

KOTAK CORPORATE BOND FUND

An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds.
A relatively high interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the scheme is to generate income by investing in debt /and money market securities across the yield curve and predominantly in AA+ and above rated corporate securities. The scheme would also seek to maintain reasonable liquidity within the fund. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager:	Mr. Deepak Agrawal & Mr. Manu Sharma
AAUM:	₹15,159.49 crs
AUM:	₹15,095.14 crs
Benchmark:	Nifty Corporate Bond Index A-II
Allotment Date:	September 21, 2007
Folio Count:	26,610

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- ### Systematic Investment Plan (SIP)
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1-1.5 year

Net Asset Value (NAV)

	Regular	Direct
Growth	₹4003.1155	₹4196.0142
Monthly IDCW	₹1304.0632	₹1067.9088

(as on August 31, 2026)

Debt Quant & Ratios

Average Maturity	4.88 yrs
Modified Duration	2.69 yrs
Macaulay Duration	2.85 yrs
Annualised YTM*	7.77%
³ Standard Deviation	2.05%

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

Expense Ratio**

Regular Plan:	0.69%
Direct Plan:	0.36%

Available Plans/Options

A)Regular Plan B)Direct Plan

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

IDCW Frequency

Monthly (12th of every Month)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

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

Folio Count data as on 31st July 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	

Scheme Inception :- September 21, 2007. 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 31 Aug 2026 is 14.44% of the net assets. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>.

