

# KOTAK MONEY MARKET FUND

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

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

Maturity	Short	Medium	Long	Volatility
				Low
				Medium
				High

**Fund Manager\*:** Mr. Deepak Agrawal,  
Mr. Manu Sharma

**AAUM:** ₹36,122.56 crs

**AUM:** ₹32,187.70 crs

**Benchmark:** CRISIL Money Market A-I Index

**Allotment Date:** July 14, 2003

**Folio Count:** 16,474

## 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	₹4637.2168	₹4683.2185
Monthly IDCW	₹1055.2132	₹1249.8664

(as on December 31, 2025)

### Debt Quant & Ratios

Average Maturity	0.37 yrs
Modified Duration	0.37 yrs
Macaulay Duration	0.37 yrs
Annualised YTM*	6.30%
Standard Deviation	0.50%

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

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	0.35%
<b>Direct Plan:</b>	0.21%

### Available Plans/Options

A)Regular Plan B)Direct Plan

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

### IDCW Frequency

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

### Load Structure

**Entry Load:** Nil. (applicable for all plans)

**Exit Load:** Nil. (applicable for all plans)

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

Folio Count data as on 30th November 2025.

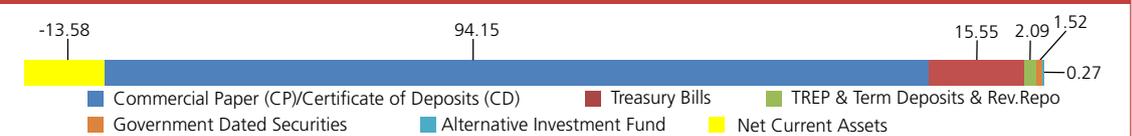
PRC Matrix

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			

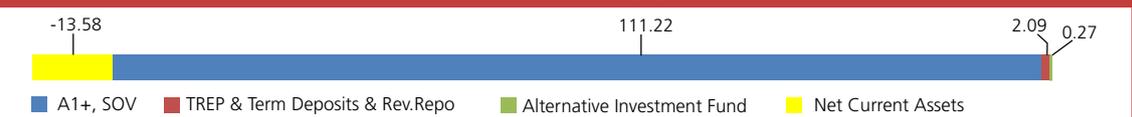
## PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
<b>Government Dated Securities</b>					
8.28%	Karnataka State Govt-Karnataka SOV	0.61	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH A1+	3.63
8.07%	Tamil Nadu State Govt-Tamil Nadu SOV	0.42	PUNJAB NATIONAL BANK(^)	CARE A1+	3.45
8.39%	Madhya Pradesh State Govt-Madhya Pradesh SOV	0.23	BANK OF INDIA	CARE A1+	3.19
8.38%	Haryana State Govt-Haryana SOV	0.16	INDIAN BANK	CRISIL A1+	2.79
7.40%	Madhya Pradesh State Govt-Madhya Pradesh SOV	0.05	CANARA BANK	CRISIL A1+	2.76
8.53%	Uttar Pradesh State Govt-Uttar Pradesh SOV	0.03	UNION BANK OF INDIA	FITCH A1+	2.22
7.04%	Gujarat State Govt-Gujarat SOV	0.02	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL A1+	1.88
<b>Government Dated Securities - Total</b>					
<b>Money Market Instruments</b>					
<b>Commercial Paper(CP)/Certificate of Deposits(CD)</b>					
<b>Corporate Debt/Financial Institutions</b>					
	HDFC BANK LTD.	CARE A1+	10.23	Export-Import Bank of India	CRISIL A1+
	AXIS BANK LTD.	CRISIL A1+	7.21	PUNJAB NATIONAL BANK	FITCH A1+
	INDUSIND BANK LTD.	CRISIL A1+	3.50	BANK OF INDIA	CRISIL A1+
	ICICI SECURITIES LIMITED	CRISIL A1+	3.43	CTBC BANK CO. LTD (CTBC INDIA)	ICRA A1+
	MUTHOOT FINANCE LTD.	CRISIL A1+	2.94	<b>Public Sector Undertakings - Total</b>	
	MOTILAL OSWAL FINANCIAL SERVICES LIMITED	ICRA A1+	2.75	<b>Treasury Bills</b>	
	PIRAMAL FINANCE LTD	CRISIL A1+	2.47	182 DAYS TREASURY BILL 08/05/2026	SOV
	IDBI BANK LTD.	CRISIL A1+	2.05	364 DAYS TREASURY BILL 21/05/2026	SOV
	FEDERAL BANK LTD.	CRISIL A1+	1.44	364 DAYS TREASURY BILL 05/02/2026	SOV
	TATA CAPITAL LTD.	CRISIL A1+	1.38	182 DAYS TREASURY BILL 19/03/2026	SOV
	BIRLA GROUP HOLDING PRIVATE LIMITED	CRISIL A1+	1.30	364 DAYS TREASURY BILL 29/01/2026	SOV
	Panatone Finvest Ltd.	CRISIL A1+	1.24	364 DAYS TREASURY BILL 19/03/2026	SOV
	360 ONE PRIME LTD.	CRISIL A1+	1.08	182 DAYS TREASURY BILL 12/02/2026	SOV
	ANGEL ONE LIMITED	ICRA A1+	0.92	364 DAYS TREASURY BILL 27/02/2026	SOV
	AU SMALL FINANCE BANK LTD.	FITCH A1+	0.90	182 DAYS TREASURY BILL 04/06/2026	SOV
	BHARTI TELECOM LTD.	CRISIL A1+	0.77	364 DAYS TREASURY BILL 12/03/2026	SOV
	IFIL FINANCE LIMITED	CRISIL A1+	0.77	182 DAYS TREASURY BILL 14/05/2026	SOV
	BAJAJ HOUSING FINANCE LTD.	CRISIL A1+	0.76	182 DAYS TREASURY BILL 27/02/2026	SOV
	Muthoot Fincorp Ltd.	CRISIL A1+	0.59	364 DAYS TREASURY BILL 04/06/2026	SOV
	LIC HOUSING FINANCE LTD.	CRISIL A1+	0.54	182 DAYS TREASURY BILL 21/05/2026	SOV
	CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD.	CRISIL A1+	0.45	364 DAYS TREASURY BILL 12/02/2026	SOV
	TVS CREDIT SERVICES LIMITED	CRISIL A1+	0.31	<b>Treasury Bills - Total</b>	
	BARCLAYS INVESTMENTS & LOAN (INDIA) PVT. LTD.	CRISIL A1+	0.30	<b>Triparty Repo</b>	
	Bahadur Chand Investments Private Limited	ICRA A1+	0.16	<b>Alternative Investment Fund</b>	
	SBICAP SECURITIES LIMITED	CRISIL A1+	0.15	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	
	<b>Corporate Debt/Financial Institutions - Total</b>		<b>47.64</b>	Alternative Investment Fund	
	<b>Public Sector Undertakings</b>			Alternative Investment Fund	
	BANK OF BARODA	CARE A1+	9.81	<b>Net Current Assets/(Liabilities)</b>	
	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CARE A1+	7.95	<b>Grand Total</b>	
				<b>100.00</b>	

