

# KOTAK CORPORATE BOND FUND

An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.

**Investment Objective:** The investment objective of the scheme is to generate income by investing in debt /and money market securities across the yield curve and predominantly in AA+ and above rated corporate securities. The scheme would also seek to maintain reasonable liquidity within the fund. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Maturity Short Medium Long Volatility

Short	Medium	Long	Volatility
			Low
			Medium
			High



**Fund Manager:** Mr. Deepak Agrawal & Mr. Manu Sharma

**AAUM:** ₹15,382.51 crs

**AUM:** ₹14,996.82 crs

**Benchmark:** Nifty Corporate Bond Index A-II

**Allotment Date:** September 21, 2007

**Folio Count:** 26,786

## Minimum Investment Amount

## Initial & Additional Investment

- ₹100 and any amount thereafter
- ₹100 and any amount thereafter

## Ideal Investments Horizon

- 1-1.5 year

## Net Asset Value (NAV)

	Regular	Direct
Growth	₹3992.7004	₹4182.7509
Monthly IDCW	₹1300.6704	₹1080.7798

(as on June 30, 2026)

## Debt Quant & Ratios

Average Maturity	4.79 yrs
Modified Duration	2.97 yrs
Macaulay Duration	3.13 yrs
Annualised YTM*	7.45%
<sup>5</sup> Standard Deviation	2.09%

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

## Total Expense Ratio\*\*

<b>Regular Plan:</b>	0.70%
<b>Direct Plan:</b>	0.37%

## Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, 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 30th June, 2026 unless otherwise specified.

Folio Count data as on 31st May 2026.

