

KOTAK FLOATING RATE FUND

An open ended debt scheme predominantly investing in floating rate instruments. 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 floating rate debt instruments, fixed rate debt instruments swapped for floating rate returns and money market instruments. However, 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. Deepak Agrawal, Mr. Manu Sharma
AAUM:	₹3,123.34 crs
AUM:	₹3,102.00 crs
Benchmark:	Nifty Short Duration Debt Index A-II
Allotment Date:	May 14, 2019
Folio Count:	5,152

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 2 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹1609.2039	₹1653.7256
IDCW	₹1434.1463	₹1440.6502

(as on June 30, 2026)

Debt Quant & Ratios

Average Maturity	2.68 yrs
Modified Duration	2.14 yrs
Macaulay Duration	2.26 yrs
Annualised YTM*	7.66%
Standard Deviation	1.57%

*in case of semi annual YTM, it will be annualized. Source: ¹ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan: 0.64%

Direct Plan: 0.24%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Growth, Payout of IDCW and Reinvestment of IDCW

IDCW Frequency

At discretion of trustees

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.

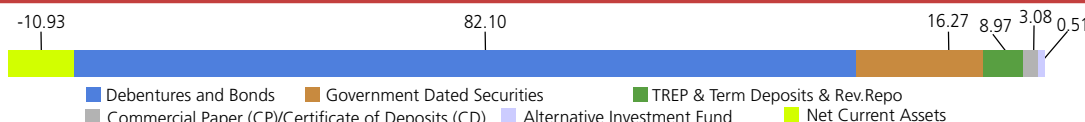
PRC Matrix

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	

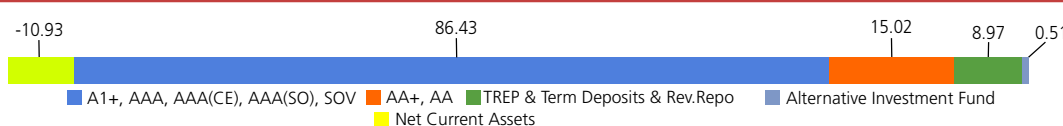
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments			(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	2.21
Debentures and Bonds			HDFC BANK LTD (A)	CRISIL AAA	1.66
Government Dated Securities			LIC HOUSING FINANCE LTD. (A)	CRISIL AAA	1.62
7.19% Karnataka State Govt(A)-Karnataka	SOV	6.36	L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd. Guaranteed by Larsen & Toubro Limited.) (A)	CRISIL AAA(CE)	1.59
7.31% Tamil Nadu State Govt(A)-Tamil Nadu	SOV	5.90	VEDANTA LTD. (Axis Trustee Services Ltd.) (A)	CRISIL AA	1.47
7.25% Karnataka State Govt-Karnataka	SOV	2.44	PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029) (DHURVA TRUST)	ICRA AAA(SO)	1.34
6.68% Central Government	SOV	1.57	KNOWLEDGE REALTY TRUST	CRISIL AAA	0.97
Government Dated Securities - Total		16.27	L & T FINANCE LTD. (A)	ICRA AAA	0.80
Public Sector Undertakings			Bahadur Chand Investments Private Limited	ICRA AA+	0.80
Power Finance Corporation Ltd. (A)	CRISIL AAA	6.42	PTC VAJRA TRUST (SERIES A1) 20/02/2029 (MAT 20/02/2027) (VAJRA TRUST)	ICRA AAA(SO)	0.13
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT(A)	CRISIL AAA	5.64	Corporate Debt/Financial Institutions - Total		60.36
REC LTD (A)	CRISIL AAA	5.63	Money Market Instruments		
Power Finance Corporation Ltd.(A)	CRISIL AAA	3.24	Commercial Paper(CP)/ Certificate of Deposits(CD)		
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (A)	CRISIL AAA	0.81	Public Sector Undertakings		
Public Sector Undertakings - Total		21.74	CANARA BANK	CRISIL A1+	3.08
Corporate Debt/Financial Institutions			Public Sector Undertakings - Total		3.08
TATA CAPITAL HOUSING FINANCE LTD. (A)CRISIL AAA	8.10		Triparty Repo		8.97
EMBASSY OFFICE PARKS REIT (A)	CRISIL AAA	7.76	Alternative Investment Fund		
PIPELINE INFRASTRUCTURE LIMITED (A)	CRISIL AAA	5.86	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.51
MUTHOOT FINANCE LTD. (A)	CRISIL AA+	5.71	Alternative Investment Fund - Total		0.51
JUBILANT BEVCO LIMITED (A)	CRISIL AA	3.58	Net Current Assets/(Liabilities)		-10.93
JTPM METAL TRADERS PVT LTD (A)	CRISIL AA	3.46	Grand Total		100.00
DLF Cyber City Developers Ltd (A)	CRISIL AAA	3.19			
BHARTI TELECOM LTD. (A)	CRISIL AAA	3.19			
SMFG INDIA CREDIT CO. LTD.	CRISIL AAA	2.42			
BAJAJ HOUSING FINANCE LTD. (A)	CRISIL AAA	2.27			
PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030 (SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	2.23			
PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029					

