

FEBRUARY 2025

# FUND UPDATE

YOUR INVESTMENT PERFORMANCE




**kotak life**



*Hum hain... hamesha*

## INDIVIDUAL FUNDS

 [Click on the Fund Name for details](#)

MARKET OUTLOOK	2	KOTAK GUARANTEED GROWTH FUND (ULIF-013-27/06/03-GRTGWFND-107)	26
FUND PERFORMANCE OF ULIP FUNDS	7	KOTAK GUARANTEED BALANCED FUND (ULIF-010-27/06/03-GRTBALFND-107)	27
PRODUCT - FUND MATRIX	10	PENSION CLASSIC OPPORTUNITIES FUND (ULIF-042-07/01/10-PNCLAOPFND-107)	28
CLASSIC OPPORTUNITIES FUND (ULIF-033-16/12/09-CLAOPPFND-107)	12	KOTAK PENSION OPPORTUNITIES FUND (ULIF-032-17/07/09-PNOPPFND-107)	29
FRONTLINE EQUITY FUND (ULIF-034-17/12/09-FRLEQFND-107)	13	PENSION FRONTLINE EQUITY FUND (ULIF-044-11/01/10-PNFRLEQFND-107)	30
DYNAMIC FLOOR FUND II (ULIF-035-17/12/09-DYFLRFND2-107)	14	PENSION GUARANTEE FUND (ULIF-038-21/12/09-PNGRTFND-107)	31
BALANCED FUND (ULIF-037-21/12/09-BALKFND-107)	15	KOTAK PENSION GROWTH FUND (ULIF-030-07/01/09-PNGWTFND-107)	32
KOTAK OPPORTUNITIES FUND (ULIF-029-02/10/08-OPPFND-107)	16	PENSION FLOOR FUND II (ULIF-043-08/01/10-PNFLRKFND2-107)	33
KOTAK AGGRESSIVE GROWTH FUND (ULIF-018-13/09/04-AGRGTWFND-107)	17	KOTAK PENSION BALANCED FUND (ULIF-011-27/06/03-PNBALFND-107)	34
GUARANTEE FUND (ULIF-048-05/02/10-GRTFND-107)	18	PENSION BALANCED FUND II (ULIF-046-24/01/10-PNBALFND2-107)	35
MONEY MARKET FUND (ULIF-041-05/01/10-MNMKFFND-107)	19	KOTAK PENSION BOND FUND (ULIF-017-15/04/04-PNBDFND-107)	36
KOTAK DYNAMIC GROWTH FUND (ULIF-012-27/06/03-DYGWTFND-107)	20	KOTAK PENSION GILT FUND (ULIF-008-27/06/03-PNGLTFND-107)	37
DYNAMIC FLOOR FUND (ULIF-028-14/11/06-DYFLRFND-107)	21	KOTAK PENSION FLOATING RATE FUND (ULIF-022-07/12/04-PNFLTRFND-107)	38
KOTAK DYNAMIC BALANCED FUND (ULIF-009-27/06/03-DYBALFND-107)	22	PENSION MONEY MARKET FUND II (ULIF-039-28/12/09-PNMNMKFFND-107)	39
KOTAK DYNAMIC BOND FUND (ULIF-015-15/04/04-DYBDFND-107)	23	KOTAK ADVANTAGE MULTIPLIER FUND II (ULIF-026-21/04/06-ADVMULFND2-107)	40
KOTAK DYNAMIC GILT FUND (ULIF-006-27/06/03-DYGLTFND-107)	24	DISCONTINUED POLICY FUND (ULIF-050-23/03/11-DISPOLFND-107)	41
KOTAK DYNAMIC FLOATING RATE FUND (ULIF-020-07/12/04-DYFLTRFND-107)	25	KOTAK MID CAP ADVANTAGE FUND (ULIF054150923MIDCAPFUND107)	42
KOTAK MANUFACTURING FUND (ULIF-055-19/11/24-MANUFACFND-107)	43		

## GROUP FUNDS

 [Click on the Fund Name for details](#)

KOTAK GROUP DYNAMIC FLOOR FUND (ULGF-015-07/01/10-DYFLRFND-107)	44	KOTAK GROUP EQUITY FUND (ULGF02009/05/22KGREQUFUND107)	52
KOTAK GROUP BALANCED FUND (ULGF-003-27/06/03-BALFND-107)	45	KOTAK GROUP PENSION BOND FUND (ULGF02109/05/22KGRPNBOFND107)	53
KOTAK GROUP BOND FUND (ULGF-004-15/04/04-BNDFND-107)	46	KOTAK GROUP PENSION EQUITY FUND (ULGF02309/05/22KGRPNEQFND107)	54
KOTAK GROUP GILT FUND (ULGF-002-27/06/03-GLTFND-107)	47	KOTAK GROUP PENSION BALANCED FUND (ULGF02409/05/22KGRPNBLFND107)	55
KOTAK GROUP FLOATING RATE FUND (ULGF-005-07/12/04-FLTRFND-107)	48	KOTAK GROUP PENSION GILT FUND (ULGF02509/05/22KGRPNGLFND107)	56
KOTAK GROUP SECURE CAPITAL FUND (ULGF-016-12/04/11-SECCAPFND-107)	49	ANNEXURE	57
KOTAK GROUP SHORT TERM BOND FUND (ULGF-018-18/12/13-SHTRMBND-107)	50	DISCLAIMER	61
KOTAK GROUP PRUDENT FUND (ULGF-019-04/07/17-KGPFND-107)	51		

## Month Gone By – Markets (period ended FEBRUARY 28, 2025)

Global equities experienced a modest decline, with MSCI China and the Eurozone emerging as the leading performers, registering gains of 11.8% and 3.5%, respectively. In contrast, India and Brazil lagged, with India's Nifty 50 index recording its fifth consecutive monthly loss—the longest streak in nearly three decades. This downturn was primarily driven by sustained FII selling, subdued corporate earnings, uncertainty around tariffs under Trump 2.0, and domestic growth concerns. Despite positive factors such as tax relief measures in the budget, a rate cut by the Reserve Bank of India (RBI), and other liquidity support actions, the Nifty 50 ended the month down 5.9%, closing at 22,125. Large-cap stocks fell by 6.5%, while mid and small-cap indices dropped 10.8% and 13.1%, respectively. All sectors ended the month in negative territory, with Financials showing relatively less losses at -1.4%, while Real Estate (-12.8%), IT (-12.1%), and Industrials (-11.8%) experienced significant selloffs.

Benchmark 10-year government bond yields averaged 6.70% in Feb (a tad lower than the Jan average of 6.75%). On month-end values, the 10Y yield was a bit higher and ended the month at 6.73% (up 3 bps MoM). The US 10Y yield is at 4.21% (lower by 33 bps MoM). INR depreciated 1.0% over the month and ended the month at 87.51/USD, with one-year depreciation at 5.3%. Oil prices fell 4.6% in February and ended the month at 73.4 USD/barrel.

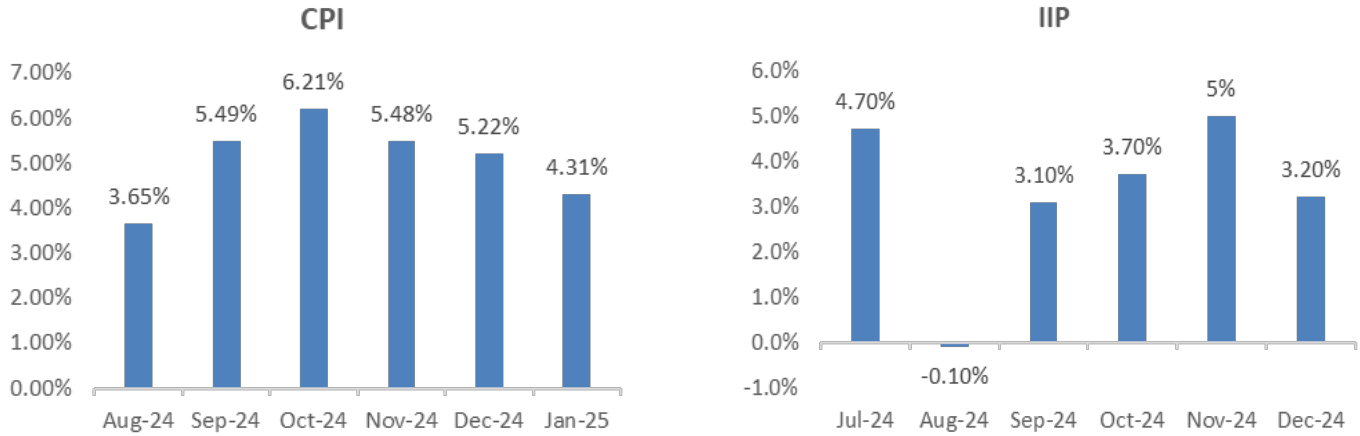
The global economic environment remains volatile amidst continued trade tensions. Global disinflation has recently stalled due to persistent services price inflation. But expectations of incremental easing in the US are starting to build again on the back of softening in growth-related parameters. This is evidenced in the recent fall in US Treasury yields and a slightly softer dollar. On the other hand, emerging markets like India continue to face capital outflows and the currency has remained under some pressure.

In India, the first advance estimates project real GDP growth for the current year at 6.4%, reflecting a softer expansion compared to last year's robust 8.2% growth. Looking ahead, economic activity is expected to improve in the coming year. Agricultural performance remains strong, driven by healthy reservoir levels and positive rabi prospects. On the demand side, rural demand continues to rise, while urban consumption shows mixed signals, with high-frequency indicators offering varied readings. However, improving employment conditions, tax relief from the Union Budget, moderating inflation, and strong agricultural activity are expected to support household consumption going forward.

	1 Month	1 Year	5 Year (CAGR)
Nifty	-5.9%	0.6%	14.6%
NSE Midcap 50	-9.4%	-1.5%	24.5%
Crisil Composite Bond Index	0.2%	7.9%	6.4%
Gold(USD/oz)	2.1%	39.8%	12.0%
Brent Crude(USD/bbl)	-4.7%	-12.5%	7.7%

Source: Bloomberg

## Economy



**Union Budget:** The budget has taken a cautious approach to the fiscal situation, with the fiscal deficit targeted at 4.4% of GDP for FY26, a reduction from 4.8% in FY25. The fiscal deficit for the current FY25 has been revised down from 4.9% to 4.8%. Gross borrowing is set to grow marginally to INR 14.8 trillion, up from INR 14 trillion in FY25. A major focus of the budget was the income tax relief, which is expected to provide a significant boost of INR 1 trillion to middle-income households. This tax relief is likely to enhance consumption and, in turn, increase GST collections, with indirect tax revenues projected to grow by 8.3% YoY in FY26, compared to 7.1% in FY25.

Additionally, the government expects substantial dividends from the Reserve Bank of India (RBI) and other public sector enterprises, which will help cushion the revenue shortfall. Capital expenditure growth has been revised down to 7.3% for FY25, significantly lower than the budgeted 17%, but it is expected to rise by 10.1% in FY26 over the revised estimates for FY25. The government has also shifted its fiscal focus from fiscal deficit to debt-to-GDP ratio, with a goal of reducing the debt-GDP ratio to 50% by March 2031, from the current level of 57.5%.

**RBI MPC:** The Monetary Policy Committee (MPC) reduced the policy repo rate by 25 basis points (bps) for the first time in five years during its February 2025 policy meeting. This decision comes as part of the RBI's efforts to stimulate growth in the domestic economy, which has shown signs of a slowdown in the previous quarter. The MPC's move aims to support economic activity amidst ongoing challenges, with the easing of inflationary pressures, particularly in food prices, providing the necessary policy space to implement growth-focused measure. The RBI projects FY26 growth at 6.7% YoY, while revising its Q1 and Q2 growth projections down by 20 and 30 basis points to 6.7% YoY and 7% YoY, respectively, compared to December 2024 forecasts. The RBI retained FY25 CPI at 4.8% YoY and expects FY26 CPI at 4.2% YoY. The RBI recognized the liquidity strain in the system on the back of advance tax payments, capital outflow, and forex operations and it acknowledged the need to be responsive to the needs of the banking system and indicated readiness to act when required.

**CPI:** The January CPI decelerated to 4.3% from 5.2% in December. On a month-on-month basis, the headline CPI dropped by 0.3%, primarily driven by a slowdown in food price growth, which fell by 0.9%. Vegetable prices saw the largest decline, dropping 16%, and the overall slowdown in food prices was broad-based. Prices of pulses continued to decrease, while the rate of increase in oilseed prices also moderated. Core-core prices edged up by 0.4% month-on-month, primarily due to higher gold prices. On a YoY basis, core-core inflation slightly increased to 4.0% in January from 3.9% in December.

**Trade:** The merchandise trade deficit widened in January to US\$23 billion, up from US\$21.9 billion in December, primarily driven by a US\$1.6 billion decline in exports, mainly due to lower oil exports. Gold imports moderated to US\$2.7 billion in January from US\$4.7 billion in December. On a FYTD basis, the trade deficit in FY25 has increased to US\$243 billion (April-January) compared to US\$206 billion in the same period of FY24, driven by higher crude oil and gold imports. Net crude oil imports rose to US\$100.4 billion, reflecting higher volumes and lower discounts on Russian imports. The services surplus remained robust at US\$20.3 billion in January, up from US\$19.1 billion in December.

**GDP:** Q3FY25 GDP growth stood at 6.2% YoY, compared to 5.6% YoY in Q2FY25 (revised from 5.4%). The manufacturing sector saw a rebound with GVA growth rising to 3.5% in Q3FY25, up from 2.1% in Q2, reflecting improved profit growth in non-financial listed companies due to lower input costs. The services sector also maintained its momentum, supported by trade, hotels, and transportation. Agriculture growth reached a six-quarter high, driven by a strong kharif crop. Core GDP, excluding agriculture and public services, showed a more moderate improvement at 5.9% in Q3FY25, up from 5.6% in Q2, highlighting the ongoing need for policy support.

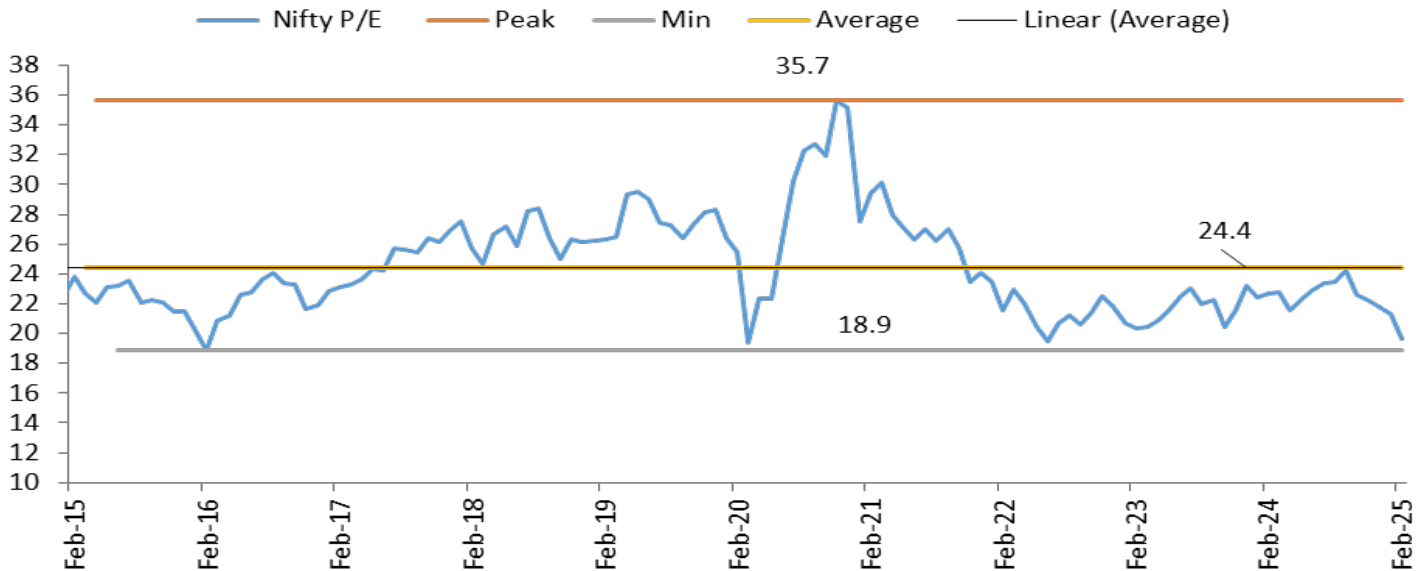
On the expenditure front, private consumption growth accelerated to 6.9% YoY in Q3FY25, up from 5.9% in Q2, likely driven by a recovery in rural demand, supported by strong crop output and higher rural wage growth. Urban demand also picked up in Q3, although the growth was more moderate. The investment-to-GDP ratio fell to a three-year low of 31.9% in Q3FY25, despite a 47.7% increase in nominal capital expenditure by the Centre, reflecting ongoing weakness in private corporate investment and potential moderation in household investment in real estate.

## Flows

FII sold \$4.0bn of equities in Feb (after selling \$8.0bn in Jan) – with intense selling of \$3.0bn in the first half of the month and \$1.0bn selling in the second half. DII remained net buyers for the 19th consecutive month, with strong inflows of \$7.4bn in Feb (vs. inflows of \$10.0bn in Jan).

CY Ending	Net FII Flows (\$ Billion)	Net FII Debt (\$ Billion)	Net DII Flows (\$ Billion)
CY 17	7.8	23.0	14.1
CY 18	(4.4)	(6.9)	15.9
CY 19	14.4	3.7	6.0
CY 20	23.0	(14.1)	(4.8)
CY21	3.8	3.1	12.7
CY22	(16.5)	(1.5)	35.0
CY23	(2.8)	0.1	9.5
CY24	(0.7)	10.7	63.0
CY25TD	(12.0)	1.35	17.4

## Equity Market Outlook

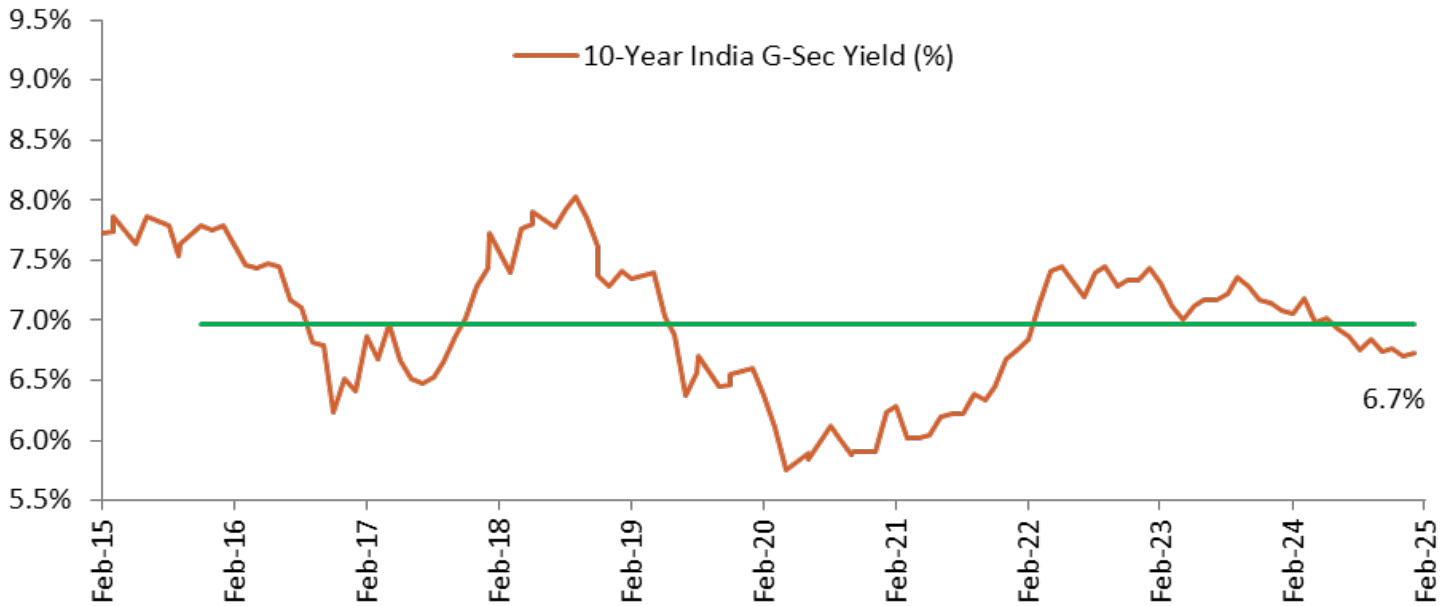


- Budget:** The FY26 budget pivoted to consumption from capex to provide a fillip to faltering domestic demand and boost economic growth without compromising on fiscal consolidation commitment. It put more money in the hands of people by realigning tax slabs (Rs. 1tn higher disposable income), increasing allocation for rural schemes and enhancing credit limit for KCC farmers from Rs. 300K to Rs. 500K (providing access to Rs. 3.3tn credit at 4% interest rate). This is expected to drive discretionary consumption in FY26.

- Correction in mid-smallcap space:** After a strong outperformance in CY24, mid and small caps have started underperforming large caps since the start of CY25. In Feb'25, the Nifty Midcap100 and Nifty Smallcap100 indices declined in double digits vs single digit decline in Nifty50 index. The decline in stock prices is broad based with around 65% of NSE-500 companies have declined more than 20% since the Sep'24 peak. While valuations have cooled off significantly from their highs, mid and small caps still trade about 25% above their long-period average, whereas large caps trade at a discount.

- Outlook:** Weak demand environment continues to impact the earnings, further central government capex slowdown, extended monsoon has impact the growth of India Inc. However we believe the low/middle class disposal income should increase led by DBT schemes and personal income tax cut. This should revive consumption. We believe state capex should also need to increase along with central capex to boost the economy. We remain positive on Indian equities from long term perspective.

## Debt Market Outlook



The uncertainty emanating from dimming US economic outlook, trade/tariffs policies and geopolitics is weighing on risk sentiments as reflected in the US equity markets giving up on the speculative euphoria and the UST yields dropping to levels last seen in mid-December.

In India, the rate cut cycle has begun with RBI easing the policy rate by 25 bps in February. In addition, given the drain in liquidity from FX operations and CIC leakage, RBI has infused durable liquidity amounting to Rs1.35 lakh crore through OMO purchases and US\$15 bn through FX buy/sell swaps. While growth data has seen some improvement, the moderation in inflation provides RBI comfort to cut by another 25 bps in the upcoming policy meeting in April.

## Funds available with insurance plans launched on & post Sept 01, 2010.

Returns As On 28th FEBRUARY 2025	Classic Opportunities Fund (AUM: ₹ 12,18,823.71 Lakhs)	Frontline Equity Fund (AUM: ₹ 3,73,764.98 Lakhs)	Dynamic Floor Fund II (AUM: ₹ 31,158.34 Lakhs)	Balanced Fund (AUM: ₹ 34,261.84 Lakhs)	Guarantee Fund (AUM: ₹ 551.50 Lakhs)	Kotak Dynamic Bond Fund (AUM: ₹ 1,35,497.80 Lakhs)
1 month	-7.9	-7.9	-1.5	-4.6	-1.9	-0.2
3 months	-12.9	-12.8	-1.5	-7.0	-2.6	1.0
6 months	-16.0	-15.7	-1.0	-8.9	-4.3	2.7
1 year	0.3	2.8	6.0	4.1	4.5	7.2
2 years	16.7	19.3	9.2	13.7	10.8	7.5
3 years	11.5	13.5	6.7	9.9	7.6	5.7
4 years	12.5	14.6	6.8	10.4	8.5	5.3
5 years	15.5	18.0	4.4	11.8	9.4	5.5
6 years	14.5	16.1	5.6	11.5	8.5	7.0
7 years	11.8	13.7	5.5	10.3	8.0	7.2
10 years	11.1	12.2	5.4	9.5	7.1	7.0
Inception	12.5	12.6	6.4	10.2	7.9	7.9

Returns As On 28th FEBRUARY 2025	Kotak Dynamic Gilt Fund (AUM: ₹ 20,144.67 Lakhs)	Kotak Dynamic Floating Rate Fund (AUM: ₹ 1,854.30 Lakhs)	Money Market Fund (AUM: ₹ 47,813.38 Lakhs)	Discontinued Policy Fund (AUM: ₹ 58,740.30 Lakhs)	Kotak Mid Cap Advantage Fund (AUM: ₹ 74,789.22 Lakhs)
1 month	-0.2	0.6	0.5	0.5	-10.5
3 months	0.9	1.4	1.6	1.6	-14.1
6 months	2.5	2.9	3.2	3.2	-12.9
1 year	7.0	6.7	6.6	6.5	9.6
2 years	7.8	6.5	6.5	6.5	n.a.
3 years	6.1	5.5	5.9	5.8	n.a.
4 years	5.4	4.9	5.1	5.1	n.a.
5 years	5.5	4.7	5.0	4.8	n.a.
6 years	6.9	5.2	5.2	5.0	n.a.
7 years	7.3	5.4	5.4	5.2	n.a.
10 years	7.0	5.8	6.0	5.6	n.a.
Inception	7.3	6.7	6.6	6.5	29.1

Returns As On 28th FEBRUARY 2025	Kotak Manufacturing Fund (AUM: ₹ 3,424.99 Lakhs)
1 month	-9.2
3 months	n.a.
6 months	n.a.
1 year	n.a.
2 years	n.a.
3 years	n.a.
4 years	n.a.
5 years	n.a.
6 years	n.a.
7 years	n.a.
10 years	n.a.
Inception	-16.2



## Funds available with insurance plans launched Prior to Sept 01, 2010

Returns As On 28th FEBRUARY 2025	Kotak Pension Growth Fund (AUM: ₹ 77.51 Lakhs)	Pension Floor Fund II (AUM: ₹ 714.04 Lakhs)	Kotak Pension Balanced Fund (AUM: ₹ 2,656.70 Lakhs)	Pension Balanced Fund II (AUM: ₹ 49.63 Lakhs)	Kotak Pension Bond Fund (AUM: ₹ 466.50 Lakhs)	Kotak Pension Gilt Fund (AUM: ₹ 143.58 Lakhs)
1 month	-3.0	-1.0	-1.6	-3.4	0.4	0.1
3 months	-4.0	-0.7	-1.5	-4.3	1.4	1.1
6 months	-5.2	-0.4	-1.3	-6.2	3.0	2.7
1 year	1.3	5.1	4.7	3.4	6.3	6.9
2 years	5.0	6.9	7.6	8.7	6.3	7.0
3 years	4.3	5.7	5.9	7.1	4.8	5.6
4 years	4.4	5.9	5.7	7.4	4.9	5.4
5 years	1.0	3.4	3.0	8.9	5.2	5.4
6 years	2.5	4.8	4.3	8.9	6.8	6.7
7 years	2.6	4.8	4.3	8.1	7.0	7.1
10 years	4.1	5.0	5.2	8.0	6.9	6.9
Inception	7.4	6.0	9.6	9.1	7.9	7.3

Returns As On 28th FEBRUARY 2025	Kotak Pension Floating Rate Fund (AUM: ₹ 15.09 Lakhs)	Pension Money Market Fund II (AUM: ₹ 263.10 Lakhs)	Kotak Opportunities Fund (AUM ₹ 56,109.42 Lakhs)	Kotak Aggressive Growth Fund (AUM: ₹ 21,741.47 Lakhs)	Kotak Dynamic Growth Fund (AUM: ₹ 5,116.49 Lakhs)	Dynamic Floor Fund (AUM: ₹ 28,320.36 Lakhs)	Kotak Dynamic Balanced Fund (AUM: ₹ 1,521.31 Lakhs)
1 month	0.6	0.4	-8.0	-6.3	-6.1	-1.6	-3.5
3 months	1.3	1.4	-12.9	-9.8	-9.7	-1.9	-4.4
6 months	2.5	2.9	-16.3	-13.5	-12.4	-1.6	-6.4
1 year	5.5	5.9	-0.3	1.4	2.8	5.4	3.2
2 years	5.7	5.9	16.1	14.6	15.3	8.6	10.5
3 years	4.8	5.4	10.8	10.8	10.7	6.2	8.3
4 years	4.4	4.7	11.8	12.0	11.9	6.2	8.4
5 years	4.4	4.5	14.8	15.2	14.0	4.0	9.4
6 years	4.9	4.8	13.9	13.5	13.1	5.2	9.5
7 years	5.2	5.0	11.1	11.5	11.4	5.1	8.6
10 years	5.6	5.7	10.3	10.5	10.4	5.2	8.3
Inception	6.7	6.4	15.1	14.7	13.6	7.6	11.8