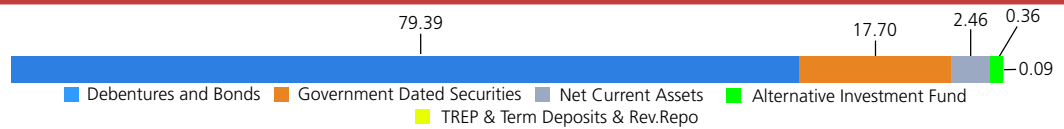
PRC Matrix

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	

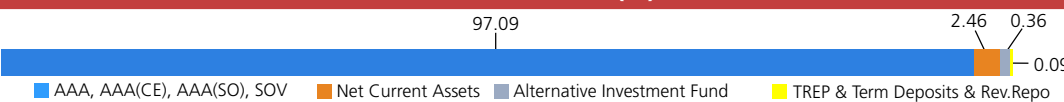
## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Debt Instruments</b>					
<b>Government Dated Securities</b>					
7.56% Karnataka State Govt(^)-Karnataka	SOV	3.07	COMPANY LTD(^)	CRISIL AAA	1.34
6.90% Central Government(^)	SOV	2.99	BHARTI TELECOM LTD. (^)	CRISIL AAA	1.32
7.49% Karnataka State Govt(^)-Karnataka	SOV	2.82	L&T METRO RAIL (HYDERABAD) LTD		
7.69% Tamil Nadu State Govt-Tamil Nadu	SOV	1.58	( Axis Trusteeship services Ltd., Guaranteed by Larsen & Toubro Limited.) (^)	CRISIL AAA(CE)	1.18
7.24% Central Government(^)	SOV	1.42	PTC INDIA UNIVERSAL TRUST A11 (SERIES A3) 20/09/2030(INDIA UNIVERSAL TRUST A11)		
7.17% Gujarat State Govt(^)-Gujarat	SOV	1.34	PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029(SHIVSHAKTI TRUST)	FITCH AAA(SO)	1.17
6.68% Central Government	SOV	0.97	PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030(SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	1.15
7.54% Bihar State Govt(^)-Bihar	SOV	0.67	TATA CAPITAL LTD.	CRISIL AAA(SO)	1.12
7.70% Maharashtra State Govt(^)-Maharashtra	SOV	0.65	AXIS Finance Ltd.	CRISIL AAA	1.00
7.63% Maharashtra State Govt(^)-Maharashtra	SOV	0.60	ICICI HOME FINANCE COMPANY LIMITED	CRISIL AAA	0.84
7.47% Karnataka State Govt(^)-Karnataka	SOV	0.50	TATA CAPITAL LTD. (^)	CRISIL AAA	0.74
7.19% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.50	SMFG INDIA CREDIT CO. LTD.(^)	ICRA AAA	0.67
7.65% Bihar State Govt(^)-Bihar	SOV	0.34	Hindustan Zinc Ltd. (^)	CRISIL AAA	0.67
7.18% Maharashtra State Govt(^)-Maharashtra	SOV	0.22	CAN FIN HOMES LTD.	ICRA AAA	0.67
7.84% Tamil Nadu State Govt-Tamil Nadu	SOV	0.02	VERTIS INFRASTRUCTURE TRUST - NCDS (^)	CRISIL AAA	0.66
7.10% Central Government(^)	SOV	0.01	INDIGRID INFRASTRUCTURE TRUST (^)	CRISIL AAA	0.66
<b>Government Dated Securities - Total</b>					
<b>Public Sector Undertakings</b>					
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	8.85	PTC INDIA UNIVERSAL TRUST A12 (SERIES A3) 21/1/2030(INDIA UNIVERSAL TRUST A12)	FITCH AAA(SO)	0.58
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	CRISIL AAA	6.54	MINDSPACE BUSINESS PARKS REIT(^)	ICRA AAA	0.50
Power Finance Corporation Ltd.(^)	CRISIL AAA	4.47	NOMURA FIXED INCOME SECURITIES PRIVATE LTD.	FITCH AAA	0.34
Power Finance Corporation Ltd. (^)	CRISIL AAA	2.66	SMFG INDIA HOME FINANCE COMPANY LTD(^)	CARE AAA	0.33
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT (^)	CRISIL AAA	2.62	HDB FINANCIAL SERVICES LTD.	CRISIL AAA	0.33
REC LTD (^)	CRISIL AAA	2.35	PTC SANSAR TRUST (SERIES A1) 29/09/2030 (MAT 31/08/2027)		
HOUSING & URBAN DEVELOPMENT CORPORATION LTD. (^)	ICRA AAA	1.65	(SANSAR TRUST)	CRISIL AAA(SO)	0.30
Food Corporation of India	CRISIL AAA(CE)	1.23	BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	0.17
INDIAN OIL CORPORATION LTD.	CRISIL AAA	0.74	ICICI HOME FINANCE COMPANY LIMITED	ICRA AAA	0.07
ONGC PETRO ADDITIONS LTD. (^)	CRISIL AAA(CE)	0.66	PTC SANSAR TRUST (AUGUST 24 V)		
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	0.34	25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	0.05
National Housing Bank (^)	CARE AAA	0.34	PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/11/2029)		
Export-Import Bank of India	CRISIL AAA	0.17	(SANSAR TRUST)	CRISIL AAA(SO)	0.02
National Housing Bank (^)	CRISIL AAA	0.13	<b>Corporate Debt/Financial Institutions - Total</b>		
<b>Public Sector Undertakings - Total</b>					
<b>Corporate Debt/Financial Institutions</b>					
BAJAJ FINANCE LTD.	CRISIL AAA	4.38	<b>Triparty Repo</b>		
Mahindra & Mahindra Financial Services Ltd. (^)	CRISIL AAA	2.69	<b>Alternative Investment Fund</b>		
ADITYA BIRLA CAPITAL LTD (^)	CRISIL AAA	2.66	<b>Alternative Investment Fund</b>		
LIC HOUSING FINANCE LTD. (^)	CRISIL AAA	2.58	<b>Alternative Investment Fund</b>		
EMBASSY OFFICE PARKS REIT (^)	CRISIL AAA	2.57	<b>Alternative Investment Fund</b>		
TATA CAPITAL HOUSING FINANCE LTD. (^)	CRISIL AAA	2.33	<b>Alternative Investment Fund</b>		
KNOWLEDGE REALTY TRUST (^)	CRISIL AAA	2.00	<b>Alternative Investment Fund</b>		
Larsen and Toubro Ltd. (^)	CRISIL AAA	1.85	<b>Alternative Investment Fund</b>		
PIPELINE INFRASTRUCTURE LIMITED (^)	CRISIL AAA	1.67	<b>Alternative Investment Fund</b>		
L & T FINANCE LTD. (^)	ICRA AAA	1.50	<b>Alternative Investment Fund</b>		
INDIA INFRADEBT LTD(^)	CRISIL AAA	1.50	<b>Alternative Investment Fund</b>		
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED ( Mukesh Ambani Group )	CRISIL AAA	1.35	<b>Alternative Investment Fund</b>		
SMFG INDIA HOME FINANCE			<b>Alternative Investment Fund</b>		
<b>Alternative Investment Fund - Total</b>					
<b>Net Current Assets/(Liabilities)</b>					
<b>Grand Total</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 (₹)	22,60,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2026 (₹)	48,16,329	17,06,038	10,63,584	7,14,636	4,00,826	1,23,888
<b>Scheme Returns (%)</b>	<b>7.47</b>	<b>6.85</b>	<b>6.64</b>	<b>6.94</b>	<b>7.12</b>	<b>6.11</b>
Nifty Corporate Bond Index A-II Returns (%)	7.37	6.55	6.23	6.40	6.42	5.18
<b>Alpha*</b>	<b>0.10</b>	<b>0.30</b>	<b>0.41</b>	<b>0.54</b>	<b>0.71</b>	<b>0.93</b>
Nifty Corporate Bond Index A-II (₹)#	47,64,990	16,79,475	10,48,106	7,04,982	3,96,647	1,23,302
CRISIL 10 Year Gilt Index (₹)^	42,88,151	16,30,281	10,33,220	7,05,627	3,95,680	1,22,937
CRISIL 10 Year Gilt Index (%)	6.38	5.98	5.83	6.43	6.25	4.61

