

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
				Low
				Medium
				High

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

AAUM: ₹17,118.77 crs

AUM: ₹15,582.03 crs

Benchmark: Nifty Corporate Bond Index A-II

Allotment Date: September 21, 2007

Folio Count: 27,490

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- Systematic Investment Plan (SIP)**
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1-1.5 year

Net Asset Value (NAV)

	Regular	Direct
Growth	₹3898.7497	₹4080.9667
Monthly IDCW	₹1270.0636	₹1067.8175

(as on March 31, 2026)

Debt Quant & Ratios

Average Maturity	3.90 yrs
Modified Duration	2.74 yrs
Macaulay Duration	2.91 yrs
Annualised YTM*	7.74%
³ Standard Deviation	1.96%

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

Total Expense Ratio**

Regular Plan:	0.70%
Direct Plan:	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 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PRC Matrix

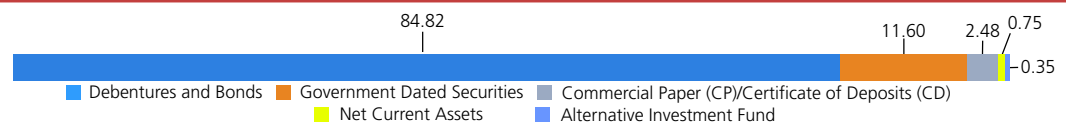
Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High		B-III	

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: A 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. (A) Fully or Party 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 31 Mar 2026 is 16.89% of the net assets. ** Total Expense Ratio includes applicable GST.

