KOTAK SAVINGS FUND

An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. A moderate interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to generate returns through investments in debt and money market instruments with a view to reduce the interest rate risk. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Maturity → Volatility ↓	Short	Medium	Long
Low	■		
Medium			
High			

Scan to Invest Now

Fund Manager*:	Mr. Deepak Agrawal & Mr. Manu Sharma
AAUM:	₹15,208.94 crs
AUM:	₹15,707.88 crs
Benchmark:	Nifty Ultra Short Duration Debt Index A-I
Allotment Date:	August 13, 2004
Folio Count:	36,047

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	₹45.7048	₹48.1189
Monthly IDCW	₹10.7454	₹20.7469

(as on July 31, 2026)

Debt Quant & Ratios

Average Maturity	0.52 yrs
Modified Duration	0.39 yrs
Macaulay Duration	0.40 yrs
Annualised YTM*	7.25%
$Standard Deviation	0.71%

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

Expense Ratio**

Regular Plan: 0.83%
Direct Plan: 0.37%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Monthly (12th of every Month)

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			
Moderate		B-II	
Relatively High			

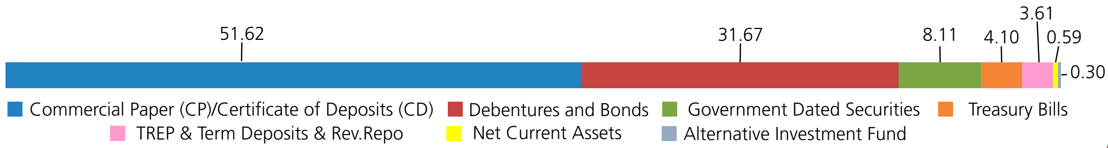
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
6.54% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	2.85
6.90% Maharashtra State Govt(^)-Maharashtra	SOV	1.91
7.35% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.97
6.17% Central Government	SOV	0.80
6.04% Gujarat State Govt(^)-Gujarat	SOV	0.64
7.07% Tamil Nadu State Govt-Tamil Nadu	SOV	0.48
7.57% Gujarat State Govt-Gujarat	SOV	0.29
GS CG 17/12/2026 - (STRIPS)	SOV	0.16
7.17% Rajasthan State Govt-Rajasthan	SOV	0.01
Government Dated Securities - Total		**8.11**
Public Sector Undertakings		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	ICRA AAA	3.67
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	CRISIL AAA	1.30
Power Finance Corporation Ltd. (^)	CRISIL AAA	0.63
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	0.02
Public Sector Undertakings - Total		**5.62**
Corporate Debt/Financial Institutions		
MUTHOOT FINANCE LTD. (^)	CRISIL AA+	3.01
MANKIND PHARMA LTD (^)	CRISIL AA+	2.71
BHARTI TELECOM LTD. (^)	CRISIL AAA	1.63
360 ONE PRIME LTD. (^)	ICRA AA	1.59
GODREJ SEEDS AND GENETICS LTD. (^)	CRISIL AA	1.55
PTC RADHAKRISHNA SECURITISATION TRUST 28/09/2028 (RADHAKRISHNA TRUST)	CRISIL AAA(SO)	1.30
VEDANTA LTD.(^)	ICRA AA+	1.28
MUTHOOT FINANCE LTD.	CRISIL AA+	1.28
TORRENT PHARMACEUTICALS LTD. (^)	ICRA AA+	1.27
POONAWALLA FINCORP LIMITED (^)	CRISIL AAA	1.27
ADANI POWER LTD (^)	CRISIL AA	1.21
PIRAMAL FINANCE LTD (^)	CARE AA+	1.12
TATA CAPITAL HOUSING FINANCE LTD. (^)	CRISIL AAA	1.10
NUVAMA WEALTH FINANCE LIMITED (^)	CARE AA	0.95
ICICI HOME FINANCE COMPANY LIMITED	ICRA AAA	0.80
JUBILANT BEVCO LIMITED (^)	CRISIL AA	0.71
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	0.64
EMBASSY OFFICE PARKS REIT(*)	CRISIL AAA	0.64
TATA CAPITAL LTD.	CRISIL AAA	0.36
PTC IIFL FIN LIQUID GOLD (SERIES 14A) 20/07/2027(LIQUID GOLD SERIES 14)	CRISIL AAA(SO)	0.36
PTC IIFL FIN LIQUID GOLD (SERIES 8) 20/08/2027(LIQUID GOLD SERIES 9)	CRISIL AAA(SO)	0.34
VEDANTA LTD. (Axis Trustee Services Ltd.) (^)	CRISIL AA	0.32
LIC HOUSING FINANCE LTD.	CRISIL AAA	0.16
GODREJ PROPERTIES LIMITED (^)	ICRA AA+	0.16
GODREJ INDUSTRIES LTD	CRISIL AA+	0.16
GODREJ INDUSTRIES LTD	ICRA AA+	0.10
GODREJ FINANCE LTD	CRISIL AA+	0.03
Corporate Debt/Financial Institutions - Total		**26.05**
Money Market Instruments		
Commercial Paper(CP)/ Certificate of Deposits(CD)		
Treasury Bills		
182 DAYS TREASURY BILL 06/08/2026	SOV	1.59
364 DAYS TREASURY BILL 11/02/2027	SOV	1.24
182 DAYS TREASURY BILL 13/08/2026	SOV	0.64
364 DAYS TREASURY BILL 10/09/2026	SOV	0.63
Treasury Bills - Total		**4.10**
Public Sector Undertakings		
BANK OF BARODA(^)	CARE A1+	4.15
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA(^)	CARE A1+	3.69
PUNJAB NATIONAL BANK(^)	CRISIL A1+	3.23
CANARA BANK(^)	CRISIL A1+	2.46
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT(^)	FITCH A1+	2.46
UNION BANK OF INDIA(^)	ICRA A1+	2.16
BANK OF BARODA	FITCH A1+	1.24
PUNJAB & SIND BANK(^)	ICRA A1+	1.22
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL A1+	0.92
UNION BANK OF INDIA	FITCH A1+	0.61
BANK OF INDIA	CRISIL A1+	0.31
Export-Import Bank of India	CRISIL A1+	0.16
Public Sector Undertakings - Total		**22.61**
Corporate Debt/Financial Institutions		
HDFC BANK LTD.(^)	CARE A1+	6.63
AXIS BANK LTD.(^)	CRISIL A1+	5.56
INDUSIND BANK LTD.(^)	CRISIL A1+	2.47
MUTHOOT FINANCE LTD.	CRISIL A1+	1.99
MINDSPACE BUSINESS PARKS REIT(*)	CRISIL A1+	1.79
FEDERAL BANK LTD.(^)	CRISIL A1+	1.67
YES BANK LTD.(^)	CRISIL A1+	1.53
TATA TELESERVICES LIMITED	CRISIL A1+	0.93
TATA HOUSING DEVELOPMENT CO. LTD.(^)	FITCH A1+	0.92
IIFL FINANCE LIMITED(^)	CRISIL A1+	0.92
TORRENT PHARMACEUTICALS LTD.	ICRA A1+	0.90
Manappuram Finance Ltd.	CRISIL A1+	0.62
Bahadur Chand Investments Private Limited	ICRA A1+	0.62
BIRLA GROUP HOLDING PRIVATE LIMITED	CRISIL A1+	0.61
AXIS SECURITIES LIMITED	CRISIL A1+	0.61
EMBASSY OFFICE PARKS REIT(^)	CRISIL A1+	0.46
CHOLAMANDALAM SECURITIES LIMITED	ICRA A1+	0.42
CREDILA FINANCIAL SERVICES PVT LTD(^)	CRISIL A1+	0.30
360 ONE PRIME LTD.	CRISIL A1+	0.06
Corporate Debt/Financial Institutions - Total		**29.01**
Triparty Repo		**3.61**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.30
Alternative Investment Fund - Total		**0.30**
Net Current Assets/(Liabilities)		**0.59**
Grand Total		**100.00**