Maturity

Short	Medium	Long	Volatility
			Low
			Medium
			High

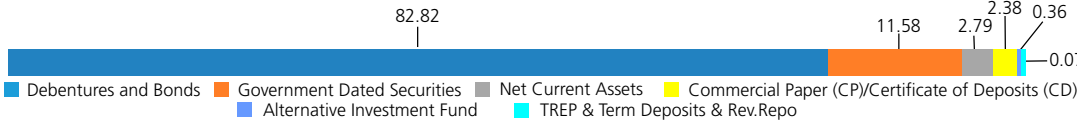
Scan to Invest Now



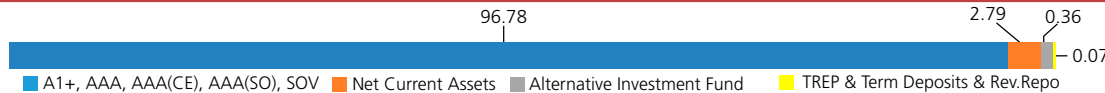
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets			
Debt Instruments								
Debentures and Bonds								
Government Dated Securities								
7.56% Karnataka State Govt(^)-Karnataka	SOV	3.01	BHARTI TELECOM LTD. (^)	CRISIL AAA	1.30			
6.90% Central Government(^)	SOV	2.90	L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd. - Guaranteed by Larsen & Toubro Limited.) (^)	CRISIL AAA(CE)	1.17			
7.71% Central Government(^)	SOV	2.87	PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2030(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	1.13			
7.54% Bihar State Govt(^)-Bihar	SOV	0.67	PTC INDIA UNIVERSAL TRUST A11 (SERIES A3) 20/09/2030(INDIA UNIVERSAL TRUST A11)	FITCH AAA(SO)	1.13			
7.63% Maharashtra State Govt(^)-Maharashtra	SOV	0.59	PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030(SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	1.10			
7.19% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.49	TATA CAPITAL LTD. (^)	CRISIL AAA	0.99			
7.47% Karnataka State Govt(^)-Karnataka	SOV	0.49	AXIS Finance Ltd.(^)	CRISIL AAA	0.99			
7.65% Bihar State Govt(^)-Bihar	SOV	0.49	ICICI HOME FINANCE COMPANY LIMITED TATA CAPITAL LTD. (^)	CRISIL AAA	0.83			
7.18% Maharashtra State Govt(^)-Maharashtra	SOV	0.33	CAN FIN HOMES LTD.	CRISIL AAA	0.73			
7.10% Central Government(^)	SOV	0.22	SMFG INDIA CREDIT CO. LTD.(^)	ICRA AAA	0.67			
Government Dated Securities - Total								
Public Sector Undertakings								
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	9.43	Hindustan Zinc Ltd. (^)	CRISIL AAA	0.66			
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	CRISIL AAA	7.93	VERTIS INFRASTRUCTURE TRUST - NCDS (^)	CRISIL AAA	0.65			
Power Finance Corporation Ltd.(^)	CRISIL AAA	4.36	INDIGRID INFRASTRUCTURE TRUST (^)	CRISIL AAA	0.65			
REC LTD (^)	ICRA AAA	2.62	BROOKFIELD REIT	CRISIL AAA	0.65			
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT (^)	CRISIL AAA	2.57	PTC INDIA UNIVERSAL TRUST A12 (SERIES A3) 21/1/2030					
REC LTD (^)	CRISIL AAA	1.94	(INDIA UNIVERSAL TRUST A12)	FITCH AAA(SO)	0.57			
Power Finance Corporation Ltd. (^)	CRISIL AAA	1.63	MINDSPACE BUSINESS PARKS REIT(^)	ICRA AAA	0.49			
HOUSING & URBAN DEVELOPMENT CORPORATION LTD. (^)	ICRA AAA	1.61	SMFG INDIA HOME FINANCE COMPANY LTD(^)	CARE AAA	0.33			
STATE BANK OF INDIA (Basel III TIER II Bonds)	CRISIL AAA	1.29	SECURITIES PRIVATE LTD.	FITCH AAA	0.33			
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	1.20	PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027)					
Food Corporation of India	CRISIL AAA(CE)	0.64	(SANSAR TRUST)	CRISIL AAA(SO)	0.22			
ONGC PETRO ADDITIONS LTD. (^)	CRISIL AAA(CE)	0.64	HDB FINANCIAL SERVICES LTD.	CRISIL AAA	0.10			
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA(^)	CRISIL AAA	0.33	ICICI HOME FINANCE COMPANY LIMITED	ICRA AAA	0.07			
National Housing Bank (^)	CARE AAA	0.33	PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	0.03			
Export-Import Bank of India	CRISIL AAA	0.16	Corporate Debt/Financial Institutions - Total					
National Housing Bank (^)	CRISIL AAA	0.13	44.34					
Public Sector Undertakings - Total								
Corporate Debt/Financial Institutions								
BAJAJ FINANCE LTD.	CRISIL AAA	3.69	Money Market Instruments					
Mahindra & Mahindra Financial Services Ltd. (^)	CRISIL AAA	2.65	Commercial Paper(CP)/ Certificate of Deposits(CD)					
ADITYA BIRLA CAPITAL LTD (^)	CRISIL AAA	2.63	Public Sector Undertakings					
LIC HOUSING FINANCE LTD. (^)	CRISIL AAA	2.55	INDIAN BANK	CRISIL A1+	1.10			
EMBASSY OFFICE PARKS REIT (^)	CRISIL AAA	2.53	CANARA BANK	CRISIL A1+	0.32			
TATA CAPITAL HOUSING FINANCE LTD. (^)	CRISIL AAA	2.31	BANK OF BARODA	CARE A1+	0.32			
KNOWLEDGE REALTY TRUST (^)	CRISIL AAA	1.97	Public Sector Undertakings - Total					
Larsen and Toubro Ltd. (^)	CRISIL AAA	1.82	Corporate Debt/Financial Institutions					
PIPELINE INFRASTRUCTURE LIMITED (^)	CRISIL AAA	1.65	HDFC BANK LTD.	CARE A1+	0.32			
L & T FINANCE LTD. (^)	ICRA AAA	1.48	AXIS BANK LTD.	CRISIL A1+	0.32			
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	1.48	Corporate Debt/Financial Institutions - Total					
INDIA INFRADEBT LTD(^)	CRISIL AAA	1.47	Triparty Repo					
SMFG INDIA HOME FINANCE COMPANY LTD(^)	CRISIL AAA	1.33	Alternative Investment Fund					
JAYMAGAR UTILITIES & POWER PRIVATE LIMITED			Corporate DEBT MARKET DEVELOPMENT FUND - CLASS A2					
(Mukesh Ambani Group) (^)	CRISIL AAA	1.33				Alternative Investment Fund		
Net Current Assets/(Liabilities)								
Grand Total								

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	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	22,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Aug 31, 2026 (₹)	48,48,911	16,90,681	10,54,808	7,09,358	3,97,151	1,23,176
Scheme Returns (%)	7.38	6.67	6.41	6.63	6.49	4.96
Nifty Corporate Bond Index A-II Returns (%)	7.27	6.37	5.99	6.10	5.81	4.13
Alpha*	0.10	0.30	0.42	0.53	0.68	0.83
Nifty Corporate Bond Index A-II (₹)#	47,95,036	16,64,238	10,39,106	6,99,905	3,93,170	1,22,650
CRISIL 10 Year Gilt Index (₹)^	42,92,111	16,08,312	10,20,199	6,97,223	3,89,863	1,22,041
CRISIL 10 Year Gilt Index (%)	6.24	5.71	5.47	5.95	5.25	3.18