## ALLOCATION (%)



## RATING PROFILE (%)



## SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	27,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Dec 31, 2025 (₹)	65,02,561	16,78,769	10,59,243	7,14,958	4,02,457	1,24,329
<b>Scheme Returns (%)</b>	<b>7.15</b>	<b>6.53</b>	<b>6.52</b>	<b>6.94</b>	<b>7.37</b>	<b>6.76</b>
CRISIL Money Market A-I Index Returns (%)	6.97	6.31	6.30	6.70	6.97	6.25
<b>Alpha*</b>	<b>0.18</b>	<b>0.22</b>	<b>0.22</b>	<b>0.25</b>	<b>0.41</b>	<b>0.51</b>
CRISIL Money Market A-I Index (₹)#	63,49,781	16,59,628	10,51,022	7,10,509	4,00,039	1,24,007
NIFTY 1 Year T-Bill Index (₹)^	59,87,986	16,41,395	10,39,976	7,03,397	3,98,701	1,23,966
NIFTY 1 Year T-Bill Index Returns (%)	6.52	6.10	6.01	6.29	6.74	6.19

## Product Label

This product is suitable for investors who are seeking\*:

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

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

## Fund



## Benchmark



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

Scheme Inception :- July 14, 2003. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. \*All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. \*\*Total Expense Ratio includes applicable GST.

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

## Kotak Money Market Fund

	Kotak Money Market Fund	CRISIL Money Market A-I Index#	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Money Market Fund	CRISIL Money Market A-I Index#	NIFTY 1 Year T-Bill Index ##
Since Inception	7.06%	6.87%	0.19%	6.32%	46,372	44,543	39,629
Last 1 Year	7.38%	6.73%	0.65%	6.67%	10,738	10,673	10,667
Last 3 Years	7.46%	7.17%	0.29%	6.81%	12,413	12,312	12,191
Last 5 Years	6.17%	6.04%	0.13%	5.66%	13,494	13,412	13,168

Scheme Inception date is 14/07/2003. Mr. Deepak Agrawal has been managing the fund since 01/11/2006 & Mr. Manu Sharma has been managing the fund since 01/11/2022

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

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

## ABOUT OUR FUND MANAGERS - REGULAR PLAN



**Name: Mr. Deepak Agrawal**

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

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

**Business Experience**

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

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS		
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	
Top 3	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index	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 Money Market Fund

	Kotak Money Market Fund	CRISIL Money Market A-I Index#	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Money Market Fund	CRISIL Money Market A-I Index#	NIFTY 1 Year T-Bill Index ##
Since Inception	7.26%	7.01%	0.25%	6.70%	24,883	24,143	23,245
Last 1 Year	7.52%	6.73%	0.79%	6.67%	10,752	10,673	10,667
Last 3 Years	7.58%	7.17%	0.42%	6.81%	12,457	12,312	12,191
Last 5 Years	6.29%	6.04%	0.24%	5.66%	13,566	13,412	13,168

Scheme Inception date is 14/07/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/11/2006 & Mr. Manu Sharma has been managing the fund since 01/11/2022

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

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## ABOUT OUR FUND MANAGERS - DIRECT PLAN



**Name: Mr. Deepak Agrawal**

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

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

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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

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. Manu Sharma**

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		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.

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