

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:	₹16,560.41 crs
AUM:	₹16,105.32 crs
Benchmark:	Nifty Ultra Short Duration Debt Index A-I
Allotment Date:	August 13, 2004
Folio Count:	35,674

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Idle Investments Horizon

- 3-6 months

Net Asset Value (NAV)

	Regular	Direct
Growth	₹44.5369	₹46.7984
Monthly IDCW	₹10.7379	₹20.1725

(as on February 27, 2026)

Debt Quant & Ratios

Average Maturity	0.55 yrs
Modified Duration	0.48 yrs
Macaulay Duration	0.49 yrs
Annualised YTM*	7.12%
⁵ Standard Deviation	0.47%

*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 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PRC Matrix

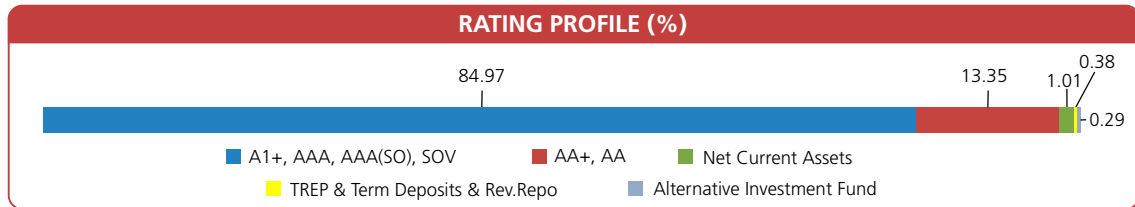
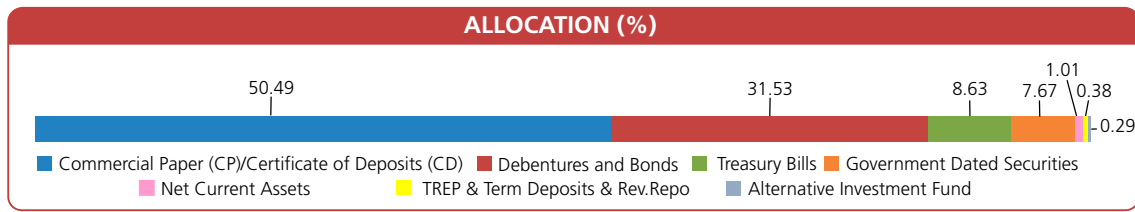
Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate		B-II	
Relatively High			

