

KOTAK LOW DURATION FUND

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. 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 low duration debt & money market securities. 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. Dharmesh Thakkar and Mr. Deepak Agrawal (effective October 24, 2025)
AAUM:	₹15,232.59 crs
AUM:	₹16,392.94 crs
Benchmark:	Nifty Low Duration Debt Index A-I
Allotment Date:	March 6, 2008
Folio Count:	79,357

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Deal Investments Horizon

- 6-9 months

Net Asset Value (NAV)

	Regular	Direct
Growth	₹3469.4503	₹3802.8465
Monthly IDCW	₹1322.4583	₹1616.1239

(as on February 27, 2026)

Debt Quant & Ratios

Average Maturity	1.20 yrs
Modified Duration	0.86 yrs
Macaulay Duration	0.91 yrs
Annualised YTM*	7.26%
⁵ Standard Deviation	0.79%

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

Total Expense Ratio**

Regular Plan:	1.18%
Direct Plan:	0.42%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (payout of IDCW is available under monthly IDCW only) (applicable for all plans)

IDCW Frequency

At discretion of trustees

Load Structure

Entry Load: Nil.

Exit Load: Nil.

Any exit load charged (net off Service Tax, if any) shall be credited back to the Scheme

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

Folio Count data as on 31st January 2026.

PRC Matrix

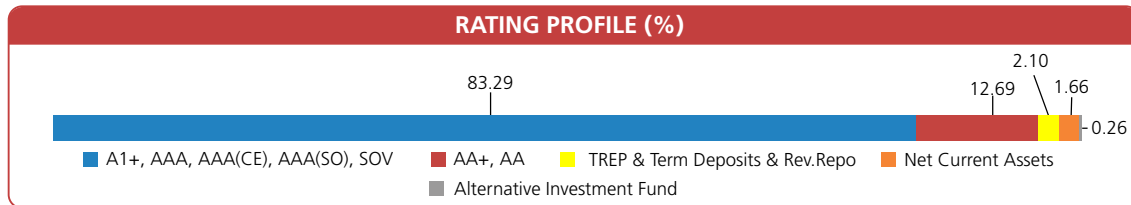
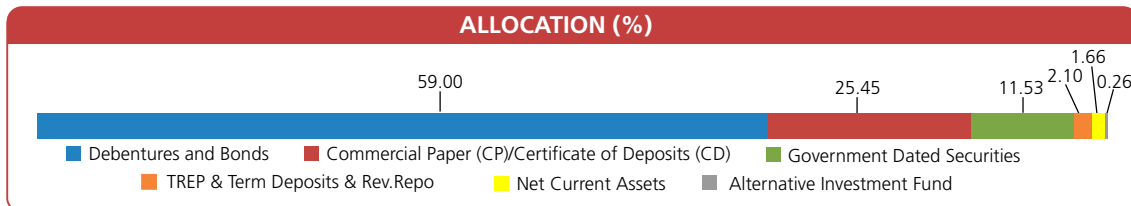
Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Relatively Low		
Moderate			
Relatively High		B-III	

