

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			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager*:	Mr. Deepak Agrawal, Mr. Manu Sharma
AAUM:	₹3,379.38 crs
AUM:	₹3,455.99 crs
Benchmark:	Nifty Short Duration Debt Index A-II
Allotment Date:	May 14, 2019
Folio Count:	4,973

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	₹1578.8853	₹1620.3844
IDCW	₹1407.1257	₹1411.6072

(as on February 27, 2026)

Debt Quant & Ratios

Average Maturity	2.58 yrs
Modified Duration	2.05 yrs
Macaulay Duration	2.16 yrs
Annualised YTM*	7.35%
Standard Deviation	1.12%

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

Total Expense Ratio**

Regular Plan:	0.63%
Direct Plan:	0.26%

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 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 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	

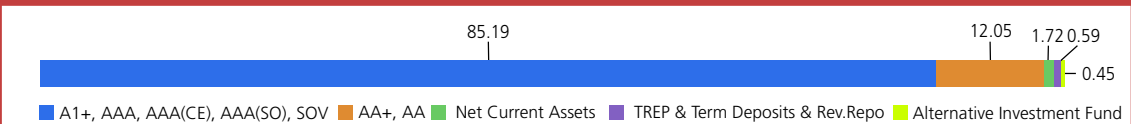
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments			GODREJ PROPERTIES LIMITED	ICRA AA+	1.47
Debentures and Bonds			VEDANTA LTD. (Axis Trustee Services Ltd.)	CRISIL AA	1.46
Government Dated Securities			L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.)	CRISIL AAA(CE)	1.45
7.19% Karnataka State Govt(^)-Karnataka	SOV	5.74	PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029) (DHRUVA TRUST)	ICRA AAA(SO)	1.40
7.31% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	5.32	L & T FINANCE LTD.	ICRA AAA	0.73
6.54% Central Government	SOV	1.18	Bahadur Chand Investments Private Limited	ICRA AA+	0.72
Government Dated Securities - Total		12.24	PTC VAJRA TRUST (SERIES A1) 20/02/2029 (MAT 20/02/2027) (VAJRA TRUST)	ICRA AAA(SO)	0.28
Public Sector Undertakings			Corporate Debt/Financial Institutions - Total		55.34
Power Finance Corporation Ltd. (^)	CRISIL AAA	5.78	Money Market Instruments		
REC LTD	CRISIL AAA	5.06	Commercial Paper(CP)/ Certificate of Deposits(CD)		
Power Finance Corporation Ltd.	CRISIL AAA	2.91	Public Sector Undertakings		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	2.91	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA(^)	CARE A1+	3.39
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	0.73	PUNJAB NATIONAL BANK	CRISIL A1+	2.72
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	0.73	BANK OF BARODA(^)	CARE A1+	2.72
Public Sector Undertakings - Total		18.12	Public Sector Undertakings - Total		8.83
Corporate Debt/Financial Institutions			Corporate Debt/Financial Institutions		
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	7.34	HDFC BANK LTD.	CARE A1+	2.71
EMBASSY OFFICE PARKS REIT (^)	CRISIL AAA	7.00	Corporate Debt/Financial Institutions - Total		2.71
PIPELINE INFRASTRUCTURE LIMITED	CRISIL AAA	5.29	Triparty Repo		
JUBILANT BEVCO LIMITED	CRISIL AA	3.14	Alternative Investment Fund		
JTPM METAL TRADERS PVT LTD	CRISIL AA	3.02	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.45
BHARTI TELECOM LTD.	CRISIL AAA	2.89	Alternative Investment Fund - Total		0.45
DLF Cyber City Developers Ltd (^)	CRISIL AAA	2.88	Net Current Assets/(Liabilities)		1.72
TATA CAPITAL LTD.	ICRA AAA	2.76	Grand Total		100.00
MUTHOOT FINANCE LTD.	CRISIL AA+	2.24			
BAJAJ FINANCE LTD.	CRISIL AAA	2.19			
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	2.05			
PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030 (SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	2.03			
PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029 (SHIVSHAKTI TRUST)	CRISIL AAA(SO)	2.03			
HDFC BANK LTD.	CRISIL AAA	1.50			
LIC HOUSING FINANCE LTD.	CRISIL AAA	1.47			