Product Label

This product is suitable for investors who are seeking*:

- Regular Income over short term
- Income by investing in fixed income securities of varying maturities and predominantly investing in AA+ and above rated corporate bonds.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



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

Scheme Performances as on August 31, 2026 (unless otherwise specified)

Kotak Corporate Bond Fund

	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	7.59%	7.65%	-0.05%	6.38%	40,031	40,420	32,282
Last 1 Year	5.17%	4.27%	0.89%	3.00%	10,520	10,430	10,302
Last 3 Years	7.05%	6.46%	0.59%	6.49%	12,270	12,069	12,079
Last 5 Years	6.11%	5.63%	0.48%	5.17%	13,453	13,152	12,866

Scheme Inception date is 21/09/2007. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022
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 Short Term Fund (Erstwhile known as Kotak Bond Short Term Fund) (May. 02, '02), Kotak Dynamic Term Fund (Erstwhile Known as 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 Ultra Short Term Fund (Erstwhile known as Kotak Savings Fund) (Aug. 13, '04), Kotak Credit Risk Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Ultra Short To Short Term Fund (Erstwhile known as Kotak Low Duration Fund) (Mar. 06, '08), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Overnight Fund (Jan. 15, '19), Kotak Floating Interest Rates Fund (Erstwhile known as 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	6.99	7.10	7.60	7.88	5.75	7.17
	Kotak Dynamic Term Fund - Growth (Erstwhile known as Kotak Dynamic Bond Fund)	NIFTY Composite Debt Index A-III	6.98	3.74	7.06	6.53	5.86	5.61
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	6.77	4.69	7.96	6.80	6.40	5.56
Bottom 3	Kotak Overnight Fund	NIFTY 1D Rate Index	5.22	5.29	6.01	6.11	5.60	5.73
	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	5.17	4.27	7.05	6.46	6.11	5.63
	Kotak Short Term Fund (Erstwhile known as Kotak Bond Short Term Fund)	NIFTY Short Duration Debt Index A-II	4.95	4.87	6.64	6.72	5.64	5.83

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 Dynamic Term Fund (Erstwhile Known as 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 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 Overnight Fund - Growth, *Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr.Sunil Pandey has been managing the fund since 01/06/2025

Kotak Corporate Bond Fund - Growth, *Name of the Benchmark - Nifty Corporate Bond Index A-II, Scheme Inception date is 21/09/2007. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak Short Term Fund (Erstwhile known as Kotak Bond Short Term Fund) - Growth, *Name of the Benchmark - Nifty Short Duration Debt Index A-II, Scheme Inception date is 02/05/2002. Mr. Deepak Agrawal has been managing the fund since 11/07/2007 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022



Name: Mr. Manu Sharma
Mr. Manu Sharma manages 6 funds & an FMP 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 Ultra Short Term Fund Fund (Erstwhile known as Kotak Savings Fund) (Aug. 13, '04), Kotak Money Market Fund (Jul. 14, '03), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Floating Interest Rates Fund (Erstwhile known as 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) & A 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 (%)^*
Kotak Money Market Fund	CRISIL Money Market A-I Index	6.34	6.06	7.24	6.91	6.54	6.38
Kotak FMP Series 304 - (3119D)	NIFTY G-Sec July 2031 Index	6.06	6.22	7.95	8.06	NA	NA
Kotak Ultra Short Term Fund Fund (Erstwhile known as Kotak Savings Fund)	NIFTY Ultra Short Duration Debt Index A-I	5.99	6.61	6.73	7.21	6.06	6.52
Kotak Floating Interest Rates Fund (Erstwhile known as Kotak Floating Rate Fund)	NIFTY Short Duration Debt Index A-II	5.63	4.87	7.33	6.72	6.27	5.83
Kotak Corporate Bond Fund	NIFTY Corporate Bond Index A-II	5.17	4.27	7.05	6.46	6.11	5.63

Kotak Money Market Fund - Growth, *Name of the Benchmark - CRISIL Money Market A-I Index, Scheme Inception date is 14/07/2003. Mr. Deepak Agrawal has been managing the fund since 01/11/2006 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak FMP Series 304 - (3119D) - Growth *Name of the Benchmark - NIFTY G-Sec July 2031 Index ,Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.