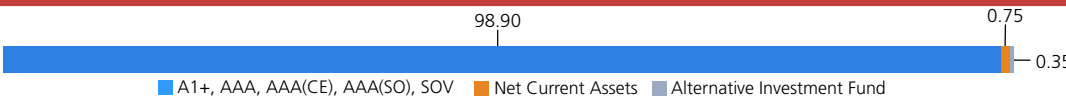
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments					
Debentures and Bonds					
Government Dated Securities					
7.56%	Karnataka State Govt(Δ)-Karnataka	SOV	2.98		
7.49%	Karnataka State Govt(Δ)-Karnataka	SOV	2.74		
7.24%	Central Government(Δ)	SOV	0.65		
7.54%	Bihar State Govt(Δ)-Bihar	SOV	0.65		
7.70%	Maharashtra State Govt(Δ)-Maharashtra	SOV	0.63		
7.63%	Maharashtra State Govt(Δ)-Maharashtra	SOV	0.58		
6.90%	Central Government(Δ)	SOV	0.50		
7.47%	Karnataka State Govt(Δ)-Karnataka	SOV	0.49		
7.19%	Tamil Nadu State Govt(Δ)-Tamil Nadu	SOV	0.48		
7.65%	Bihar State Govt(Δ)-Bihar	SOV	0.33		
7.18%	Maharashtra State Govt(Δ)-Maharashtra	SOV	0.21		
7.84%	Tamil Nadu State Govt-Tamil Nadu	SOV	0.02		
7.10%	Central Government(Δ)	SOV	0.01		
			11.60		
Government Dated Securities - Total					
Public Sector Undertakings					
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (Δ)					
	CRISIL AAA	9.73			
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT					
	CRISIL AAA	7.71			
Power Finance Corporation Ltd.(Δ)					
	CRISIL AAA	3.80			
REC LTD					
	ICRA AAA	3.25			
Power Finance Corporation Ltd. (Δ)					
	CRISIL AAA	2.59			
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT (Δ)					
	CRISIL AAA	2.54			
REC LTD (Δ)					
	CRISIL AAA	2.29			
HOUSING & URBAN DEVELOPMENT CORPORATION LTD. (Δ)					
	ICRA AAA	1.62			
Food Corporation of India					
	CRISIL AAA(CE)	1.20			
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT					
	ICRA AAA	0.82			
INDIAN OIL CORPORATION LTD.					
	CRISIL AAA	0.72			
ONGC PETRO ADDITIONS LTD. (Δ)					
	CRISIL AAA(CE)	0.64			
NUCLEAR POWER CORPORATION OF INDIA LTD.					
	ICRA AAA	0.50			
National Housing Bank (Δ)					
	CARE AAA	0.33			
Export-Import Bank of India					
	CRISIL AAA	0.16			
National Housing Bank (Δ)					
	CRISIL AAA	0.13			
Public Sector Undertakings - Total					
Corporate Debt/Financial Institutions					
	CRISIL AAA	4.53			
	CRISIL AAA	4.32			
	CRISIL AAA	3.63			
	CRISIL AAA	2.51			
	CRISIL AAA	2.30			
Mahindra & Mahindra Financial Services Ltd. (Δ)					
	CRISIL AAA	1.98			
KNOWLEDGE REALTY TRUST					
	CRISIL AAA	1.95			
Larsen and Toubro Ltd.					
	CRISIL AAA	1.80			
PIPELINE INFRASTRUCTURE LIMITED					
	CRISIL AAA	1.64			
INDIA INFRADEBT LTD(Δ)					
	CRISIL AAA	1.48			
L & T FINANCE LTD.					
	ICRA AAA	1.47			
SMFG INDIA HOME FINANCE COMPANY LTD(Δ)					
	CRISIL AAA	1.32			
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group)					
	CRISIL AAA	1.32			
BHARTI TELECOM LTD.					
	CRISIL AAA	1.29			
PTC INDIA UNIVERSAL TRUST AL1 (SERIES A3)					
	FITCH AAA(SO)	1.18			
20/09/2030(INDIA UNIVERSAL TRUST AL1)					
	FITCH AAA(SO)	1.18			
L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd.					
	CRISIL AAA(CE)	1.15			
Guaranteed by Larsen & Toubro Limited.) (Δ)					
PTC SHIVSHAKTI SECURITISATION TRUST					
	CRISIL AAA(SO)	1.13			
28/09/2029(SHIVSHAKTI TRUST)					
PTC SIDDHIVINAYAK SECURITISATION TRUST					
	CRISIL AAA(SO)	1.10			
28/09/2030(SIDDHIVINAYAK TRUST)					
	CRISIL AAA	1.05			
HDFC BANK LTD. (Δ)					
	CRISIL AAA	0.82			
ICICI HOME FINANCE COMPANY LIMITED					
	CRISIL AAA	0.73			
TATA CAPITAL LTD.					
	ICRA AAA	0.66			
SMFG INDIA CREDIT CO. LTD.(Δ)					
	CRISIL AAA	0.66			
Hindustan Zinc Ltd.					
	CRISIL AAA	0.66			
HDB FINANCIAL SERVICES LTD.					
	ICRA AAA	0.66			
CAN FIN HOMES LTD.					
	ICRA AAA	0.66			
VERTIS INFRASTRUCTURE TRUST - NCDS (Δ)					
	CRISIL AAA	0.65			
INDIA INFRASTRUCTURE TRUST					
	CRISIL AAA	0.65			
HDFC BANK LTD.(Δ)					
	CRISIL AAA	0.65			
PTC INDIA UNIVERSAL TRUST AL2 (SERIES A3)					
	FITCH AAA(SO)	0.58			
21/11/2030(INDIA UNIVERSAL TRUST AL2)					
	ICRA AAA	0.48			
MINDSPACE BUSINESS PARKS REIT(*)					
	ICRA AAA	0.48			
PTC SANSAR TRUST (SERIES A1) 25/06/2030					
	CRISIL AAA(SO)	0.43			
(MAT 31/08/2027)(SANSAR TRUST)					
	CRISIL AAA	0.33			
NOMURA FIXED INCOME SECURITIES					
	FITCH AAA	0.33			
PRIVATE LTD.					
	CRISIL AAA	0.32			
SMFG INDIA HOME FINANCE COMPANY LTD(Δ)					
	CARE AAA	0.32			
BAJAJ HOUSING FINANCE LTD.					
	CRISIL AAA	0.16			
PTC SANSAR TRUST (AUGUST 24 V)					
	CRISIL AAA(SO)	0.07			
(MAT 31/08/2027)(SANSAR TRUST)					
	CRISIL AAA	0.07			
ICICI HOME FINANCE COMPANY LIMITED					
	CRISIL AAA	0.07			
PTC SANSAR TRUST (SERIES A1)					
	CRISIL AAA(SO)	0.06			
20/01/2027 (MAT 20/11/2029) (SANSAR TRUST)					
	CRISIL AAA(SO)	0.06			
Corporate Debt/Financial Institutions - Total					
		44.79			
Money Market Instruments					
Commercial Paper(CP)/ Certificate of Deposits(CD)					
	CRISIL A1+	2.32			
Public Sector Undertakings					
	CRISIL A1+	2.32			
Public Sector Undertakings - Total					
		4.64			
Corporate Debt/Financial Institutions					
	CARE A1+	0.16			
Corporate Debt/Financial Institutions - Total					
		0.16			
Alternative Investment Fund					
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2					
	Alternative Investment Fund	0.35			
Alternative Investment Fund - Total					
		0.35			
Net Current Assets/(Liabilities)					
		0.75			
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 (₹)	22,30,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	46,72,224	16,94,949	10,55,425	7,07,855	3,98,065	1,22,275
Scheme Returns (%)	7.41	6.72	6.43	6.56	6.66	3.57
Nifty Corporate Bond Index A-II Returns (%)	7.34	6.47	6.11	6.11	6.10	3.15
Alpha*	0.07	0.25	0.33	0.45	0.56	0.42
Nifty Corporate Bond Index A-II (₹)#	46,37,066	16,72,943	10,43,241	6,99,891	3,94,762	1,22,006
CRISIL 10 Year Gilt Index (₹)Δ	41,21,570	16,02,011	10,15,058	6,90,919	3,89,056	1,19,137
CRISIL 10 Year Gilt Index (%)	6.21	5.64	5.34	5.60	5.13	-1.35

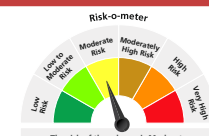
Product Label

This product is suitable for investors who are seeking*:

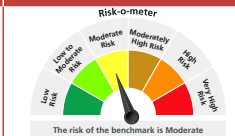
- Regular Income over short term
- Income by investing in fixed income securities of varying maturities and predominantly investing in AA+ and above rated corporate bonds.