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments					
Debentures and Bonds					
Government Dated Securities					
6.54% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	2.80	Sikka Ports & Terminals Ltd. (Mukesh Ambani Group) (^)	CRISIL AAA	0.01
6.90% Maharashtra State Govt(^)-Maharashtra	SOV	1.88	BAJAJ HOUSING FINANCE LTD. (^)	CRISIL AAA	0.01
6.22% Central Government	SOV	1.41	Corporate Debt/Financial Institutions - Total 24.76		
6.04% Gujarat State Govt(^)-Gujarat	SOV	0.62	Money Market Instruments		
7.07% Tamil Nadu State Govt-Tamil Nadu	SOV	0.47	Commercial Paper(CP)/ Certificate of Deposits(CD)		
7.57% Gujarat State Govt-Gujarat	SOV	0.28	Treasury Bills		
GS CG 17/12/2026 - (STRIPS)	SOV	0.15	364 DAYS TREASURY BILL 21/05/2026	SOV	1.53
7.85% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.03	182 DAYS TREASURY BILL 06/08/2026	SOV	1.52
8.08% Maharashtra State Govt-Maharashtra	SOV	0.02	182 DAYS TREASURY BILL 28/05/2026	SOV	1.23
7.17% Rajasthan State Govt-Rajasthan	SOV	0.01	364 DAYS TREASURY BILL 11/02/2027	SOV	1.18
Government Dated Securities - Total 7.67			182 DAYS TREASURY BILL 13/08/2026	SOV	0.61
Public Sector Undertakings					
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	ICRA AAA	3.60	182 DAYS TREASURY BILL 04/06/2026	SOV	0.61
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	CRISIL AAA	1.62	364 DAYS TREASURY BILL 04/06/2026	SOV	0.61
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	0.87	364 DAYS TREASURY BILL 10/09/2026	SOV	0.60
Power Finance Corporation Ltd. (^)	CRISIL AAA	0.65	182 DAYS TREASURY BILL 21/05/2026	SOV	0.31
REC LTD	ICRA AAA	0.03	182 DAYS TREASURY BILL 19/03/2026	SOV	0.22
Public Sector Undertakings - Total 6.77			182 DAYS TREASURY BILL 08/05/2026	SOV	0.15
Corporate Debt/Financial Institutions					
MANKIND PHARMA LTD (^)	CRISIL AA+	2.65	364 DAYS TREASURY BILL 19/03/2026(^)	SOV	0.06
BHARTI TELECOM LTD. (^)	CRISIL AAA	1.70	Treasury Bills - Total 8.63		
360 ONE PRIME LTD. (^)	ICRA AA	1.55	Public Sector Undertakings		
PTC RADHAKRISHNA SECURITISATION TRUST 28/09/2028 (RADHAKRISHNA TRUST)	CRISIL AAA(SO)	1.30	BANK OF BARODA(^)	CARE A1+	6.20
VEDANTA LTD.(^)	ICRA AA	1.25	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA(^)	CARE A1+	5.91
TORRENT PHARMACEUTICALS LTD. (^)	ICRA AA+	1.24	CANARA BANK(^)	CRISIL A1+	3.24
POONAWALLA FINCORP LIMITED (^)	CRISIL AAA	1.24	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA(^)	CRISIL A1+	2.45
GODREJ SEEDS AND GENETICS LTD. (^)	CRISIL AA	1.21	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT(^)	FITCH A1+	2.33
ADANI POWER LTD (^)	CRISIL AA	1.18	PUNJAB NATIONAL BANK	CRISIL A1+	1.31
MUTHOOT FINANCE LTD. (^)	CRISIL AA+	1.10	PUNJAB & SIND BANK	ICRA A1+	1.16
PIRAMAL FINANCE LTD (^)	CARE AA	1.09	UCO BANK	CRISIL A1+	0.92
TATA CAPITAL HOUSING FINANCE LTD. (^)	CRISIL AAA	1.08	UNION BANK OF INDIA(^)	ICRA A1+	0.88
LIC HOUSING FINANCE LTD. (^)	CRISIL AAA	0.95	BANK OF INDIA(^)	CARE A1+	0.61
NUVAMA WEALTH FINANCE LIMITED (^)	CARE AA	0.94	BANK OF BARODA(^)	FITCH A1+	0.61
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group)	CRISIL AAA	0.93	Export-Import Bank of India	CRISIL A1+	0.16
Citicorp Finance (India) Ltd.	ICRA AAA	0.93	Public Sector Undertakings - Total 25.78		
JUBILANT BEVCO LIMITED (^)	CRISIL AA	0.67	Corporate Debt/Financial Institutions		
EMBASSY OFFICE PARKS REIT	CRISIL AAA	0.62	HDFC BANK LTD.(^)	CARE A1+	6.21
CAN FIN HOMES LTD.	FITCH AAA	0.62	AXIS BANK LTD.(^)	CRISIL A1+	4.99
PTC IIFL FIN LIQUID GOLD (SERIES 14A) 20/07/2027(LIQUID GOLD SERIES 14)	CRISIL AAA(SO)	0.53	IIFL FINANCE LIMITED(^)	CRISIL A1+	3.20
PTC IIFL FIN LIQUID GOLD (SERIES 8) 20/08/2027(LIQUID GOLD SERIES 9)	CRISIL AAA(SO)	0.49	MUTHOOT FINANCE LTD.	CRISIL A1+	1.31
VEDANTA LTD. (Axis Trustee Services Ltd.) (^)	CRISIL AA	0.31	BAJAJ HOUSING FINANCE LTD.	CRISIL A1+	1.22
LIC HOUSING FINANCE LTD.(^)	CRISIL AAA	0.31	Manappuram Finance Ltd.(^)	CRISIL A1+	1.17
Hindustan Zinc Ltd. (^)	CRISIL AAA	0.31	Bahadur Chand Investments Private Limited	ICRA A1+	1.06
PTC INDIA UNIVERSAL TRUST A11 (SERIES A1) 20/09/2026 (INDIA UNIVERSAL TRUST A11)	FITCH AAA(SO)	0.21	TATA TELESERVICES LIMITED	CRISIL A1+	0.88
GODREJ PROPERTIES LIMITED (^)	ICRA AA+	0.16	TATA HOUSING DEVELOPMENT CO. LTD.(^)	FITCH A1+	0.87
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	0.09	TORRENT PHARMACEUTICALS LTD.	ICRA A1+	0.85
TATA CAPITAL LTD.	ICRA AAA	0.03	FEDERAL BANK LTD.	CRISIL A1+	0.73
L & T FINANCE LTD.	CRISIL AAA	0.03	ADITYA BIRLA CAPITAL LTD	ICRA A1+	0.72
SANSAR TRUST(SANSAR TRUST)	ICRA AAA(SO)	0.02	INDUSIND BANK LTD.(^)	CRISIL A1+	0.58
			IIFL CAPITAL SERVICES LTD.	CRISIL A1+	0.46
			SBICAP SECURITIES LIMITED	CRISIL A1+	0.31
			STANDARD CHARTERED CAPITAL LTD.	CRISIL A1+	0.15
			Corporate Debt/Financial Institutions - Total 24.71		
			Triparty Repo 0.38		
			Alternative Investment Fund		
			CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.29
			Alternative Investment Fund - Total 0.29		
			Grand Total 100.00		