Returns As On 28th FEBRUARY 2025	Kotak Guaranteed Growth Fund (AUM: ₹ 15,423.23 Lakhs)	Kotak Guaranteed Balanced Fund (AUM: ₹ 2,228.76 Lakhs)	Pension Classic Opportunities Fund (AUM: ₹ 1,848.62 Lakhs)	Kotak Pension Opportunities Fund (AUM: ₹ 26.45 Lakhs)	Pension Frontline Equity Fund (AUM: ₹ 625.37 Lakhs)	Pension Guarantee Fund (AUM: ₹ 1,839.75 Lakhs)
1 month	-1.8	-1.2	-6.1	-4.6	-5.7	-1.8
3 months	-2.2	-1.0	-8.0	-6.5	-7.8	-2.3
6 months	-2.2	-0.5	-11.7	-9.2	-10.5	-3.6
1 year	5.4	5.8	1.2	2.8	1.4	5.2
2 years	9.0	8.3	12.3	13.8	12.3	11.1
3 years	6.7	6.2	11.0	10.2	10.0	8.2
4 years	6.6	6.3	10.7	10.4	10.7	8.8
5 years	3.0	3.5	12.9	12.8	13.8	10.0
6 years	4.2	4.8	12.4	12.3	12.7	9.0
7 years	4.1	4.8	10.0	9.8	10.8	8.4
10 years	5.1	5.6	9.8	9.4	10.2	7.4
Inception	10.3	9.7	11.9	11.3	11.7	7.7

## KOTAK GROUP PLANS

Returns As On 28th FEBRUARY 2025	Kotak Group Dynamic Floor Fund (AUM: ₹ 478.96 Lakhs)	Kotak Group Balanced Fund (AUM: ₹ 2,57,600.06 Lakhs)	Kotak Group Bond Fund (AUM: ₹ 3,62,945.11 Lakhs)	Kotak Group Gilt Fund (AUM: ₹ 12,084.70 Lakhs)	Kotak Group Floating Rate Fund (AUM: ₹ 600.61 Lakhs)	Kotak Group Secure Capital Fund (AUM: ₹ 68,844.99 Lakhs)	Kotak Group Prudent Fund (AUM: ₹ 46,399.21 Lakhs)	Kotak Group Equity Fund (AUM: ₹ 382.54 Lakhs)	Kotak Group Pension Balanced Fund (AUM: ₹ 10,842.09 Lakhs)
1 month	-0.4	-4.8	-0.1	-0.1	0.7	-0.1	-1.5	-6.2	-4.7
3 months	0.3	-7.3	1.1	0.9	1.6	1.1	-1.5	-8.8	-7.8
6 months	1.2	-8.3	3.0	2.6	3.2	2.9	-0.6	-12.9	-9.8
1 year	5.6	5.3	7.8	7.3	7.9	7.4	6.6	-1.3	n.a.
2 years	6.9	14.6	8.0	8.1	7.3	7.8	9.8	11.8	n.a.
3 years	5.4	10.5	6.3	6.4	6.2	6.0	7.5	n.a.	n.a.
4 years	5.2	11.1	5.8	5.7	5.6	5.6	7.2	n.a.	n.a.
5 years	3.3	12.8	6.1	5.8	5.4	5.9	7.8	n.a.	n.a.
6 years	4.6	12.5	7.6	7.2	5.8	7.3	8.8	n.a.	n.a.
7 years	4.8	11.3	7.8	7.5	6.0	7.5	n.a.	n.a.	n.a.
10 years	4.9	10.3	7.5	7.3	6.3	7.3	n.a.	n.a.	n.a.
Inception	5.9	12.8	8.5	7.5	7.2	8.2	8.8	7.5	-6.1

## KOTAK GROUP PLAN

Returns As On 28th FEBRUARY 2025	Kotak Group Pension Gilt Fund (AUM: ₹ 97.89 Lakhs)	Kotak Group Pension Bond Fund (AUM: ₹ 8,987.94 Lakhs)	Kotak Group Pension Equity Fund (AUM: ₹ 3,588.74 Lakhs)
1 month	-0.1	-0.1	-7.9
3 months	1.1	1.1	-13.0
6 months	2.5	2.8	-16.5
1 year	n.a.	7.4	1.4
2 years	n.a.	7.9	17.6
3 years	n.a.	n.a.	n.a.
4 years	n.a.	n.a.	n.a.
5 years	n.a.	n.a.	n.a.
6 years	n.a.	n.a.	n.a.
7 years	n.a.	n.a.	n.a.
10 years	n.a.	n.a.	n.a.
Inception	4.3	7.5	13.6

## KOTAK FIXED MATURITY PLANS

Returns As On 28th FEBRUARY 2025	Kotak Group Short Term Bond Fund (AUM: ₹ 136.94 Lakhs)
1 month	0.4
3 months	1.5
6 months	3.0
1 year	6.6
2 years	6.6
3 years	5.5
4 years	5.1
5 years	5.2
6 years	5.9
7 years	6.1
10 years	n.a.
Inception	6.2

## KOTAK PRIVILEGE ASSURANCE PLANS

Returns As On 28th FEBRUARY 2025	Kotak Advantage Multiplier Fund II (AUM: ₹ 0.47 Lakhs)
1 month	0.3
3 months	0.9
6 months	1.5
1 year	3.5
2 years	3.7
3 years	2.1
4 years	1.7
5 years	1.7
6 years	2.2
7 years	2.5
10 years	2.8
Inception	4.0

Returns less than or equal to a year are absolute. Returns greater than a year are compounded annualised.

## NO. OF FUNDS MANAGED BY FUND MANAGER

Sr No.	Fund Manager	Equity	Debt	Balanced
1	Manoj Bharadwaj	11	16	18
2	Rohit Agarwal	5	0	10
3	Hemant Kanawala	6	0	8

### Mr. Manoj Bharadwaj – Debt Fund Manager

Mr. Manoj Bharadwaj has over 18 years of experience in financial markets. Prior to joining Kotak Life in March 2022, he worked with ICICI Bank for over 15 years. Over the past decade, he was involved in trading various instruments in the fixed income space. At Kotak Life, his key responsibilities include management of fixed income portfolios in Unit Linked portfolios. He has completed his B.Com from Mumbai University and MMS in Finance from SIES College of Management Studies.

### Mr. Hemant Kanawala – Head Equities

Mr. Kanawala has over 24 years of experience in capital markets, of which 19 years has been with Kotak Group. While in Kotak he has managed Funds in PMS, Offshore and Life Insurance

Mr. Kanawala has done PGDBM, IIM Lucknow (1995) and BE, Mumbai University (1993)

### Mr. Rohit Agarwal – Equity Fund Manager

Mr. Rohit Agarwal has over 10 years of experience in capital markets, looks at the Unit Linked Equity funds at Kotak Life Insurance. Before joining Kotak in 2011, Mr. Agarwal was associated with JP Morgan for about 6 years. Rohit is a Bachelor of Commerce (2001) and has done PGDBM, Symbiosis Pune (2005).

		Kotak T.U.L.I.P	Kotak Invest Maxima	Kotak Single Invest Advantage Plan	Kotak Platinum	Kotak e-Invest	Kotak Wealth Optima
Funds	Classic Opportunities Fund	✓	✓	✓	✓	✓	✓
	Frontline Equity Fund	✓	✓	✓	✓	✓	✓
	Kotak Mid Cap Advantage Fund	✓	✓	✗	✗	✓	✓
	Kotak Manufacturing Fund	✓	✗	✗	✗	✗	✗
	Balanced Fund	✓	✓	✗	✓	✓	✓
	Kotak Dynamic Bond Fund	✓	✓	✓	✓	✓	✓
	Kotak Dynamic Floating Rate Fund	✓	✗	✗	✓	✓	✓
	Kotak Dynamic Gilt Fund	✓	✗	✓	✓	✓	✓
	Money Market Fund	✓	✓	✓	✓	✓	✓

\*currently active plans

CLASSIC OPPORTUNITIES FUND	FRONTLINE EQUITY FUND	DYNAMIC FLOOR FUND II	BALANCED FUND
KOTAK OPPORTUNITIES FUND	KOTAK AGGRESSIVE GROWTH FUND	GUARANTEE FUND	MONEY MARKET FUND
KOTAK DYNAMIC GROWTH FUND	DYNAMIC FLOOR FUND	KOTAK DYNAMIC BALANCED FUND	KOTAK DYNAMIC BOND FUND
KOTAK DYNAMIC GILT FUND	KOTAK DYNAMIC FLOATING RATE FUND	KOTAK GUARANTEED GROWTH FUND	KOTAK GUARANTEED BALANCED FUND
PENSION CLASSIC OPPORTUNITIES FUND	KOTAK PENSION OPPORTUNITIES FUND	PENSION FRONTLINE EQUITY FUND	PENSION GUARANTEE FUND
KOTAK PENSION GROWTH FUND	PENSION FLOOR FUND II	KOTAK PENSION BALANCED FUND	PENSION BALANCED FUND II
KOTAK PENSION BOND FUND	KOTAK PENSION GILT FUND	KOTAK PENSION FLOATING RATE FUND	PENSION MONEY MARKET FUND II
KOTAK ADVANTAGE MULTIPLIER FUND II	DISCONTINUED POLICY FUND	KOTAK MID CAP ADVANTAGE FUND	KOTAK MANUFACTURING FUND

# INDIVIDUAL FUND

## CLASSIC OPPORTUNITIES FUND

(ULIF-033-16/12/09-CLAOPPFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Previous
- Next
- Mail

### Investment Objective

Aims to maximize opportunity for you through long-term capital growth, by holding a significant portion in a diversified and flexible mix of large / medium sized company equities

#### Date of Inception

16<sup>th</sup> December 2009

#### AUM (in Lakhs)

12,18,823.71

#### NAV

60.0295

#### Fund Manager

Equity : Hemant Kanawala  
Debt : Manoj Bharadwaj

#### Benchmark Details

Equity - 100% (BSE 200)

#### Modified Duration

Debt & Money Market Instruments : 0.01

#### Asset Allocation

	Approved (%)	Actual (%)
Equity	75 - 100	98
Gsec / Debt	00 - 25	0
MMI / Others	00 - 25	2

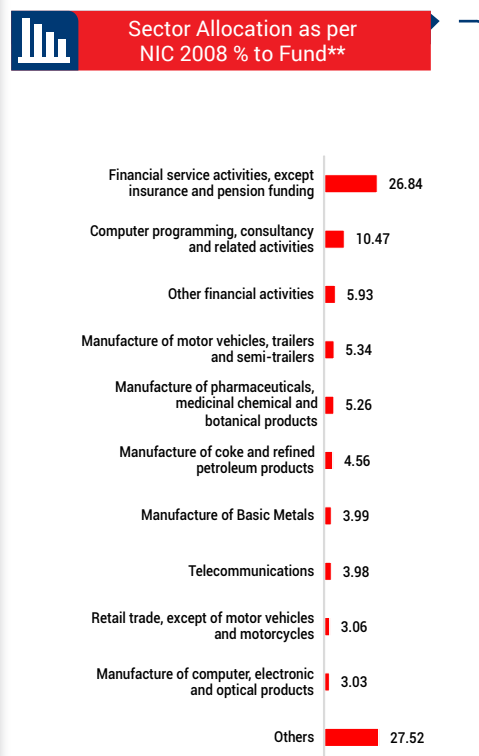
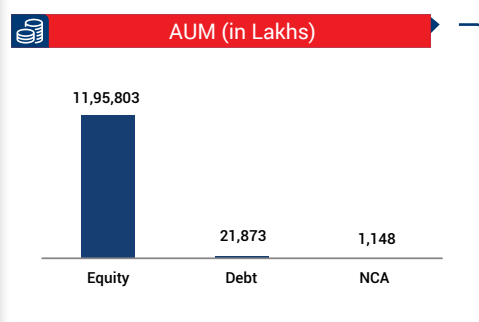
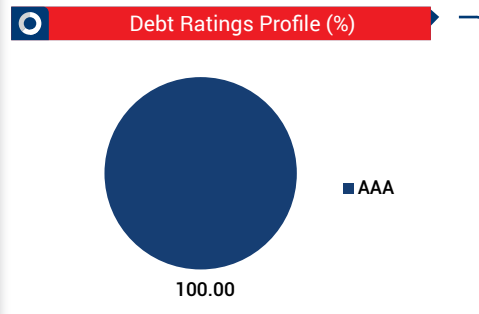
#### Performance Meter

	Classic Opportunities Fund (%)	Benchmark (%)
1 month	-7.9	-7.2
3 months	-12.9	-11.0
6 months	-16.0	-15.2
1 year	0.3	-0.5
2 years	16.7	16.1
3 years	11.5	11.0
4 years	12.5	12.3
5 years	15.5	16.0
6 years	14.5	13.8
7 years	11.8	11.6
10 years	11.1	10.4
Inception	12.5	10.7

Past performance is not necessarily indicative of future performance

#### Portfolio

Holdings	% to Fund
<b>Equity</b>	<b>98.11</b>
ICICI Bank Ltd.	6.49
HDFC Bank Ltd.	6.14
Infosys Ltd.	5.31
Bharti Airtel Ltd.	3.98
Reliance Industries Ltd	2.70
Larsen And Toubro Ltd.	2.69
Axis Bank Ltd.	2.67
I T C Ltd.	2.24
State Bank of India.	2.22
Mahindra & Mahindra Ltd	1.96
Bajaj Finance Ltd	1.92
Zomato Ltd	1.86
Shriram Finance Limited	1.80
Tech Mahindra Ltd.	1.68
Jindal Steel and Power Ltd	1.60
Maruti Suzuki India Ltd	1.60
Interglobe Aviation Ltd.	1.56
Sun Pharmaceuticals Ltd	1.56
Power Finance Corporation Ltd	1.51
Hero MotoCorp Limited	1.41
Others	45.21
<b>MMI</b>	<b>1.79</b>
<b>NCA</b>	<b>0.09</b>



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## FRONTLINE EQUITY FUND

(ULIF-034-17/12/09-FRLEQUFND-107)

### Investment Objective

Aims for a high level of capital growth for you, by holding a significant portion in large sized company equities

### Date of Inception

17<sup>th</sup> December 2009

### AUM (in Lakhs)

3,73,764.98

### NAV

60.4812

### Fund Manager

Equity : Rohit Agarwal  
Debt : Manoj Bharadwaj

### Benchmark Details

Equity - 100% (BSE 100)

### Modified Duration

Debt & Money  
Market Instruments : 0.01

### Asset Allocation

	Approved (%)	Actual (%)
Equity	60 - 100	98
Gsec / Debt	00 - 40	0
MMI / Others	00 - 40	2

### Performance Meter

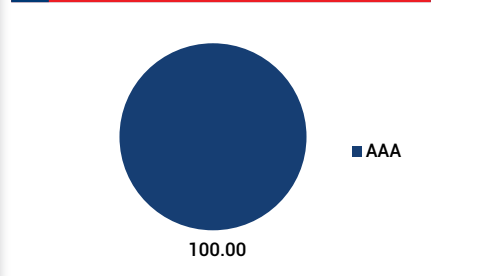
	Frontline Equity Fund (%)	Benchmark (%)
1 month	-7.9	-6.7
3 months	-12.8	-10.1
6 months	-15.7	-14.0
1 year	2.8	0.3
2 years	19.3	14.5
3 years	13.5	10.5
4 years	14.6	11.8
5 years	18.0	15.3
6 years	16.1	13.1
7 years	13.7	11.3
10 years	12.2	9.8
Inception	12.6	10.2

Past performance is not necessarily indicative of future performance

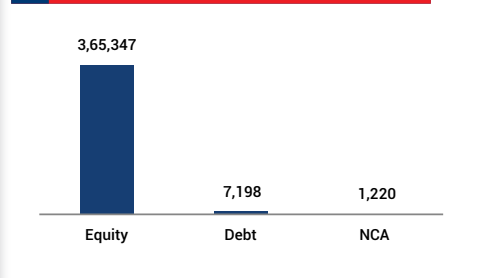
### Portfolio

Holdings	% to Fund
<b>Equity</b>	<b>97.75</b>
ICICI Bank Ltd.	6.04
Infosys Ltd.	5.73
HDFC Bank Ltd.	5.38
Bharti Airtel Ltd.	4.73
Reliance Industries Ltd	3.63
Axis Bank Ltd.	2.90
State Bank of India.	2.65
Larsen And Toubro Ltd.	2.38
Mahindra & Mahindra Ltd	2.05
Zomato Ltd	2.02
Tech Mahindra Ltd.	1.87
Shriram Finance Limited	1.85
Bajaj Finance Ltd	1.83
I T C Ltd.	1.78
Interglobe Aviation Ltd.	1.72
UltraTech Cement Ltd.	1.68
Maruti Suzuki India Ltd	1.58
Granules India Ltd	1.44
Hindustan Unilever Ltd	1.37
P G Electroplast Ltd	1.36
Others	43.77
<b>MMI</b>	<b>1.93</b>
<b>NCA</b>	<b>0.33</b>

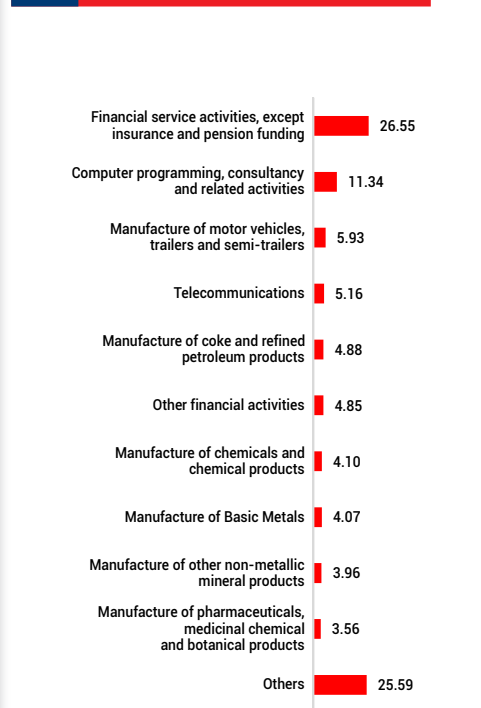
### Debt Ratings Profile (%)



### AUM (in Lakhs)



### Sector Allocation as per NIC 2008 % to Fund\*\*



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## DYNAMIC FLOOR FUND II

(ULIF-035-17/12/09-DYFLRFND2-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Back
- Forward
- Mail

### Investment Objective

Aims to provide you with stable long-term inflation beating growth over medium to long-term and defend your capital against short-term capital shocks.

### Date of Inception

17<sup>th</sup> December 2009

### AUM (in Lakhs)

31,158.34

### NAV

25.5141

### Fund Manager

Equity : Rohit Agarwal  
Debt : Manoj Bharadwaj

### Benchmark Details

Equity - 37.5% (Nifty);  
Debt - 62.5% (Crisil Composite Bond)

### Modified Duration

Debt & Money  
Market Instruments : 6.10

### Asset Allocation

	Approved (%)	Actual (%)
Equity	00 - 75	18
Gsec / Debt	00 - 100	78
MMI / Others	00 - 40	4

### Performance Meter

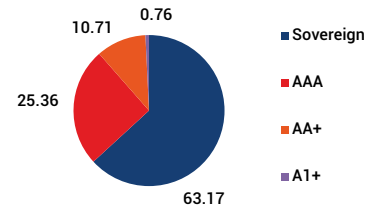
	Dynamic Floor Fund II (%)	Benchmark (%)
1 month	-1.5	-2.1
3 months	-1.5	-2.3
6 months	-1.0	-2.8
1 year	6.0	5.3
2 years	9.2	10.2
3 years	6.7	7.8
4 years	6.8	8.3
5 years	4.4	9.8
6 years	5.6	9.9
7 years	5.5	9.3
10 years	5.4	8.6
Inception	6.4	9.0

Past performance is not necessarily indicative of future performance

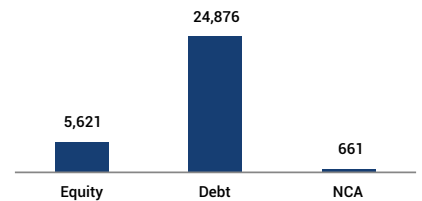
### Portfolio

Holdings	% to Fund
<b>Equity</b>	<b>18.04</b>
ICICI Bank Ltd.	1.41
Infosys Ltd.	1.13
HDFC Bank Ltd.	1.10
Bharti Airtel Ltd.	0.91
Reliance Industries Ltd	0.60
Larsen And Toubro Ltd.	0.57
State Bank of India.	0.49
I T C Ltd.	0.48
Shriram Finance Limited	0.45
Axis Bank Ltd.	0.41
Zomato Ltd	0.40
Tech Mahindra Ltd.	0.40
Mahindra & Mahindra Ltd	0.38
Interglobe Aviation Ltd.	0.36
UltraTech Cement Ltd.	0.34
National Thermal Power Corporation Ltd	0.31
Himadri Speciality Chemical Ltd	0.28
Granules India Ltd	0.27
Power Finance Corporation Ltd	0.27
Hindustan Unilever Ltd	0.27
Others	7.22
<b>G-Sec</b>	<b>50.43</b>
7.10% GOI - 08.04.2034	11.77
6.79% GOI - 07.10.2034	7.48
7.18% GOI - 24.07.2037	5.13
7.25% GOI - 12.06.2063	3.86
7.34% GOI - 22.04.2064	3.79
7.30% GOI - 19.06.2053	2.28
6.92% GOI - 18.11.2039	2.26
7.09% GOI - 05.08.2054	2.19
7.23% GOI - 15.04.2039	1.44
7.25% HR SDL - 21.08.2039	1.19
Others	9.03
<b>Corporate Debt</b>	<b>27.93</b>
8.06% Bajaj Finance Ltd - 15.05.2029	3.24
8.65% Cholamandalam Invest and Fin co ltd - 28.02.2029	2.88
8.55% HDFC BANK - 27.03.2029	2.32
7.25% HDFC BANK - 17.06.2030	1.72
8.54% REC - 15.11.2028	1.33
7.05% Embassy Office Parks REIT - 18.10.2026	0.99
8.90% Muthoot Finance Ltd - 07.10.2027	0.98
8.75% Shriram Finance Ltd 15.06.2026	0.87
8.54% Cholamandalam Invest and Fin co ltd - 12.04.2029	0.82
7.62% NABARD - 31.01.2028	0.82
Others	11.96
<b>MMI</b>	<b>1.48</b>
<b>NCA</b>	<b>2.12</b>

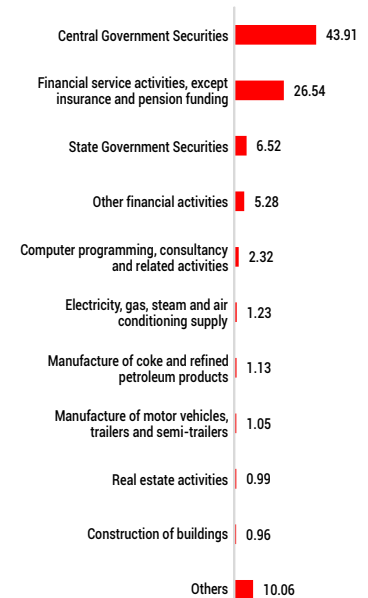
### Debt Ratings Profile (%)



### AUM (in Lakhs)



### Sector Allocation as per NIC 2008 % to Fund\*\*



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## BALANCED FUND

(ULIF-037-21/12/09-BALKFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Back
- Forward
- Mail

### Investment Objective

Aims for moderate growth for you by holding a diversified mix of equities and fixed interest instruments.

### Date of Inception

21<sup>st</sup> December 2009

### AUM (in Lakhs)

34,261.84

### NAV

43.8962

### Fund Manager

Equity : Rohit Agarwal  
Debt : Manoj Bharadwaj

### Benchmark Details

Equity - 60% (BSE 100);  
Debt - 40% (Crisil Composite Bond)

### Modified Duration

Debt & Money  
Market Instruments : 6.91

### Asset Allocation

	Approved (%)	Actual (%)
Equity	30 - 60	54
Gsec / Debt	20 - 70	40
MMI / Others	00 - 40	6

### Performance Meter

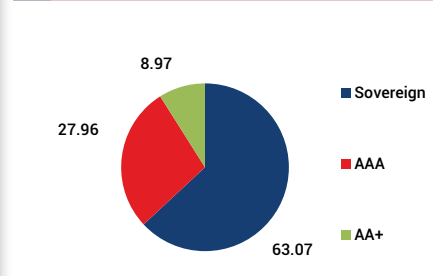
	Balanced Fund (%)	Benchmark (%)
1 month	-4.6	-4.0
3 months	-7.0	-5.6
6 months	-8.9	-7.4
1 year	4.1	3.5
2 years	13.7	12.1
3 years	9.9	9.1
4 years	10.4	9.8
5 years	11.8	12.1
6 years	11.5	11.3
7 years	10.3	10.2
10 years	9.5	9.3
Inception	10.2	9.6

Past performance is not necessarily indicative of future performance

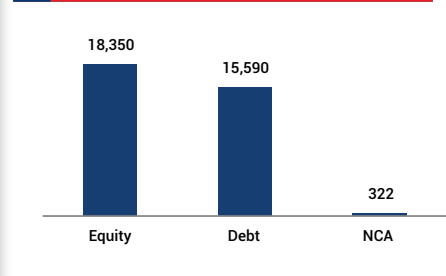
### Portfolio

Holdings	% to Fund
<b>Equity</b>	<b>53.56</b>
ICICI Bank Ltd.	3.83
Infosys Ltd.	3.13
HDFC Bank Ltd.	3.04
Bharti Airtel Ltd.	2.54
Reliance Industries Ltd	2.12
Axis Bank Ltd.	1.63
Larsen And Toubro Ltd.	1.55
State Bank of India.	1.52
I T C Ltd.	1.25
Mahindra & Mahindra Ltd	1.17
Shriram Finance Limited	1.15
Zomato Ltd	1.13
Tech Mahindra Ltd.	1.09
Interglobe Aviation Ltd.	0.98
UltraTech Cement Ltd.	0.96
Venus Pipes and Tubes Ltd	0.92
Maruti Suzuki India Ltd	0.90
National Thermal Power Corporation Ltd	0.88
Bajaj Finance Ltd	0.85
Granules India Ltd	0.82
Others	22.09
<b>G-Sec</b>	<b>28.70</b>
7.10% GOI - 08.04.2034	6.20
7.34% GOI - 22.04.2064	4.33
7.30% GOI - 19.06.2053	3.65
7.09% GOI - 05.08.2054	2.97
7.25% GOI - 12.06.2063	2.32
7.23% GOI - 15.04.2039	1.41
7.45% MH SDL - 20.03.2038	1.11
7.18% GOI - 24.07.2037	0.76
7.48% UP SDL - 20.03.2036	0.60
7.46% GOI - 06.11.2073	0.56
Others	4.78
<b>Corporate Debt</b>	<b>11.70</b>
8.59% Cholamandalam Invest and Fin co ltd - 30.04.2029	1.14
7.80% HDFC BANK - 03.05.2033	1.01
8.10% Embassy Office Parks REIT - 28.08.2028 Call -28/02/28	0.88
8.65% Cholamandalam Invest and Fin co ltd - 28.02.2029	0.69
7.51% SBI - 06.12.2032	0.65
8.60% Bharti Telecom Limited Series XIV - 12.12.2025	0.61
7.37% NABARD - 28.05.2035	0.58
8.95% Bharti Telecom Limited Series XVII - 04.12.2026	0.48
7.97% HDFC BANK - 17.02.2033	0.47
7.05% Embassy Office Parks REIT - 18.10.2026	0.46
Others	4.72
<b>MMI</b>	<b>5.11</b>
<b>NCA</b>	<b>0.94</b>

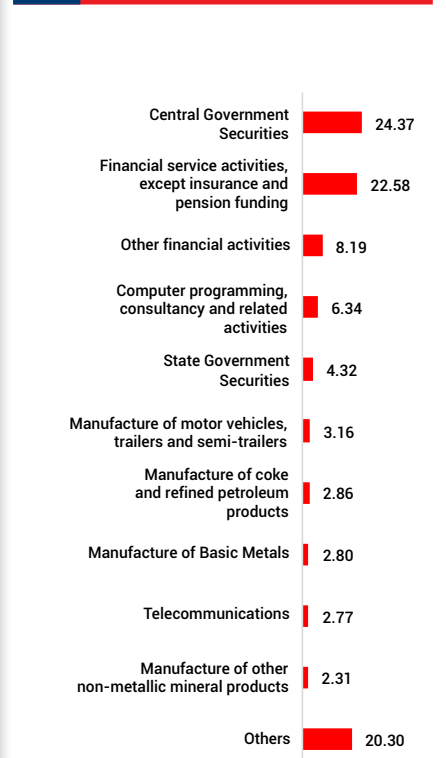
### Debt Ratings Profile (%)



### AUM (in Lakhs)



### Sector Allocation as per NIC 2008 % to Fund\*\*



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.