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments					
Debentures and Bonds					
Government Dated Securities					
7.15% Karnataka State Govt(^)-Karnataka	SOV	3.08	VEDANTA LTD.(^)	ICRA AA	0.61
7.46% Madhya Pradesh State Govt-Madhya Pradesh	SOV	1.56	PIRAMAL FINANCE LTD	CARE AA	0.61
6.92% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	1.23	NEXUS SELECT TRUST REIT (^)	CRISIL AAA	0.61
7.19% Karnataka State Govt(^)-Karnataka	SOV	1.21	INDIGRID INFRASTRUCTURE TRUST (^)	CRISIL AAA	0.61
6.82% Central Government	SOV	1.15	HINDUJA LEYLAND FINANCE LTD.(^)	CRISIL AA+	0.61
7.31% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	1.12	DLF Cyber City Developers Ltd	CRISIL AAA	0.61
6.22% Central Government	SOV	1.08	ADITYA BIRLA RENEWABLES LIMITED (^)	CRISIL AA	0.61
7.03% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.62	TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	0.59
6.54% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.44	PTC SANSAR TRUST (AUGUST 24 V)		
6.54% Central Government	SOV	0.03	25/09/2029(SANSAR TRUST)(^)	CRISIL AAA(SO)	0.54
7.84% Tamil Nadu State Govt-Tamil Nadu	SOV	0.01	PTC IIFL FIN LIQUID GOLD (SERIES 14A)	CRISIL AAA(SO)	0.46
Government Dated Securities - Total					
Public Sector Undertakings					
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	ICRA AAA	5.69	PTC DHRUVA TRUST (SERIES A1)		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	CRISIL AAA	2.61	24/03/2030 (MAT 24/10/2029)		
REC LTD (^)	CRISIL AAA	1.99	(DHRUVA TRUST)	ICRA AAA(SO)	0.37
REC LTD	ICRA AAA	1.83	CAN FIN HOMES LTD.	FITCH AAA	0.37
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	1.22	PTC INDIA UNIVERSAL TRUST AL2		
Power Finance Corporation Ltd.	CRISIL AAA	1.22	(SERIES A2) 21/11/2027		
Public Sector Undertakings - Total					
Corporate Debt/Financial Institutions					
BHARTI TELECOM LTD. (^)	CRISIL AAA	4.57	(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.31
BAJAJ HOUSING FINANCE LTD. (^)	CRISIL AAA	4.38	MUTHOOT FINANCE LTD. (^)	CRISIL AA+	0.31
GODREJ SEEDS AND GENETICS LTD. (^)	CRISIL AA	2.88	LIC HOUSING FINANCE LTD.	CRISIL AAA	0.31
JTPM METAL TRADERS PVT LTD	CRISIL AA	2.54	PTC INDIA UNIVERSAL TRUST AL2		
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED			(SERIES A1) 21/11/2026	FITCH AAA(SO)	0.29
(Mukesh Ambani Group)	CRISIL AAA	2.32	(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.29
EMBASSY OFFICE PARKS REIT (^)	CRISIL AAA	2.27	JM FINANCIAL CREDIT SOLUTIONS LTD.	ICRA AA	0.26
BAJAJ FINANCE LTD. (^)	CRISIL AAA	1.85	PTC SANSAR TRUST (SERIES A1)		
PTC RADHAKRISHNA SECURITISATION TRUST 28/09/2028			25/06/2030 (MAT 31/08/2027)	CRISIL AAA(SO)	0.20
(RADHAKRISHNA TRUST)	CRISIL AAA(SO)	1.28	(SANSAR TRUST)	CRISIL AAA(SO)	0.20
TATA CAPITAL LTD. (^)	CRISIL AAA	1.23	SUNDARAM HOME FINANCE LTD	ICRA AAA	0.18
ADITYA BIRLA HOUSING FINANCE LTD(^)	ICRA AAA	1.23	NOMURA CAPITAL (INDIA) PRIVATE LIMITED	FITCH AAA	0.12
ADANI POWER LTD (^)	CRISIL AA	1.16	PTC SANSAR TRUST (SERIES A1)		
PNB HOUSING FINANCE LTD.(^)	CARE AA+	1.08	20/01/2027 (MAT 20/11/2029)		
PTC INDIA UNIVERSAL TRUST AL1			(SANSAR TRUST)(^)	CRISIL AAA(SO)	0.06
(SERIES A2) 20/07/2027			Nirma Ltd.	CRISIL AA	0.06
(INDIA UNIVERSAL TRUST AL1)	FITCH AAA(SO)	0.97	SUNDARAM FINANCE LTD.	ICRA AAA	0.03
RJ CORP LIMITED	CRISIL AAA	0.93	SANSAR TRUST(SANSAR TRUST)	ICRA AAA(SO)	0.02
INTERISE TRUST	ICRA AAA	0.84	TATA CAPITAL LTD.	ICRA AAA	0.01
MINDSPACE BUSINESS PARKS REIT (^)	CRISIL AAA	0.83	ADITYA BIRLA CAPITAL LTD	ICRA AAA	0.01
L&T METRO RAIL (HYDERABAD) LTD			Corporate Debt/Financial Institutions - Total		
(Axis Trusteeship services Ltd .			44.44		
Guaranteed by Larsen & Toubro Limited.)	CRISIL AAA(CE)	0.76	Money Market Instruments		
Sikka Ports & Terminals Ltd.			Commercial Paper(CP)/ Certificate of Deposits(CD)		
(Mukesh Ambani Group)	CRISIL AAA	0.70	Public Sector Undertakings		
AADHAR HOUSING FINANCE LIMITED (^)	ICRA AA	0.68	CANARA BANK	CRISIL A1+	5.73
JUBILANT BEVCO LIMITED (^)	CRISIL AA	0.66	PUNJAB NATIONAL BANK	CRISIL A1+	5.51
PTC IIFL FIN LIQUID GOLD (SERIES 8)			SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CARE A1+	2.01
20/08/2027(LIQUID GOLD SERIES 9)	CRISIL AAA(SO)	0.65	BANK OF BARODA(^)	CARE A1+	1.72
VEDANTA LTD. (^)	ICRA AA	0.62	UNION BANK OF INDIA	FITCH A1+	1.20
Kotak Mahindra Prime Ltd. (^)	CRISIL AAA	0.62	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL A1+	0.30
CAN FIN HOMES LTD.(^)	ICRA AAA	0.62	BANK OF BARODA	FITCH A1+	0.03
Public Sector Undertakings - Total					
16.50					
Corporate Debt/Financial Institutions					
8.95					
Triparty Repo					
2.10					
Alternative Investment Fund					
0.68					
Alternative Investment Fund - Total					
0.26					
Net Current Assets/(Liabilities)					
1.66					
Grand Total					
100.00					