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	5 years	3 years	1 year
Total amount invested (₹)	8,20,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	10,45,112	7,19,860	4,04,852	1,24,269
Scheme Returns (%)	7.01	7.24	7.81	6.76
Nifty Short Duration Debt Index A-II Returns (%)	6.40	6.62	6.97	5.49
Alpha*	0.61	0.62	0.85	1.27
Nifty Short Duration Debt Index A-II (₹)#	10,23,393	7,08,774	3,99,822	1,23,474
CRISIL 10 Year Gilt Index (₹)^	10,08,314	7,06,667	3,98,767	1,21,882
CRISIL 10 Year Gilt Index (%)	5.97	6.50	6.79	2.96

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> 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.	Risk-o-meter The risk of the scheme is Moderate	Risk-o-meter The risk of the benchmark is Low to Moderate Nifty Short Duration Debt Index A-II

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: ICRA MFI Explorer. (^) Fully or Partly blocked against Interest Rate Swap (IRS) (^) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 28 Feb 2026 is 27.48% of the net assets. **Total Expense Ratio includes applicable GST.

Scheme Performances as on February 27, 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	6.95%	6.63%	0.32%	6.45%	15,789	15,473	15,298
Last 1 Year	8.00%	6.89%	1.11%	5.57%	10,798	10,687	10,555
Last 3 Years	7.91%	7.34%	0.58%	8.00%	12,567	12,366	12,596
Last 5 Years	6.68%	6.03%	0.64%	5.53%	13,820	13,407	13,094

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	CRISIL Credit Risk Debt B-II Index	8.98	8.77	7.89	8.43	5.99	7.44
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	8.80	7.45	8.37	7.53	6.78	6.17
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	8.04	2.81	9.08	6.74	NA	NA
Bottom 3	Kotak Liquid Fund	NIFTY Liquid Index A-I	6.29	6.31	6.88	6.98	5.83	5.95
	Kotak Dynamic Bond Fund	NIFTY Composite Debt Index A-III	6.13	6.63	7.51	7.66	5.99	6.20
	Kotak Overnight Fund	NIFTY 1D Rate Index	5.51	5.57	6.25	6.36	5.39	5.53

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 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 Liquid Fund - Growth, *Name of the Benchmark - NIFTY Liquid Index A-I, Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr. Sunil Pandey has been managing the fund since 01/06/2025

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 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

Returns for Kotak Overnight Fund & Kotak Liquid Fund as of 28th February 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 304 - (3119D)	NIFTY Long Duration Debt Index	8.04	2.81	9.08	6.74	NA	NA
	Kotak Floating Rate Fund - Growth	NIFTY Short Duration Debt Index A-II	8.00	6.89	7.91	7.34	6.68	6.03
	Kotak FMP Series 308 - (1125D)	NIFTY Medium Duration Debt Index	7.51	7.03	NA	NA	NA	NA
Bottom 3	Kotak FMP Series 292 - (1735D)	NIFTY Medium to Long Duration Debt Index	6.59	4.74	7.33	7.07	NA	NA
	Kotak FMP Series 310 - (1131D)	NIFTY Medium Duration Debt Index	6.48	7.03	NA	NA	NA	NA
	Kotak FMP Series 305 - (1200D)	NIFTY Medium Duration Debt Index	6.42	7.03	7.28	7.53	NA	NA

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 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 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 FMP Series 292 - (1735D) - Growth, *Name of the Benchmark - NIFTY Medium to Long Duration Debt Index, Scheme Inception date is 13/08/2021. Mr. Deepak Agrawal has been managing the fund since 13/08/2021 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak FMP Series 310 - (1131D) - Growth, *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 27/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 27/03/2023.