# INDIVIDUAL FUND

## KOTAK OPPORTUNITIES FUND

(ULIF-029-02/10/08-OPPFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Previous
- Next
- Mail

### Investment Objective

Aims to maximize opportunity for long term capital growth, by holding a significant portion in a diversified and flexible mix of large/medium sized company equities.

**Date of Inception**  
02<sup>nd</sup> October 2008

**AUM (in Lakhs)**  
56,109.42

**NAV**  
101.0582

**Fund Manager**  
Equity : Hemant Kanawala  
Debt : Manoj Bharadwaj

**Benchmark Details**  
Equity - 100% (BSE 200)

**Modified Duration**  
Debt & Money  
Market Instruments : 0.01

**Asset Allocation**

	Approved (%)	Actual (%)
Equity	75 - 100	98
Gsec / Debt	00 - 25	0
MMI / Others	00 - 25	2

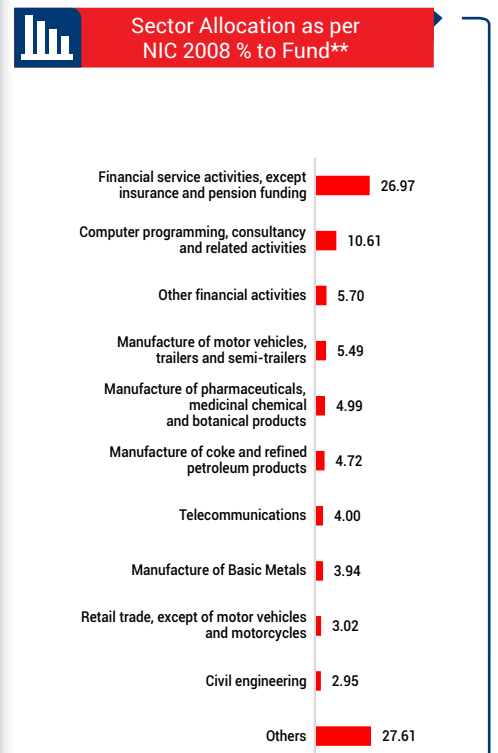
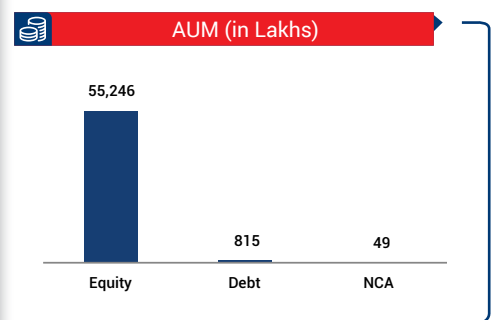
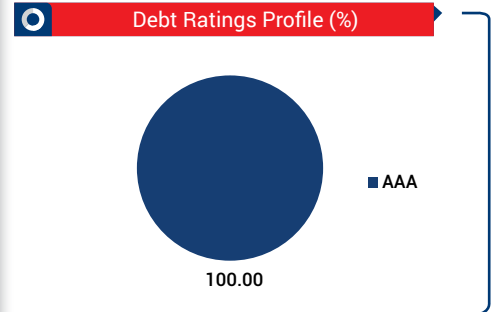
**Performance Meter**

	Opportunities Fund (%)	Benchmark (%)
1 month	-8.0	-7.2
3 months	-12.9	-11.0
6 months	-16.3	-15.2
1 year	-0.3	-0.5
2 years	16.1	16.1
3 years	10.8	11.0
4 years	11.8	12.3
5 years	14.8	16.0
6 years	13.9	13.8
7 years	11.1	11.6
10 years	10.3	10.4
Inception	15.1	11.7

Past performance is not necessarily indicative of future performance

**Portfolio**

Holdings	% to Fund
<b>Equity</b>	<b>98.46</b>
ICICI Bank Ltd.	6.49
HDFC Bank Ltd.	6.07
Infosys Ltd.	5.35
Bharti Airtel Ltd.	4.00
Reliance Industries Ltd	2.80
Larsen And Toubro Ltd.	2.74
Axis Bank Ltd.	2.71
I T C Ltd.	2.30
State Bank of India.	2.23
Mahindra & Mahindra Ltd	1.96
Bajaj Finance Ltd	1.92
Zomato Ltd	1.87
Shriram Finance Limited	1.78
Tech Mahindra Ltd.	1.74
Maruti Suzuki India Ltd	1.60
Sun Pharmaceuticals Ltd	1.56
Interglobe Aviation Ltd.	1.56
Jindal Steel and Power Ltd	1.56
Power Finance Corporation Ltd	1.55
Hero MotoCorp Limited	1.46
Others	45.20
<b>MMI</b>	<b>1.45</b>
<b>NCA</b>	<b>0.09</b>



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## KOTAK AGGRESSIVE GROWTH FUND

(ULIF-018-13/09/04-AGRGWTFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Back
- Forward
- Mail

### Investment Objective

Aims for a high level of capital growth by holding a significant portion in large sized company equities.

**Date of Inception**  
13<sup>th</sup> September 2004

**AUM (in Lakhs)**  
21,741.47

**NAV**  
166.0475

**Fund Manager**  
Equity : Rohit Agarwal  
Debt : Manoj Bharadwaj

**Benchmark Details**  
Equity - 100% (BSE 100)

**Modified Duration**  
Debt & Money  
Market Instruments : 0.01

**Asset Allocation**

	Approved (%)	Actual (%)
Equity	60 - 100	98
Gsec / Debt	00 - 40	0
MMI / Others	00 - 40	2

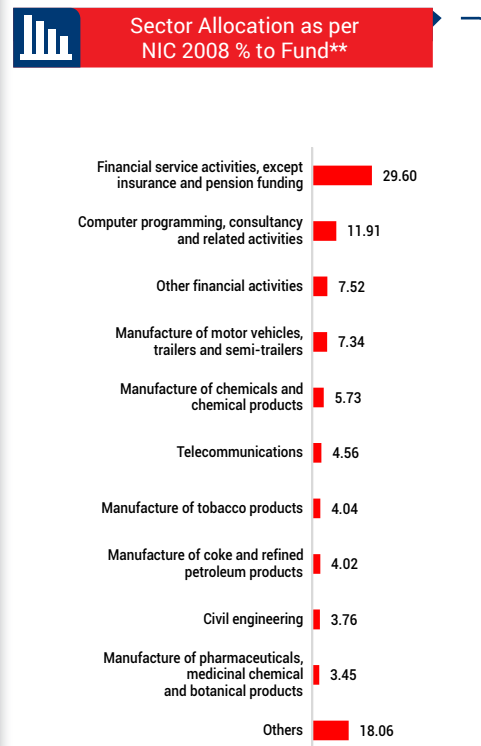
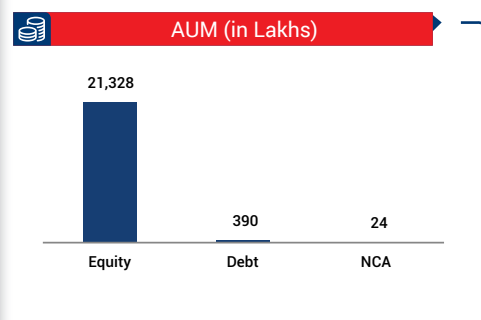
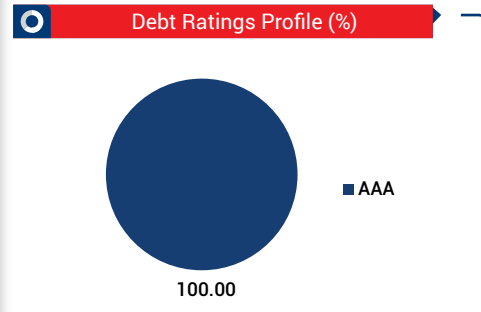
**Performance Meter**

	Aggressive Growth Fund (%)	Benchmark (%)
1 month	-6.3	-6.7
3 months	-9.8	-10.1
6 months	-13.5	-14.0
1 year	1.4	0.3
2 years	14.6	14.5
3 years	10.8	10.5
4 years	12.0	11.8
5 years	15.2	15.3
6 years	13.5	13.1
7 years	11.5	11.3
10 years	10.5	9.8
Inception	14.7	12.9

Past performance is not necessarily indicative of future performance

**Portfolio**

Holdings	% to Fund
<b>Equity</b>	<b>98.10</b>
ICICI Bank Ltd.	7.29
HDFC Bank Ltd.	6.82
Infosys Ltd.	5.93
Bharti Airtel Ltd.	4.56
I T C Ltd.	4.04
Reliance Industries Ltd	4.02
Larsen And Toubro Ltd.	3.76
Hindustan Unilever Ltd	3.41
Maruti Suzuki India Ltd	3.08
Bajaj Finance Ltd	3.06
Axis Bank Ltd.	2.96
Sun Pharmaceuticals Ltd	2.76
Shriram Finance Limited	2.70
Tata Consultancy Services Ltd.	2.61
UltraTech Cement Ltd.	2.61
Mahindra & Mahindra Ltd	2.38
State Bank of India.	2.31
Zomato Ltd	2.23
Bharat Electronics Ltd.	1.98
Titan Industries Ltd	1.98
Others	27.61
<b>MMI</b>	<b>1.79</b>
<b>NCA</b>	<b>0.11</b>



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## GUARANTEE FUND

(ULIF-048-05/02/10-GRTFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Back
- Forward
- Mail

### Investment Objective

Aims to provide stable, long-term inflation beating growth over medium to long-term and defend capital against short-term capital shocks

### Date of Inception

05<sup>th</sup> February 2010

### AUM (in Lakhs)

551.50

### NAV

31.3886

### Fund Manager

Equity : Hemant Kanawala  
Debt : Manoj Bharadwaj

### Benchmark Details

Equity - 37.5% (Nifty);  
Debt - 62.5% (Crisil Composite Bond)

### Modified Duration

Debt & Money  
Market Instruments : 0.42

### Asset Allocation

	Approved (%)	Actual (%)
Equity	00 - 75	29
Gsec / Debt	00 - 100	10
MMI / Others	00 - 100	61

### Performance Meter

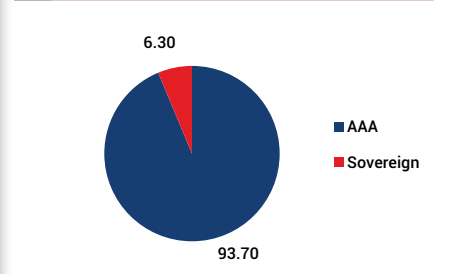
	Guarantee Fund (%)	Benchmark (%)
1 month	-1.9	-2.1
3 months	-2.6	-2.3
6 months	-4.3	-2.8
1 year	4.5	5.3
2 years	10.8	10.2
3 years	7.6	7.8
4 years	8.5	8.3
5 years	9.4	9.8
6 years	8.5	9.9
7 years	8.0	9.3
10 years	7.1	8.6
Inception	7.9	9.2

Past performance is not necessarily indicative of future performance

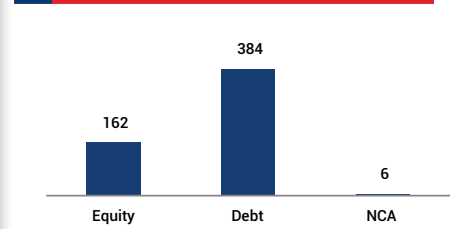
### Portfolio

Holdings	% to Fund
<b>Equity</b>	<b>29.29</b>
HDFC Bank Ltd.	2.85
ICICI Bank Ltd.	2.46
Reliance Industries Ltd	2.44
Infosys Ltd.	1.81
Bharti Airtel Ltd.	1.32
Larsen And Toubro Ltd.	1.18
I T C Ltd.	1.16
Tata Consultancy Services Ltd.	1.06
Axis Bank Ltd.	0.93
State Bank of India.	0.77
Bajaj Finance Ltd	0.76
Mahindra & Mahindra Ltd	0.73
Hindustan Unilever Ltd	0.65
Sun Pharmaceuticals Ltd	0.59
National Thermal Power Corporation Ltd	0.52
Maruti Suzuki India Ltd	0.52
HCL Technologies Ltd	0.50
UltraTech Cement Ltd.	0.40
Power Grid Corporation of India Ltd	0.40
Tata Motors Ltd.	0.40
Others	7.85
<b>G-Sec</b>	<b>4.39</b>
7.40% GOI 2035 - 09.09.35	0.24
8.44% RJ SDL - 27.06.2028	0.23
8.32% KA SDL - 06.02.2029	0.21
8.52% KA SDL - 28.11.2028	0.20
8.26% MH SDL -02.01.2029	0.19
6.83% GOI - 19.01.39	0.17
8.27% TN SDL - 13.01.2026	0.16
7.20% GJ SDL - 14.06.2027	0.16
7.18% GOI - 24.07.2037	0.13
8.83% GOI - 12.12.2041	0.13
Others	2.57
<b>Corporate Debt</b>	<b>5.50</b>
7.85% PFC - 03.04.2028	5.49
8.49% NTPC - 25.03.2025	0.02
<b>MMI</b>	<b>59.82</b>
<b>NCA</b>	<b>1.00</b>

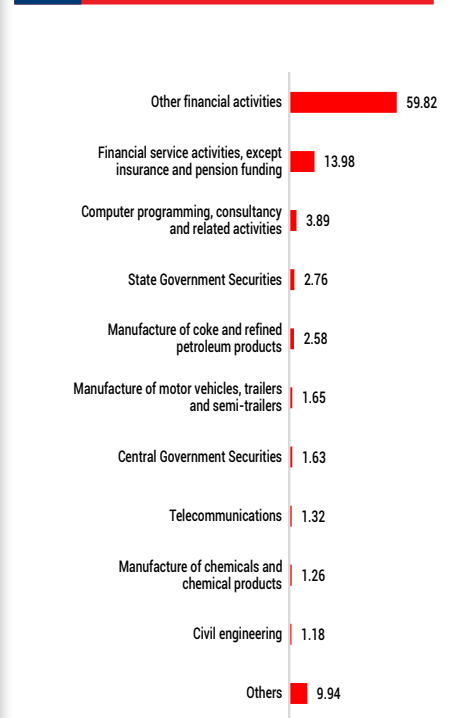
### Debt Ratings Profile (%)



### AUM (in Lakhs)



### Sector Allocation as per NIC 2008 % to Fund\*\*



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## MONEY MARKET FUND

(ULIF-041-05/01/10-MNMKKFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Back
- Forward
- Mail

### Investment Objective

Aims to protect your capital and not have downside risks

### Date of Inception

05<sup>th</sup> January 2010

### AUM (in Lakhs)

47,813.38

### NAV

26.2644

### Fund Manager

Debt : Manoj Bharadwaj

### Benchmark Details

Equity - 0% (NA);  
Debt - 100% (CRISIL Liquid)

### Modified Duration

Debt & Money  
Market Instruments : 0.41

### Asset Allocation

	Approved (%)	Actual (%)
MMI / Others	100	100

### Performance Meter

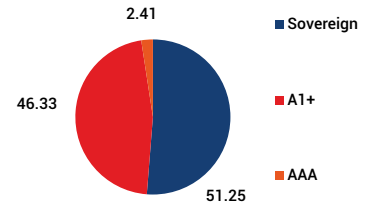
	Money Market Fund (%)	Benchmark (%)
1 month	0.5	0.5
3 months	1.6	1.7
6 months	3.2	3.5
1 year	6.6	7.3
2 years	6.5	7.3
3 years	5.9	6.7
4 years	5.1	5.9
5 years	5.0	5.6
6 years	5.2	5.8
7 years	5.4	6.0
10 years	6.0	6.4
Inception	6.6	7.0

Past performance is not necessarily indicative of future performance

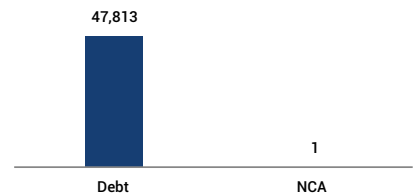
### Portfolio

Holdings	% to Fund
MMI	100.00
NCA	0.00

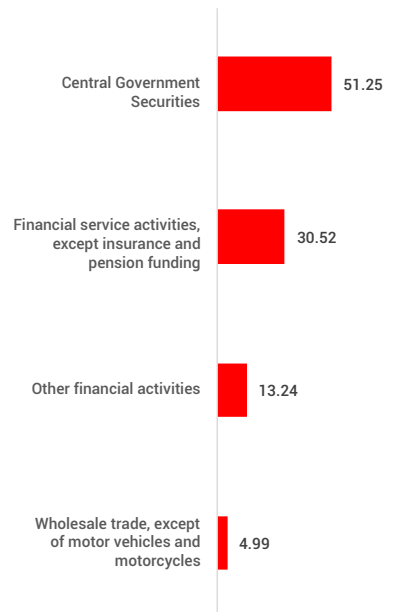
### Debt Ratings Profile (%)



### AUM (in Lakhs)



### Sector Allocation as per NIC 2008 % to Fund\*\*



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## KOTAK DYNAMIC GROWTH FUND

(ULIF-012-27/06/03-DYGWTFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Back
- Forward
- Mail

### Investment Objective

Aims for a high level of capital growth by holding a significant portion in large sized company equities.

**Date of Inception**  
27<sup>th</sup> June 2003

**AUM (in Lakhs)**  
5,116.49

**NAV**  
159.9304

**Fund Manager**  
Equity : Rohit Agarwal  
Debt : Manoj Bharadwaj

**Benchmark Details**  
Equity - 80% (BSE 100);  
Debt - 20% (Crisil Composite Bond)

**Modified Duration**  
Debt & Money  
Market Instruments : 5.80

**Asset Allocation**

	Approved (%)	Actual (%)
Equity	40 - 80	72
Gsec / Debt	20 - 60	26
MMI / Others	00 - 40	2

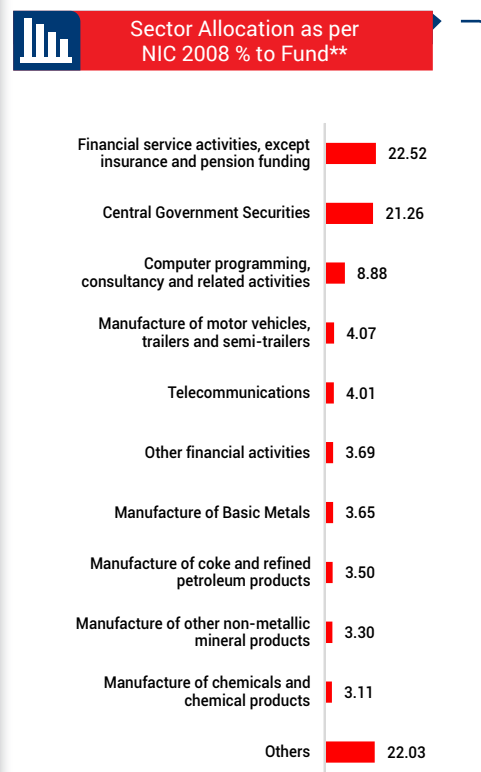
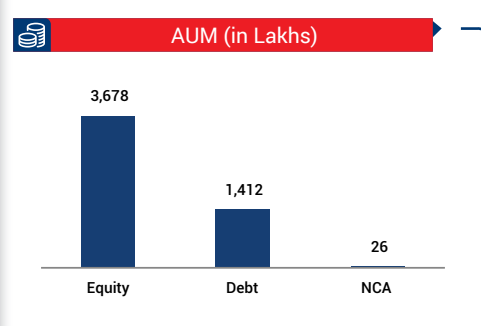
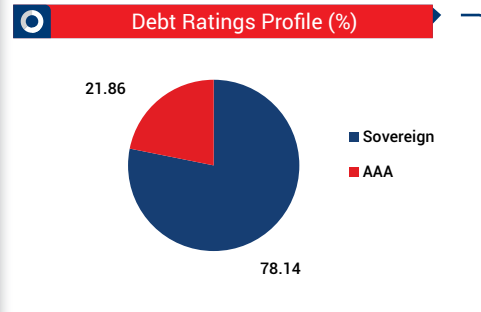
**Performance Meter**

	Kotak Dynamic Growth Fund (%)	Benchmark (%)
1 month	-6.1	-5.3
3 months	-9.7	-7.8
6 months	-12.4	-10.7
1 year	2.8	1.9
2 years	15.3	13.3
3 years	10.7	9.8
4 years	11.9	10.8
5 years	14.0	13.8
6 years	13.1	12.3
7 years	11.4	10.8
10 years	10.4	9.6
Inception	13.6	12.7

Past performance is not necessarily indicative of future performance

**Portfolio**

Holdings	% to Fund
<b>Equity</b>	<b>71.88</b>
ICICI Bank Ltd.	5.59
HDFC Bank Ltd.	4.33
Infosys Ltd.	4.27
Bharti Airtel Ltd.	3.68
Reliance Industries Ltd	2.41
Larsen And Toubro Ltd.	2.21
Axis Bank Ltd.	1.94
I T C Ltd.	1.87
State Bank of India.	1.85
Shriram Finance Limited	1.76
Mahindra & Mahindra Ltd	1.52
Tech Mahindra Ltd.	1.52
Zomato Ltd	1.51
Interglobe Aviation Ltd.	1.43
Venus Pipes and Tubes Ltd	1.37
UltraTech Cement Ltd.	1.33
National Thermal Power Corporation Ltd	1.22
Himadri Speciality Chemical Ltd	1.10
Granules India Ltd	1.04
Hindustan Unilever Ltd	1.03
Others	28.90
<b>G-Sec</b>	<b>21.57</b>
7.10% GOI - 08.04.2034	4.28
7.37% GOI - 23.10.2028	4.24
7.26% GOI - 06.02.2033	2.14
6.67% GOI - 15.12.2035	1.93
8.17% GOI - 01.12.2044	1.25
7.18% GOI - 24.07.2037	1.15
8.30% GOI - 02.07.2040	0.88
7.72% GOI - 26.10.2055	0.81
7.41% GOI - 19.12.2036	0.74
7.38% GOI - 20.06.2027	0.73
Others	3.42
<b>Corporate Debt</b>	<b>3.98</b>
7.80% HDFC BANK - 03.05.2033	1.57
8.06% Bajaj Finance Ltd - 15.05.2029	0.99
8.70% REC - 28.09.2028	0.81
8.56% REC - 29.11.2028	0.61
<b>MMI</b>	<b>2.05</b>
<b>NCA</b>	<b>0.52</b>



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## DYNAMIC FLOOR FUND

(ULIF-028-14/11/06-DYFLRFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Back
- Forward
- Mail

### Investment Objective

Aims to provide you with stable long-term inflation beating growth over medium to long-term and defend your capital against short-term capital shocks.

**Date of Inception**  
14<sup>th</sup> November 2006

**AUM (in Lakhs)**  
28,320.36

**NAV**  
38.4914

**Fund Manager**  
Equity : Rohit Agarwal  
Debt : Manoj Bharadwaj

**Benchmark Details**  
Equity - 37.5% (Nifty);  
Debt - 62.5% (Crisil Composite Bond)

**Modified Duration**  
Debt & Money  
Market Instruments : 4.54

**Asset Allocation**

	Approved (%)	Actual (%)
Equity	00 - 75	18
Gsec / Debt	00 - 100	76
MMI / Others	00 - 40	6

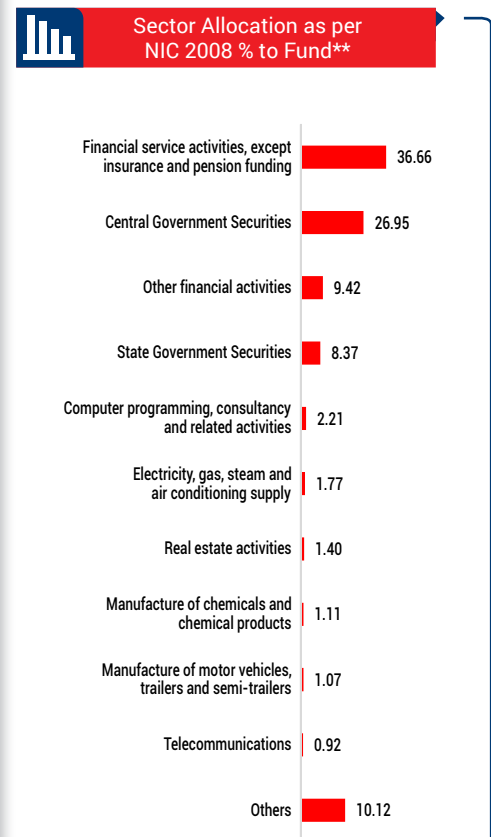
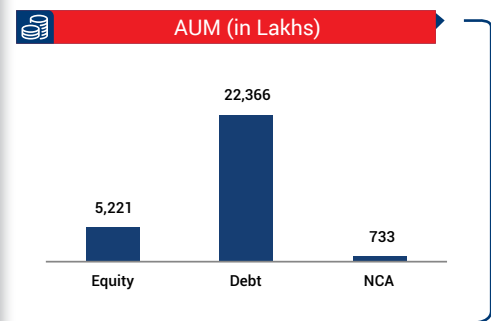
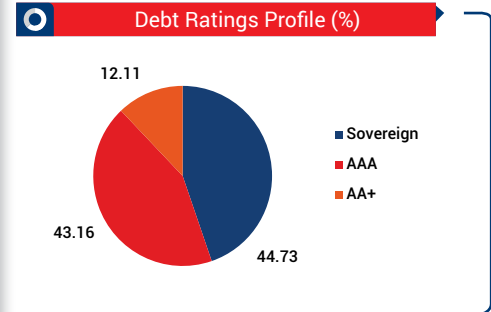
**Performance Meter**

	Dynamic Floor Fund (%)	Benchmark (%)
1 month	-1.6	-2.1
3 months	-1.9	-2.3
6 months	-1.6	-2.8
1 year	5.4	5.3
2 years	8.6	10.2
3 years	6.2	7.8
4 years	6.2	8.3
5 years	4.0	9.8
6 years	5.2	9.9
7 years	5.1	9.3
10 years	5.2	8.6
Inception	7.6	8.9

Past performance is not necessarily indicative of future performance

**Portfolio**

Holdings	% to Fund
<b>Equity</b>	<b>18.44</b>
ICICI Bank Ltd.	1.18
Infosys Ltd.	1.06
HDFC Bank Ltd.	0.94
Bharti Airtel Ltd.	0.84
Axis Bank Ltd.	0.57
Reliance Industries Ltd	0.52
Larsen And Toubro Ltd.	0.49
Interglobe Aviation Ltd.	0.48
Shriram Finance Limited	0.45
Tech Mahindra Ltd.	0.45
State Bank of India.	0.43
National Thermal Power Corporation Ltd	0.39
Venus Pipes and Tubes Ltd	0.38
Mahindra & Mahindra Ltd	0.38
I T C Ltd.	0.37
Zomato Ltd	0.36
Himadri Speciality Chemical Ltd	0.35
Pidilite Industries Ltd	0.34
UltraTech Cement Ltd.	0.32
Max Financial Services Ltd	0.31
Others	7.85
<b>G-Sec</b>	<b>35.32</b>
7.10% GOI - 08.04.2034	13.54
6.92% GOI - 18.11.2039	4.87
6.79% GOI - 07.10.2034	3.28
7.54% KA SDL - 07.12.2041	1.90
7.25% GOI - 12.06.2063	1.59
7.43% HP SDL - 03.08.2028	0.99
7.18% GOI - 24.07.2037	0.92
7.41% GOI - 19.12.2036	0.90
7.77% HR SDL -10.01.2036	0.75
7.77% MP SDL - 08.03.2043	0.62
Others	5.97
<b>Corporate Debt</b>	<b>41.14</b>
8.54% REC - 15.11.2028	4.29
6.99% IRFC - 04.06.2041	3.45
8.55% HDFC BANK - 27.03.2029	2.88
8.54% Fullerton India Credit Co Ltd - 24.03.2025	2.68
8.60% Bharti Telecom Limited Series XIV - 12.12.2025	2.18
8.54% Cholamandalam Invest and Fin co ltd - 12.04.2029	2.00
8.95% Bharti Telecom Limited Series XVII - 04.12.2026	1.97
7.85% PFC - 03.04.2028	1.78
8.06% Bajaj Finance Ltd - 15.05.2029	1.60
8.50% Muthoot Finance Ltd - 29.01.2026	1.45
Others	16.86
<b>MMI</b>	<b>2.51</b>
<b>NCA</b>	<b>2.59</b>



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## KOTAK DYNAMIC BALANCED FUND

(ULIF-009-27/06/03-DYBALFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Back
- Forward
- Mail

### Investment Objective

Aims for moderate growth by holding a diversified mix of equities and fixed interest instruments.