* 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

Scheme Performances as on March 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	7.62%	7.69%	-0.08%	6.36%	38,980	39,505	31,370
Last 1 Year	5.70%	5.29%	0.41%	2.11%	10,573	10,532	10,212
Last 3 Years	7.23%	6.78%	0.45%	6.79%	12,330	12,175	12,178
Last 5 Years	6.09%	5.71%	0.38%	4.95%	13,439	13,198	12,731

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	7.52	7.53	7.39	8.06	5.73	7.22
	Kotak FMP Series 308 - (1125D)	7.21	4.75	7.67	6.86	NA	NA
	Kotak Floating Rate Fund	6.92	5.59	7.62	6.93	6.52	5.83
Bottom 3	Kotak Overnight Fund	5.41	5.47	6.21	6.32	5.42	5.56
	Kotak FMP Series 304 - (3119D)	4.05	-1.83	7.80	5.46	NA	NA
	Kotak Dynamic Bond Fund	2.88	4.15	6.68	6.89	5.52	5.72

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 FMP Series 308 - (1125D) - Growth, *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 29/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 29/03/2023.
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 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.
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.

Returns for Kotak Overnight Fund as of 31st March 2026

Name: Mr. Manu Sharma
Mr. Manu Sharma manages 6 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 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) & All 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 (%)^*
Top 3	Kotak FMP Series 308 - (1125D)	7.21	4.75	7.67	6.86	NA	NA
	Kotak Floating Rate Fund - Growth	6.92	5.59	7.62	6.93	6.52	5.83
	Kotak Money Market Fund	6.58	6.08	7.27	6.98	6.25	6.12
Bottom 3	Kotak FMP Series 305 - (1200D)	6.20	4.75	6.99	6.86	NA	NA
	Kotak Corporate Bond Fund	5.70	5.29	7.23	6.78	6.09	5.71
	Kotak FMP Series 304 - (3119D)	4.05	-1.83	7.80	5.46	NA	NA

Kotak FMP Series 308 - (1125D) - Growth *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 29/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 29/03/2023.
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 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 FMP Series 305 - (1200D), *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 19/01/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 19/01/2023.
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 March 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	7.90%	7.39%	0.51%	6.33%	27,371	25,719	22,540
Last 1 Year	6.06%	5.29%	0.76%	2.11%	10,609	10,532	10,212
Last 3 Years	7.59%	6.78%	0.81%	6.79%	12,454	12,175	12,178
Last 5 Years	6.45%	5.71%	0.75%	4.95%	13,671	13,198	12,731

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	8.52	7.53	8.40	8.06	6.75	7.22
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	7.73	5.42	8.72	7.01	7.46	5.76
	Kotak FMP Series 308 - (1125D)	NIFTY Medium Duration Debt Index	7.55	4.75	8.02	6.86	NA	NA
Bottom 3	Kotak Overnight Fund	NIFTY 1D Rate Index	5.50	5.47	6.31	6.32	5.53	5.56
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	4.09	-1.83	7.84	5.46	NA	NA
	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III	3.65	4.15	7.54	6.89	6.39	5.72

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 FMP Series 308 - (1125D) - Growth, *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 14/05/2019. Scheme Inception date is 29/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 29/03/2023.

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.

Kotak Dynamic Bond Fund - Growth, *Name of the Benchmark - Nifty Composite Debt Index A-III, Scheme Inception date is 26/05/2008. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 25/11/2012 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022.

Returns for Kotak Overnight & Liquid Fund as of 31st March 2026



Name: Mr. Manu Sharma

Mr. Manu Sharma manages 6 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 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) & All 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 (%)^*	
Top 3	Kotak FMP Series 308 - (1125D)	NIFTY Medium Duration Debt Index	7.55	4.75	8.02	6.86	NA	NA
	Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	7.34	5.59	8.05	6.93	6.95	5.83
	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I	6.83	6.52	7.32	7.22	6.29	6.22
Bottom 3	Kotak FMP Series 305 - (1200D)	NIFTY Medium Duration Debt Index	6.36	4.75	7.15	6.86	NA	NA
	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	6.06	5.29	7.59	6.78	6.45	5.71
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	4.09	-1.83	7.84	5.46	NA	NA

Kotak FMP Series 308 - (1125D) - Direct Plan - Growth, *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 29/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 29/03/2023.

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 - Direct Plan - 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 FMP Series 305 - (1200D) - Direct Plan Growth, *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 19/01/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 19/01/2023.

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.

RISK FACTORS

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.

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