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

Scan to Invest Now

Fund Manager*:	Mr. Deepak Agrawal, Mr. Manu Sharma
AAUM:	₹29,664.43 crs
AUM:	₹30,296.53 crs
Benchmark:	CRISIL Money Market A-I Index
Allotment Date:	July 14, 2003
Folio Count:	19,089

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	₹4807.7359	₹4861.2038
Monthly IDCW	₹1054.1715	₹1292.8442

(as on July 31, 2026)

Debt Quant & Ratios

Average Maturity	0.46 yrs
Modified Duration	0.46 yrs
Macaulay Duration	0.46 yrs
Annualised YTM*	6.92%
$Standard Deviation	0.80%

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

Expense Ratio**

Regular Plan: 0.38%
Direct Plan: 0.16%

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 July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

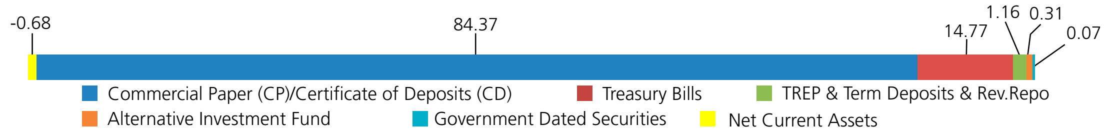
PRC Matrix

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

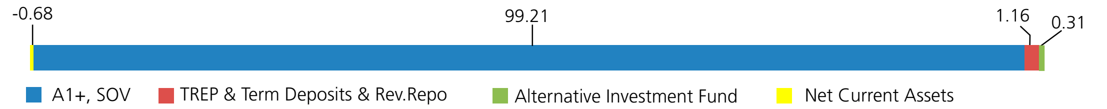
PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets
Government Dated Securities		
7.40% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.05
7.04% Gujarat State Govt-Gujarat	SOV	0.02
Government Dated Securities - Total		**0.07**
Money Market Instruments		
Commercial Paper(CP)/ Certificate of Deposits(CD)		
Corporate Debt/Financial Institutions		
HDFC BANK LTD.	CARE A1+	6.54
INDUSIND BANK LTD.	CRISIL A1+	5.44
MOTILAL OSWAL FINANCIAL SERVICES LIMITED	ICRA A1+	3.01
MUTHOOT FINANCE LTD.	CRISIL A1+	2.57
ADITYA BIRLA CAPITAL LTD(^)	ICRA A1+	2.43
YES BANK LTD.	CRISIL A1+	2.38
MUTHOOT FINCORP LTD.	CRISIL A1+	2.37
FEDERAL BANK LTD.	CRISIL A1+	2.24
AU SMALL FINANCE BANK LTD.(^)	FITCH A1+	2.08
ICICI SECURITIES LIMITED	CRISIL A1+	1.74
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD.	ICRA A1+	1.27
360 ONE PRIME LTD.	CRISIL A1+	1.03
IDBI BANK LTD.	CRISIL A1+	0.95
IIFL FINANCE LIMITED	CRISIL A1+	0.79
KARUR VYSYA BANK LTD.	ICRA A1+	0.79
ANGEL ONE LIMITED	ICRA A1+	0.78
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	0.71
AXIS SECURITIES LIMITED(^)	CRISIL A1+	0.64
ICICI BANK LTD.	ICRA A1+	0.56
ADITYA BIRLA HOUSING FINANCE LTD	CRISIL A1+	0.48
BAJAJ HOUSING FINANCE LTD.	CRISIL A1+	0.48
SUNDARAM FINANCE LTD.	CRISIL A1+	0.48
TORRENT PHARMACEUTICALS LTD.	ICRA A1+	0.45
BIRLA GROUP HOLDING PRIVATE LIMITED	CRISIL A1+	0.32
CREDILA FINANCIAL SERVICES PVT LTD	CRISIL A1+	0.32
HERO FINCORP LTD.	CRISIL A1+	0.32
PILANI INVESTMENT AND INDUSTRIES CORPORATION LTD	CRISIL A1+	0.32
NUVAMA WEALTH MANAGEMENT LIMITED	CRISIL A1+	0.31
AXIS BANK LTD.	CRISIL A1+	0.24
NUVAMA WEALTH AND INVESTMENT LTD	CRISIL A1+	0.24
NUVAMA WEALTH FINANCE LIMITED	CRISIL A1+	0.24
Corporate Debt/Financial Institutions - Total		**42.52**
Public Sector Undertakings		
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CARE A1+	7.30
CANARA BANK	CRISIL A1+	6.06
PUNJAB NATIONAL BANK	CRISIL A1+	5.11
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA A1+	5.03
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH A1+	4.14
UNION BANK OF INDIA	ICRA A1+	3.09
BANK OF BARODA	CARE A1+	3.08
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL A1+	2.07
INDIAN OVERSEAS BANK	CARE A1+	1.91
PUNJAB & SIND BANK	ICRA A1+	1.90
Export-Import Bank of India	CRISIL A1+	0.80
CTBC BANK CO. LTD (CTBC INDIA)	ICRA A1+	0.48
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT	FITCH A1+	0.48
UNION BANK OF INDIA	FITCH A1+	0.40
Public Sector Undertakings - Total		**41.85**
Treasury Bills		
182 DAYS TREASURY BILL 18/09/2026	SOV	4.43
182 DAYS TREASURY BILL 10/09/2026	SOV	3.28
182 DAYS TREASURY BILL 21/01/2027	SOV	1.61
182 DAYS TREASURY BILL 06/08/2026	SOV	1.32
182 DAYS TREASURY BILL 03/09/2026	SOV	1.23
182 DAYS TREASURY BILL 28/01/2027	SOV	1.11
364 DAYS TREASURY BILL 11/02/2027	SOV	0.64
182 DAYS TREASURY BILL 27/08/2026	SOV	0.49
182 DAYS TREASURY BILL 13/08/2026	SOV	0.33
364 DAYS TREASURY BILL 10/09/2026	SOV	0.33
Treasury Bills - Total		**14.77**
Triparty Repo		**1.16**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.31
Alternative Investment Fund - Total		**0.31**
Net Current Assets/(Liabilities)		**-0.68**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	27,70,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	68,13,237	16,76,491	10,60,305	7,15,736	4,00,369	1,24,152
Scheme Returns (%)	**7.12**	**6.51**	**6.56**	**7.00**	**7.04**	**6.51**
CRISIL Money Market A-I Index Returns (%)	6.94	6.28	6.34	6.72	6.65	6.24
Alpha*	**0.18**	**0.23**	**0.22**	**0.27**	**0.39**	**0.27**
CRISIL Money Market A-I Index (₹)#	66,46,501	16,56,858	10,52,071	7,10,851	3,98,076	1,23,983
NIFTY 1 Year T-Bill Index (₹)^	62,46,407	16,33,345	10,37,468	7,02,555	3,95,826	1,23,547
NIFTY 1 Year T-Bill Index Returns (%)	6.48	6.01	5.94	6.25	6.27	5.55