### Date of Inception

27<sup>th</sup> June 2003

### AUM (in Lakhs)

1,521.31

### NAV

111.7333

### Fund Manager

Equity : Hemant Kanawala  
Debt : Manoj Bharadwaj

### Benchmark Details

Equity - 60% (BSE 100);  
Debt - 40% (Crisil Composite Bond)

### Modified Duration

Debt & Money  
Market Instruments : 4.44

### Asset Allocation

	Approved (%)	Actual (%)
Equity	30 - 60	55
Gsec / Debt	20 - 70	36
MMI / Others	00 - 40	9

### Performance Meter

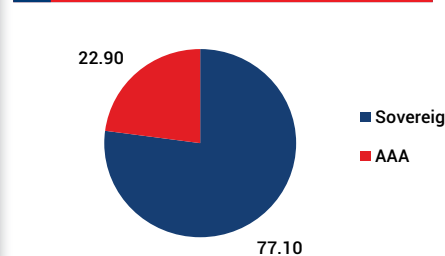
	Dynamic Balanced Fund (%)	Benchmark (%)
1 month	-3.5	-4.0
3 months	-4.4	-5.6
6 months	-6.4	-7.4
1 year	3.2	3.5
2 years	10.5	12.1
3 years	8.3	9.1
4 years	8.4	9.8
5 years	9.4	12.1
6 years	9.5	11.3
7 years	8.6	10.2
10 years	8.3	9.3
Inception	11.8	11.4

Past performance is not necessarily indicative of future performance

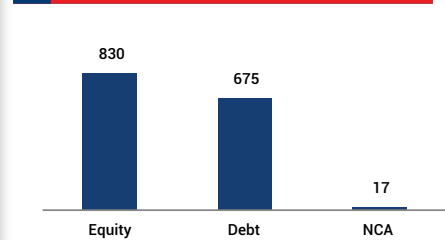
### Portfolio

Holdings	% to Fund
<b>Equity</b>	<b>54.56</b>
HDFC Bank Ltd.	5.14
Reliance Industries Ltd	4.59
ICICI Bank Ltd.	4.04
Infosys Ltd.	3.46
Bharti Airtel Ltd.	2.94
Larsen And Toubro Ltd.	2.77
I T C Ltd.	2.68
Tata Consultancy Services Ltd.	2.07
Hindustan Unilever Ltd	1.88
Mahindra & Mahindra Ltd	1.86
Axis Bank Ltd.	1.68
SBI ETF Nifty Bank	1.58
Bajaj Finance Ltd	1.57
Sun Pharmaceuticals Ltd	1.54
HCL Technologies Ltd	1.51
National Thermal Power Corporation Ltd	1.49
UltraTech Cement Ltd.	1.44
Titan Industries Ltd	1.41
Maruti Suzuki India Ltd	1.29
Hindalco Industries Ltd.	1.06
Others	8.56
<b>G-Sec</b>	<b>34.19</b>
7.10% GOI - 08.04.2034	20.45
7.38% GOI - 20.06.2027	8.04
7.25% GOI - 12.06.2063	1.44
7.18% GOI - 24.07.2037	1.30
6.79% GOI - 07.10.2034	0.67
7.26% GOI - 06.02.2033	0.49
7.36% GOI - 12.09.2052	0.31
7.23% GOI - 15.04.2039	0.20
7.34% GOI - 22.04.2064	0.18
6.92% GOI - 18.11.2039	0.10
Others	1.01
<b>Corporate Debt</b>	<b>1.94</b>
7.85% PFC - 03.04.2028	1.33
10.08% IOT Utkal Energy Services Limited - 20.03.2026	0.40
10.08% IOT Utkal Energy Services Limited - 20.03.2027	0.14
10.08% IOT Utkal Energy Services Limited - 20.03.2025	0.08
<b>MMI</b>	<b>8.21</b>
<b>NCA</b>	<b>1.09</b>

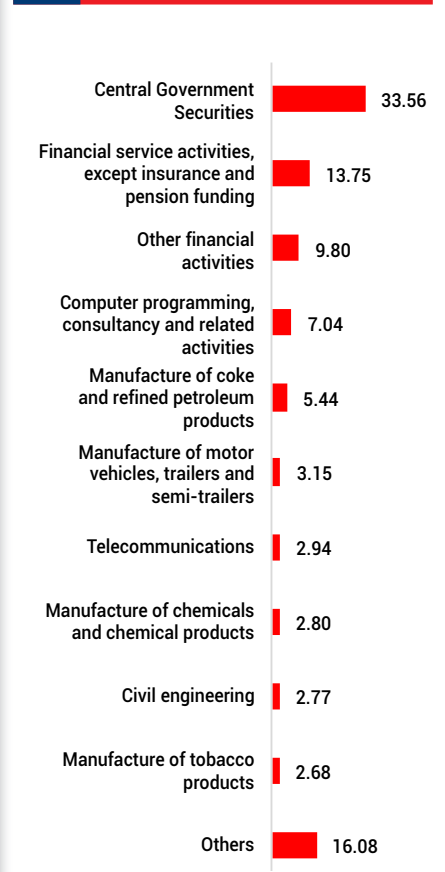
### Debt Ratings Profile (%)



### AUM (in Lakhs)



### Sector Allocation as per NIC 2008 % to Fund\*\*



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## DYNAMIC BOND FUND

(ULIF-015-15/04/04-DYBNDFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Navigation icons

### Investment Objective

Aims to preserve capital and minimize downside risk, with investment in debt and government instruments.

**Date of Inception**  
15<sup>th</sup> April 2004

**AUM (in Lakhs)**  
1,35,497.80

**NAV**  
49.3630

**Fund Manager**  
Debt : Manoj Bharadwaj

**Benchmark Details**  
Debt - 100% (Crisil Composite Bond)

**Modified Duration**  
Debt & Money Market Instruments : 7.38

**Asset Allocation**

	Approved (%)	Actual (%)
Gsec / Debt	60 - 100	97
MMI / Others	00 - 40	3

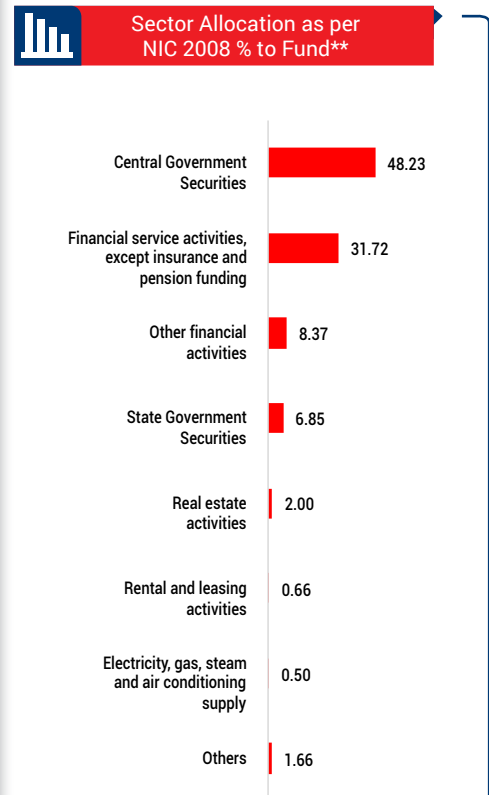
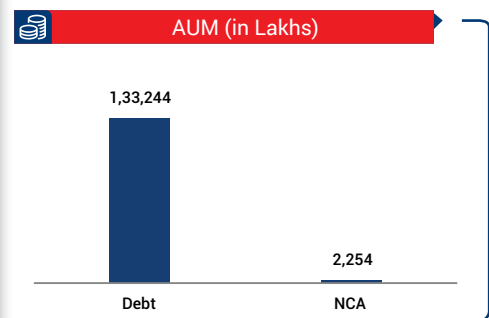
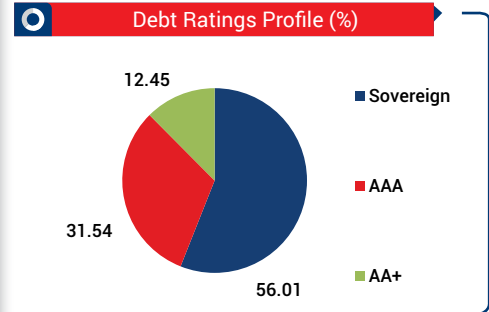
**Performance Meter**

	Dynamic Bond Fund (%)	Benchmark (%)
1 month	-0.2	0.2
3 months	1.0	1.4
6 months	2.7	3.3
1 year	7.2	7.9
2 years	7.5	8.2
3 years	5.7	6.4
4 years	5.3	6.3
5 years	5.5	6.4
6 years	7.0	7.6
7 years	7.2	7.5
10 years	7.0	7.5
Inception	7.9	6.8

Past performance is not necessarily indicative of future performance

**Portfolio**

Holdings	% to Fund
<b>G-Sec</b>	<b>55.08</b>
7.34% GOI - 22.04.2064	17.41
7.09% GOI - 05.08.2054	6.15
7.25% GOI - 12.06.2063	3.27
7.30% GOI - 19.06.2053	2.76
6.79% GOI - 07.10.2034	2.20
7.46% GOI - 06.11.2073	2.01
7.25% GOI 2063 ZCG - 12.06.2030	1.94
7.10% GOI - 08.04.2034	1.44
7.25% GOI 2063 ZCG - 12.12.2030	1.12
7.45% MH SDL - 20.03.2038	0.77
<b>Others</b>	<b>16.02</b>
<b>Corporate Debt</b>	<b>41.44</b>
8.55% HDFC BANK - 27.03.2029	2.29
6.45% REC - 07.01.2031	2.05
8.65% Cholamandalam Invest and Fin co Ltd - 28.02.2029	1.64
7.97% HDFC BANK - 17.02.2033	1.56
7.8750% NIIF Infrastructure Finance Ltd - 28-11-2030	1.51
7.61% LIC Housing Finance - 29.08.2034	1.50
8.75% Shriram Finance Ltd 15.06.2026	1.49
7.73% Embassy Office Parks REIT - 14.12.2029 -Step up & Down	1.26
7.23% SBI - 19.11.2039	1.09
8.60% Bharti Telecom Limited Series XIV - 12.12.2025	1.09
<b>Others</b>	<b>25.97</b>
<b>MMI</b>	<b>1.82</b>
<b>NCA</b>	<b>1.66</b>



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.



# INDIVIDUAL FUND

## KOTAK DYNAMIC GILT FUND

(ULIF-006-27/06/03-DYGLTFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Previous
- Next
- Mail

### Investment Objective

Aims to preserve your capital and minimize your downside risk, with investment in debt and government instruments.

### Date of Inception

27<sup>th</sup> June 2003

### AUM (in Lakhs)

20,144.67

### NAV

45.6563

### Fund Manager

Debt : Manoj Bharadwaj

### Benchmark Details

Debt - 100% (IBEX)

### Modified Duration

Debt & Money  
Market Instruments : 8.46

### Asset Allocation

	Approved (%)	Actual (%)
Gsec / Debt	80 - 100	96
Others	00 - 20	4

### Performance Meter

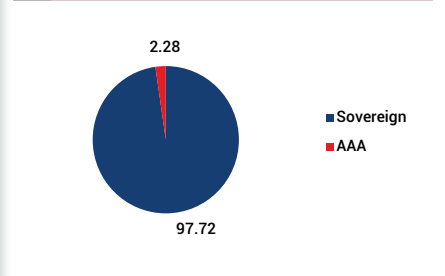
	Dynamic Gilt Fund (%)	Benchmark (%)
1 month	-0.2	0.2
3 months	0.9	1.7
6 months	2.5	3.5
1 year	7.0	8.3
2 years	7.8	8.8
3 years	6.1	6.8
4 years	5.4	6.4
5 years	5.5	6.5
6 years	6.9	7.5
7 years	7.3	7.8
10 years	7.0	7.7
Inception	7.3	7.5

Past performance is not necessarily indicative of future performance

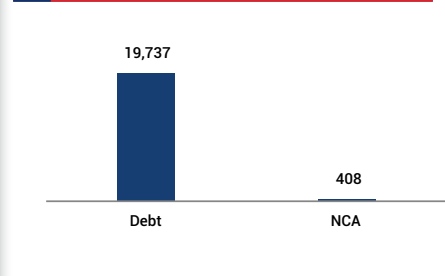
### Portfolio

Holdings	% to Fund
<b>G-Sec</b>	<b>95.74</b>
7.34% GOI - 22.04.2064	14.53
7.10% GOI - 08.04.2034	12.81
6.92% GOI - 18.11.2039	9.00
7.30% GOI - 19.06.2053	5.70
7.25% GOI - 12.06.2063	4.31
7.09% GOI - 05.08.2054	4.20
7.23% GOI - 15.04.2039	3.98
6.79% GOI - 07.10.2034	3.56
7.77% MP SDL - 08.03.2043	2.51
7.40% GOI - 19.09.2062	2.42
Others	32.71
<b>MMI</b>	<b>2.23</b>
<b>NCA</b>	<b>2.02</b>

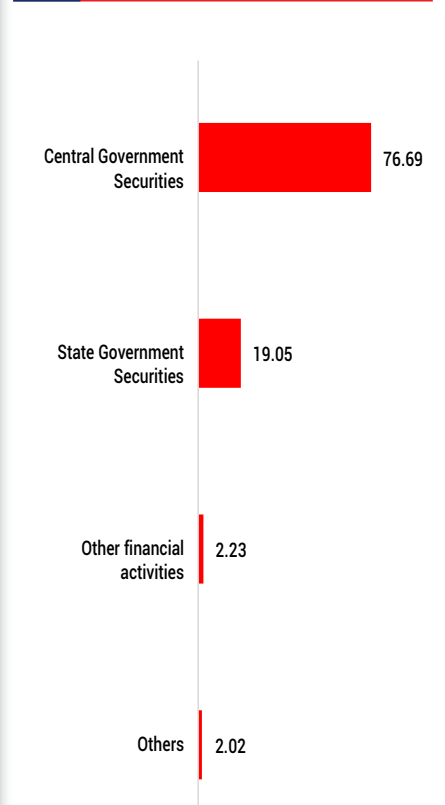
### Debt Ratings Profile (%)



### AUM (in Lakhs)



### Sector Allocation as per NIC 2008 % to Fund\*\*



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## KOTAK DYNAMIC FLOATING RATE FUND

(ULIF-020-07/12/04-DYFLTRFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Back
- Forward
- Mail

### Investment Objective

Aims to preserve capital and minimize downside risk, with investment in debt and government instruments.

### Date of Inception

07<sup>th</sup> December 2004

### AUM (in Lakhs)

1,854.30

### NAV

37.3078

### Fund Manager

Debt : Manoj Bharadwaj

### Benchmark Details

Debt - 100% (CRISIL Liquid)

### Modified Duration

Debt & Money  
Market Instruments : 0.23

### Asset Allocation

	Approved (%)	Actual (%)
Gsec	00 - 75	8
Debt	25 - 100	72
MMI / Others	00 - 40	20

### Performance Meter

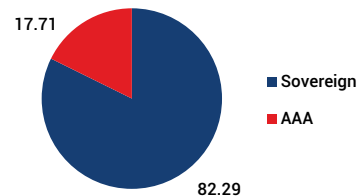
	Dynamic Floating Rate Fund (%)	Benchmark (%)
1 month	0.6	0.5
3 months	1.4	1.7
6 months	2.9	3.5
1 year	6.7	7.3
2 years	6.5	7.3
3 years	5.5	6.7
4 years	4.9	5.9
5 years	4.7	5.6
6 years	5.2	5.8
7 years	5.4	6.0
10 years	5.8	6.4
Inception	6.7	6.8

Past performance is not necessarily indicative of future performance

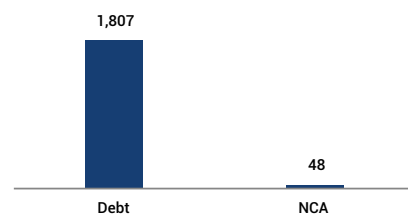
### Portfolio

Holdings	% to Fund
<b>G-Sec</b>	<b>7.88</b>
7.38% GOI - 20.06.2027	5.97
6.13% GOI - 04.06.2028	1.10
8.14% TN SDL - 27.05.2025	0.79
7.72% GOI - 26.10.2055	0.01
<b>Corporate Debt</b>	<b>72.30</b>
GOI FRB - 22.09.2033	32.54
GOI FRB - 04.10.2028	28.47
GOI FRB - 30.10.2034	11.30
<b>MMI</b>	<b>17.25</b>
<b>NCA</b>	<b>2.57</b>

### Debt Ratings Profile (%)



### AUM (in Lakhs)



### Sector Allocation as per NIC 2008 % to Fund\*\*



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## KOTAK GUARANTEED GROWTH FUND

(ULIF-013-27/06/03-GRTGWTFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Back
- Forward
- Mail

### Investment Objective

Aims for a high level of capital growth by holding a significant portion in large sized company equities.

**Date of Inception**  
27<sup>th</sup> June 2003

**AUM (in Lakhs)**  
15,423.23

**NAV**  
83.0564

**Fund Manager**  
Equity : Rohit Agarwal  
Debt : Manoj Bharadwaj

**Benchmark Details**  
Equity - 40% (BSE 100);  
Debt - 60% (Crisil Composite Bond)

**Modified Duration**  
Debt & Money  
Market Instruments : 3.43

**Asset Allocation**

	Approved (%)	Actual (%)
Equity	00 - 80	23
Gsec / Debt	20 - 60	59
MMI / Others	00 - 40	18

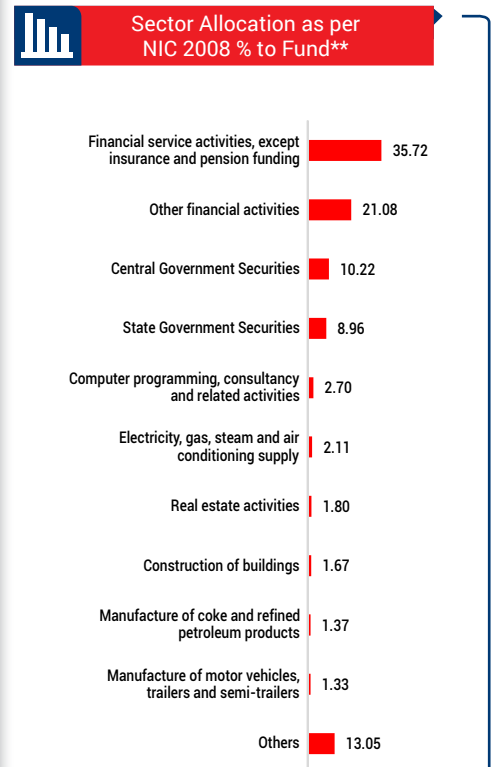
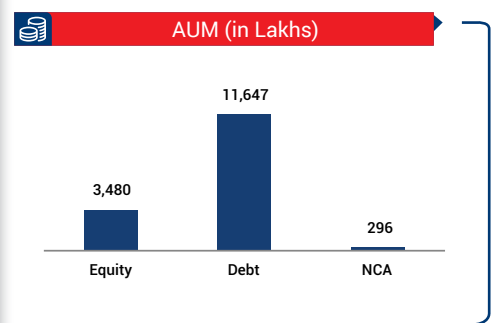
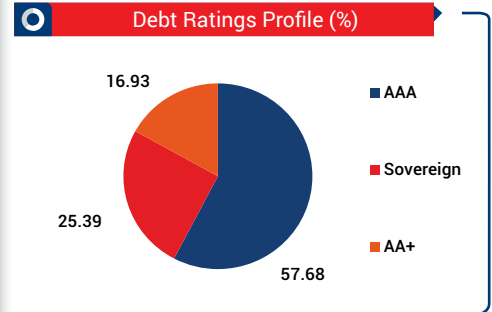
**Performance Meter**

	Guaranteed Growth Fund (%)	Benchmark (%)
1 month	-1.8	-2.6
3 months	-2.2	-3.3
6 months	-2.2	-3.9
1 year	5.4	5.0
2 years	9.0	10.9
3 years	6.7	8.3
4 years	6.6	8.7
5 years	3.0	10.3
6 years	4.2	10.2
7 years	4.1	9.4
10 years	5.1	8.8
Inception	10.3	10.7

Past performance is not necessarily indicative of future performance

**Portfolio**

Holdings	% to Fund
<b>Equity</b>	<b>22.57</b>
ICICI Bank Ltd.	1.70
HDFC Bank Ltd.	1.30
Infosys Ltd.	1.30
Bharti Airtel Ltd.	1.14
Reliance Industries Ltd	0.71
Larsen And Toubro Ltd.	0.70
Axis Bank Ltd.	0.68
State Bank of India.	0.63
I T C Ltd.	0.59
Shriram Finance Limited	0.56
Mahindra & Mahindra Ltd	0.48
Tech Mahindra Ltd.	0.47
Zomato Ltd	0.46
UltraTech Cement Ltd.	0.42
Interglobe Aviation Ltd.	0.42
National Thermal Power Corporation Ltd	0.38
Maruti Suzuki India Ltd	0.37
Venus Pipes and Tubes Ltd	0.35
Bajaj Finance Ltd	0.35
Himadri Speciality Chemical Ltd	0.35
Others	9.22
<b>G-Sec</b>	<b>19.17</b>
7.25% GOI - 12.06.2063	4.08
7.77% MP SDL - 08.03.2043	3.03
6.92% GOI - 18.11.2039	1.93
6.79% GOI - 07.10.2034	1.66
7.54% KA SDL - 07.12.2041	0.92
7.26% HR SDL 28.06.2027	0.88
7.34% GOI - 22.04.2064	0.64
7.10% GOI - 08.04.2034	0.52
7.72% KA SDL - 13.12.2035	0.50
8.13% GOI - 22.06.2045	0.34
Others	4.68
<b>Corporate Debt</b>	<b>39.84</b>
8.54% REC - 15.11.2028	3.37
8.65% Cholamandalam Invest and Fin co ltd - 28.02.2029	2.74
8.59% Cholamandalam Invest and Fin co ltd - 30.04.2029	2.60
8.1167% Bajaj Finance Ltd - 10.05.2027	2.28
7.85% PFC - 03.04.2028	1.90
7.05% Embassy Office Parks REIT - 18.10.2026	1.80
7.25% HDFC BANK - 17.06.2030	1.76
9.09% Muthoot Finance Ltd - 01.06.2029 Put 03.06.2027	1.54
8.40% Godrej Properties Ltd Sr B- 25.01.2028 -Step up & Step	1.31
7.97% HDFC BANK - 17.02.2033	1.28
Others	19.27
<b>MMI</b>	<b>16.50</b>
<b>NCA</b>	<b>1.92</b>



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## KOTAK GUARANTEED BALANCED FUND

(ULIF-010-27/06/03-GRTBALFND-107)



Market Outlook Fund Performance Contents Individual Funds Group Funds Home Navigation icons

### Investment Objective

Aims for moderate growth by holding a diversified mix of equities and fixed interest instruments.