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.



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 (₹)	25,90,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	59,18,804	16,44,114	10,41,761	7,05,741	3,98,373	1,23,781
Scheme Returns (%)	7.05	6.14	6.07	6.45	6.72	5.98
Nifty Ultra Short Duration Debt Index A-I Returns (%)	7.36	6.42	6.39	6.81	7.02	6.17
Alpha*	-0.31	-0.27	-0.32	-0.37	-0.30	-0.19
Nifty Ultra Short Duration Debt Index A-I (₹)#	61,49,847	16,67,697	10,53,867	7,12,224	4,00,129	1,23,901
NIFTY 1 Year T-Bill Index (₹)^	55,52,423	16,38,950	10,39,165	7,03,219	3,97,844	1,23,749
NIFTY 1 Year T-Bill Index Returns (%)	6.54	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"> 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 28 Feb 2026 is 46.85% of the net assets. **Total Expense Ratio includes applicable GST.

Scheme Performances as on February 27, 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	7.18%	7.50%	-0.32%	6.45%	44,537	47,521	38,456
Last 1 Year	6.64%	6.69%	-0.05%	6.54%	10,662	10,667	10,652
Last 3 Years	6.91%	7.29%	-0.38%	6.88%	12,221	12,351	12,211
Last 5 Years	5.79%	6.18%	-0.39%	5.72%	13,252	13,499	13,211

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	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. 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)	8.04	2.81	9.08	6.74	NA	NA
	Kotak Floating Rate Fund - Growth	8.00	6.89	7.91	7.34	6.68	6.03
	Kotak FMP Series 308 - (1125D)	7.51	7.03	NA	NA	NA	NA
Bottom 3	Kotak FMP Series 292 - (1735D)	6.59	4.74	7.33	7.07	NA	NA
	Kotak FMP Series 310 - (1131D)	6.48	7.03	NA	NA	NA	NA
	Kotak FMP Series 305 - (1200D)	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 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	7.40%	7.21%	0.19%	6.69%	25,595	24,990	23,451
Last 1 Year	7.13%	6.69%	0.44%	6.54%	10,711	10,667	10,652
Last 3 Years	7.39%	7.29%	0.10%	6.88%	12,386	12,351	12,211
Last 5 Years	6.25%	6.18%	0.08%	5.72%	13,548	13,499	13,211

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	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



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 Floating Rate Fund	8.43	6.89	8.35	7.34	7.11	6.03
	Kotak FMP Series 304 - (3119D)	8.07	2.81	9.12	6.74	NA	NA
	Kotak FMP Series 308 - (1125D)	7.86	7.03	NA	NA	NA	NA
Bottom 3	Kotak FMP Series 310 - (1131D)	6.75	7.03	NA	NA	NA	NA
	Kotak FMP Series 300 - (1223D)	6.74	7.03	7.55	7.53	NA	NA
	Kotak FMP Series 305 - (1200D)	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.

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