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

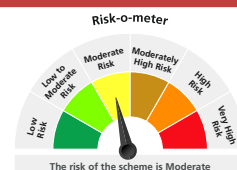
Monthly SIP of (₹) 10000	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (₹)	8,60,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2026 (₹)	11,05,895	10,73,798	7,18,825	4,02,677	1,24,065
Scheme Returns (%)	6.91	6.91	7.17	7.43	6.39
Nifty Short Duration Debt Index A-II Returns (%)	6.35	6.33	6.60	6.69	5.77
Alpha*	0.57	0.58	0.57	0.74	0.62
Nifty Short Duration Debt Index A-II (₹)#	10,83,272	10,51,903	7,08,687	3,98,280	1,23,672
CRISIL 10 Year Gilt Index (₹)^	10,63,793	10,33,220	7,05,627	3,95,680	1,22,937
CRISIL 10 Year Gilt Index (%)	5.85	5.83	6.43	6.25	4.61

Product Label

This product is suitable for investors who are seeking*:

- Income over a short term investment horizon
- Investment in floating & fixed rate debt instruments swapped for floating rate returns and money market instruments

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



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - May 14, 2019. 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: ¹ICRA MFI Explorer. (A) Fully or Partly blocked against Interest Rate Swap (IRS) (A) 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 62.02% of the net assets. **Total Expense Ratio includes applicable GST.

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

Kotak Floating Rate Fund

	Kotak Floating Rate Fund	Nifty Short Duration Debt Index A-II#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Floating Rate Fund	Nifty Short Duration Debt Index A-II#	CRISIL 10 Year Gilt ##
Since Inception	6.90%	6.59%	0.31%	6.35%	16,092	15,763	15,517
Last 1 Year	6.10%	5.26%	0.84%	2.47%	10,610	10,526	10,247
Last 3 Years	7.64%	6.98%	0.66%	6.88%	12,475	12,247	12,210
Last 5 Years	6.52%	6.03%	0.49%	5.15%	13,717	13,401	12,857

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.

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	6.99	5.77	7.67	7.52	5.82	7.00
	Kotak Medium Term Fund	6.73	5.39	8.06	7.19	6.61	5.99
	Kotak Money Market Fund	6.28	6.01	7.27	6.97	6.46	6.30
Bottom 3	Kotak Dynamic Bond Fund	5.19	4.03	7.27	6.95	6.01	5.93
	Kotak Bond Short Term Fund	4.95	5.26	6.89	6.98	5.83	6.03
	Kotak FMP Series 304 - (3119D)	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 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 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 Floating Rate Fund

	Kotak Floating Rate Fund	Nifty Short Duration Debt Index A-II#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Floating Rate Fund	Nifty Short Duration Debt Index A-II#	CRISIL 10 Year Gilt ##
Since Inception	7.31%	6.59%	0.72%	6.35%	16,537	15,763	15,517
Last 1 Year	6.52%	5.26%	1.26%	2.47%	10,652	10,526	10,247
Last 3 Years	8.07%	6.98%	1.09%	6.88%	12,626	12,247	12,210
Last 5 Years	6.95%	6.03%	0.92%	5.15%	13,995	13,401	12,857

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. 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.**

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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.

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.

Disclaimer on Scheme Performance(s):

Past Performance may or may not be sustained in future.

Disclaimer of NSE Indices Limited:

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