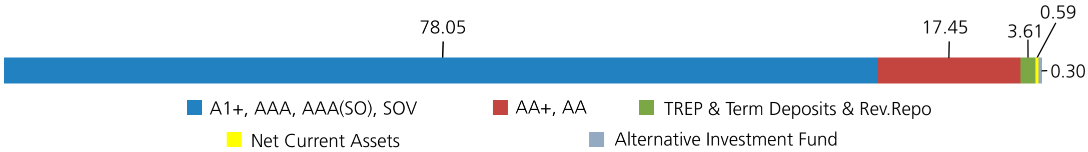
KOTAK SAVINGS FUND

An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. A moderate interest rate risk and moderate credit risk.

ALLOCATION (%)



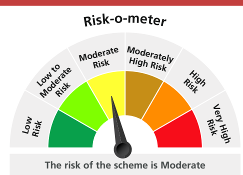
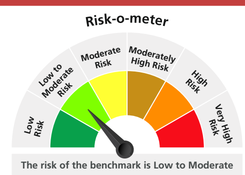
RATING PROFILE (%)



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 (₹)	26,40,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	61,24,806	16,43,954	10,44,059	7,07,473	3,97,723	1,23,920
Scheme Returns (%)	**7.03**	**6.13**	**6.12**	**6.53**	**6.59**	**6.14**
Nifty Ultra Short Duration Debt Index A-I Returns (%)	7.35	6.47	6.53	6.98	7.03	6.81
Alpha*	**-0.33**	**-0.33**	**-0.41**	**-0.45**	**-0.44**	**-0.67**
Nifty Ultra Short Duration Debt Index A-I (₹)#	63,86,261	16,72,586	10,59,274	7,15,533	4,00,328	1,24,343
NIFTY 1 Year T-Bill Index (₹)^	57,26,420	16,33,345	10,37,468	7,02,555	3,95,826	1,23,547
NIFTY 1 Year T-Bill Index Returns (%)	6.50	6.01	5.94	6.25	6.27	5.55

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over a short term investment horizon • Investment in debt & money market securities with portfolio Macaulay duration between 3 months & 6 months * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.		 Nifty Ultra Short 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 : - August 13, 2004. 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 42.43% 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 Savings Fund

	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.16%	7.49%	-0.34%	6.43%	45,705	48,955	39,310
Last 1 Year	5.93%	6.47%	-0.55%	5.51%	10,593	10,647	10,551
Last 3 Years	6.75%	7.20%	-0.45%	6.56%	12,166	12,321	12,102
Last 5 Years	6.02%	6.47%	-0.45%	5.77%	13,398	13,685	13,242

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
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 Savings Fund

	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.38%	7.21%	0.17%	6.65%	26,318	25,744	23,972
Last 1 Year	6.41%	6.47%	-0.06%	5.51%	10,641	10,647	10,551
Last 3 Years	7.23%	7.20%	0.03%	6.56%	12,331	12,321	12,102
Last 5 Years	6.49%	6.47%	0.02%	5.77%	13,698	13,685	13,242

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
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. The performance of the scheme is benchmarked to the Total Return variant (TRI) of the 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.

			1 YEAR		3 YEARS		5 YEARS	
	Scheme Names	Benchmark	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.

		1 YEAR		3 YEARS		5 YEARS	
Scheme Names	Benchmark	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.

DISCLAIMERS

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.

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