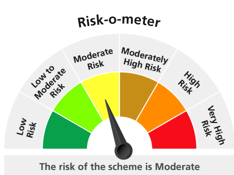
Product Label

This product is suitable for investors who are seeking*:

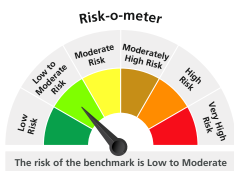
- Income over a short term investment horizon
- Investment in money market securities

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

Fund



Benchmark



CRISIL Money Market A-I Index

For latest Riskometer, investors may refer to an addendum issued or updated on website at 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. (^) 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 3.30% 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 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	7.05%	6.85%	0.19%	6.29%	48,077	46,123	40,867
Last 1 Year	6.20%	5.96%	0.24%	5.51%	10,620	10,596	10,551
Last 3 Years	7.23%	6.92%	0.31%	6.56%	12,331	12,225	12,102
Last 5 Years	6.49%	6.33%	0.15%	5.77%	13,697	13,598	13,242

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	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

Name: Mr. Manu Sharma
Mr. Manu Sharma manages 6 funds & an FMP 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) & A 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 (%)^*
Kotak Money Market Fund	CRISIL Money Market A-I Index	6.20	5.96	7.23	6.92	6.49	6.33
Kotak Savings Fund	NIFTY Ultra Short Duration Debt Index A-I	5.93	6.47	6.75	7.20	6.02	6.47
Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	5.75	4.90	7.53	6.86	6.42	5.93
Kotak FMP Series 304 - (3119D)	Nifty G-Sec July 2031 Index	5.28	5.46	8.15	8.25	NA	NA
Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	5.01	4.37	7.25	6.63	6.25	5.75

Kotak Money Market Fund - Growth, *Name of the Benchmark - CRISIL Money Market A-I Index,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
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
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 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.
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

Scheme Performances as on July 31, 2026 (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	7.23%	6.98%	0.26%	6.65%	25,829	24,999	23,972
Last 1 Year	6.39%	5.96%	0.43%	5.51%	10,639	10,596	10,551
Last 3 Years	7.38%	6.92%	0.46%	6.56%	12,383	12,225	12,102
Last 5 Years	6.61%	6.33%	0.28%	5.77%	13,779	13,598	13,242

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**
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	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.

Name: Mr. Manu Sharma
Mr. Manu Sharma manages 6 funds & an FMP of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**
Kotak Savings Fund (Aug. 13, '04), Kotak Money Market Fund (Jul. 14, '03), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Floating Rate Fund (May. 14, '19), Kotak Crisil IBX financial services 3 to 6 months Debt Index Fund (Mar. 05, '25), Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund (Sep. 24, '25) & A 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 (%)^*
Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I	6.41	6.47	7.23	7.20	6.49	6.47
Kotak Money Market Fund	CRISIL Money Market A-I Index	6.39	5.96	7.38	6.92	6.61	6.33
Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	6.17	4.90	7.96	6.86	6.85	5.93
Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	5.36	4.37	7.61	6.63	6.61	5.75
Kotak FMP Series 304 - (3119D)	Nifty G-Sec July 2031 Index	5.31	5.46	8.18	8.25	NA	NA

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 Money Market Fund - Growth, *Name of the Benchmark - CRISIL Money Market A-I Index, 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
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 - 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 FMP Series 304 - (3119D) - Direct Plan - 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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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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