

KOTAK SAVINGS FUND

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

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

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager*:	Mr. Deepak Agrawal & Mr. Manu Sharma
AAUM:	₹15,457.63 crs
AUM:	₹14,989.42 crs
Benchmark:	Nifty Ultra Short Duration Debt Index A-I
Allotment Date:	August 13, 2004
Folio Count:	35,751

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	₹44.7669	₹47.0592
Monthly IDCW	₹10.7458	₹20.2901

(as on March 31, 2026)

Debt Quant & Ratios

Average Maturity	0.55 yrs
Modified Duration	0.48 yrs
Macaulay Duration	0.49 yrs
Annualised YTM*	7.53%
⁵ Standard Deviation	0.42%

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

Total Expense Ratio**

Regular Plan:	0.82%
Direct Plan:	0.36%

Available Plans/Options

A)Regular Plan B)Direct Plan

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

IDCW Frequency

Monthly (12th of every Month)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

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

Folio Count data as on 28th February 2026.

PRC Matrix

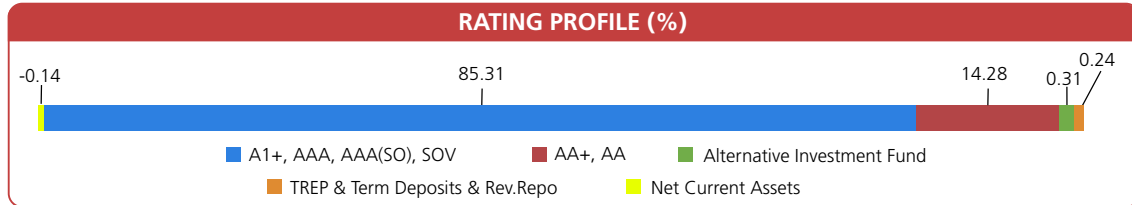
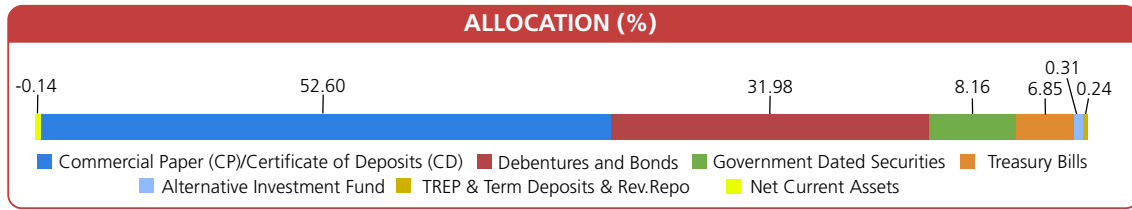
Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate		B-II	
Relatively High			

