

KOTAK LIQUID FUND

An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to provide reasonable returns and high level of liquidity by investing in debt instruments such as bonds, debentures and Government Securities; and money market instruments such as treasury bills, commercial paper, certificate of deposit, including repos in permitted securities of different maturities, so as to spread the risk across different kinds of issuers in the debt markets. The Scheme may invest in call money/term money market in terms of RBI guidelines in this respect. Subject to the maximum amount permitted from time to time, the Scheme may invest in offshore securities in the manner allowed by SEBI / RBI, provided such investments are in conformity with the investment objective of the Scheme and the prevailing guidelines and Regulations. To reduce the risk of the portfolio, the Scheme may also use various derivative and hedging products from time to time, in the manner permitted by SEBI. There is no assurance that the investment objective of the Schemes will be realised.

Maturity	Short	Medium	Long	Volatility
				Low
				Medium
				High

Fund Manager*:	Mr. Deepak Agrawal & Mr. Sunil Pandey
AAUM:	₹42,173.67 crs
AUM:	₹42,746.41 crs
Benchmark:	Nifty Liquid Index A-I
Allotment Date:	November 4, 2003
Folio Count:	56,286

Minimum Investment Amount

Minimum Application Amount (Non - SIP)

- ₹1000 and any amount thereafter

Minimum Additional Purchase Amount

- ₹500 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹500 and in Multiple of ₹500 for minimum 2 instalments

Ideal Investments Horizon

- 7 days to month

Net Asset Value (NAV)

	Regular	Direct
Growth	₹5481.3205	₹5537.3522
Daily IDCW	₹1241.0202	₹1223.0143

(as on February 28, 2026)

Debt Quant & Ratios

Average Maturity	0.14 yrs
Modified Duration	0.13 yrs
Macaulay Duration	0.14 yrs
Annualised YTM*	6.34%
Standard Deviation	0.22%

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

Total Expense Ratio**

Regular Plan:	0.31%
Direct Plan:	0.19%

Available Plans/Options

A)Regular Plan B)Direct Plan

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

IDCW Frequency

Weekly

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load Structure

1. Exit load shall applicable be as per the graded basis as specified below:

Investor exit upon subscription	Exit load as a % of redemption proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	0.0000%

Any exit load charged (net off Goods and Services tax, if any) shall be credited back to the Scheme. Units issued on reinvestment of IDCW shall not be subject to entry and exit load.

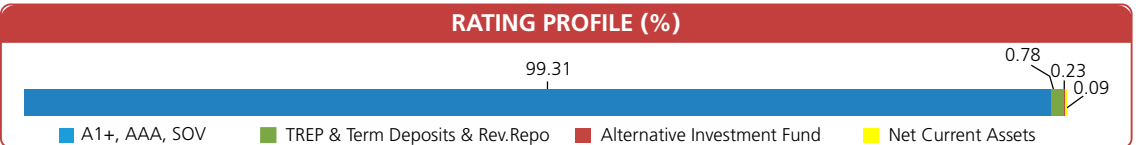
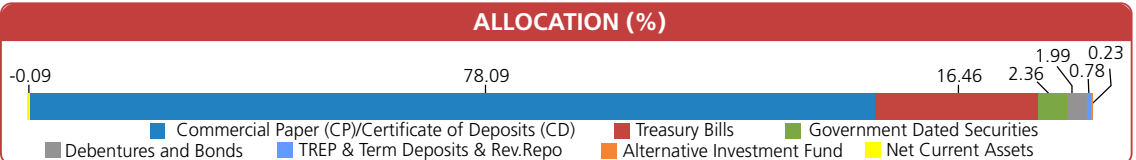
Data as on 28th February, 2026 unless otherwise specified.

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		B-I	
Moderate			
Relatively High			