### Date of Inception

27<sup>th</sup> June 2003

### AUM (in Lakhs)

2,228.76

### NAV

74.4503

### Fund Manager

Equity : Rohit Agarwal  
Debt : Manoj Bharadwaj

### Benchmark Details

Equity - 30% (BSE 100);  
Debt - 70% (Crisil Composite Bond)

### Modified Duration

Debt & Money  
Market Instruments : 4.46

### Asset Allocation

	Approved (%)	Actual (%)
Equity	00 - 60	15
Gsec / Debt	20 - 70	66
MMI / Others	00 - 40	19

### Performance Meter

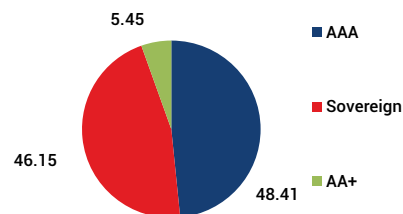
	Guaranteed Balanced Fund (%)	Benchmark (%)
1 month	-1.2	-1.9
3 months	-1.0	-2.1
6 months	-0.5	-2.1
1 year	5.8	5.7
2 years	8.3	10.2
3 years	6.2	7.8
4 years	6.3	8.1
5 years	3.5	9.4
6 years	4.8	9.6
7 years	4.8	9.0
10 years	5.6	8.5
Inception	9.7	9.8

Past performance is not necessarily indicative of future performance

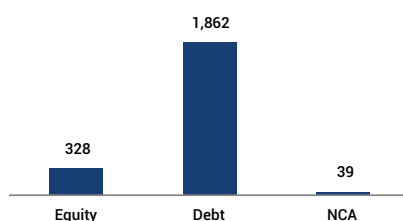
### Portfolio

Holdings	% to Fund
<b>Equity</b>	<b>14.71</b>
ICICI Bank Ltd.	1.13
Infosys Ltd.	0.96
HDFC Bank Ltd.	0.80
Bharti Airtel Ltd.	0.71
Larsen And Toubro Ltd.	0.50
I T C Ltd.	0.46
Reliance Industries Ltd	0.45
Shriram Finance Limited	0.43
Axis Bank Ltd.	0.43
State Bank of India.	0.39
UltraTech Cement Ltd.	0.33
Mahindra & Mahindra Ltd	0.30
Zomato Ltd	0.29
Tech Mahindra Ltd.	0.29
National Thermal Power Corporation Ltd	0.27
Himadri Speciality Chemical Ltd	0.27
Interglobe Aviation Ltd.	0.27
Varun Beverages Ltd	0.24
MINDA CORPORATION LIMITED	0.24
Maruti Suzuki India Ltd	0.23
Others	5.73
<b>G-Sec</b>	<b>38.55</b>
7.41% GOI - 19.12.2036	6.91
7.25% GOI - 12.06.2063	5.58
7.10% GOI - 08.04.2034	5.42
7.23% GOI - 15.04.2039	3.90
6.79% GOI - 07.10.2034	3.74
6.92% GOI - 18.11.2039	1.85
7.34% GOI - 22.04.2064	1.37
7.77% MP SDL - 08.03.2043	0.90
7.26% GOI - 22.08.2032	0.77
7.17% GOI - 17.04.2030	0.74
Others	7.36
<b>Corporate Debt</b>	<b>27.05</b>
7.25% HDFC BANK - 17.06.2030	3.05
7.85% PFC - 03.04.2028	2.72
7.43% NABARD - 31.01.2030	2.26
6.45% REC - 07.01.2031	2.16
10.08% IOT Utkal Energy Services Limited - 20.03.2026	1.91
8.56% REC - 29.11.2028	1.87
8.65% Cholamandalam Invest and Fin co ltd - 28.02.2029	1.39
7.69% HDFC BANK - 27.01.2033 PUT 27.01.2026	1.37
8.75% Shriram Finance Ltd 15.06.2026	1.36
8.50% Muthoot Finance Ltd - 29.01.2026	1.34
Others	7.63
<b>MMI</b>	<b>17.94</b>
<b>NCA</b>	<b>1.74</b>

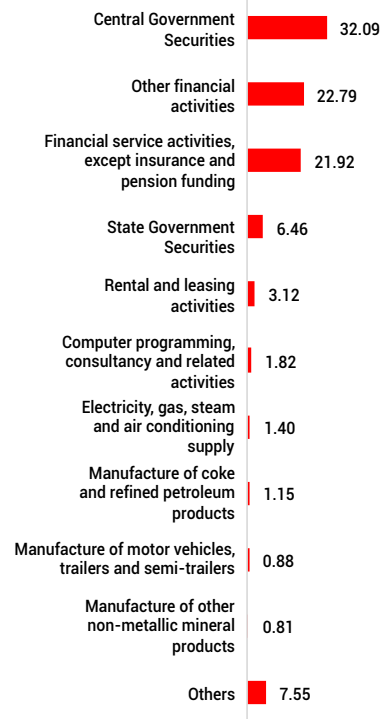
### Debt Ratings Profile (%)



### AUM (in Lakhs)



### Sector Allocation as per NIC 2008 % to Fund\*\*



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## PENSION CLASSIC OPPORTUNITIES FUND

(ULIF-042-07/01/10-PNCLAOPFND-107)

### Investment Objective

Aims to maximize opportunity for long term capital growth by holding significant portions in a diversified and flexible mix of large/medium sized stocks.

**Date of Inception**  
07<sup>th</sup> January 2010

**AUM (in Lakhs)**  
1,848.62

**NAV**  
55.0612

**Fund Manager**  
Equity : Hemant Kanawala  
Debt : Manoj Bharadwaj

**Benchmark Details**  
Equity - 100% (BSE 200)

**Modified Duration**  
Debt & Money Market Instruments : 0.01

**Asset Allocation**

	Approved (%)	Actual (%)
Equity	75 - 100	96
Gsec / Debt	00 - 25	0
MMI / Others	00 - 25	4

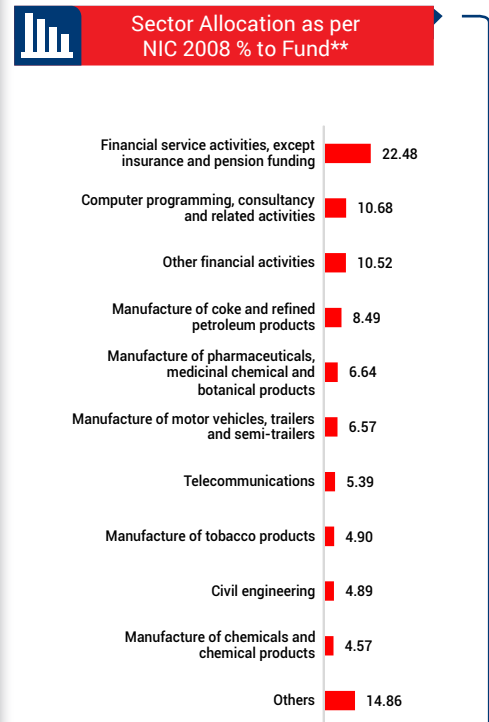
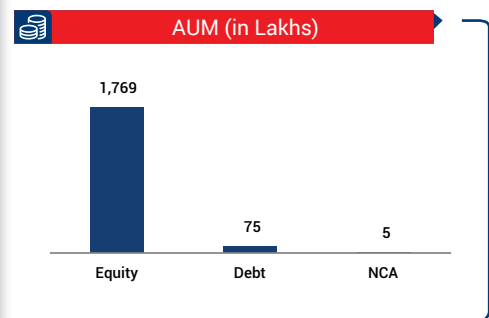
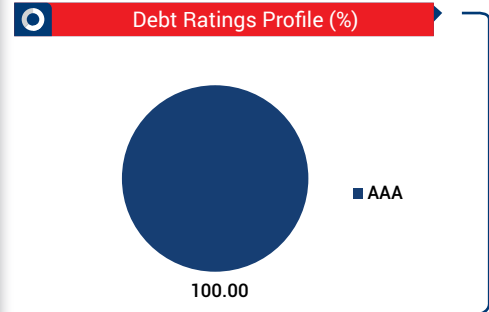
**Performance Meter**

	Pension Classic Opportunities Fund (%)	Benchmark (%)
1 month	-6.1	-7.2
3 months	-8.0	-11.0
6 months	-11.7	-15.2
1 year	1.2	-0.5
2 years	12.3	16.1
3 years	11.0	11.0
4 years	10.7	12.3
5 years	12.9	16.0
6 years	12.4	13.8
7 years	10.0	11.6
10 years	9.8	10.4
Inception	11.9	10.4

Past performance is not necessarily indicative of future performance

**Portfolio**

Holdings	% to Fund
<b>Equity</b>	<b>95.69</b>
HDFC Bank Ltd.	9.27
Reliance Industries Ltd	7.78
ICICI Bank Ltd.	7.25
Infosys Ltd.	6.38
Bharti Airtel Ltd.	5.39
I T C Ltd.	4.90
Larsen And Toubro Ltd.	4.89
Tata Consultancy Services Ltd.	4.31
Hindustan Unilever Ltd	3.65
ICICI Prudential Bank ETF Nifty Bank Index	3.59
Mahindra & Mahindra Ltd	3.58
Sun Pharmaceuticals Ltd	3.28
Bajaj Finance Ltd	3.03
Maruti Suzuki India Ltd	2.99
Axis Bank Ltd.	2.92
SBI ETF Nifty Bank	2.87
Titan Industries Ltd	2.83
UltraTech Cement Ltd.	2.79
National Thermal Power Corporation Ltd	2.65
Hero MotoCorp Limited	2.04
Others	9.27
<b>MMI</b>	<b>4.06</b>
<b>NCA</b>	<b>0.26</b>



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## KOTAK PENSION OPPORTUNITIES FUND

(ULIF-032-17/07/09-PNOPPFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Back
- Forward
- Mail

### Investment Objective

Aims to maximize opportunity for long term capital growth by holding significant portions in a diversified and flexible mix of large/medium sized stocks

**Date of Inception**  
17<sup>th</sup> July 2009

**AUM (in Lakhs)**  
26.45

**NAV**  
52.9531

**Fund Manager**  
Equity : Hemant Kanawala  
Debt : Manoj Bharadwaj

**Benchmark Details**  
Equity - 100% (BSE 200)

**Modified Duration**  
Debt & Money  
Market Instruments : 0.01

**Asset Allocation**

	Approved (%)	Actual (%)
Equity	75 - 100	76
Gsec / Debt	00 - 25	0
MMI / Others	00 - 25	24

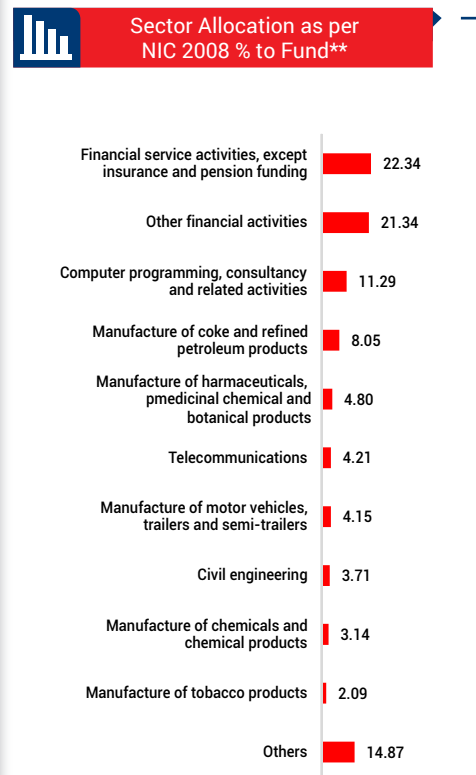
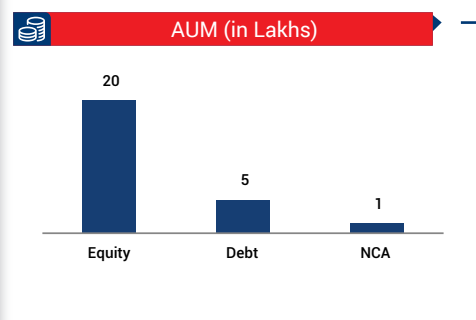
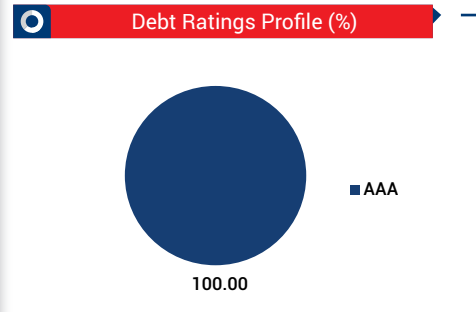
**Performance Meter**

	Pension Opportunities Fund (%)	Benchmark (%)
1 month	-4.6	-7.2
3 months	-6.5	-11.0
6 months	-9.2	-15.2
1 year	2.8	-0.5
2 years	13.8	16.1
3 years	10.2	11.0
4 years	10.4	12.3
5 years	12.8	16.0
6 years	12.3	13.8
7 years	9.8	11.6
10 years	9.4	10.4
Inception	11.3	11.4

Past performance is not necessarily indicative of future performance

**Portfolio**

Holdings	% to Fund
<b>Equity</b>	<b>75.67</b>
HDFC Bank Ltd.	9.50
Reliance Industries Ltd	7.62
ICICI Bank Ltd.	6.65
Infosys Ltd.	5.55
Bharti Airtel Ltd.	4.21
Cipla Ltd.	4.04
Larsen And Toubro Ltd.	3.71
Tata Consultancy Services Ltd.	3.29
Mahindra & Mahindra Ltd	2.35
Axis Bank Ltd.	2.23
I T C Ltd.	2.09
Hindustan Unilever Ltd	2.07
State Bank of India.	2.03
Bajaj Finance Ltd	1.93
Maruti Suzuki India Ltd	1.81
National Thermal Power Corporation Ltd	1.58
HCL Technologies Ltd	1.55
UltraTech Cement Ltd.	1.53
Titan Industries Ltd	1.28
SBI ETF Nifty Bank	1.23
Others	9.43
<b>MMI</b>	<b>18.90</b>
<b>NCA</b>	<b>5.43</b>



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## PENSION FRONTLINE EQUITY FUND

(ULIF-044-11/01/10-PNFRLEQFND-107)

### Investment Objective

Aims for a high level of capital growth by holding a significant portion in large sized company equities.

**Date of Inception**  
11<sup>th</sup> January 2010

**AUM (in Lakhs)**  
625.37

**NAV**  
53.4826

**Fund Manager**  
Equity : Hemant Kanawala  
Debt : Manoj Bharadwaj

**Benchmark Details**  
Equity - 100% (BSE 100)

**Modified Duration**  
Debt & Money Market Instruments : 0.01

**Asset Allocation**

	Approved (%)	Actual (%)
Equity	60 - 100	92
Gsec / Debt	00 - 40	0
MMI / Others	00 - 40	8

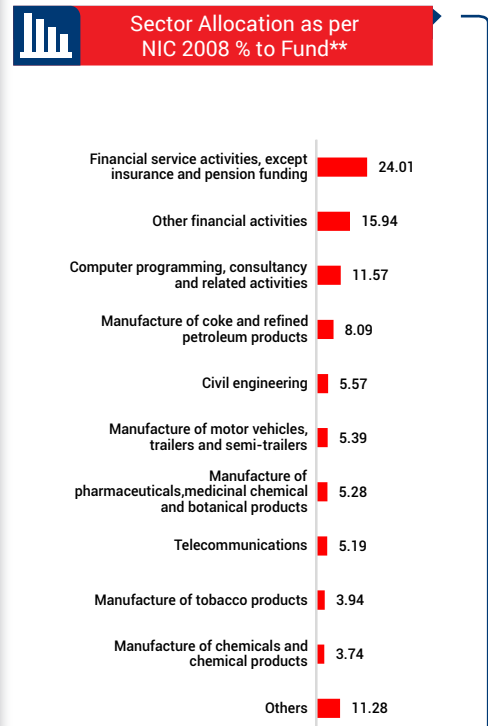
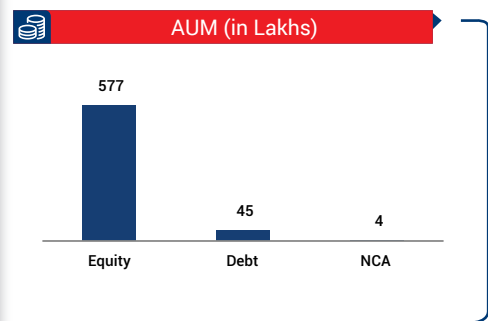
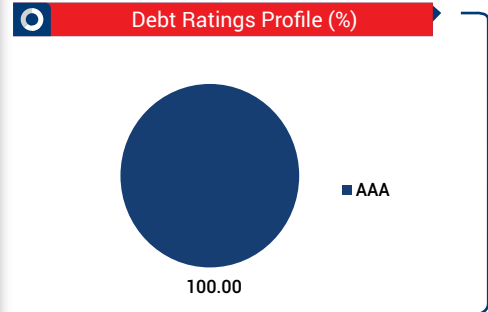
**Performance Meter**

	Pension Frontline Equity Fund (%)	Benchmark (%)
1 month	-5.7	-6.7
3 months	-7.8	-10.1
6 months	-10.5	-14.0
1 year	1.4	0.3
2 years	12.3	14.5
3 years	10.0	10.5
4 years	10.7	11.8
5 years	13.8	15.3
6 years	12.7	13.1
7 years	10.8	11.3
10 years	10.2	9.8
Inception	11.7	10.0

Past performance is not necessarily indicative of future performance

**Portfolio**

Holdings	% to Fund
<b>Equity</b>	<b>92.24</b>
ICICI Bank Ltd.	8.46
Reliance Industries Ltd	7.15
HDFC Bank Ltd.	6.44
Infosys Ltd.	6.22
Larsen And Toubro Ltd.	5.57
Bharti Airtel Ltd.	5.19
SBI ETF Nifty Bank	4.16
I T C Ltd.	3.94
Axis Bank Ltd.	3.82
Tata Consultancy Services Ltd.	3.58
Mahindra & Mahindra Ltd	3.35
Sun Pharmaceuticals Ltd	2.69
ICICI Prudential Bank ETF Nifty Bank Index	2.60
Bajaj Finance Ltd	2.55
Hindustan Unilever Ltd	2.47
State Bank of India.	2.24
Maruti Suzuki India Ltd	2.04
Titan Industries Ltd	2.02
Kotak Banking ETF - Dividend Payout Option	1.98
Hindalco Industries Ltd.	1.92
Others	13.84
<b>MMI</b>	<b>7.19</b>
<b>NCA</b>	<b>0.57</b>



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## PENSION GUARANTEE FUND

(ULIF-038-21/12/09-PNGRTFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Back
- Forward
- Mail

### Investment Objective

Aims to provide stable, long-term inflation beating growth over medium to long-term and defend capital against short-term capital shocks

**Date of Inception**  
21<sup>st</sup> December 2009

**AUM (in Lakhs)**  
1,839.75

**NAV**  
30.7900

**Fund Manager**  
Equity : Hemant Kanawala  
Debt : Manoj Bharadwaj

**Benchmark Details**  
Equity - 37.5% (Nifty);  
Debt - 62.5% (Crisil Composite Bond)

**Modified Duration**  
Debt & Money  
Market Instruments : 1.10

**Asset Allocation**

	Approved (%)	Actual (%)
Equity	00 - 75	28
Gsec / Debt	00 - 100	18
MMI / Others	00 - 100	54

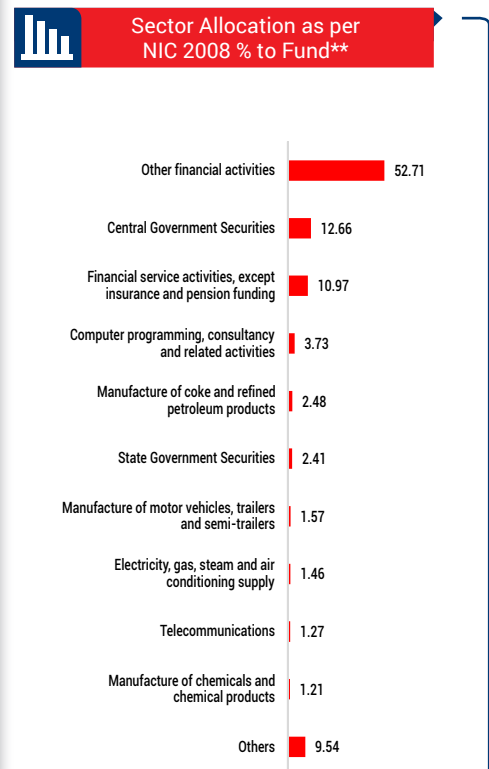
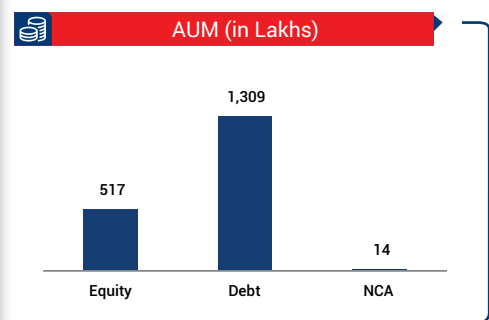
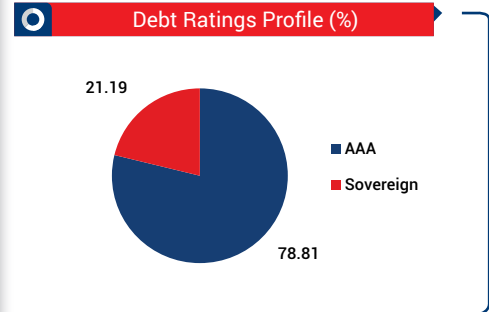
**Performance Meter**

	Pension Guarantee Fund (%)	Benchmark (%)
1 month	-1.8	-2.1
3 months	-2.3	-2.3
6 months	-3.6	-2.8
1 year	5.2	5.3
2 years	11.1	10.2
3 years	8.2	7.8
4 years	8.8	8.3
5 years	10.0	9.8
6 years	9.0	9.9
7 years	8.4	9.3
10 years	7.4	8.6
Inception	7.7	9.0

Past performance is not necessarily indicative of future performance

**Portfolio**

Holdings	% to Fund
<b>Equity</b>	<b>28.12</b>
HDFC Bank Ltd.	2.74
ICICI Bank Ltd.	2.40
Reliance Industries Ltd	2.34
Infosys Ltd.	1.74
Bharti Airtel Ltd.	1.27
Larsen And Toubro Ltd.	1.13
I T C Ltd.	1.12
Tata Consultancy Services Ltd.	1.02
Axis Bank Ltd.	0.87
State Bank of India.	0.75
Bajaj Finance Ltd	0.72
Mahindra & Mahindra Ltd	0.70
Hindustan Unilever Ltd	0.62
Sun Pharmaceuticals Ltd	0.56
National Thermal Power Corporation Ltd	0.50
Maruti Suzuki India Ltd	0.49
HCL Technologies Ltd	0.48
Power Grid Corporation of India Ltd	0.39
UltraTech Cement Ltd.	0.39
Tata Motors Ltd.	0.38
Others	7.52
<b>G-Sec</b>	<b>15.07</b>
7.17% GOI - 17.04.2030	6.30
7.10% GOI - 08.04.2034	1.29
7.54% GOI - 23.05.2036	1.14
7.38% GOI - 20.06.2027	1.11
7.18% GOI - 24.07.2037	0.77
8.13% GOI - 22.06.2045	0.48
7.40% GOI 2035 - 09.09.35	0.21
8.44% RJ SDL - 27.06.2028	0.20
8.32% KA SDL - 06.02.2029	0.18
8.52% KA SDL - 28.11.2028	0.18
Others	3.20
<b>Corporate Debt</b>	<b>3.35</b>
8.95% PFC - 10.10.2028	0.57
8.63% REC - 25.08.2028	0.56
8.13% PGC - 25.04.2029	0.55
8.09% REC - 21.03.2028	0.55
8.06% REC - 27.03.2028	0.55
8.50% LIC Housing Finance - 29.08.2025	0.54
8.49% NTPC - 25.03.2025	0.01
<b>MMI</b>	<b>52.71</b>
<b>NCA</b>	<b>0.75</b>



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.



# INDIVIDUAL FUND

## KOTAK PENSION GROWTH FUND

(ULIF-030-07/01/09-PNGWTFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Back
- Forward
- Mail

### Investment Objective

Aims for a high level of capital growth by holding a significant portion in large sized company equities.

**Date of Inception**  
07<sup>th</sup> January 2009

**AUM (in Lakhs)**  
77.51

**NAV**  
31.8573

**Fund Manager**  
Equity : Hemant Kanawala  
Debt : Manoj Bharadwaj

**Benchmark Details**  
Equity - 40% (BSE 100);  
Debt - 60% (Crisil Composite Bond)

**Modified Duration**  
Debt & Money  
Market Instruments : 3.65

**Asset Allocation**

	Approved (%)	Actual (%)
Equity	00 - 80	47
Gsec / Debt	20 - 60	45
MMI / Others	00 - 40	8

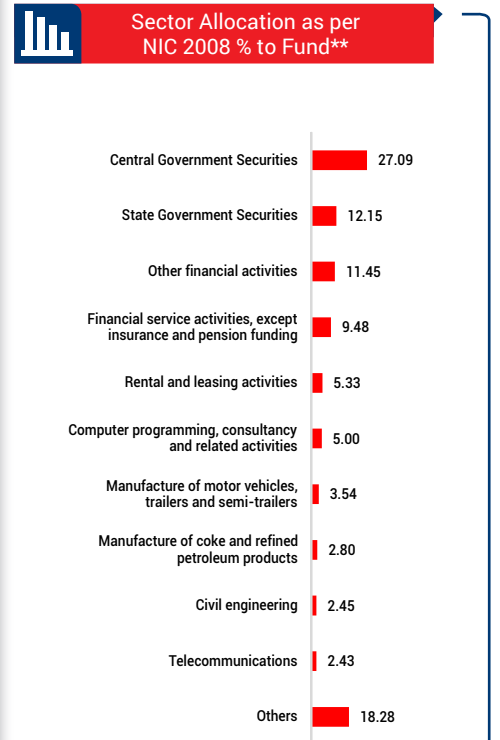
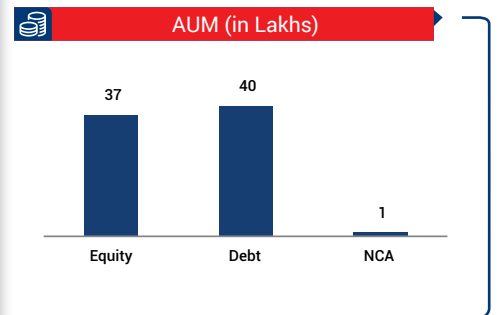
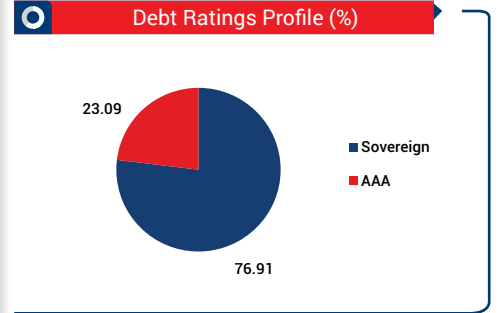
**Performance Meter**

	Pension Growth Fund (%)	Benchmark (%)
1 month	-3.0	-2.6
3 months	-4.0	-3.3
6 months	-5.2	-3.9
1 year	1.3	5.0
2 years	5.0	10.9
3 years	4.3	8.3
4 years	4.4	8.7
5 years	1.0	10.3
6 years	2.5	10.2
7 years	2.6	9.4
10 years	4.1	8.8
Inception	7.4	10.4

Past performance is not necessarily indicative of future performance

**Portfolio**

Holdings	% to Fund
<b>Equity</b>	<b>47.45</b>
HDFC Bank Ltd.	3.93
Reliance Industries Ltd	2.60
Larsen And Toubro Ltd.	2.45
Bharti Airtel Ltd.	2.43
Infosys Ltd.	2.37
I T C Ltd.	2.26
SBI ETF Nifty Bank	2.25
ICICI Bank Ltd.	2.19
Mahindra & Mahindra Ltd	1.90
ICICI Prudential Bank ETF Nifty Bank Index	1.61
Sun Pharmaceuticals Ltd	1.38
Tata Consultancy Services Ltd.	1.35
Hindustan Unilever Ltd	1.16
Kotak Banking ETF - Dividend Payout Option	1.14
State Bank of India.	1.09
Maruti Suzuki India Ltd	1.08
National Thermal Power Corporation Ltd	1.06
Axis Bank Ltd.	1.04
Oil & Natural Gas Corporation Ltd	0.99
Hindalco Industries Ltd.	0.86
Others	12.31
<b>G-Sec</b>	<b>39.24</b>
7.26% GOI - 06.02.2033	11.82
7.41% GOI - 19.12.2036	5.38
7.37% GOI - 23.10.2028	2.64
7.10% GOI - 08.04.2034	2.08
8.44% RJ SDL - 27.06.2028	1.07
8.32% KA SDL - 06.02.2029	0.93
8.52% KA SDL - 28.11.2028	0.91
7.20% GJ SDL - 14.06.2027	0.73
8.26% MH SDL -02.01.2029	0.69
8.27% TN SDL - 13.01.2026	0.65
Others	12.33
<b>Corporate Debt</b>	<b>5.33</b>
10.08% IOT Utkal Energy Services Limited - 20.03.2027	5.33
<b>MMI</b>	<b>6.45</b>
<b>NCA</b>	<b>1.54</b>



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## PENSION FLOOR FUND II

(ULIF-043-08/01/10-PNFLRKFND2-107)



Market Outlook Fund Performance Contents Individual Funds Group Funds Home Navigation icons

### Investment Objective

Aims to provide stable, long-term inflation beating growth over medium to long-term and defend capital against short-term capital shocks.