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments			SANSAR TRUST(SANSAR TRUST)		
Debt Instruments			ICRA AAA(SO)		0.01
Debt Instruments			Corporate Debt/Financial Institutions - Total		
Debt Instruments			24.82		
Debt Instruments			Money Market Instruments		
Debt Instruments			Commercial Paper(CP)/ Certificate of Deposits(CD)		
Debt Instruments			Treasury Bills		
Debt Instruments			182 DAYS TREASURY BILL 06/08/2026(^)		
Debt Instruments			SOV		1.64
Debt Instruments			182 DAYS TREASURY BILL 28/05/2026		
Debt Instruments			SOV		1.32
Debt Instruments			364 DAYS TREASURY BILL 11/02/2027		
Debt Instruments			SOV		1.27
Debt Instruments			182 DAYS TREASURY BILL 04/06/2026		
Debt Instruments			SOV		0.66
Debt Instruments			364 DAYS TREASURY BILL 04/06/2026		
Debt Instruments			SOV		0.66
Debt Instruments			364 DAYS TREASURY BILL 10/09/2026		
Debt Instruments			SOV		0.65
Debt Instruments			182 DAYS TREASURY BILL 13/08/2026		
Debt Instruments			SOV		0.65
Debt Instruments			Treasury Bills - Total		
Debt Instruments			6.85		
Debt Instruments			Public Sector Undertakings		
Debt Instruments			BANK OF BARODA(^)		
Debt Instruments			CARE A1+		6.03
Debt Instruments			SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA(^)		
Debt Instruments			CARE A1+		5.56
Debt Instruments			CANARA BANK(^)		
Debt Instruments			CRISIL A1+		3.46
Debt Instruments			NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT(^)		
Debt Instruments			FITCH A1+		2.52
Debt Instruments			UNION BANK OF INDIA		
Debt Instruments			FITCH A1+		1.64
Debt Instruments			PUNJAB NATIONAL BANK(^)		
Debt Instruments			CRISIL A1+		1.41
Debt Instruments			PUNJAB & SIND BANK(^)		
Debt Instruments			ICRA A1+		1.25
Debt Instruments			UNION BANK OF INDIA(^)		
Debt Instruments			ICRA A1+		0.95
Debt Instruments			NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT		
Debt Instruments			CRISIL A1+		0.94
Debt Instruments			SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA		
Debt Instruments			CRISIL A1+		0.66
Debt Instruments			BANK OF INDIA		
Debt Instruments			CRISIL A1+		0.07
Debt Instruments			Public Sector Undertakings - Total		
Debt Instruments			24.49		
Debt Instruments			Corporate Debt/Financial Institutions		
Debt Instruments			AXIS BANK LTD.(^)		
Debt Instruments			CRISIL A1+		6.37
Debt Instruments			HDFC BANK LTD.(^)		
Debt Instruments			CARE A1+		5.04
Debt Instruments			INDUSIND BANK LTD.		
Debt Instruments			CRISIL A1+		2.53
Debt Instruments			IIFL FINANCE LIMITED(^)		
Debt Instruments			CRISIL A1+		2.47
Debt Instruments			MUTHOOT FINANCE LTD.		
Debt Instruments			CRISIL A1+		2.34
Debt Instruments			YES BANK LTD.		
Debt Instruments			CRISIL A1+		1.56
Debt Instruments			Manappuram Finance Ltd.		
Debt Instruments			CRISIL A1+		1.27
Debt Instruments			TATA TELESERVICES LIMITED		
Debt Instruments			CRISIL A1+		0.95
Debt Instruments			TATA HOUSING DEVELOPMENT CO. LTD.(^)		
Debt Instruments			FITCH A1+		0.94
Debt Instruments			TORRENT PHARMACEUTICALS LTD.		
Debt Instruments			ICRA A1+		0.92
Debt Instruments			FEDERAL BANK LTD.		
Debt Instruments			CRISIL A1+		0.79
Debt Instruments			ADITYA BIRLA CAPITAL LTD		
Debt Instruments			ICRA A1+		0.78
Debt Instruments			Bahadur Chand Investments Private Limited		
Debt Instruments			ICRA A1+		0.63
Debt Instruments			BIRLA GROUP HOLDING PRIVATE LIMITED		
Debt Instruments			CRISIL A1+		0.62
Debt Instruments			CHOLAMANDALAM SECURITIES LIMITED		
Debt Instruments			ICRA A1+		0.43
Debt Instruments			CREDILA FINANCIAL SERVICES PVT LTD		
Debt Instruments			CRISIL A1+		0.31
Debt Instruments			STANDARD CHARTERED CAPITAL LTD.		
Debt Instruments			CRISIL A1+		0.16
Debt Instruments			Corporate Debt/Financial Institutions - Total		
Debt Instruments			28.11		
Debt Instruments			Triparty Repo		
Debt Instruments			0.24		
Debt Instruments			Alternative Investment Fund		
Debt Instruments			CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2		
Debt Instruments			Alternative Investment Fund		0.31
Debt Instruments			Alternative Investment Fund - Total		
Debt Instruments			0.31		
Debt Instruments			Net Current Assets/(Liabilities)		
Debt Instruments			-0.14		
Debt Instruments			Grand Total		
Debt Instruments			100.00		
Debt Instruments			PTC RADHAKRISHNA SECURITISATION TRUST 28/09/2028 (RADHAKRISHNA TRUST)		
Debt Instruments			CRISIL AAA(SO)		1.37
Debt Instruments			VEDANTA LTD.(^)		
Debt Instruments			ICRA AA		1.34
Debt Instruments			POONAWALLA FINCORP LIMITED (^)		
Debt Instruments			CRISIL AAA		1.33
Debt Instruments			TORRENT PHARMACEUTICALS LTD. (^)		
Debt Instruments			ICRA AA+		1.32
Debt Instruments			GODREJ SEEDS AND GENETICS LTD. (^)		
Debt Instruments			CRISIL AA		1.29
Debt Instruments			ADANI POWER LTD (^)		
Debt Instruments			CRISIL AA		1.26
Debt Instruments			PIRAMAL FINANCE LTD (^)		
Debt Instruments			CARE AA+		1.17
Debt Instruments			MUTHOOT FINANCE LTD. (^)		
Debt Instruments			CRISIL AA+		1.16
Debt Instruments			TATA CAPITAL HOUSING FINANCE LTD. (^)		
Debt Instruments			CRISIL AAA		1.15
Debt Instruments			LIC HOUSING FINANCE LTD. (^)		
Debt Instruments			CRISIL AAA		1.02
Debt Instruments			NUVAMA WEALTH FINANCE LIMITED (^)		
Debt Instruments			CARE AA		1.00
Debt Instruments			JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group)		
Debt Instruments			CRISIL AAA		0.99
Debt Instruments			JUBILANT BEVCO LIMITED (^)		
Debt Instruments			CRISIL AA		0.72
Debt Instruments			CAN FIN HOMES LTD.		
Debt Instruments			FITCH AAA		0.67
Debt Instruments			EMBASSY OFFICE PARKS REIT(*)		
Debt Instruments			CRISIL AAA		0.66
Debt Instruments			PTC IIFL FIN LIQUID GOLD (SERIES 14A) 20/07/2027(LIQUID GOLD SERIES 14)		
Debt Instruments			CRISIL AAA(SO)		0.52
Debt Instruments			PTC IIFL FIN LIQUID GOLD (SERIES 8) 20/08/2027(LIQUID GOLD SERIES 9)		
Debt Instruments			CRISIL AAA(SO)		0.48
Debt Instruments			VEDANTA LTD. (Axis Trustee Services Ltd.) (^)		
Debt Instruments			CRISIL AA		0.34
Debt Instruments			LIC HOUSING FINANCE LTD.(^)		
Debt Instruments			CRISIL AAA		0.33
Debt Instruments			GODREJ PROPERTIES LIMITED (^)		
Debt Instruments			ICRA AA+		0.17
Debt Instruments			PTC INDIA UNIVERSAL TRUST A11 (SERIES A1) 20/09/2026 (INDIA UNIVERSAL TRUST AL1)		
Debt Instruments			FITCH AAA(SO)		0.15
Debt Instruments			TATA CAPITAL LTD.		
Debt Instruments			CRISIL AAA		0.04
Debt Instruments			Sikka Ports & Terminals Ltd. (Mukesh Ambani Group)		
Debt Instruments			CRISIL AAA		0.01