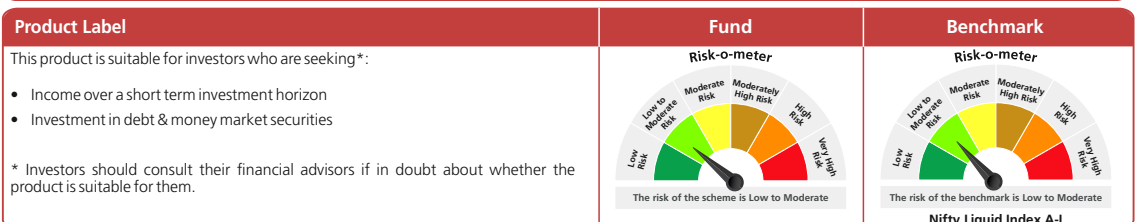
PORTFOLIO					
Issuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
Debt Instruments			360 ONE WAM LIMITED	ICRA A1+	0.34
Debentures and Bonds			Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	0.23
Corporate Debt/Financial Institutions			NUVAMA WEALTH AND INVESTMENT LTD	CRISIL A1+	0.23
HDF FINANCIAL SERVICES LTD.	CRISIL AAA	1.14	TATA HOUSING DEVELOPMENT CO. LTD.	FITCH A1+	0.23
CAN FIN HOMES LTD.	CRISIL AAA	0.53	CHOLAMANDALAM SECURITIES LIMITED	ICRA A1+	0.21
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	0.09	AXIS BANK LTD.	CRISIL A1+	0.18
Corporate Debt/Financial Institutions - Total		1.76	NUVAMA WEALTH FINANCE LIMITED	CRISIL A1+	0.11
Public Sector Undertakings			Corporate Debt/Financial Institutions - Total		41.06
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	0.23	Public Sector Undertakings		
Public Sector Undertakings - Total		0.23	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL A1+	4.42
Government Dated Securities			UNION BANK OF INDIA	ICRA A1+	4.41
5.63% Central Government	SOV	2.36	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA A1+	3.86
Government Dated Securities - Total		2.36	PUNJAB NATIONAL BANK	FITCH A1+	3.28
Money Market Instruments			BANK OF BARODA	CARE A1+	2.57
Commercial Paper(CP)/Certificate of Deposits(CD)			PUNJAB NATIONAL BANK	CARE A1+	2.31
Corporate Debt/Financial Institutions			CARE A1+	CARE A1+	2.08
ICICI SECURITIES LIMITED	CRISIL A1+	4.07	UNION BANK OF INDIA	FITCH A1+	1.91
KARUR VYSYA. BANK LTD.	ICRA A1+	3.48	CANARA BANK	CRISIL A1+	1.28
Reliance Retail Ventures Ltd	CRISIL A1+	3.47	INDIAN BANK	CRISIL A1+	1.17
HDFC BANK LTD.	CARE A1+	3.38	INDIAN OVERSEAS BANK	CARE A1+	1.17
HDFC SECURITIES LIMITED	CARE A1+	2.32	STATE BANK OF INDIA	CRISIL A1+	1.17
RBL BANK LTD.	ICRA A1+	1.73	Export-Import Bank of India	CRISIL A1+	1.16
INDUSIND BANK LTD.	CRISIL A1+	1.52	CENTRAL BANK OF INDIA	CRISIL A1+	1.15
MOTILAL OSWAL FINANCIAL SERVICES LIMITED	ICRA A1+	1.38	CENTRAL BANK OF INDIA	CARE A1+	1.15
IDBI BANK LTD.	CRISIL A1+	1.27	BANK OF BARODA	FITCH A1+	1.04
BAJAJ FINANCIAL SECURITIES LIMITED	CRISIL A1+	1.17	CANARA BANK	ICRA A1+	0.69
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD.	CRISIL A1+	1.16	PUNJAB & SIND BANK	ICRA A1+	0.58
IDFC FIRST BANK LIMITED	CRISIL A1+	1.15	UCO BANK	CRISIL A1+	0.58
BAJAJ FINANCE LTD.	CRISIL A1+	1.04	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL A1+	0.47
IIFL FINANCE LIMITED	CRISIL A1+	1.03	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH A1+	0.29
AXIS SECURITIES LIMITED	CRISIL A1+	0.99	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CARE A1+	0.29
SBICAP SECURITIES LIMITED	CRISIL A1+	0.93	Public Sector Undertakings - Total		37.03
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED	CRISIL A1+	0.92	Treasury Bills		
NETWORK18 MEDIA & INVESTMENTS LTD.	ICRA A1+	0.70	91 DAYS TREASURY BILL 28/05/2026	SOV	3.74
CESC Ltd.	ICRA A1+	0.69	91 DAYS TREASURY BILL 07/05/2026	SOV	3.48
Tata Power Company Ltd.	CRISIL A1+	0.69	91 DAYS TREASURY BILL 14/05/2026	SOV	3.47
ADITYA BIRLA MONEY LTD	CRISIL A1+	0.58	91 DAYS TREASURY BILL 22/05/2026	SOV	3.47
DCB BANK LIMITED	CRISIL A1+	0.58	91 DAYS TREASURY BILL 05/03/2026	SOV	1.25
HERO FINCORP LTD.	CRISIL A1+	0.58	182 DAYS TREASURY BILL 05/03/2026	SOV	1.05
TATA CAPITAL HOUSING FINANCE LTD.	ICRA A1+	0.47	Treasury Bills - Total		16.46
ANGEL ONE LIMITED	ICRA A1+	0.47	Triparty Repo		0.78
Tata Steel Ltd.	ICRA A1+	0.46	Alternative Investment Fund		
FED BANK FINANCIAL SERVICES LIMITED	CRISIL A1+	0.46	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.23
IGH HOLDINGS PRIVATE LIMITED	CRISIL A1+	0.46	Alternative Investment Fund - Total		0.23
JAMMUU KASHMIR BANK LTD	CRISIL A1+	0.40	Net Current Assets/(Liabilities)		0.09
HDB FINANCIAL SERVICES LTD.	CRISIL A1+	0.40	Grand Total		100.00
ADITYA BIRLA CAPITAL LTD	ICRA A1+	0.35			
AU SMALL FINANCE BANK LTD.	FITCH A1+	0.35			
BIRLA GROUP HOLDING PRIVATE LIMITED	CRISIL A1+	0.35			
DSP FINANCE PRIVATE LIMITED	ICRA A1+	0.35			