KOTAK LOW DURATION FUND

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. A relatively high 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 (₹)	21,60,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	42,70,988	16,63,017	10,46,014	7,05,399	3,98,624	1,23,631
Scheme Returns (%)	7.09	6.36	6.18	6.43	6.77	5.74
Nifty Low Duration Debt Index A-I Returns (%)	7.09	6.38	6.33	6.73	7.04	6.11
Alpha*	0.001	-0.02	-0.15	-0.30	-0.27	-0.37
Nifty Low Duration Debt Index A-I (₹)#	42,70,645	16,64,556	10,51,652	7,10,704	4,00,222	1,23,862
NIFTY 1 Year T-Bill Index (₹)^	40,21,655	16,38,950	10,39,165	7,03,219	3,97,844	1,23,749
NIFTY 1 Year T-Bill Index Returns (%)	6.49	6.08	6.00	6.30	6.63	5.93

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Regular Income over short term Income by focussing on low duration securities with portfolio Macaulay duration between 6 months and 12 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 Low 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 : - March 06, 2008. 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 28 Feb 2026 is 26.81 % of the net assets. ** Total Expense Ratio includes applicable GST.

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

Kotak Low Duration Fund

	Kotak Low Duration Fund	Nifty Low Duration Debt Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Low Duration Fund	Nifty Low Duration Debt Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.16%	7.59%	-0.43%	6.63%	34,695	37,285	31,762
Last 1 Year	6.76%	6.87%	-0.11%	6.54%	10,674	10,685	10,652
Last 3 Years	6.96%	7.31%	-0.35%	6.88%	12,236	12,357	12,211
Last 5 Years	5.79%	6.02%	-0.23%	5.72%	13,253	13,401	13,211

Scheme Inception date is 06/03/2008. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Dharmesh Thakkar has been managing the fund since 24/10/2025. 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.

ABOUT OUR FUND MANAGERS - REGULAR PLAN



Name: Mr. Dharmesh Thakkar

Mr. Dharmesh Thakkar 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 Banking and PSU Debt Fund (Dec. 29'98) & Kotak Low Duration Fund (Mar. 06'08)

Business Experience

Mr. Dharmesh Thakkar has over 17 years of experience in dealing of Fixed Income Products. He joined Kotak AMC from Trust Financial Consultancy Services Pvt Ltd.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index	7.51	7.03	7.53	7.24	6.28	6.11
Kotak Low Duration Fund	NIFTY Low Duration Debt Index A-I	6.76	6.87	6.96	7.31	5.79	6.02

Kotak Banking and PSU Debt Fund, *Name of the Benchmark - CRISIL Banking & PSU Debt A-II Index, Scheme Inception date is 29/12/1998. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & Mr. Dharmesh Thakkar has been managing the fund since 01/06/2025.
Kotak Low Duration Fund, *Name of the Benchmark - NIFTY Low Duration Debt Index A-I, Scheme Inception date is 06/03/2008. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Dharmesh Thakkar has been managing the fund since 24/10/2025.



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

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

Kotak Low Duration Fund

	Kotak Low Duration Fund	Nifty Low Duration Debt Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Low Duration Fund	Nifty Low Duration Debt Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.91%	7.13%	0.78%	6.69%	27,258	24,761	23,451
Last 1 Year	7.59%	6.87%	0.72%	6.54%	10,757	10,685	10,652
Last 3 Years	7.79%	7.31%	0.48%	6.88%	12,523	12,357	12,211
Last 5 Years	6.61%	6.02%	0.58%	5.72%	13,774	13,401	13,211

Scheme Inception date is 06/03/2008. 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. Dharmesh Thakkar has been managing the fund since 24/10/2025

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: 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. Dharmesh Thakkar

Mr. Dharmesh Thakkar 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 Banking and PSU Debt Fund (Dec. 29'98) & Kotak Low Duration Fund (Mar. 06'08).

Business Experience

Mr. Dharmesh Thakkar has over 17 years of experience in dealing of Fixed Income Products. He joined Kotak AMC from Trust Financial Consultancy Services Pvt Ltd.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index	7.89	7.03	7.95	7.24	6.70	6.11
Kotak Low Duration Fund	NIFTY Low Duration Debt Index A-I	7.59	6.87	7.79	7.31	6.61	6.02

Kotak Banking and PSU Debt Fund, *Name of the Benchmark - CRISIL Banking & PSU Debt A-II Index, Scheme Inception date is 29/12/1998. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & Mr. Dharmesh Thakkar has been managing the fund since 01/06/2025

Kotak Low Duration Fund - Growth, *Name of the Benchmark - NIFTY Low Duration Debt Index A-I Index, Scheme Inception date is 06/03/2008. 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. Dharmesh Thakkar has been managing the fund since 24/10/2025



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	9.98	8.77	8.90	8.43	7.01	7.44
	Kotak Medium Term Fund	9.85	7.45	9.43	7.53	7.85	6.17
	Kotak Floating Rate Fund	8.43	6.89	8.35	7.34	7.11	6.03
Bottom 3	Kotak FMP Series 305 - (1200D)	6.58	7.03	7.44	7.53	NA	NA
	Kotak Liquid Fund	6.41	6.31	7.01	6.98	5.95	5.95
	Kotak Overnight Fund	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

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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