### Date of Inception

08<sup>th</sup> January 2010

### AUM (in Lakhs)

714.04

### NAV

24.3131

### Fund Manager

Equity : Hemant Kanawala  
Debt : Manoj Bharadwaj

### Benchmark Details

Equity - 37.5% (Nifty);  
Debt - 62.5% (Crisil Composite Bond)

### Modified Duration

Debt & Money  
Market Instruments : 3.71

### Asset Allocation

	Approved (%)	Actual (%)
Equity	00 - 75	19
Gsec / Debt	00 - 100	57
MMI / Others	00 - 40	24

### Performance Meter

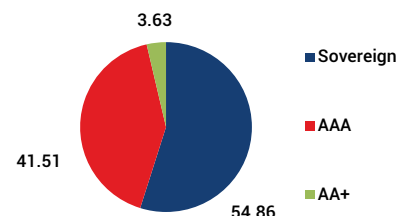
	Pension Floor Fund II (%)	Benchmark (%)
1 month	-1.0	-2.1
3 months	-0.7	-2.3
6 months	-0.4	-2.8
1 year	5.1	5.3
2 years	6.9	10.2
3 years	5.7	7.8
4 years	5.9	8.3
5 years	3.4	9.8
6 years	4.8	9.9
7 years	4.8	9.3
10 years	5.0	8.6
Inception	6.0	8.9

Past performance is not necessarily indicative of future performance

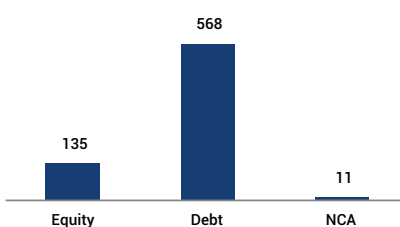
### Portfolio

Holdings	% to Fund
<b>Equity</b>	<b>18.84</b>
HDFC Bank Ltd.	1.42
ICICI Bank Ltd.	1.17
Reliance Industries Ltd	0.98
Infosys Ltd.	0.95
Larsen And Toubro Ltd.	0.95
Bharti Airtel Ltd.	0.92
I T C Ltd.	0.85
SBI ETF Nifty Bank	0.85
Mahindra & Mahindra Ltd	0.68
ICICI Prudential Bank ETF Nifty Bank Index	0.61
Tata Consultancy Services Ltd.	0.57
Sun Pharmaceuticals Ltd	0.53
Kotak Banking ETF - Dividend Payout Option	0.48
Hindustan Unilever Ltd	0.45
Maruti Suzuki India Ltd	0.43
State Bank of India.	0.41
National Thermal Power Corporation Ltd	0.40
Axis Bank Ltd.	0.40
Oil & Natural Gas Corporation Ltd	0.37
Bajaj Finance Ltd	0.36
Others	5.08
<b>G-Sec</b>	<b>43.68</b>
7.26% GOI - 06.02.2033	14.41
7.41% GOI - 19.12.2036	11.16
7.54% GOI - 23.05.2036	2.94
6.92% GOI - 18.11.2039	2.52
7.10% GOI - 08.04.2034	2.26
7.37% GOI - 23.10.2028	1.15
6.79% GOI - 07.10.2034	0.53
7.40% GOI 2035 - 09.09.35	0.48
8.44% RJ SDL - 27.06.2028	0.47
8.32% KA SDL - 06.02.2029	0.41
Others	7.35
<b>Corporate Debt</b>	<b>12.84</b>
7.85% PFC - 03.04.2028	4.24
8.65% Cholamandalam Invest and Fin co ltd - 28.02.2029	2.89
8.13% PGC - 25.04.2029	1.43
8.09% REC - 21.03.2028	1.43
8.06% REC - 27.03.2028	1.42
8.50% LIC Housing Finance - 29.08.2025	1.40
8.49% NTPC - 25.03.2025	0.03
<b>MMI</b>	<b>23.10</b>
<b>NCA</b>	<b>1.54</b>

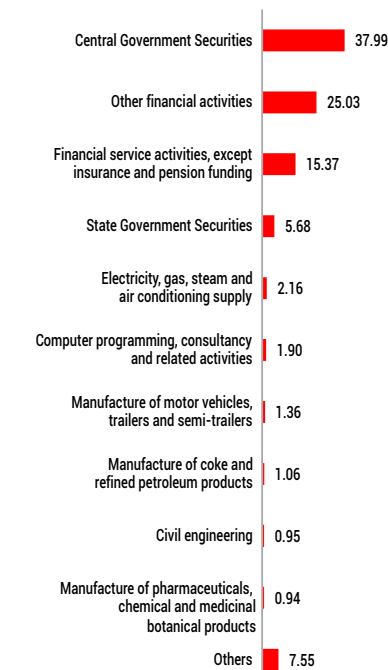
### Debt Ratings Profile (%)



### AUM (in Lakhs)



### Sector Allocation as per NIC 2008 % to Fund\*\*



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## KOTAK PENSION BALANCED FUND

(ULIF-011-27/06/03-PNBALFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Back
- Forward
- Mail

### Investment Objective

Aims for moderate growth by holding a diversified mix of equities and fixed interest instruments.

### Date of Inception

27<sup>th</sup> June 2003

### AUM (in Lakhs)

2,656.70

### NAV

73.0152

### Fund Manager

Equity : Hemant Kanawala  
Debt : Manoj Bharadwaj

### Benchmark Details

Equity - 30% (BSE 100);  
Debt - 70% (Crisil Composite Bond)

### Modified Duration

Debt & Money  
Market Instruments : 4.24

### Asset Allocation

	Approved (%)	Actual (%)
Equity	00 - 60	27
Gsec / Debt	20 - 70	68
MMI / Others	00 - 40	5

### Performance Meter

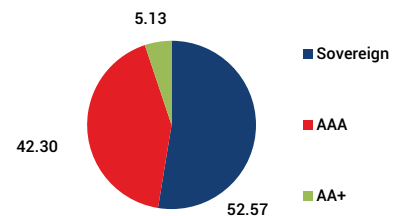
	Pension Balanced Fund (%)	Benchmark (%)
1 month	-1.6	-1.9
3 months	-1.5	-2.1
6 months	-1.3	-2.1
1 year	4.7	5.7
2 years	7.6	10.2
3 years	5.9	7.8
4 years	5.7	8.1
5 years	3.0	9.4
6 years	4.3	9.6
7 years	4.3	9.0
10 years	5.2	8.5
Inception	9.6	9.8

Past performance is not necessarily indicative of future performance

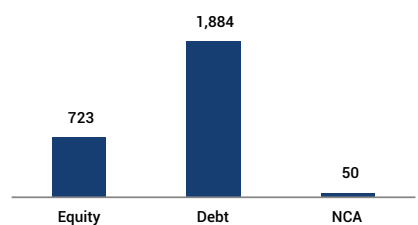
### Portfolio

Holdings	% to Fund
<b>Equity</b>	<b>27.20</b>
HDFC Bank Ltd.	2.22
ICICI Bank Ltd.	1.75
Reliance Industries Ltd	1.60
Infosys Ltd.	1.55
Larsen And Toubro Ltd.	1.31
Bharti Airtel Ltd.	1.27
SBI ETF Nifty Bank	1.27
ICICI Prudential Bank ETF Nifty Bank Index	1.13
I T C Ltd.	1.09
Tata Consultancy Services Ltd.	0.91
Mahindra & Mahindra Ltd	0.88
Kotak Banking ETF - Dividend Payout Option	0.85
Sun Pharmaceuticals Ltd	0.65
Hindustan Unilever Ltd	0.59
Maruti Suzuki India Ltd	0.56
National Thermal Power Corporation Ltd	0.51
Axis Bank Ltd.	0.49
State Bank of India.	0.46
UltraTech Cement Ltd.	0.46
Bajaj Finance Ltd	0.45
Others	7.19
<b>G-Sec</b>	<b>37.27</b>
7.10% GOI - 08.04.2034	8.93
7.26% GOI - 22.08.2032	5.07
6.79% GOI - 07.10.2034	4.86
7.54% GOI - 23.05.2036	4.52
7.41% GOI - 19.12.2036	2.33
7.17% GOI - 17.04.2030	1.49
6.92% GOI - 18.11.2039	1.14
7.26% HR SDL 28.06.2027	0.70
7.43% HP SDL - 03.08.2028	0.62
7.54% KA SDL - 07.12.2041	0.55
Others	7.06
<b>Corporate Debt</b>	<b>30.43</b>
8.54% REC - 15.11.2028	3.52
8.56% REC - 29.11.2028	2.74
8.55% HDFC BANK - 27.03.2029	2.72
7.25% HDFC BANK - 17.06.2030	2.56
8.1167% Bajaj Finance Ltd - 10.05.2027	1.89
7.85% PFC - 03.04.2028	1.52
7.05% Embassy Office Parks REIT - 18.10.2026	1.49
10.08% IOT Utkal Energy Services Limited - 20.03.2027	1.21
8.59% Cholamandalam Invest and Fin co ltd - 30.04.2029	1.16
8.65% NABARD - 08.06.2028	0.78
Others	10.84
<b>MMI</b>	<b>3.20</b>
<b>NCA</b>	<b>1.90</b>

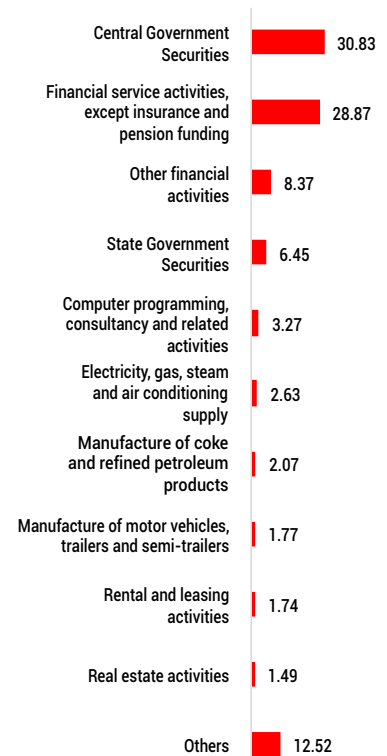
### Debt Ratings Profile (%)



### AUM (in Lakhs)



### Sector Allocation as per NIC 2008 % to Fund\*\*



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## PENSION BALANCED FUND II

(ULIF-046-24/01/10-PNBALFND2-107)

### Investment Objective

Aims for moderate growth by holding a diversified mix of equities and fixed interest instruments.

**Date of Inception**  
24<sup>th</sup> January 2010

**AUM (in Lakhs)**  
49.63

**NAV**  
37.4583

**Fund Manager**  
Equity : Hemant Kanawala  
Debt : Manoj Bharadwaj

**Benchmark Details**  
Equity - 60% (BSE 100);  
Debt - 40% (Crisil Composite Bond)

**Modified Duration**  
Debt & Money  
Market Instruments : 3.87

**Asset Allocation**

	Approved (%)	Actual (%)
Equity	30 - 60	54
Gsec / Debt	20 - 70	35
MMI / Others	00 - 40	11

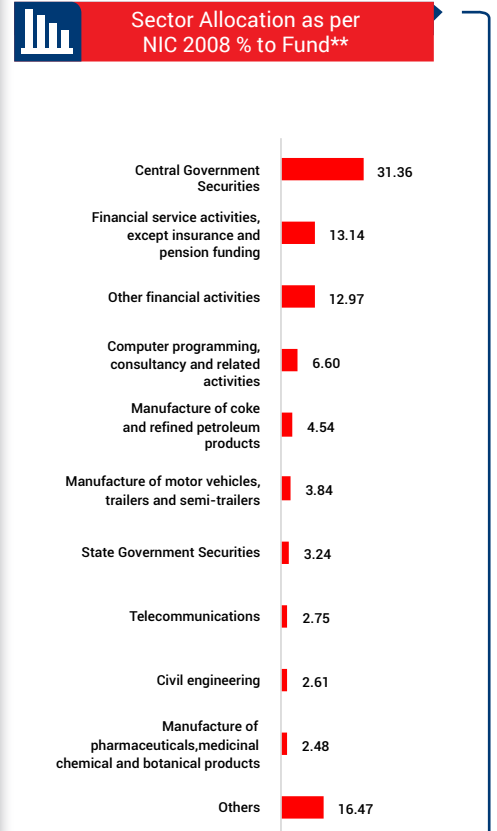
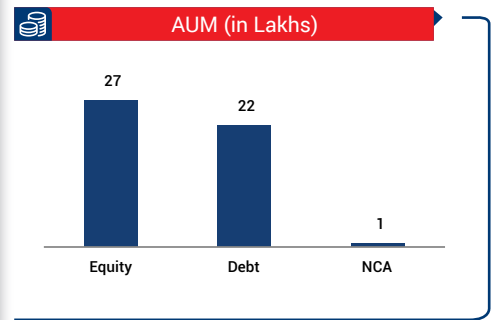
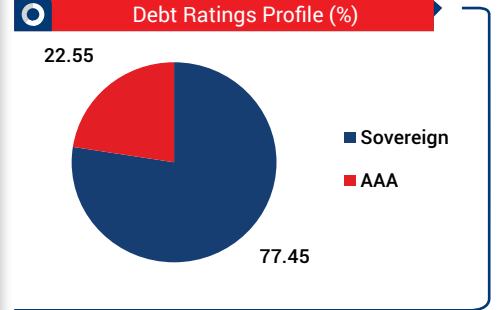
**Performance Meter**

	Pension Balanced Fund II (%)	Benchmark (%)
1 month	-3.4	-4.0
3 months	-4.3	-5.6
6 months	-6.2	-7.4
1 year	3.4	3.5
2 years	8.7	12.1
3 years	7.1	9.1
4 years	7.4	9.8
5 years	8.9	12.1
6 years	8.9	11.3
7 years	8.1	10.2
10 years	8.0	9.3
Inception	9.1	9.5

Past performance is not necessarily indicative of future performance

**Portfolio**

Holdings	% to Fund
<b>Equity</b>	<b>53.92</b>
ICICI Bank Ltd.	4.76
HDFC Bank Ltd.	4.26
Reliance Industries Ltd	4.01
Infosys Ltd.	3.54
Bharti Airtel Ltd.	2.75
Larsen And Toubro Ltd.	2.61
I T C Ltd.	2.43
Tata Consultancy Services Ltd.	2.18
Mahindra & Mahindra Ltd	2.03
Axis Bank Ltd.	1.92
UltraTech Cement Ltd.	1.63
ICICI Prudential Bank ETF Nifty Bank Index	1.51
Maruti Suzuki India Ltd	1.44
SBI ETF Nifty Bank	1.39
Bajaj Finance Ltd	1.38
Titan Industries Ltd	1.36
Asian Paints Ltd	1.05
Britannia Industries Ltd	1.02
Tata Steel Ltd.	0.94
HCL Technologies Ltd	0.89
Others	10.82
<b>G-Sec</b>	<b>34.60</b>
7.26% GOI - 06.02.2033	24.49
7.37% GOI - 23.10.2028	5.16
7.40% GOI 2035 - 09.09.35	0.31
8.52% KA SDL - 28.11.2028	0.25
8.32% KA SDL - 06.02.2029	0.25
8.44% RJ SDL - 27.06.2028	0.25
8.26% MH SDL -02.01.2029	0.25
7.20% GJ SDL - 14.06.2027	0.20
6.83% GOI - 19.01.39	0.20
8.83% GOI - 12.12.2041	0.17
Others	3.04
<b>MMI</b>	<b>10.07</b>
<b>NCA</b>	<b>1.41</b>



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## KOTAK PENSION BOND FUND

(ULIF-017-15/04/04-PNBDFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Previous
- Next
- Mail

### Investment Objective

Aims to preserve capital and minimize downside risk, with investment in debt and government instruments.

**Date of Inception**  
15<sup>th</sup> April 2004

**AUM (in Lakhs)**  
466.50

**NAV**  
48.9157

**Fund Manager**  
Debt : Manoj Bharadwaj

**Benchmark Details**  
Equity - 0% (NA);  
Debt - 100% (Crisil Composite Bond)

**Modified Duration**  
Debt & Money  
Market Instruments : 2.31

**Asset Allocation**

	Approved (%)	Actual (%)
Gsec	00 - 75	35
Debt	25 - 100	41
MMI / Others	00 - 40	24

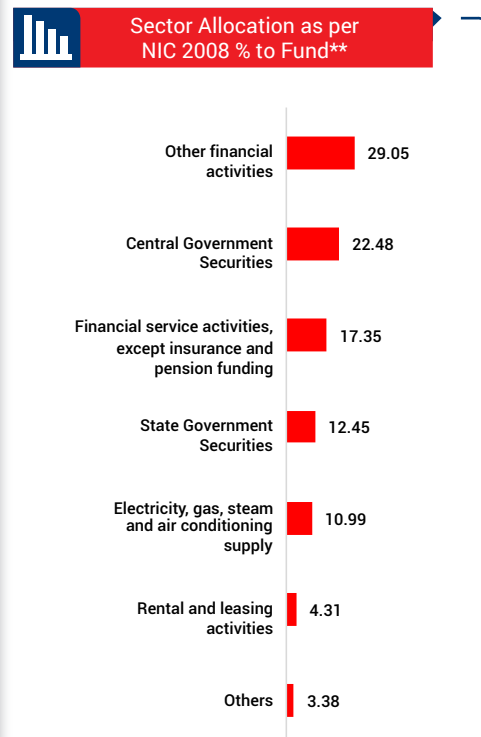
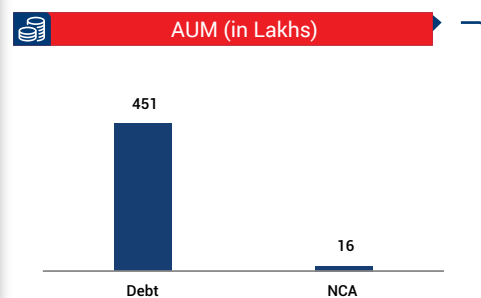
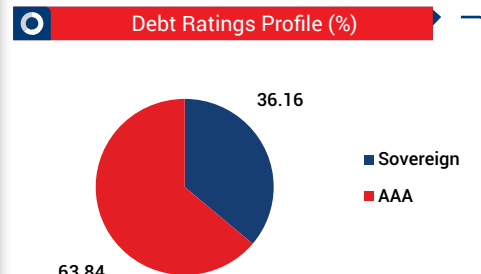
**Performance Meter**

	Pension Bond Fund (%)	Benchmark (%)
1 month	0.4	0.2
3 months	1.4	1.4
6 months	3.0	3.3
1 year	6.3	7.9
2 years	6.3	8.2
3 years	4.8	6.4
4 years	4.9	6.3
5 years	5.2	6.4
6 years	6.8	7.6
7 years	7.0	7.5
10 years	6.9	7.5
Inception	7.9	6.8

Past performance is not necessarily indicative of future performance

**Portfolio**

Holdings	% to Fund
<b>G-Sec</b>	<b>34.94</b>
7.10% GOI - 08.04.2034	6.48
7.38% GOI - 20.06.2027	5.82
7.54% GOI - 23.05.2036	2.25
7.17% GOI - 17.04.2030	1.24
8.44% RJ SDL - 27.06.2028	1.14
7.40% GOI 2035 - 09.09.35	0.94
8.32% KA SDL - 06.02.2029	0.93
8.27% TN SDL - 13.01.2026	0.87
8.38% TN SDL - 27.01.2026	0.84
7.20% GJ SDL - 14.06.2027	0.76
Others	13.66
<b>Corporate Debt</b>	<b>41.33</b>
10.08% IOT Utkal Energy Services Limited - 20.03.2027	3.99
8.54% NHPC - 26.11.2028	2.22
8.13% PGC - 25.04.2031	2.22
8.90% PFC - 18.03.2028	2.22
8.29% NABARD - 24.01.2029	2.22
8.63% REC - 25.08.2028	2.21
8.13% PGC - 25.04.2030	2.20
8.13% PGC - 25.04.2029	2.19
9.33% IRFC - 10.05.2026	2.19
8.09% REC - 21.03.2028	2.19
Others	17.50
<b>MMI</b>	<b>20.36</b>
<b>NCA</b>	<b>3.38</b>



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## KOTAK PENSION GILT FUND

(ULIF-008-27/06/03-PNGLTFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Previous
- Next
- Mail

### Investment Objective

Aims to preserve your capital and minimize your downside risk, with investment in debt and government instruments.

### Date of Inception

27<sup>th</sup> June 2003

### AUM (in Lakhs)

143.58

### NAV

46.0866

### Fund Manager

Debt : Manoj Bharadwaj

### Benchmark Details

Equity - 0% (NA);  
Debt - 100% (IBEX)

### Modified Duration

Debt & Money  
Market Instruments : 6.43

### Asset Allocation

	Approved (%)	Actual (%)
Gsec	80 - 100	95
MMI / Others	00 - 40	5

### Performance Meter

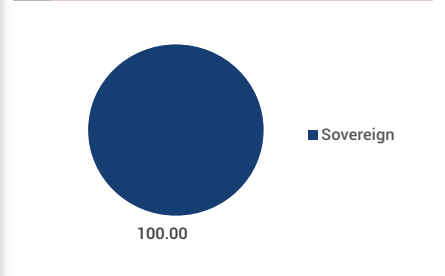
	Pension Gilt Fund (%)	Benchmark (%)
1 month	0.1	0.2
3 months	1.1	1.7
6 months	2.7	3.5
1 year	6.9	8.3
2 years	7.0	8.8
3 years	5.6	6.8
4 years	5.4	6.4
5 years	5.4	6.5
6 years	6.7	7.5
7 years	7.1	7.8
10 years	6.9	7.7
Inception	7.3	7.5

Past performance is not necessarily indicative of future performance

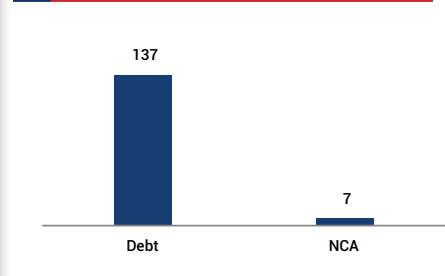
### Portfolio

Holdings	% to Fund
<b>G-Sec</b>	<b>95.31</b>
7.23% GOI - 15.04.2039	18.15
7.25% GOI - 12.06.2063	11.42
7.41% GOI - 19.12.2036	8.39
7.38% MP SDL - 14.09.2026	7.99
7.34% GOI - 22.04.2064	7.58
7.38% GOI - 20.06.2027	7.08
7.10% GOI - 08.04.2034	6.82
7.20% GJ SDL - 14.06.2027	4.06
7.65% TN SDL -06.12.2027	3.63
6.92% GOI - 18.11.2039	3.18
Others	17.01
<b>MMI</b>	<b>0.00</b>
<b>NCA</b>	<b>4.69</b>

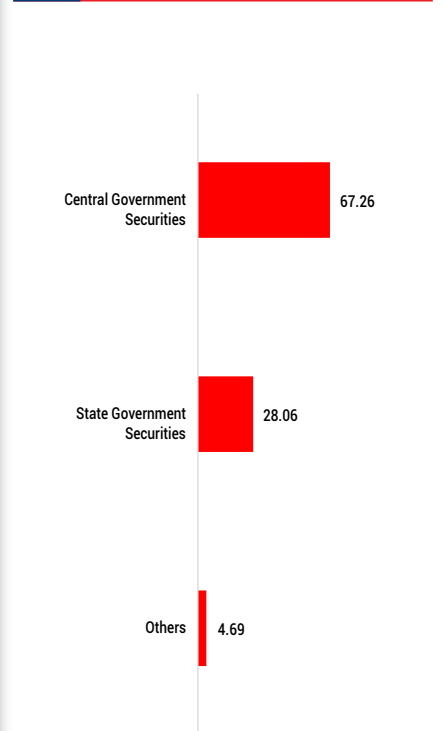
### Debt Ratings Profile (%)



### AUM (in Lakhs)



### Sector Allocation as per NIC 2008 % to Fund\*\*



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## KOTAK PENSION FLOATING RATE FUND

(ULIF-022-07/12/04-PNFLTRFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Back
- Forward
- Mail

### Investment Objective

Aims to preserve capital and minimize downside risk, with investment in debt and government instruments.

### Date of Inception

07<sup>th</sup> December 2004

### AUM (in Lakhs)

15.09

### NAV

36.8883

### Fund Manager

Debt : Manoj Bharadwaj

### Benchmark Details

Equity - 0% (NA);  
Debt - 100% (CRISIL Liquid)

### Modified Duration

Debt & Money  
Market Instruments : 0.16

### Asset Allocation

	Approved (%)	Actual (%)
Gsec	00 - 75	0
Debt	25 - 100	96
MMI / Others	00 - 40	4

### Performance Meter

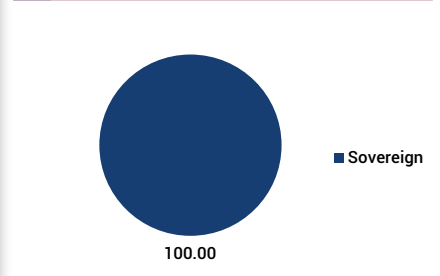
	Pension Floating Rate Fund (%)	Benchmark (%)
1 month	0.6	0.5
3 months	1.3	1.7
6 months	2.5	3.5
1 year	5.5	7.3
2 years	5.7	7.3
3 years	4.8	6.7
4 years	4.4	5.9
5 years	4.4	5.6
6 years	4.9	5.8
7 years	5.2	6.0
10 years	5.6	6.4
Inception	6.7	6.8

Past performance is not necessarily indicative of future performance

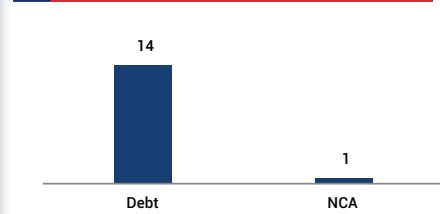
### Portfolio

Holdings	% to Fund
<b>Corporate Debt</b>	<b>95.55</b>
GOI FRB - 30.10.2034	95.55
MMI	0.00
NCA	4.45

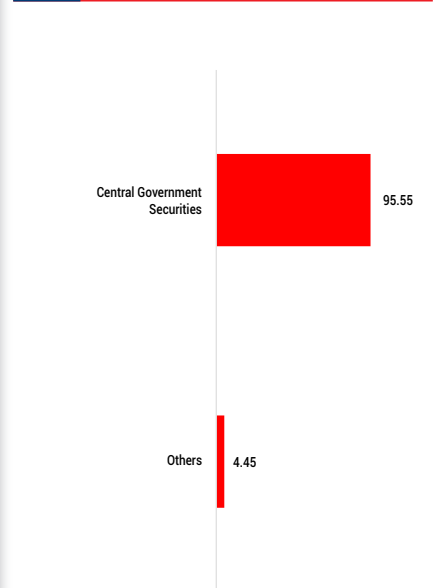
### Debt Ratings Profile (%)



### AUM (in Lakhs)



### Sector Allocation as per NIC 2008 % to Fund\*\*



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## PENSION MONEY MARKET FUND II

(ULIF-039-28/12/09-PNMNMKFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Back
- Forward
- Mail

### Investment Objective

Aims to protect your capital and not have downside risks

### Date of Inception

28<sup>th</sup> December 2009

### AUM (in Lakhs)

263.10

### NAV

25.6615

### Fund Manager

Debt : Manoj Bharadwaj

### Benchmark Details

Equity - 0% (NA);  
Debt - 100% (CRISIL Liquid)

### Modified Duration

Debt & Money  
Market Instruments : 0.01

### Asset Allocation

	Approved (%)	Actual (%)
MMI / Others	100	100

### Performance Meter

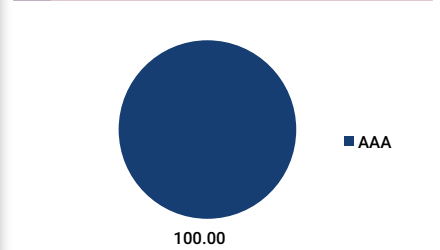
	Pension Money Market Fund II (%)	Benchmark (%)
1 month	0.4	0.5
3 months	1.4	1.7
6 months	2.9	3.5
1 year	5.9	7.3
2 years	5.9	7.3
3 years	5.4	6.7
4 years	4.7	5.9
5 years	4.5	5.6
6 years	4.8	5.8
7 years	5.0	6.0
10 years	5.7	6.4
Inception	6.4	7.0

Past performance is not necessarily indicative of future performance

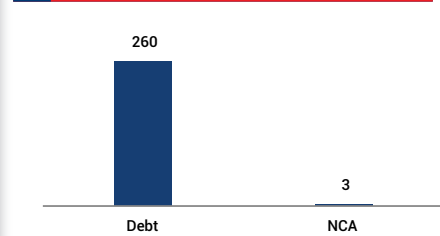
### Portfolio

Holdings	% to Fund
MMI	98.79
NCA	1.21

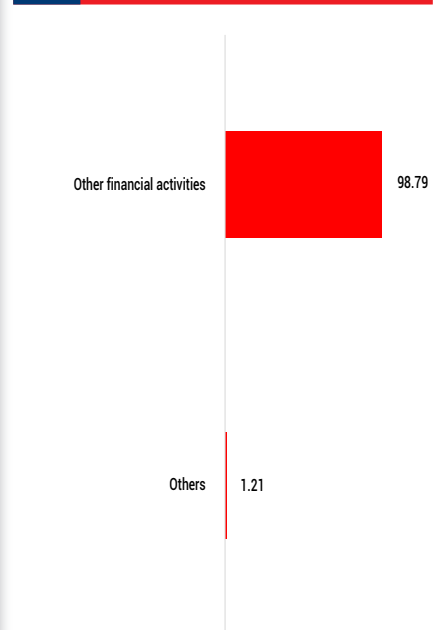
### Debt Ratings Profile (%)



### AUM (in Lakhs)



### Sector Allocation as per NIC 2008 % to Fund\*\*



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.



