

KOTAK MONEY MARKET FUND

An open ended debt scheme investing in money market instruments.
A relatively low interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to generate returns by investing in money market instruments having maturity upto 1 year. There is no assurance that the investment objective of the Scheme will be realized.

Maturity	Short	Medium	Long	Volatility
				Low
				Medium
				High

Fund Manager*:	Mr. Deepak Agrawal, Mr. Manu Sharma
AAUM:	₹32,517.23 crs
AUM:	₹32,331.25 crs
Benchmark:	CRISIL Money Market A-I Index
Allotment Date:	July 14, 2003
Folio Count:	17,154

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	₹4695.8188	₹4744.6609
Monthly IDCW	₹1053.9446	₹1261.8486

(as on March 31, 2026)

Debt Quant & Ratios

Average Maturity	0.73 yrs
Modified Duration	0.73 yrs
Macaulay Duration	0.73 yrs
Annualised YTM*	7.24%
Standard Deviation	0.56%

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

Total Expense Ratio**

Regular Plan:	0.35%
Direct Plan:	0.16%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW (Under Monthly IDCW option only), Reinvestment of IDCW & Growth applicable for all plans

IDCW Frequency

Monthly (2nd of every month - effective April 01, 2025).

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

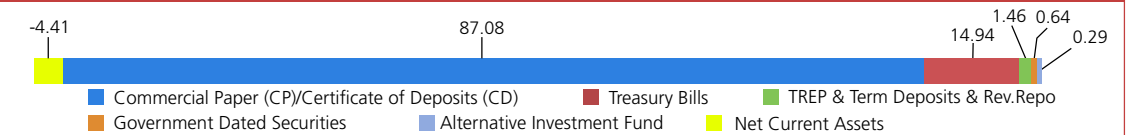
PRC Matrix

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

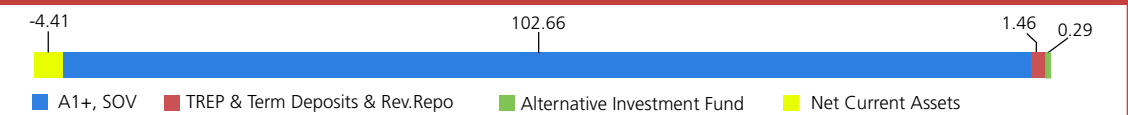
PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
Government Dated Securities					
8.07%	Tamil Nadu State Govt-Tamil Nadu	SOV	0.42		
6.24%	Maharashtra State Govt-Maharashtra	SOV	0.15		
7.40%	Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.05		
7.04%	Gujarat State Govt-Gujarat	SOV	0.02		
Government Dated Securities - Total					
0.64					
Money Market Instruments					
Commercial Paper(CP)/ Certificate of Deposits(CD)					
Corporate Debt/Financial Institutions					
HDFC BANK LTD.	CARE A1+	9.99			
INDUSIND BANK LTD.	CRISIL A1+	5.42			
AXIS BANK LTD.	CRISIL A1+	4.00			
MOTILAL OSWAL FINANCIAL SERVICES LIMITED	ICRA A1+	2.89			
ICICI SECURITIES LIMITED	CRISIL A1+	2.81			
FEDERAL BANK LTD.	CRISIL A1+	2.19			
MUTHOOT FINANCE LTD.	CRISIL A1+	2.19			
MUTHOOT FINCORP LTD.	CRISIL A1+	2.17			
YES BANK LTD.	ICRA A1+	2.03			
ADITYA BIRLA CAPITAL LTD	ICRA A1+	2.03			
AU SMALL FINANCE BANK LTD.	FITCH A1+	1.90			
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD.	ICRA A1+	1.16			
360 ONE PRIME LTD.	CRISIL A1+	0.94			
IDBI BANK LTD.	CRISIL A1+	0.76			
KARUR VYSYA BANK LTD.	ICRA A1+	0.73			
BIRLA GROUP HOLDING PRIVATE LIMITED	CRISIL A1+	0.60			
AXIS SECURITIES LIMITED	CRISIL A1+	0.58			
ICICI BANK LTD.	ICRA A1+	0.51			
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD.	CRISIL A1+	0.46			
ADITYA BIRLA HOUSING FINANCE LTD	CRISIL A1+	0.44			
TORRENT PHARMACEUTICALS LTD.	ICRA A1+	0.41			
TATA CAPITAL LTD.	CRISIL A1+	0.38			
ANGEL ONE LIMITED	ICRA A1+	0.36			
BARCLAYS INVESTMENTS & LOAN (INDIA) PVT. LTD.	CRISIL A1+	0.31			
CREDILA FINANCIAL SERVICES PVT LTD	CRISIL A1+	0.29			
HERO FINCORP LTD.	CRISIL A1+	0.29			
NUVAMA WEALTH MANAGEMENT LIMITED	CRISIL A1+	0.29			
PILANI INVESTMENT AND INDUSTRIES CORPORATION LTD	CRISIL A1+	0.29			
NUVAMA WEALTH AND INVESTMENT LTD	CRISIL A1+	0.22			
NUVAMA WEALTH FINANCE LIMITED	CRISIL A1+	0.22			
Corporate Debt/Financial Institutions - Total					
47.02					
Public Sector Undertakings					
SMALL INDUSTRIES DEVELOPMENT					
BANK OF INDIA	CARE A1+	5.72			
CANARA BANK	CRISIL A1+	5.63			
BANK OF BARODA	CARE A1+	5.08			
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA A1+	4.60			
PUNJAB NATIONAL BANK	CRISIL A1+	4.59			
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH A1+	4.37			
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL A1+	1.89			
PUNJAB & SIND BANK	ICRA A1+	1.74			
UNION BANK OF INDIA	ICRA A1+	1.74			
CANARA BANK	ICRA A1+	1.50			
INDIAN OVERSEAS BANK	CARE A1+	1.45			
Export-Import Bank of India	CRISIL A1+	0.73			
CTBC BANK CO. LTD (CTBC INDIA)	ICRA A1+	0.44			
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT	FITCH A1+	0.43			
UNION BANK OF INDIA	FITCH A1+	0.15			
Public Sector Undertakings - Total					
40.06					
Treasury Bills					
182 DAYS TREASURY BILL 18/09/2026	SOV	3.32			
182 DAYS TREASURY BILL 06/08/2026	SOV	2.28			
182 DAYS TREASURY BILL 27/08/2026	SOV	2.27			
182 DAYS TREASURY BILL 10/09/2026	SOV	2.26			
182 DAYS TREASURY BILL 03/09/2026	SOV	1.13			
182 DAYS TREASURY BILL 04/06/2026	SOV	0.77			
364 DAYS TREASURY BILL 21/05/2026	SOV	0.77			
364 DAYS TREASURY BILL 11/02/2027	SOV	0.59			
182 DAYS TREASURY BILL 21/08/2026	SOV	0.45			
364 DAYS TREASURY BILL 04/06/2026	SOV	0.35			
182 DAYS TREASURY BILL 13/08/2026	SOV	0.30			
364 DAYS TREASURY BILL 10/09/2026	SOV	0.30			
182 DAYS TREASURY BILL 21/05/2026	SOV	0.15			
Treasury Bills - Total					
14.94					
Triparty Repo					
Alternative Investment Fund					
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.29			
Alternative Investment Fund - Total					
0.29					
Net Current Assets/(Liabilities)					
-4.41					
Grand Total					
100.00					