## Product Label

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

- Regular Income over short term
- Income by investing in fixed income securities of varying maturities and predominantly investing in AA+ and above rated corporate bonds.

\* 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 : - September 21, 2007. 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 payments during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Partly 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 30 Jun 2026 is 14.73% of the net assets. \*\* Total Expense Ratio includes applicable GST.

# Scheme Performances as on June 30, 2026 (unless otherwise specified)

## Kotak Corporate Bond Fund

	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	7.65%	7.71%	-0.06%	6.46%	39,927	40,335	32,403
Last 1 Year	5.38%	4.79%	0.59%	2.47%	10,538	10,479	10,247
Last 3 Years	7.36%	6.78%	0.58%	6.88%	12,377	12,178	12,210
Last 5 Years	6.32%	5.88%	0.44%	5.15%	13,589	13,310	12,857

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. 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	6.99	5.77	7.67	7.52	5.82	7.00
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	6.73	5.39	8.06	7.19	6.61	5.99
	Kotak Money Market Fund	CRISIL Money Market A-I Index	6.28	6.01	7.27	6.97	6.46	6.30
Bottom 3	Kotak Dynamic Bond Fund	NIFTY Composite Debt Index A-III	5.19	4.03	7.27	6.95	6.01	5.93
	Kotak Bond Short Term Fund	Nifty Short Duration Debt Index A-II	4.95	5.26	6.89	6.98	5.83	6.03
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	4.91	0.70	8.20	5.76	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. 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 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 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

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.



### 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 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	6.28	6.01	7.27	6.97	6.46	6.30
Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	6.10	5.26	7.64	6.98	6.52	6.03
Kotak Savings Fund	NIFTY Ultra Short Duration Debt Index A-I	6.01	6.52	6.79	7.24	6.00	6.44
Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	5.38	4.79	7.36	6.78	6.32	5.88
Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	4.91	0.70	8.20	5.76	NA	NA

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 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 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 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 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.

# Scheme Performances as on June 30, 2026 (unless otherwise specified)

## Kotak Corporate Bond Fund

	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	7.94%	7.41%	0.53%	6.46%	28,059	26,259	23,282
Last 1 Year	5.73%	4.79%	0.94%	2.47%	10,573	10,479	10,247
Last 3 Years	7.72%	6.78%	0.93%	6.88%	12,501	12,178	12,210
Last 5 Years	6.68%	5.88%	0.80%	5.15%	13,823	13,310	12,857

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

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	7.97	5.77	8.68	7.52	6.83	7.00
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	7.76	5.39	9.11	7.19	7.67	5.99
	Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	6.52	5.26	8.07	6.98	6.95	6.03
Bottom 3	Kotak Bond Short Term Fund	NIFTY Short Duration Debt Index A-II	5.73	5.26	7.70	6.98	6.66	6.03
	Kotak Overnight Fund	NIFTY 1D Rate Index	5.36	5.33	6.19	6.19	5.63	5.66
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	4.94	0.70	8.24	5.76	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 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 Bond Short Term Fund - Growth, \*Name of the Benchmark - NIFTY Short Duration Debt Index A-II, Scheme Inception date is 02/05/2002. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 11/07/2007 & 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

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.



**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 Kotak AMC.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	6.52	5.26	8.07	6.98	6.95	6.03
Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I	6.50	6.52	7.27	7.24	6.47	6.44
Kotak Money Market Fund	CRISIL Money Market A-I Index	6.45	6.01	7.42	6.97	6.59	6.30
Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	5.73	4.79	7.72	6.78	6.68	5.88
Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	4.94	0.70	8.24	5.76	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 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 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 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.

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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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