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

Short	Medium	Long	Volatility
			Low
			Medium
			High

Scan to Invest Now

Fund Manager*:	Mr. Dharmesh Thakkar and Mr. Deepak Agrawal (effective October 24, 2025)
AAUM:	₹11,947.75 crs
AUM:	₹12,082.77 crs
Benchmark:	Nifty Low Duration Debt Index A-I
Allotment Date:	March 6, 2008
Folio Count:	78,768

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 6-9 months

Net Asset Value (NAV)

	Regular	Direct
Growth	₹3556.0045	₹3910.5219
Monthly IDCW	₹1008.5651	₹1017.1156

(as on July 31, 2026)

Debt Quant & Ratios

Average Maturity	1.04 yrs
Modified Duration	0.88 yrs
Macaulay Duration	0.94 yrs
Annualised YTM*	7.50%
$Standard Deviation	1.01%

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

Expense Ratio**

Regular Plan: 1.18%
Direct Plan: 0.40%

Available Plans/Options

A) Regular Plan B) Direct Plan
Income Distribution cum Capital Withdrawal (IDCW)
I) Payout of Income Distribution cum Capital Withdrawal Option – Weekly & Monthly Frequency
II) Reinvestment of Income Distribution cum Capital Withdrawal Option - Weekly & Monthly Frequency

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 July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PRC Matrix

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

PORTFOLIO

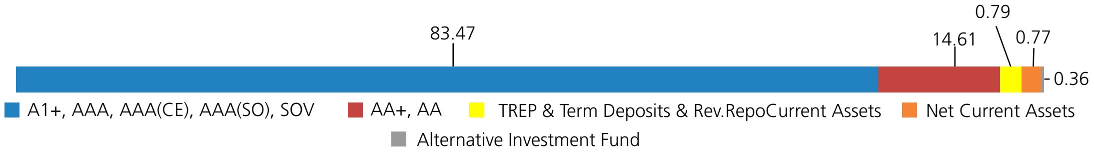
Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.15% Karnataka State Govt(^)-Karnataka	SOV	4.16
7.25% Karnataka State Govt(^)-Karnataka	SOV	1.67
6.92% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	1.66
7.19% Karnataka State Govt(^)-Karnataka	SOV	1.63
7.31% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	1.52
7.46% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.84
7.03% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.83
6.54% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.02
6.75% Central Government	SOV	0.01
Government Dated Securities - Total		**12.34**
Public Sector Undertakings		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	ICRA AAA	3.94
REC LTD (^)	ICRA AAA	2.47
Power Finance Corporation Ltd. (^)	CRISIL AAA	1.66
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	CRISIL AAA	1.32
REC LTD (^)	CRISIL AAA	0.83
Public Sector Undertakings - Total		**10.22**
Corporate Debt/Financial Institutions		
BHARTI TELECOM LTD. (^)	CRISIL AAA	6.06
BAJAJ HOUSING FINANCE LTD. (^)	CRISIL AAA	5.90
JTPM METAL TRADERS PVT LTD (^)	CRISIL AA	3.56
GODREJ SEEDS AND GENETICS LTD. (^)	CRISIL AA	3.49
EMBASSY OFFICE PARKS REIT (^)	CRISIL AAA	3.07
BAJAJ FINANCE LTD. (^)	CRISIL AAA	2.49
PTC RADHAKRISHNA SECURITISATION TRUST 28/09/2028 (RADHAKRISHNA TRUST)	CRISIL AAA(SO)	1.69
VEDANTA LTD. (Axis Trustee Services Ltd.) (^)	CRISIL AA	1.67
TATA CAPITAL LTD. (^)	CRISIL AAA	1.66
ADITYA BIRLA HOUSING FINANCE LTD(^)	ICRA AAA	1.66
ADANI POWER LTD (^)	CRISIL AA	1.57
RJ CORP LIMITED (^)	CRISIL AAA	1.26
PTC INDIA UNIVERSAL TRUST AL1 (SERIES A2) 20/07/2027 (INDIA UNIVERSAL TRUST AL1)	FITCH AAA(SO)	0.95
VEDANTA LTD. (^)	ICRA AA+	0.84
VEDANTA LTD.(^)	ICRA AA+	0.83
POONAWALLA FINCORP LIMITED	CRISIL AAA	0.83
PIRAMAL FINANCE LTD	CARE AA+	0.83
NEXUS SELECT TRUST REIT (^)	CRISIL AAA	0.83
MUTHOOT FINANCE LTD.	CRISIL AA+	0.83
Kotak Mahindra Prime Ltd. (^)	CRISIL AAA	0.83
HINDUJA LEYLAND FINANCE LTD.(^)	CRISIL AA+	0.83
CAN FIN HOMES LTD.(^)	ICRA AAA	0.83
DLF Cyber City Developers Ltd (^)	CRISIL AAA	0.82
PTC IIFL FIN LIQUID GOLD (SERIES 8) 20/08/2027(LIQUID GOLD SERIES 9)	CRISIL AAA(SO)	0.60
PNB HOUSING FINANCE LTD.(^)	CARE AAA	0.42
LIC HOUSING FINANCE LTD.	CRISIL AAA	0.42
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	0.41
PTC IIFL FIN LIQUID GOLD (SERIES 14A) 20/07/2027(LIQUID GOLD SERIES 14)	CRISIL AAA(SO)	0.41
PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029) (DHRUVA TRUST)	ICRA AAA(SO)	0.41
GOLDMAN SACHS (INDIA) FINANCE PRIVATE LIMITED	ICRA AAA	0.41
PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)(^)	CRISIL AAA(SO)	0.36
PTC INDIA UNIVERSAL TRUST AL2 (SERIES A2) 21/11/2027 (INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.36
MINDSPACE BUSINESS PARKS REIT (^)	CRISIL AAA	0.21
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	0.21
NOMURA CAPITAL (INDIA) PRIVATE LIMITED	FITCH AAA	0.17
PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027) (SANSAR TRUST)	CRISIL AAA(SO)	0.14
Nirma Ltd.	CRISIL AA	0.08
AADHAR HOUSING FINANCE LIMITED (^)	ICRA AA	0.08
SUNDARAM FINANCE LTD.	ICRA AAA	0.04
PTC INDIA UNIVERSAL TRUST AL2 (SERIES A1) 21/11/2026 (INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.04
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group)	CRISIL AAA	0.02
TATA CAPITAL LTD.	ICRA AAA	0.01
PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/11/2029) (SANSAR TRUST)(^)	CRISIL AAA(SO)	0.01
ADITYA BIRLA CAPITAL LTD	ICRA AAA	0.01
Corporate Debt/Financial Institutions - Total		**48.15**
Money Market Instruments		
Commercial Paper(CP)/ Certificate of Deposits(CD)		
Public Sector Undertakings		
PUNJAB NATIONAL BANK	CRISIL A1+	5.60
PUNJAB NATIONAL BANK	CARE A1+	3.98
CANARA BANK(^)	CRISIL A1+	3.60
BANK OF BARODA(^)	CARE A1+	2.40
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CARE A1+	2.00
UNION BANK OF INDIA	FITCH A1+	1.99
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL A1+	1.39
BANK OF BARODA	FITCH A1+	0.80
Public Sector Undertakings - Total		**21.76**
Corporate Debt/Financial Institutions		
HDFC BANK LTD.(^)	CARE A1+	3.46
SUNDARAM FINANCE LTD.	CRISIL A1+	0.81
FEDERAL BANK LTD.	CRISIL A1+	0.78
AXIS BANK LTD.	CRISIL A1+	0.56
Corporate Debt/Financial Institutions - Total		**5.61**
Triparty Repo		**0.79**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.36
Alternative Investment Fund - Total		**0.36**
Net Current Assets/(Liabilities)		**0.77**
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.