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	27,30,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	66,13,798	16,72,404	10,56,229	7,13,218	4,00,220	1,23,705
Scheme Returns (%)	7.12	6.47	6.45	6.86	7.03	5.84
CRISIL Money Market A-I Index Returns (%)	6.94	6.25	6.24	6.61	6.65	5.58
Alpha*	0.18	0.22	0.21	0.25	0.38	0.26
CRISIL Money Market A-I Index (₹)#	64,56,840	16,53,410	10,48,286	7,08,732	3,97,954	1,23,539
NIFTY 1 Year T-Bill Index (₹)^	60,93,416	16,36,532	10,38,040	7,02,582	3,97,082	1,23,553
NIFTY 1 Year T-Bill Index Returns (%)	6.50	6.05	5.97	6.26	6.50	5.60

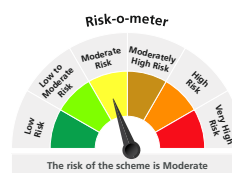
Product Label

This product is suitable for investors who are seeking*:

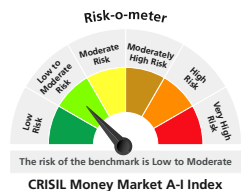
- Income over a short term investment horizon
- Investment in money market securities

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

Fund



Benchmark



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

Scheme Inception :- July 14, 2003. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ** Total Expense Ratio includes applicable GST.