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



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	26,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	59,58,273	16,43,622	10,41,926	7,05,980	3,98,119	1,23,732
Scheme Returns (%)	7.04	6.13	6.07	6.46	6.67	5.88
Nifty Ultra Short Duration Debt Index A-I Returns (%)	7.35	6.40	6.39	6.81	6.95	6.06
Alpha*	-0.30	-0.27	-0.32	-0.35	-0.27	-0.17
Nifty Ultra Short Duration Debt Index A-I (₹)#	61,90,196	16,66,868	10,53,824	7,12,214	3,99,734	1,23,842
NIFTY 1 Year T-Bill Index (₹)^	55,82,856	16,36,532	10,38,040	7,02,582	3,97,082	1,23,553
NIFTY 1 Year T-Bill Index Returns (%)	6.52	6.05	5.97	6.26	6.50	5.60

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income over a short term investment horizon Investment in debt & money market securities with portfolio Macaulay duration between 3 months & 6 months <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>The risk of the scheme is Moderate</p>	<p>The risk of the benchmark is Low to Moderate</p> <p>Nifty Ultra Short Duration Debt Index A-I</p>

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

Scheme Inception :- August 13, 2004. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS) (^) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 31 Mar 2026 is 49.83% of the net assets. **Total Expense Ratio includes applicable GST.

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

Kotak Savings Fund

	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.17%	7.49%	-0.32%	6.44%	44,758	47,756	38,597
Last 1 Year	6.35%	6.52%	-0.17%	6.32%	10,638	10,655	10,636
Last 3 Years	6.84%	7.22%	-0.39%	6.75%	12,194	12,327	12,166
Last 5 Years	5.82%	6.22%	-0.39%	5.72%	13,269	13,519	13,204

Scheme Inception date is 13/08/2004. Mr. Deepak Agrawal has been managing the fund since 01/04/2008 & Mr. Manu Sharma has been managing the fund since 01/11/2022

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

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

ABOUT OUR FUND MANAGERS - REGULAR PLAN



Name: Mr. Deepak Agrawal

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

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

Business Experience

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

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Credit Risk Fund	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 Savings Fund

	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.39%	7.20%	0.20%	6.67%	25,733	25,114	23,537
Last 1 Year	6.83%	6.52%	0.32%	6.32%	10,687	10,655	10,636
Last 3 Years	7.32%	7.22%	0.09%	6.75%	12,359	12,327	12,166
Last 5 Years	6.29%	6.22%	0.07%	5.72%	13,566	13,519	13,204

Scheme Inception date is 13/08/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/04/2008 & Mr. Manu Sharma has been managing the fund since 01/11/2022

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

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

ABOUT OUR FUND MANAGERS - DIRECT PLAN



Name: Mr. Deepak Agrawal

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

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

Business Experience

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

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 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	7.55	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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