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 (₹)	22,10,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	44,28,361	16,58,383	10,45,570	7,06,452	3,97,519	1,23,753
Scheme Returns (%)	**7.05**	**6.30**	**6.16**	**6.47**	**6.56**	**5.88**
Nifty Low Duration Debt Index A-I Returns (%)	7.08	6.39	6.40	6.85	6.92	6.47
Alpha*	**-0.03**	**-0.09**	**-0.24**	**-0.37**	**-0.36**	**-0.59**
Nifty Low Duration Debt Index A-I (₹)#	44,40,774	16,65,968	10,54,538	7,13,060	3,99,674	1,24,129
NIFTY 1 Year T-Bill Index (₹)^	41,61,662	16,33,345	10,37,468	7,02,555	3,95,826	1,23,547
NIFTY 1 Year T-Bill Index Returns (%)	6.45	6.01	5.94	6.25	6.27	5.55

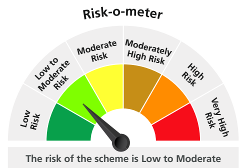
Product Label

This product is suitable for investors who are seeking*:

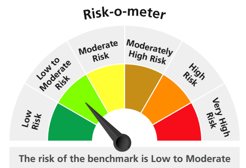
- Regular Income over short term
- Income by focussing on low duration securities with portfolio Macaulay duration between 6 months and 12 months

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

Fund



Benchmark



Nifty Low Duration Debt Index A-I

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 Jul 2026 is 24.11% of the net assets. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.