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.

Scheme Performances as on February 27, 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	7.36%	6.63%	0.73%	6.45%	16,204	15,473	15,298
Last 1 Year	8.43%	6.89%	1.54%	5.57%	10,841	10,687	10,555
Last 3 Years	8.35%	7.34%	1.01%	8.00%	12,719	12,366	12,596
Last 5 Years	7.11%	6.03%	1.07%	5.53%	14,100	13,407	13,094

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	9.98	8.77	8.90	8.43	7.01	7.44
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	9.85	7.45	9.43	7.53	7.85	6.17
	Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	8.43	6.89	8.35	7.34	7.11	6.03
Bottom 3	Kotak FMP Series 305 - (1200D)	NIFTY Medium Duration Debt Index	6.58	7.03	7.44	7.53	NA	NA
	Kotak Liquid Fund	NIFTY Liquid Index A-I	6.41	6.31	7.01	6.98	5.95	5.95
	Kotak Overnight Fund	NIFTY 1D Rate Index	5.60	5.57	6.35	6.36	5.49	5.53

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 FMP Series 305 - (1200D) - 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 Liquid Fund - Growth, *Name of the Benchmark - NIFTY Liquid Index A-I, Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr. Sunil Pandey has been managing the fund since 01/06/2025.

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.

Returns for Kotak Overnight & Liquid Fund as of 28th February 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 Floating Rate Fund	NIFTY Short Duration Debt Index A-II	8.43	6.89	8.35	7.34	7.11	6.03
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	8.07	2.81	9.12	6.74	NA	NA
	Kotak FMP Series 308 - (1125D)	NIFTY Medium Duration Debt Index	7.86	7.03	NA	NA	NA	NA
Bottom 3	Kotak FMP Series 310 - (1131D)	NIFTY Medium Duration Debt Index	6.75	7.03	NA	NA	NA	NA
	Kotak FMP Series 300 - (1223D)	NIFTY Medium Duration Debt Index	6.74	7.03	7.55	7.53	NA	NA
	Kotak FMP Series 305 - (1200D)	NIFTY Medium Duration Debt Index	6.58	7.03	7.44	7.53	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 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 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 FMP Series 310 - (1131D) - Direct Plan - Growth *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 27/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 27/03/2023.

Kotak FMP Series 300 - (1223D) - Direct Plan - Growth *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 09/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 09/12/2022.

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.

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.

Disclaimer of NSE Indices Limited:

The Products offered by "Kotak Mahindra Mutual Fund/Kotak Mahindra Asset Management Company Ltd" or its affiliates is not sponsored, endorsed, sold or promoted by NSE Indices Limited (NSE Indices) and its affiliates. NSE Indices and its affiliates do not make any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) to the owners of these Products or any member of the public regarding the advisability of investing in securities generally or in the Products linked to their underlying indices to track general stock market performance in India.

Disclaimer by Asia Index Private Limited:

The BSE Sensex TRI and BSE Housing TRI, is a product of Asia Index Private Limited ("AIPL"), a wholly owned Subsidiary of BSE Limited ("BSE"), has been licensed for use by Kotak Mahindra Asset Management Company Limited. BSE® and SENSEX® are registered trademarks of BSE. These trademarks have been licensed to AIPL and sublicensed for certain purposes by Kotak Mahindra Asset Management Company Limited. Kotak BSE Sensex ETF and Kotak BSE Housing Index Fund is not sponsored, endorsed, sold or promoted by AIPL or BSE or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the SENSEX."

Disclaimer by the National Stock Exchange of India Limited:

It is to be distinctly understood that the permission given by National Stock Exchange of India Limited (NSE) should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Scheme Information Document.

Disclaimer by the BSE Limited:

It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the SID has been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the contents of the SID.

For details contact us at:

KOTAK MAHINDRA ASSET MANAGEMENT COMPANY LIMITED: 6th Floor, Kotak Infiniti, 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