# INDIVIDUAL FUND

## KOTAK ADVANTAGE MULTIPLIER FUND II

(ULIF-026-21/04/06-ADVMULFND2-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Navigation icons

### Investment Objective

Aims for a high level of capital growth by holding a significant portion in equities. May experience high levels of shorter term volatility (downside risk).

**Date of Inception**  
21<sup>st</sup> April 2006

**AUM (in Lakhs)**  
0.47

**NAV**  
20.9430

**Fund Manager**  
Equity : Rohit Agarwal  
Debt : Manoj Bharadwaj

**Benchmark Details**  
Equity - 50% (Nifty);  
Debt - 50% (Crisil Composite Bond)

**Modified Duration**  
Debt & Money  
Market Instruments : 2.20

**Asset Allocation**

	Approved (%)	Actual (%)
Equity	00 - 100	0
Gsec / Debt	00 - 100	82
MMI / Others	00 - 40	18

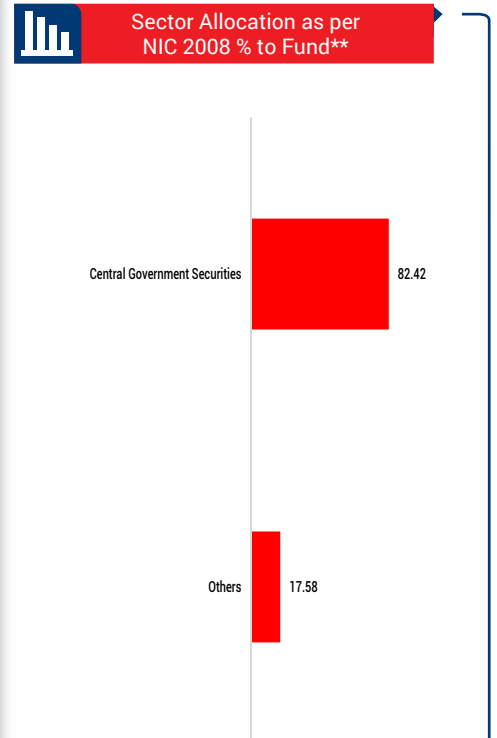
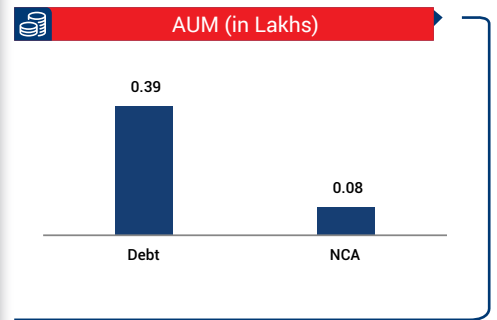
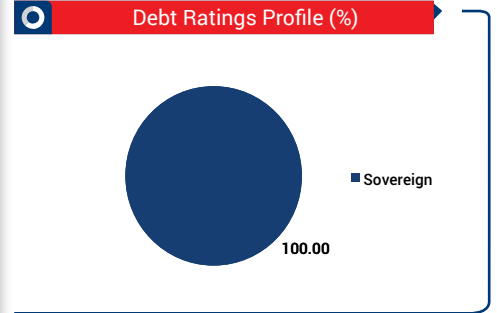
**Performance Meter**

	Kotak Advantage Multiplier Fund II (%)	Benchmark (%)
1 month	0.3	-2.9
3 months	0.9	-3.5
6 months	1.5	-4.7
1 year	3.5	4.4
2 years	3.7	10.8
3 years	2.1	8.2
4 years	1.7	8.9
5 years	1.7	10.9
6 years	2.2	10.6
7 years	2.5	9.8
10 years	2.8	8.9
Inception	4.0	9.4

Past performance is not necessarily indicative of future performance

**Portfolio**

Holdings	% to Fund
<b>G-Sec</b>	<b>82.42</b>
7.17% GOI - 08.01.2028	75.32
9.20% GOI - 30.09.2030	7.10
<b>MMI</b>	<b>0.00</b>
<b>NCA</b>	<b>17.58</b>



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## DISCONTINUED POLICY FUND

(ULIF-050-23/03/11-DISPOLFND-107)

### Investment Objective

Aims to provide secure returns to policies in the discontinued state, by investing in low-risk debt instruments.

### Date of Inception

23<sup>rd</sup> March 2011

### AUM (in Lakhs)

58,740.30

### NAV

23.9568

### Fund Manager

Debt : Manoj Bharadwaj

### Benchmark Details

Debt - 100% (CRISIL Liquid)

### Modified Duration

Debt & Money  
Market Instruments : 0.39

### Asset Allocation

	Approved (%)	Actual (%)
Gsec	60 - 100	78
MMI / Others	00 - 40	22

### Performance Meter

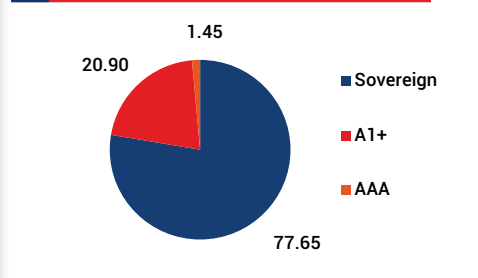
	Discontinued Policy Fund (%)	Benchmark (%)
1 month	0.5	0.5
3 months	1.6	1.7
6 months	3.2	3.5
1 year	6.5	7.3
2 years	6.5	7.3
3 years	5.8	6.7
4 years	5.1	5.9
5 years	4.8	5.6
6 years	5.0	5.8
7 years	5.2	6.0
10 years	5.6	6.4
Inception	6.5	7.1

Past performance is not necessarily indicative of future performance

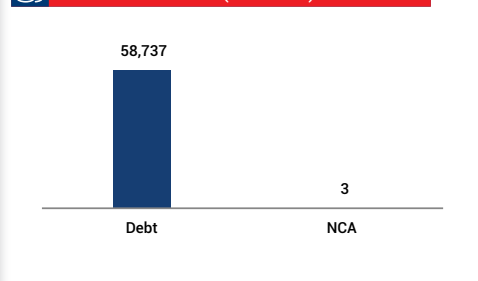
### Portfolio

Holdings	% to Fund
<b>G-Sec</b>	<b>77.65</b>
364 Days T Bill - 02.05.2025	10.10
364 Days T Bill - 12.06.2025	8.35
364 Days T Bill - 08.05.2025	7.56
364 Days T Bill - 23.05.2025	5.87
364 Days T Bill - 07.08.2025	5.79
364 Days T Bill - 13.03.2025	4.76
364 Days T Bill - 29.01.2026	4.49
364 Days T Bill - 10.07.2025	4.16
364 Days T Bill - 27.02.2026	4.00
364 Days T Bill - 23.10.2025	3.27
Others	19.31
<b>MMI</b>	<b>22.34</b>
<b>NCA</b>	<b>0.00</b>

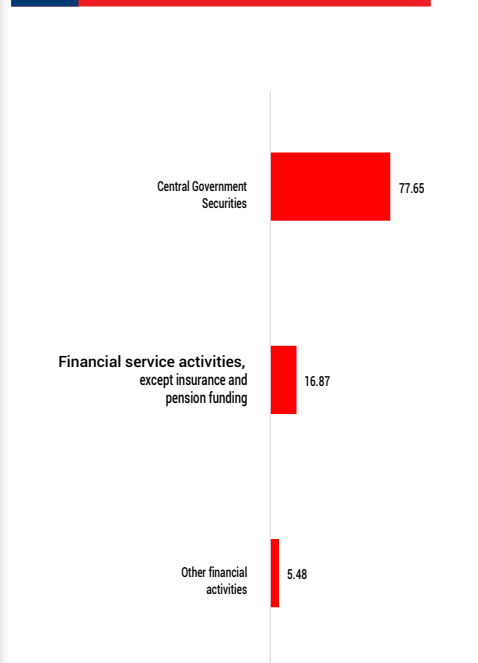
### Debt Ratings Profile (%)



### AUM (in Lakhs)



### Sector Allocation as per NIC 2008 % to Fund\*\*



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## KOTAK MID CAP ADVANTAGE FUND

(ULIF054150923MIDCAPFUND107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Back
- Forward
- Mail

### Investment Objective

Aims to maximize opportunity for long-term capital growth, by holding a significant portion in a diversified and flexible mix of medium and small sized company equities.

### Date of Inception

30<sup>th</sup> September 2023

### AUM (in Lakhs)

74,789.22

### NAV

14.3599

### Fund Manager

Equity : Rohit Agarwal  
Debt : Manoj Bharadwaj

### Benchmark Details

Equity - 100% (Nifty Midcap 100)

### Modified Duration

Debt & Money  
Market Instruments : 0.01

### Asset Allocation

	Approved (%)	Actual (%)
Equity	75 - 100	91
Gsec / Debt	00 - 25	0
MMI / Others	00 - 25	9

### Performance Meter

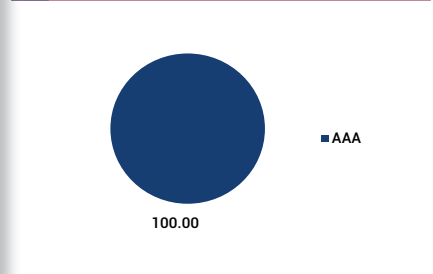
	Kotak Mid Cap Advantage Fund (%)	Benchmark (%)
1 month	-10.5	-10.8
3 months	-14.1	-15.0
6 months	-12.9	-19.2
1 year	9.6	-0.9
2 years	n.a.	n.a.
3 years	n.a.	n.a.
4 years	n.a.	n.a.
5 years	n.a.	n.a.
6 years	n.a.	n.a.
7 years	n.a.	n.a.
10 years	n.a.	n.a.
Inception	29.1	12.5

Past performance is not necessarily indicative of future performance

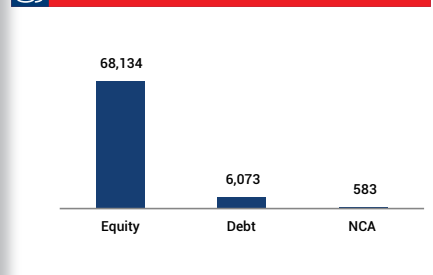
### Portfolio

Holdings	% to Fund
<b>Equity</b>	<b>91.10</b>
Coforge Limited	2.71
B S E Ltd	2.67
Indian Hotels Company Ltd	2.59
Persistent Systems Limited	2.42
Max Healthcare Institute Ltd	2.40
CG Power and Industrial Solutions Ltd	2.38
Max Financial Services Ltd	2.37
MINDA CORPORATION LIMITED	2.36
HDFC Asset Management Co Ltd	2.33
Granules India Ltd	2.31
PREMIER ENERGIES LIMITED	2.14
P G Electroplast Ltd	2.13
APL Apollo Tubes Ltd	2.07
Marico Ltd	2.07
Dixon Technologies India Ltd	2.02
Shriram Finance Limited	1.76
Hindustan Petroleum Corporation Ltd	1.71
Himadri Speciality Chemical Ltd	1.62
SBI Cards and Payment Services Ltd	1.58
Aurobindo Pharma Ltd	1.51
Others	47.96
<b>MMI</b>	<b>8.12</b>
<b>NCA</b>	<b>0.78</b>

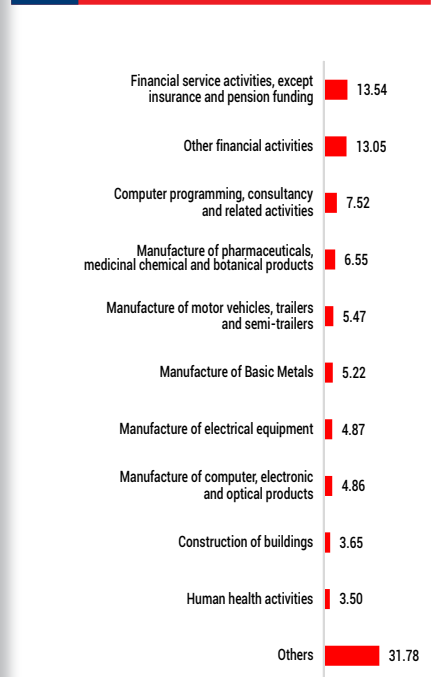
### Debt Ratings Profile (%)



### AUM (in Lakhs)



### Sector Allocation as per NIC 2008 % to Fund\*\*



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# INDIVIDUAL FUND

## KOTAK MANUFACTURING FUND

(ULIF055191124MANUFACFND107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Back
- Forward
- Mail

### Investment Objective

Aims to generate long term capital growth from an actively managed portfolio of equity and equity related securities, broadly of companies engaged in manufacturing theme.

**Date of Inception**  
5<sup>th</sup> December 2024

**AUM (in Lakhs)**  
3,424.99

**NAV**  
8.3828

**Fund Manager**  
Equity : Hemant Kanawala  
Debt : Manoj Bharadwaj

**Benchmark Details**  
NIFTY India Manufacturing Index

**Modified Duration**  
Debt & Money  
Market Instruments : 0.01

**Asset Allocation**

	Approved (%)	Actual (%)
Equity	50 - 100	92
Gsec / Debt	00 - 25	0
MMI / Others	00 - 50	8

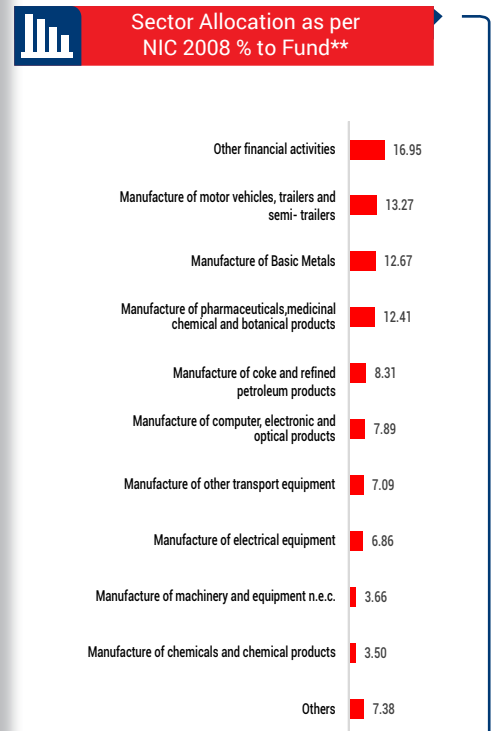
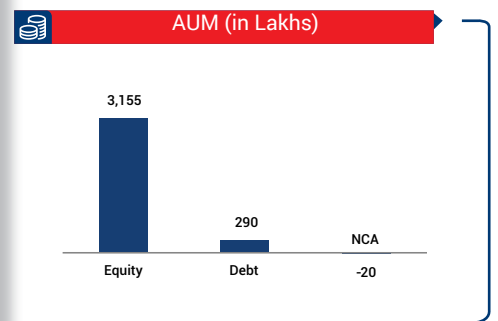
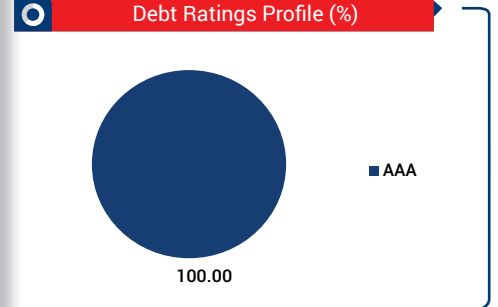
**Performance Meter**

	Kotak Manufacturing Fund (%)	Benchmark (%)
1 month	-9.2	-8.9
3 months	n.a.	n.a.
6 months	n.a.	n.a.
1 year	n.a.	n.a.
2 years	n.a.	n.a.
3 years	n.a.	n.a.
4 years	n.a.	n.a.
5 years	n.a.	n.a.
6 years	n.a.	n.a.
7 years	n.a.	n.a.
10 years	n.a.	n.a.
Inception	-16.2	-15.7

Past performance is not necessarily indicative of future performance

**Portfolio**

Holdings	% to Fund
<b>Equity</b>	<b>92.13</b>
Reliance Industries Ltd	5.63
Bharat Electronics Ltd.	5.09
Sun Pharmaceuticals Ltd	4.77
Hindalco Industries Ltd.	4.40
Maruti Suzuki India Ltd	4.31
Mahindra & Mahindra Ltd	4.05
ICICI Prudential Nifty Auto ETF	3.36
Nippon India Nifty Auto ETF	3.35
Jindal Steel and Power Ltd	2.89
CG Power and Industrial Solutions Ltd	2.72
Bajaj Auto Ltd	2.50
Cipla Ltd.	2.45
Tata Motors Ltd.	2.42
UltraTech Cement Ltd.	2.31
Aurobindo Pharma Ltd	1.69
Bharat Petroleum Corporation Ltd	1.65
P G Electroplast Ltd	1.63
Torrent Pharmaceuticals Ltd.	1.62
T V S Motor Co. Ltd	1.61
Pidilite Industries Ltd	1.57
Others	32.10
<b>MMI</b>	<b>8.46</b>
<b>NCA</b>	<b>-0.59</b>



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

KOTAK GROUP  
DYNAMIC FLOOR FUND

KOTAK GROUP  
BALANCED FUND

KOTAK GROUP  
BOND FUND

KOTAK GROUP  
GILT FUND

KOTAK GROUP  
FLOATING RATE FUND

KOTAK GROUP SECURE  
CAPITAL FUND

KOTAK GROUP SHORT  
TERM BOND FUND

KOTAK GROUP  
PRUDENT FUND

KOTAK GROUP EQUITY  
FUND

KOTAK GROUP PENSION  
BOND FUND

KOTAK GROUP PENSION  
EQUITY FUND

KOTAK GROUP PENSION  
BALANCED FUND

KOTAK GROUP PENSION  
GILT FUND

# GROUP FUND

## KOTAK GROUP DYNAMIC FLOOR FUND

(ULGF-015-07/01/10-DYFLRFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Previous
- Next
- Mail

### Investment Objective

Aims to provide stable long term inflation beating growth over the medium to longer term and defend capital against short term capital shocks. Is likely to out-perform traditional balanced or equity funds during sideways or falling markets and shadow the rising equity markets.

**Date of Inception**  
07<sup>th</sup> January 2010

**AUM (in Lakhs)**  
478.96

**NAV**  
38.5602

**Fund Manager**  
Equity: Hemant Kanawala  
Debt: Manoj Bharadwaj

**Benchmark Details**  
Equity - 30% (Nifty)  
Debt - 70% (Crisil Composite Bond)

**Modified Duration**  
Debt & Money  
Market Instruments : 3.60

**Asset Allocation**

	Approved (%)	Actual (%)
Equity	00 - 60	9
Gsec / Debt	00 - 100	58
MMI / Others	00 - 40	33

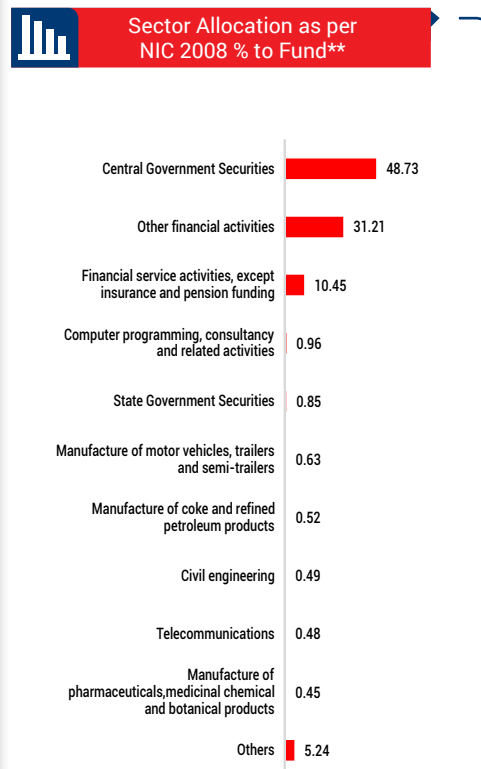
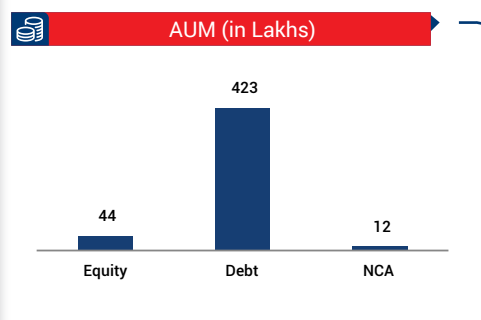
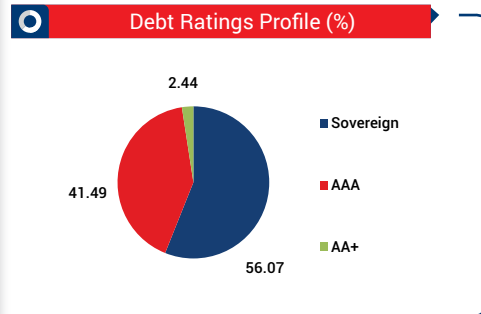
**Performance Meter**

	Kotak Group Dynamic Floor Fund (%)	Benchmark (%)
1 month	-0.4	-1.7
3 months	0.3	-1.6
6 months	1.2	-1.6
1 year	5.6	5.8
2 years	6.9	9.8
3 years	5.4	7.6
4 years	5.2	7.9
5 years	3.3	9.2
6 years	4.6	9.5
7 years	4.8	9.0
10 years	4.9	8.4
Inception	5.9	8.7

Past performance is not necessarily indicative of future performance

**Portfolio**

Holdings	% to Fund
<b>Equity</b>	<b>9.14</b>
HDFC Bank Ltd.	0.73
ICICI Bank Ltd.	0.61
Larsen And Toubro Ltd.	0.49
Reliance Industries Ltd	0.49
Bharti Airtel Ltd.	0.48
Infosys Ltd.	0.47
I T C Ltd.	0.41
SBI ETF Nifty Bank	0.41
ICICI Prudential Bank ETF Nifty Bank Index	0.29
Mahindra & Mahindra Ltd	0.28
Tata Consultancy Services Ltd.	0.28
Sun Pharmaceuticals Ltd	0.25
Kotak Banking ETF - Dividend Payout Option	0.25
Maruti Suzuki India Ltd	0.22
Hindustan Unilever Ltd	0.21
Axis Bank Ltd.	0.21
National Thermal Power Corporation Ltd	0.19
Oil & Natural Gas Corporation Ltd	0.18
UltraTech Cement Ltd.	0.17
Bajaj Finance Ltd	0.16
Others	2.36
<b>G-Sec</b>	<b>49.58</b>
7.10% GOI - 08.04.2034	27.52
7.41% GOI - 19.12.2036	6.62
7.38% GOI - 20.06.2027	5.41
9.20% GOI - 30.09.2030	2.33
7.25% GOI - 12.06.2063	1.70
7.17% GOI - 17.04.2030	1.44
7.37% GOI - 23.10.2028	1.28
6.79% GOI - 07.10.2034	0.78
7.18% GOI - 24.07.2037	0.59
7.26% HR SDL 28.06.2027	0.23
Others	1.68
<b>Corporate Debt</b>	<b>8.58</b>
8.90% PFC - 18.03.2028	2.16
8.63% REC - 25.08.2028	2.16
8.65% Cholamandalam Invest and Fin co ltd - 28.02.2029	2.15
7.85% PFC - 03.04.2028	2.11
<b>MMI</b>	<b>30.26</b>
<b>NCA</b>	<b>2.45</b>



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# GROUP FUND

## KOTAK GROUP BALANCED FUND

(ULGF-003-27/06/03-BALFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Back
- Forward
- Mail

### Investment Objective

Aims for moderate growth by holding a diversified mix of equities and fixed interest instruments. May also be susceptible to moderate levels of shorter-term volatility (downside risk).

