr. Dharmesh Thakkar 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 Banking and PSU Debt Fund (Dec. 29'98) & Kotak Low Duration Fund (Mar. 06'08).

Business Experience

Mr. Dharmesh Thakkar has over 17 years of experience in dealing of Fixed Income Products. He joined Kotak AMC from Trust Financial Consultancy Services Pvt Ltd.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index	8.06	7.32	7.90	7.28	6.40	5.87
Kotak Low Duration Fund	NIFTY Low Duration Debt Index A-I	7.86	7.16	7.83	7.36	6.48	5.91

Kotak Banking and PSU Debt Fund,*Name of the Benchmark - CRISIL Banking & PSU Debt A-II Index, Scheme Inception date is 29/12/1998. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & Mr. Dharmesh Thakkar has been managing the fund since 01/06/2025

Kotak Low Duration Fund - Growth, *Name of the Benchmark - NIFTY Low Duration Debt Index A-I Index, Scheme Inception date is 06/03/2008. 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. Dharmesh Thakkar has been managing the fund since 24/10/2025



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	10.12	8.98	8.54	8.50	6.75	7.29
	Kotak Medium Term Fund	9.94	7.90	9.03	7.49	7.40	5.71
	Kotak Floating Rate Fund	8.64	7.27	8.30	7.35	6.66	5.79
Bottom 3	Kotak Dynamic Bond Fund	6.72	7.02	8.09	7.59	6.32	5.71
	Kotak Liquid Fund	6.61	6.50	7.03	7.01	5.85	5.86
	Kotak Overnight Fund	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

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

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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