Kotak Ultra Short Term Fund Fund (Erstwhile known as Kotak Savings Fund) - Growth *Name of the Benchmark - Nifty Ultra Short Duration Debt Index A-I ,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

Kotak Floating Interest Rates Fund (Erstwhile known as 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 Corporate Bond Fund - Growth, *Name of the Benchmark - Nifty Corporate Bond Index A-II, Scheme Inception date is 21/09/2007. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Scheme Performances as on August 31, 2026 (unless otherwise specified)

Kotak Corporate Bond Fund

	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	7.86%	7.33%	0.53%	6.35%	28,148	26,314	23,195
Last 1 Year	5.51%	4.27%	1.24%	3.00%	10,555	10,430	10,302
Last 3 Years	7.41%	6.46%	0.94%	6.49%	12,393	12,069	12,079
Last 5 Years	6.47%	5.63%	0.84%	5.17%	13,683	13,152	12,866

Scheme Inception date is 21/09/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022. The 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. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). 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 Short Term Fund (May. 02, '02), Kotak Dynamic Term 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 Ultra Short Term Fund (Aug. 13, '04), Kotak Credit Risk Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Ultra Short to Short Term Fund (Mar. 06, '08), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Overnight Fund (Jan. 15, 19), Kotak Floating Interest Rates 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	7.98	7.10	8.60	7.88	6.76	7.17
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	7.79	4.69	9.01	6.80	7.46	5.56
	Kotak Dynamic Term Fund (Erstwhile known as Kotak Dynamic Bond Fund)	Nifty Composite Debt Index A-III	7.78	3.74	7.89	6.53	6.73	5.61
Bottom 3	Kotak Short Term Fund (Erstwhile known as Kotak Bond Short Term Fund)	Nifty Short Duration Debt Index A-II	6.06	4.78	7.23	6.88	6.28	5.78
	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	5.51	4.27	7.41	6.46	6.47	5.63
	Kotak Overnight Fund	NIFTY 1D Rate Index	5.32	5.29	6.11	6.11	5.70	5.73

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 Dynamic Term Fund - Growth, *Name of the Benchmark - Nifty Composite Debt Index A-III, Scheme Inception date is 26/05/2008. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 25/11/2012 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022

Kotak Short Term Fund - Growth, *Name of the Benchmark - Nifty Short Duration Debt Index A-II, Scheme Inception date is 02/05/2002. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 11/07/2007 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022

Kotak Corporate Bond Fund - Direct Plan - Growth *Name of the Benchmark - Nifty Corporate Bond Index A-II, Scheme Inception date is 21/09/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak 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



Name: Mr. Manu Sharma

Mr. Manu Sharma manages 6 funds & an FMP 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 Ultra Short Term Fund (Aug. 13, '04), Kotak Money Market Fund (Jul. 14, '03), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Floating Interest Rates 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) & A 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 (%)^*
Kotak Money Market Fund	CRISIL Money Market A-I Index	6.54	6.06	7.39	6.91	6.67	6.38
Kotak Ultra Short Term Fund (Erstwhile known as Kotak Savings Fund)	Nifty Ultra Short Duration Debt Index A-I	6.48	6.61	7.22	7.21	6.53	6.52
Kotak FMP Series 304 - (3119D)	NIFTY G-Sec July 2031 Index	6.09	6.22	7.99	8.06	NA	NA
Kotak Floating Interest Rates Fund (Erstwhile known as Kotak Floating Rate Fund)	NIFTY Short Duration Debt Index A-II	6.04	4.87	7.76	6.72	6.70	5.83
Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	5.51	4.27	7.41	6.46	6.47	5.63

Kotak Money Market Fund - Growth, *Name of the Benchmark - CRISIL Money Market A-I Index, Scheme Inception date is 14/07/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/11/2006 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak Ultra Short Term Fund - Growth, *Name of the Benchmark - Nifty Ultra Short Duration Debt Index A-I, Scheme Inception date is 13/08/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/04/2008 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak FMP Series 304 - (3119D) - Direct Plan - Growth *Name of the Benchmark - NIFTY G-Sec July 2031 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 Interest Rates 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 Corporate Bond Fund - Direct Plan - Growth *Name of the Benchmark - Nifty Corporate Bond Index A-II, Scheme Inception date is 21/09/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022

DISCLAIMERS

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.

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Past Performance may or may not be sustained in future.

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