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 (₹)	26,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 28, 2026 (₹)	61,12,447	16,24,378	10,38,433	7,06,095	3,98,108	1,23,801
Scheme Returns (%)	6.79	5.91	5.97	6.46	6.67	5.98
Nifty Liquid Index A-I Returns (%)	6.88	5.98	6.08	6.56	6.73	6.04
Alpha*	-0.09	-0.07	-0.11	-0.10	-0.07	-0.06
Nifty Liquid Index A-I (₹)#	61,82,781	16,30,627	10,42,333	7,07,924	3,98,495	1,23,839
NIFTY 1 Year T-Bill Index (₹)^	59,03,094	16,39,186	10,39,315	7,03,321	3,97,902	1,23,767
NIFTY 1 Year T-Bill Index Returns (%)	6.52	6.08	6.00	6.30	6.63	5.93



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

Scheme Inception : - November 04, 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 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 is for 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 February 27, 2026 (unless otherwise specified)

Kotak Liquid Fund

	Kotak Liquid Fund	NIFTY Liquid Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Liquid Fund	NIFTY Liquid Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	6.85%	6.97%	-0.12%	6.31%	43,710	44,796	39,075
Last 1 Year	6.34%	6.34%	0.00%	6.35%	10,634	10,634	10,635
Last 3 Years	6.88%	6.97%	-0.09%	6.72%	12,211	12,243	12,155
Last 5 Years	5.77%	5.90%	-0.13%	5.67%	13,241	13,321	13,178

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.

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. **Returns as on 31 January, 2026**

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	8.98	8.77	7.89	8.43	5.99	7.44
	Kotak Medium Term Fund	8.80	7.45	8.37	7.53	6.78	6.17
	Kotak FMP Series 304 - (3119D)	8.04	2.81	9.08	6.74	NA	NA
Bottom 3	Kotak Liquid Fund	6.29	6.31	6.88	6.98	5.83	5.95
	Kotak Dynamic Bond Fund	6.13	6.63	7.51	7.66	5.99	6.20
	Kotak Overnight Fund	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. Sunil Pandey

Mr. Sunil Pandey manages 2 fund 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 Liquid Fund (Nov. 04, '03) & Kotak Overnight Fund (Jan. 15, 19).

Business Experience

Mr. Sunil Pandey has been associated with Kotak AMC since October 2007 & he has overall industry experience more than 17 years. Prior to joining the debt dealership segment, Mr. Pandey was part of the Investor Relations Team of Kotak AMC till 2010 & post that he was part of the Investment Operations Team of the AMC, in which he handled valuation of securities and settlement of deals with the custodian and counter parties.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Liquid Fund	NIFTY Liquid Index A-I	6.29	6.31	6.88	6.98	5.83	5.95
Kotak Overnight Fund	NIFTY 1D Rate Index	5.51	5.57	6.25	6.36	5.39	5.53

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 Fund & Kotak Liquid Fund as of 28th February 2026

Scheme Performances as on February 27, 2026 (unless otherwise specified)

Kotak Liquid Fund

	Kotak Liquid Fund	NIFTY Liquid Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Liquid Fund	NIFTY Liquid Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	6.79%	6.75%	0.05%	6.69%	23,760	23,625	23,454
Last 1 Year	6.41%	6.31%	0.10%	6.53%	10,641	10,631	10,653
Last 3 Years	7.01%	6.98%	0.03%	6.88%	12,255	12,245	12,213
Last 5 Years	5.95%	5.95%	0.00%	5.72%	13,353	13,354	13,211

Scheme Inception date is 04/11/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr. Sunil Pandey has been Managing the fund since 01/06/2025. 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: ICRAMFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return. **Return as on 28 February, 2026**

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. Sunil Pandey

Mr. Sunil Pandey manages 2 fund 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 Liquid Fund (Nov. 04, '03) & Kotak Overnight Fund (Jan. 15, 19).

Business Experience

Mr. Sunil Pandey has been associated with Kotak AMC since October 2007 & he has overall industry experience more than 17 years. Prior to joining the debt dealership segment, Mr. Pandey was part of the Investor Relations Team of Kotak AMC till 2010 & post that he was part of the Investment Operations Team of the AMC, in which he handled valuation of securities and settlement of deals with the custodian and counter parties.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
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 Liquid Fund - Growth, *Name of the Benchmark - NIFTY Liquid Index A-I, Scheme Inception date is 04/11/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. 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 of Kotak Liquid Fund & Kotak Overnight Fund is as of 28th February 2026.

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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