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

Kotak Money Market Fund

	Kotak Money Market Fund	CRISIL Money Market A-I Index#	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Money Market Fund	CRISIL Money Market A-I Index#	NIFTY 1 Year T-Bill Index ##
Since Inception	7.04%	6.85%	0.19%	6.30%	46,950	45,082	40,126
Last 1 Year	6.58%	6.08%	0.50%	6.32%	10,662	10,611	10,636
Last 3 Years	7.27%	6.98%	0.29%	6.75%	12,345	12,245	12,166
Last 5 Years	6.25%	6.12%	0.13%	5.72%	13,542	13,458	13,204

Scheme Inception date is 14/07/2003. Mr. Deepak Agrawal has been managing the fund since 01/11/2006 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

ABOUT OUR FUND MANAGERS - REGULAR PLAN



Name: Mr. Deepak Agrawal

Mr. Deepak Agrawal manages 12 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Bond Short Term Fund (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Money Market Fund (Jul. 14, '03), Kotak Liquid Fund (Nov. 04, '03), Kotak Banking and PSU Debt Fund (Dec. 29, '98), Kotak Savings Fund (Aug. 13, '04), Kotak Credit Risk Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Low Duration Fund (Mar. 06, '08), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Overnight Fund (Jan. 15, 19), Kotak Floating Rate Fund (May. 14, 19) & All Kotak Fixed Maturity Plans.

Business Experience

Mr. Deepak's career has started from Kotak AMC when he joined the organization in December 2002 where he was initially in Research, Dealing and then moved into Fund Management from November 2006. Mr. Deepak is a Post Graduate in Commerce, Chartered Account and Company Secretary. Mr. Deepak has also cleared AIMR CFA Level I.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index	7.52	7.53	7.39	8.06	5.73	7.22
	Kotak FMP Series 308 - (1125D)	NIFTY Medium Duration Debt Index	7.21	4.75	7.67	6.86	NA	NA
	Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	6.92	5.59	7.62	6.93	6.52	5.83
Bottom 3	Kotak Overnight Fund	NIFTY 1D Rate Index	5.41	5.47	6.21	6.32	5.42	5.56
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	4.05	-1.83	7.80	5.46	NA	NA
	Kotak Dynamic Bond Fund	NIFTY Composite Debt Index A-III	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)	NIFTY Medium Duration Debt Index	7.21	4.75	7.67	6.86	NA	NA
	Kotak Floating Rate Fund - Growth	NIFTY Short Duration Debt Index A-II	6.92	5.59	7.62	6.93	6.52	5.83
	Kotak Money Market Fund	CRISIL Money Market A-I Index	6.58	6.08	7.27	6.98	6.25	6.12
Bottom 3	Kotak FMP Series 305 - (1200D)	NIFTY Medium Duration Debt Index	6.20	4.75	6.99	6.86	NA	NA
	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	5.70	5.29	7.23	6.78	6.09	5.71
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	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 Money Market Fund

	Kotak Money Market Fund	CRISIL Money Market A-I Index#	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Money Market Fund	CRISIL Money Market A-I Index#	NIFTY 1 Year T-Bill Index ##
Since Inception	7.23%	6.98%	0.25%	6.67%	25,205	24,435	23,537
Last 1 Year	6.73%	6.08%	0.65%	6.32%	10,677	10,611	10,636
Last 3 Years	7.41%	6.98%	0.43%	6.75%	12,391	12,245	12,166
Last 5 Years	6.37%	6.12%	0.25%	5.72%	13,617	13,458	13,204

Scheme Inception date is 14/07/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/11/2006 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

ABOUT OUR FUND MANAGERS - DIRECT PLAN



Name: Mr. Deepak Agrawal

Mr. Deepak Agrawal manages 12 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Bond Short Term Fund (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Money Market Fund (Jul. 14, '03), Kotak Liquid Fund (Nov. 04, '03), Kotak Banking and PSU Debt Fund (Dec. 29, '98), Kotak Savings Fund (Aug. 13, '04), Kotak Credit Risk Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Low Duration Fund (Mar. 06, '08), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Overnight Fund (Jan. 15, 19), Kotak Floating Rate Fund (May. 14, 19) & All Kotak Fixed Maturity Plans.

Business Experience

Mr. Deepak's career has started from Kotak AMC when he joined the organization in December 2002 where he was initially in Research, Dealing and then moved into Fund Management from November 2006. Mr. Deepak is a Post Graduate in Commerce, Chartered Account and Company Secretary. Mr. Deepak has also cleared AIMR CFA Level I.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS		
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	
Top 3	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index	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.

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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.

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For details contact us at:

KOTAK MAHINDRA ASSET MANAGEMENT COMPANY LIMITED: 6th Floor, Kotak Infinity, Building No. 21, Infinity Park, Off Western Express Highway, Gen. A. K. Vaidya Marg, Malad (East), Mumbai – 400 097. Tel.: 91-8048893330 / 91-18003091490 Fax: 91-22-6708 2213. E-mail: mutual@kotak.com
Website: www.kotakmf.com

Corporate Office of Asset Management Company: 2nd Floor, 12-BKC, Plot No C-12, G Block, BKC, Bandra (East), Mumbai - 400 051.

CAMS Service Center: LG3, SCO 12, Sector 16, Behind Canara Bank, Faridabad - 121 002. Email Id - camsfdb@camsonline.com