Scheme Performances as on July 31, 2026 (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	7.13%	7.57%	-0.44%	6.60%	35,560	38,326	32,468
Last 1 Year	5.56%	6.14%	-0.58%	5.51%	10,556	10,614	10,551
Last 3 Years	6.73%	7.09%	-0.36%	6.56%	12,162	12,285	12,102
Last 5 Years	5.91%	6.24%	-0.33%	5.77%	13,330	13,536	13,242

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 Thakar
Mr. Dharmesh Thakar 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 Thakar 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**	**5.56**	**6.14**	**6.73**	**7.09**	**5.91**	**6.24**
Kotak Low Duration Fund	**NIFTY Low Duration Debt Index A-I**	**5.35**	**5.20**	**7.17**	**6.90**	**6.24**	**6.02**

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 Thakar has been managing the fund since 24/10/2025.
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 Thakar has been managing the fund since 01/06/2025.

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**	**6.75**	**7.13**	**7.58**	**8.03**	**5.81**	**7.27**
	Kotak Medium Term Fund	**CRISIL Medium Duration Debt A-III Index**	**6.51**	**4.87**	**7.99**	**7.08**	**6.52**	**5.83**
	Kotak Liquid Fund	**NIFTY Liquid Index A-I**	**6.27**	**6.32**	**6.84**	**6.92**	**6.13**	**6.25**
Bottom 3	**Kotak Corporate Bond Fund**	**Nifty Corporate Bond Index A-II**	**5.01**	**4.37**	**7.25**	**6.63**	**6.25**	**5.75**
	Kotak Dynamic Bond Fund	**NIFTY Composite Debt Index A-III**	**4.99**	**3.63**	**7.14**	**6.83**	**6.02**	**5.84**
	Kotak Bond Short Term Fund	**NIFTY Short Duration Debt Index A-II**	**4.71**	**4.90**	**6.80**	**6.86**	**5.78**	**5.93**

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 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 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 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 Bond Short Term Fund - Growth, *Name of the Benchmark - Nifty Short Duration Debt Index A-II, Scheme Inception date is 02/05/2002. Mr. Deepak Agrawal has been managing the fund since 11/07/2007 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022

Scheme Performances as on July 31, 2026 (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	7.88%	7.12%	0.76%	6.65%	28,029	25,452	23,972
Last 1 Year	6.38%	6.14%	0.24%	5.51%	10,638	10,614	10,551
Last 3 Years	7.56%	7.09%	0.47%	6.56%	12,447	12,285	12,102
Last 5 Years	6.73%	6.24%	0.49%	5.77%	13,853	13,536	13,242

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 Thakar
Mr. Dharmesh Thakar 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 Thakar 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 Low Duration Fund	NIFTY Low Duration Debt Index A-I	6.38	6.14	7.56	7.09	6.73	6.24
Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index	5.72	5.20	7.58	6.90	6.66	6.02

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 Thakar has been managing the fund since 24/10/2025
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 Thakar has been managing the fund since 01/06/2025

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	CRISIL Credit Risk Debt B-II Index	7.73	7.13	8.58	8.03	6.82	7.27
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	7.53	4.87	9.03	7.08	7.59	5.83
	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I	6.41	6.47	7.23	7.20	6.49	6.47
Bottom 3	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	5.36	4.37	7.61	6.63	6.61	5.75
	Kotak Overnight Fund	NIFTY 1D Rate Index	5.34	5.32	6.15	6.16	5.67	5.69
	Kotak FMP Series 304 - (3119D)	Nifty G-Sec July 2031 Index	5.31	5.46	8.18	8.25	NA	NA

Kotak Credit Risk Fund - Growth, *Name of the Benchmark - CRISIL Credit Risk Debt B-II Index, Scheme Inception date is 11/05/2010. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025.
Kotak Medium Term Fund - Growth, *Name of the Benchmark - CRISIL Medium Duration Debt A-III Index,Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025
Kotak Savings Fund - Growth, *Name of the Benchmark - Nifty Ultra Short Duration Debt Index A-I,Scheme Inception date is 13/08/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/04/2008 & Mr. Manu Sharma has been managing the fund since 01/11/2022
Kotak Corporate Bond Fund - Direct Plan - Growth *Name of the Benchmark - Nifty Corporate Bond Index A-II,Scheme Inception date is 21/09/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022
Kotak 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
Kotak FMP Series 304 - (3119D) - Growth, *Name of the Benchmark - NIFTY G-Sec July 2031 Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.

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*The rating indicates highest degree of safety regarding timely receipt of payments from the investments that the Scheme has made. The ratings should, however, not be construed as an indication of expected returns, prospective performance of the Mutual Fund Scheme, NAV or of volatility in its returns.

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