**Date of Inception**  
27<sup>th</sup> June 2003

**AUM (in Lakhs)**  
2,57,600.06

**NAV**  
135.5863

**Fund Manager**  
Equity: Rohit Agarwal  
Debt: Manoj Bharadwaj

**Benchmark Details**  
Equity - 60% (BSE 100)  
Debt - 40% (Crisil Composite Bond)

**Modified Duration**  
Debt & Money  
Market Instruments : 7.05

**Asset Allocation**

	Approved (%)	Actual (%)
Equity	30 - 60	56
Gsec / Debt	20 - 70	40
MMI / Others	00 - 40	4

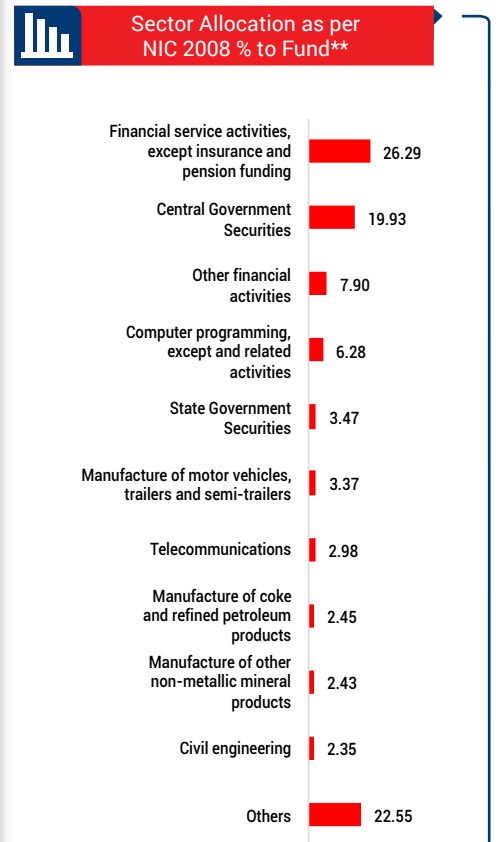
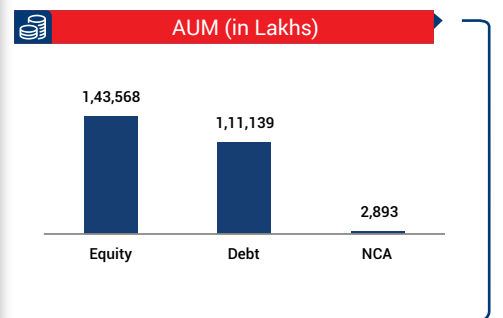
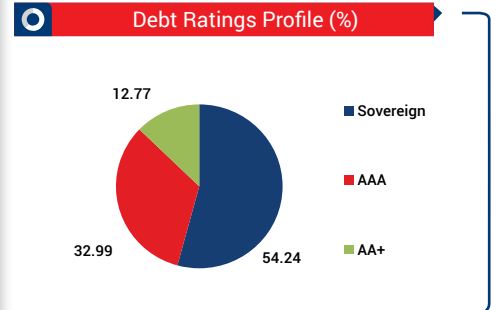
**Performance Meter**

	Kotak Group Balanced Fund (%)	Benchmark (%)
1 month	-4.8	-4.0
3 months	-7.3	-5.6
6 months	-8.3	-7.4
1 year	5.3	3.5
2 years	14.6	12.1
3 years	10.5	9.1
4 years	11.1	9.8
5 years	12.8	12.1
6 years	12.5	11.3
7 years	11.3	10.2
10 years	10.3	9.3
Inception	12.8	11.4

Past performance is not necessarily indicative of future performance

**Portfolio**

Holdings	% to Fund
<b>Equity</b>	<b>55.73</b>
ICICI Bank Ltd.	3.71
Infosys Ltd.	3.20
HDFC Bank Ltd.	3.10
Bharti Airtel Ltd.	2.76
Reliance Industries Ltd	1.78
Axis Bank Ltd.	1.67
State Bank of India.	1.54
Larsen And Toubro Ltd.	1.47
I T C Ltd.	1.20
Mahindra & Mahindra Ltd	1.19
Zomato Ltd	1.15
Tech Mahindra Ltd.	1.12
Shriram Finance Limited	1.06
Interglobe Aviation Ltd.	1.00
UltraTech Cement Ltd.	0.98
Maruti Suzuki India Ltd	0.92
Himadri Speciality Chemical Ltd	0.84
Granules India Ltd	0.83
Bajaj Finance Ltd	0.82
Venus Pipes and Tubes Ltd	0.81
Others	24.59
<b>G-Sec</b>	<b>23.40</b>
7.34% GOI - 22.04.2064	7.04
7.30% GOI - 19.06.2053	2.28
7.09% GOI - 05.08.2054	2.16
7.25% GOI - 12.06.2063	1.92
6.92% GOI - 18.11.2039	1.69
7.23% GOI - 15.04.2039	1.37
7.10% GOI - 08.04.2034	1.06
7.18% GOI - 24.07.2037	0.80
7.46% GOI - 06.11.2073	0.78
7.48% UP SDL - 20.03.2036	0.58
Others	3.72
<b>Corporate Debt</b>	<b>16.85</b>
8.65% Cholamandalam Invest and Fin co ltd - 28.02.2029	0.93
8.90% Muthoot Finance Ltd - 07.10.2027	0.79
8.75% Shriram Finance Ltd 15.06.2026	0.74
6.99% IRFC - 04.06.2041	0.69
8.10% Embassy Office Parks REIT - 28.08.2028 Call -28/02/28	0.58
7.70% L&T Ltd. - 28.04.2025	0.57
8.95% Bharti Telecom Limited Series XVII - 04.12.2026	0.52
6.45% REC - 07.01.2031	0.50
7.97% HDFC BANK - 17.02.2033	0.50
7.05% Embassy Office Parks REIT - 18.10.2026	0.48
Others	10.54
<b>MMI</b>	<b>2.89</b>
<b>NCA</b>	<b>1.12</b>



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# GROUP FUND

## KOTAK GROUP BOND FUND

(ULGF-004-15/04/04-BNDFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Back
- Forward
- Mail

### Investment Objective

Returns will be in line with those of fixed interest instruments, and may provide little protection against unexpected inflation increases. Will preserve capital and minimize downside risk, with investment in debt and government instruments.

**Date of Inception**  
15<sup>th</sup> April 2004

**AUM (in Lakhs)**  
3,62,945.11

**NAV**  
54.7209

**Fund Manager**  
Debt : Manoj Bharadwaj

**Benchmark Details**  
Equity - 0% (NA)  
Debt - 100% (Crisil Composite Bond)

**Modified Duration**  
Debt & Money  
Market Instruments : 7.27

**Asset Allocation**

	Approved (%)	Actual (%)
Gsec	00 - 75	57
Debt	25 - 100	40
MMI / Others	00 - 40	3

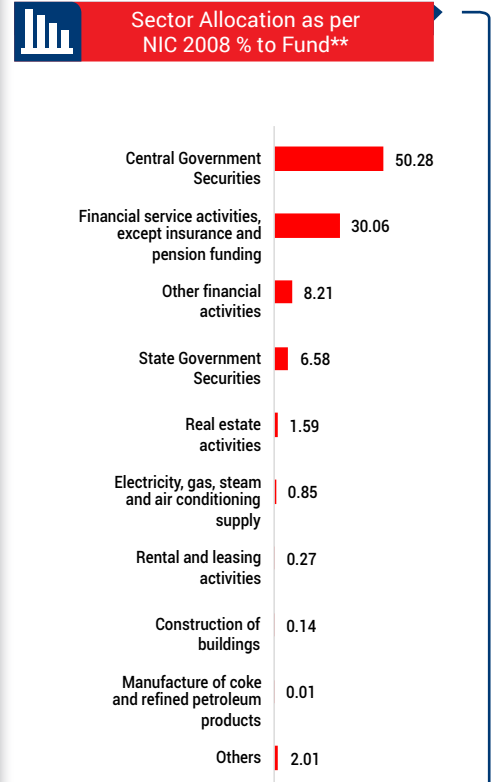
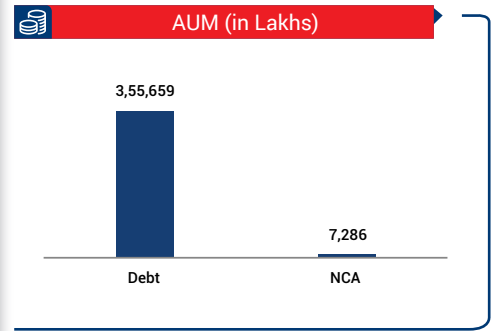
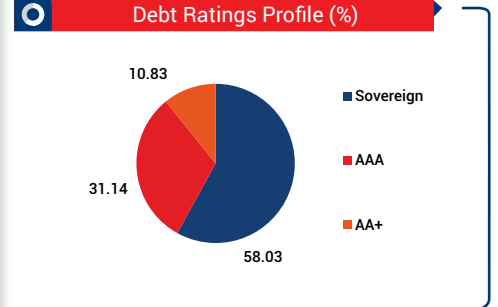
**Performance Meter**

	Kotak Group Bond Fund (%)	Benchmark (%)
1 month	-0.1	0.2
3 months	1.1	1.4
6 months	3.0	3.3
1 year	7.8	7.9
2 years	8.0	8.2
3 years	6.3	6.4
4 years	5.8	6.3
5 years	6.1	6.4
6 years	7.6	7.6
7 years	7.8	7.5
10 years	7.5	7.5
Inception	8.5	6.8

Past performance is not necessarily indicative of future performance

**Portfolio**

Holdings	% to Fund
<b>G-Sec</b>	<b>56.73</b>
7.34% GOI - 22.04.2064	16.30
7.10% GOI - 08.04.2034	4.87
7.09% GOI - 05.08.2054	4.77
6.79% GOI - 07.10.2034	3.77
7.25% GOI - 12.06.2063	2.27
6.92% GOI - 18.11.2039	2.26
7.46% GOI - 06.11.2073	2.23
7.30% GOI - 19.06.2053	2.09
7.23% GOI - 15.04.2039	1.97
7.25% GOI 2063 ZCG - 12.06.2030	1.32
Others	14.89
<b>Corporate Debt</b>	<b>39.76</b>
7.61% LIC Housing Finance - 29.08.2034	1.68
8.55% HDFC BANK - 27.03.2029	1.57
8.65% Cholamandalam Invest and Fin co ltd - 28.02.2029	1.46
7.8750% NIIF Infrastructure Finance Ltd - 28-11-2030	1.39
7.37% NABARD - 28.05.2035	1.38
7.80% HDFC BANK - 03.05.2033	1.15
7.97% HDFC BANK - 17.02.2033	1.13
7.60% PFC - 25.08.2033 Series 223C	1.05
6.45% REC - 07.01.2031	1.03
8.54% REC - 15.11.2028	1.00
Others	26.92
<b>MMI</b>	<b>1.51</b>
<b>NCA</b>	<b>2.01</b>



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.



# GROUP FUND

## KOTAK GROUP GILT FUND

(ULGF-002-27/06/03-GLTFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Previous
- Next
- Mail

### Investment Objective

Returns will be in line with those of fixed interest instruments, and may provide little protection against unexpected inflation increases. Will preserve capital and minimize downside risk, with investment in debt and government instruments.

**Date of Inception**  
27<sup>th</sup> June 2003

**AUM (in Lakhs)**  
12,084.70

**NAV**  
48.3545

**Fund Manager**  
Debt : Manoj Bharadwaj

**Benchmark Details**  
Equity - 0% (NA)  
Debt - 100% (IBEX)

**Modified Duration**  
Debt & Money  
Market Instruments : 8.41

**Asset Allocation**

	Approved (%)	Actual (%)
Gsec	80 - 100	96
MMI / Others	00 - 20	4

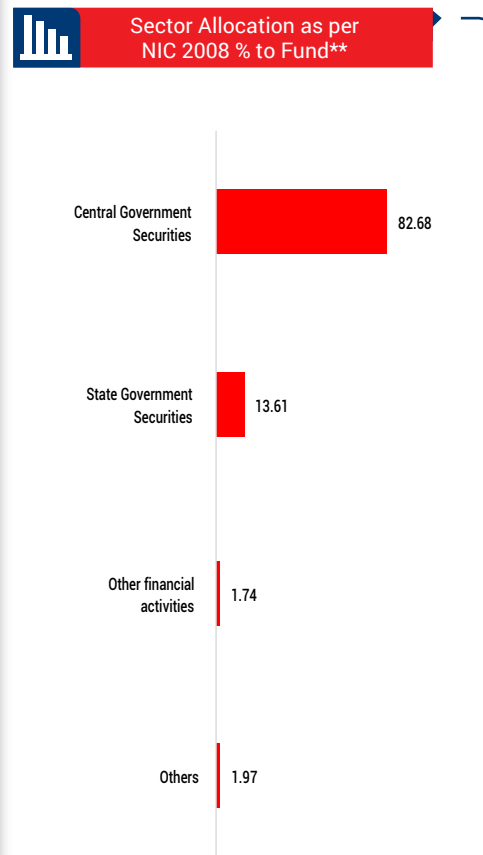
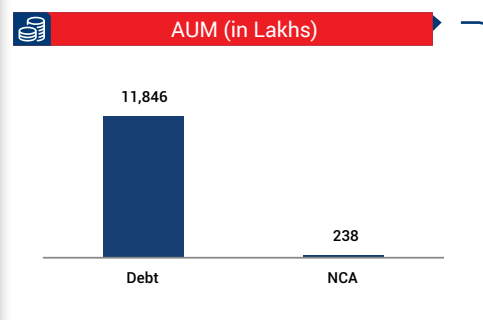
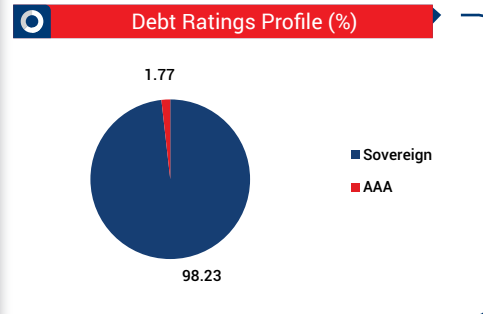
**Performance Meter**

	Kotak Group Gilt Fund (%)	Benchmark (%)
1 month	-0.1	0.2
3 months	0.9	1.7
6 months	2.6	3.5
1 year	7.3	8.3
2 years	8.1	8.8
3 years	6.4	6.8
4 years	5.7	6.4
5 years	5.8	6.5
6 years	7.2	7.5
7 years	7.5	7.8
10 years	7.3	7.7
Inception	7.5	7.5

Past performance is not necessarily indicative of future performance

**Portfolio**

Holdings	% to Fund
<b>G-Sec</b>	<b>96.29</b>
7.10% GOI - 08.04.2034	13.31
7.34% GOI - 22.04.2064	10.62
7.09% GOI - 05.08.2054	10.11
7.25% GOI - 12.06.2063	5.77
7.30% GOI - 19.06.2053	5.69
6.92% GOI - 18.11.2039	4.93
7.69% GOI - 17.06.2043	4.45
7.23% GOI - 15.04.2039	4.36
7.16% GOI - 20.09.2050	3.42
7.17% GOI - 17.04.2030	2.99
Others	30.63
<b>MMI</b>	<b>1.74</b>
<b>NCA</b>	<b>1.97</b>



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# GROUP FUND

## KOTAK GROUP FLOATING RATE FUND

(ULGF-005-07/12/04-FLTRFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Navigation icons

### Investment Objective

Returns will be in line with those of fixed interest instruments, and may provide little protection against unexpected inflation increases. Will preserve capital and minimize downside risk, with investment in debt and government instruments.

**Date of Inception**  
07<sup>th</sup> December 2004

**AUM (in Lakhs)**  
600.61

**NAV**  
40.9741

**Fund Manager**  
Debt : Manoj Bharadwaj

**Benchmark Details**  
Equity - 0% (NA)  
Debt - 100% (CRISIL Liquid)

**Modified Duration**  
Debt & Money  
Market Instruments : 0.42

**Asset Allocation**

	Approved (%)	Actual (%)
Gsec	00 - 75	10
Debt	25 - 100	85
MMI / Others	00 - 40	5

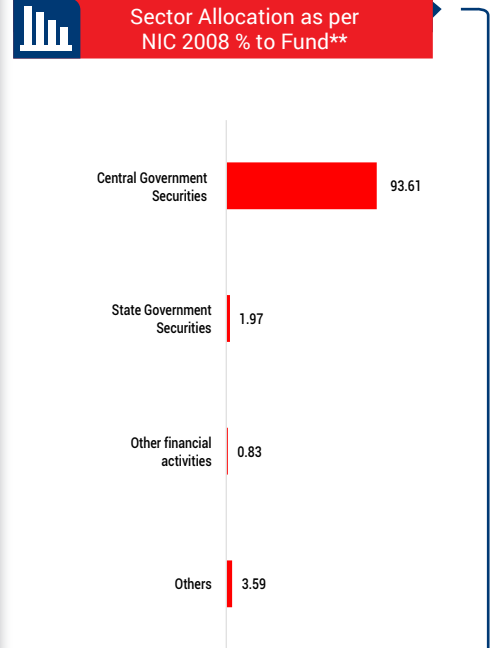
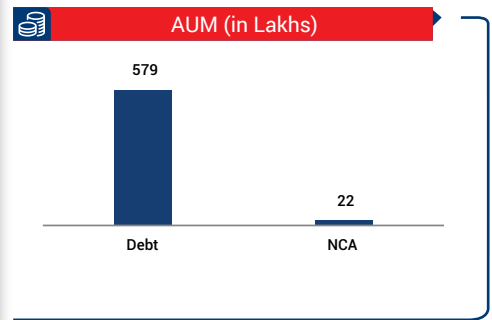
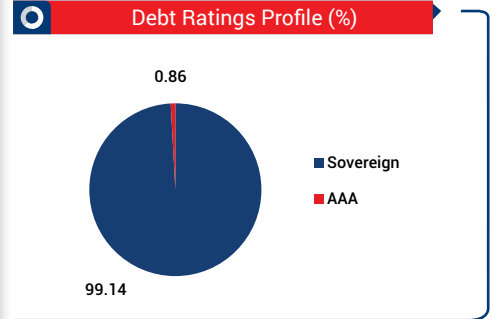
**Performance Meter**

	Kotak Group Floating Rate Fund (%)	Benchmark (%)
1 month	0.7	0.5
3 months	1.6	1.7
6 months	3.2	3.5
1 year	7.9	7.3
2 years	7.3	7.3
3 years	6.2	6.7
4 years	5.6	5.9
5 years	5.4	5.6
6 years	5.8	5.8
7 years	6.0	6.0
10 years	6.3	6.4
Inception	7.2	6.8

Past performance is not necessarily indicative of future performance

**Portfolio**

Holdings	% to Fund
<b>G-Sec</b>	<b>10.34</b>
8.32% GOI - 02.08.2032	4.53
6.13% GOI - 04.06.2028	3.84
8.14% TN SDL - 27.05.2025	1.97
<b>Corporate Debt</b>	<b>85.24</b>
GOI FRB - 22.09.2033	68.50
GOI FRB - 04.10.2028	16.74
<b>MMI</b>	<b>0.83</b>
<b>NCA</b>	<b>3.59</b>



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# GROUP FUND

## KOTAK GROUP SECURE CAPITAL FUND

(ULGF-016-12/04/11-SECCAPFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Back
- Forward
- Mail

### Investment Objective

The portfolio will consist of highly rated debt instruments including corporate debt and infrastructure debt assets as defined in the IRDA regulations, Government securities and short term investments.

**Date of Inception**  
12<sup>th</sup> April 2011

**AUM (in Lakhs)**  
68,844.99

**NAV**  
29.8199

**Fund Manager**  
Debt : Manoj Bharadwaj

**Benchmark Details**  
Debt - 100% (Crisil Composite Bond)

**Modified Duration**  
Debt & Money Market Instruments : 7.22

**Asset Allocation**

	Approved (%)	Actual (%)
Gsec	00 - 75	59
Debt	25 - 100	38
MMI / Others	00 - 40	3

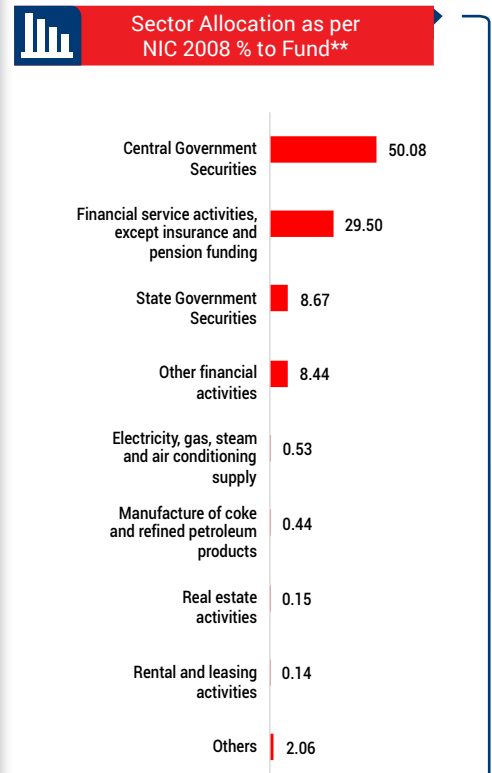
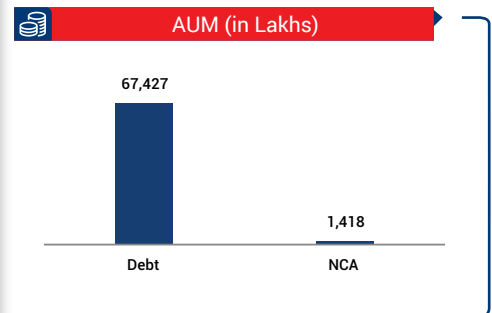
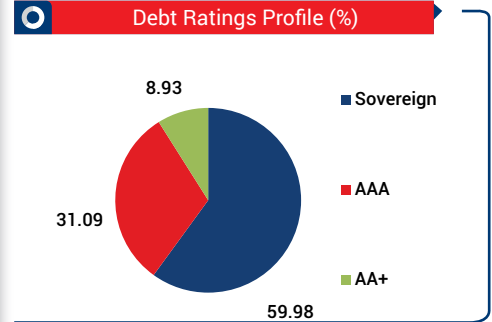
**Performance Meter**

	Kotak Group Secure Capital Fund (%)	Benchmark (%)
1 month	-0.1	0.2
3 months	1.1	1.4
6 months	2.9	3.3
1 year	7.4	7.9
2 years	7.8	8.2
3 years	6.0	6.4
4 years	5.6	6.3
5 years	5.9	6.4
6 years	7.3	7.6
7 years	7.5	7.5
10 years	7.3	7.5
Inception	8.2	7.9

Past performance is not necessarily indicative of future performance

**Portfolio**

Holdings	% to Fund
<b>G-Sec</b>	<b>58.75</b>
7.34% GOI - 22.04.2064	14.31
7.10% GOI - 08.04.2034	5.94
7.09% GOI - 05.08.2054	4.06
7.25% GOI - 12.06.2063	3.40
7.46% GOI - 06.11.2073	2.63
6.79% GOI - 07.10.2034	2.59
7.23% GOI - 15.04.2039	2.58
7.30% GOI - 19.06.2053	2.52
7.18% GOI - 24.07.2037	2.10
7.25% GOI 2063 ZCG - 12.06.2030	1.47
Others	17.15
<b>Corporate Debt</b>	<b>37.83</b>
8.04% ICICI Home Finance Co Ltd - 15.02.2029	2.97
8.65% Cholamandalam Invest and Fin co ltd - 28.02.2029	2.70
8.55% HDFC BANK - 27.03.2029	1.94
6.45% REC - 07.01.2031	1.82
8.54% Cholamandalam Invest and Fin co ltd - 12.04.2029	1.57
7.8750% NIIF Infrastructure Finance Ltd - 28-11-2030	1.33
8.54% REC - 15.11.2028	1.21
7.60% PFC - 25.08.2033 Series 223C	1.18
7.97% HDFC BANK - 17.02.2033	1.10
7.37% NABARD - 28.05.2035	1.02
Others	21.00
<b>MMI</b>	<b>1.36</b>
<b>NCA</b>	<b>2.06</b>



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# GROUP FUND

## KOTAK GROUP SHORT TERM BOND FUND

(ULGF-018-18/12/13-SHTRMBND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Navigation icons

### Investment Objective

Will generate stable returns through investments in a suitable mix of debt and money market instruments.

### Date of Inception

19<sup>th</sup> October 2015

### AUM (in Lakhs)

136.94

### NAV

17.6397

### Fund Manager

Debt : Manoj Bharadwaj

### Benchmark Details

Debt - 100% (Crisil ST Bond)

### Modified Duration

Debt & Money Market Instruments : 0.61

### Asset Allocation

	Approved (%)	Actual (%)
Gsec	00 - 50	0
Debt	25 - 75	37
MMI / Others	10 - 75	63

### Performance Meter

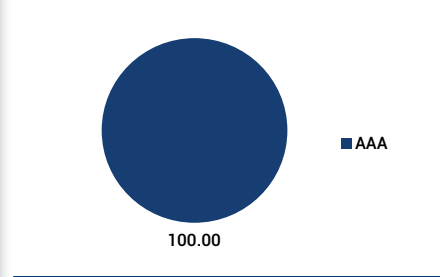
	Kotak Group Short Term Bond Fund (%)	Benchmark (%)
1 month	0.4	0.5
3 months	1.5	1.7
6 months	3.0	3.7
1 year	6.6	7.9
2 years	6.6	7.8
3 years	5.5	6.4
4 years	5.1	6.2
5 years	5.2	6.5
6 years	5.9	7.2
7 years	6.1	7.2
10 years	n.a.	n.a.
Inception	6.2	7.3

Past performance is not necessarily indicative of future performance

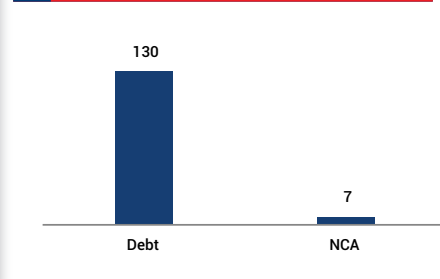
### Portfolio

Holdings	% to Fund
<b>Corporate Debt</b>	<b>36.73</b>
8.55% HDFC BANK - 27.03.2029	7.54
7.77% REC - 31.03.2028	7.35
7.70% L&T Ltd. - 28.04.2025	7.30
7.33% IRFC - 28.08.2027	7.27
6.25% LIC Housing Finance - 20.06.2025	7.26
<b>MMI</b>	<b>58.40</b>
<b>NCA</b>	<b>4.87</b>

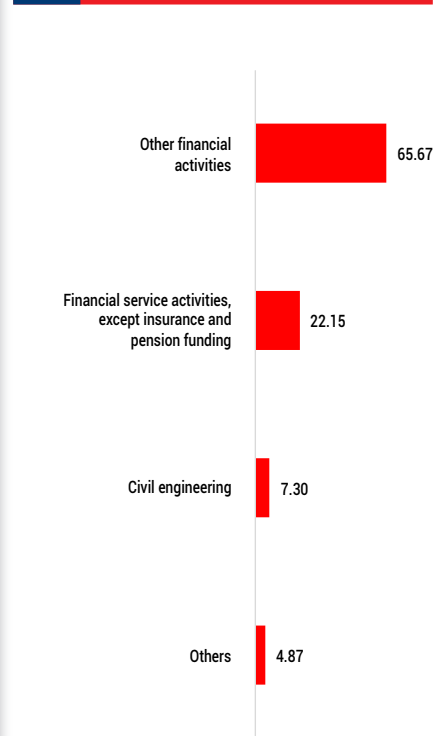
### Debt Ratings Profile (%)



### AUM (in Lakhs)



### Sector Allocation as per NIC 2008 % to Fund\*\*



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# GROUP FUND

## KOTAK GROUP PRUDENT FUND

(ULGF-019-04/07/17-KGPFND-107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Back
- Forward
- Mail

### Investment Objective

Aims to provide enhanced long term returns by taking a moderate exposure to equity and equity related securities and active management of a fixed income portfolio.

**Date of Inception**  
01<sup>st</sup> June 2018

**AUM (in Lakhs)**  
46,399.21

**NAV**  
17.7124

**Fund Manager**  
Equity : Rohit Agarwal  
Debt : Manoj Bharadwaj

**Benchmark Details**  
Equity - 20% (BSE 100);  
Debt - 80% (Crisil Composite Bond)

**Modified Duration**  
Debt & Money  
Market Instruments : 7.11

**Asset Allocation**

	Approved (%)	Actual (%)
Equity	00 - 20	16
Gsec / Debt	40 - 100	78
MMI / Others	00 - 40	6

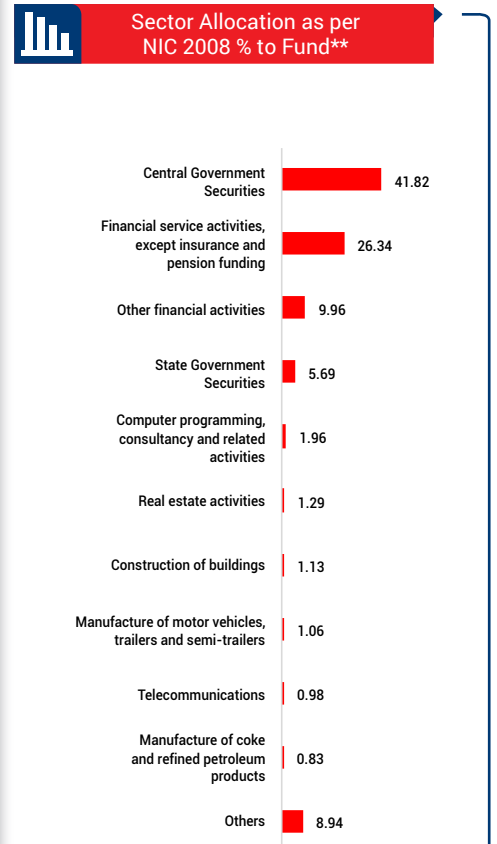
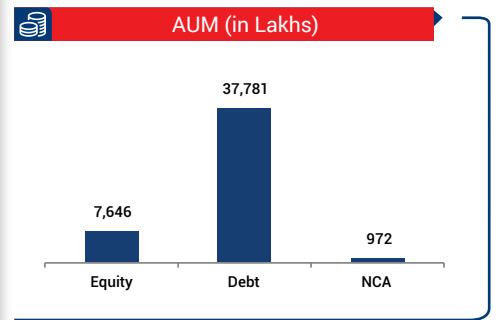
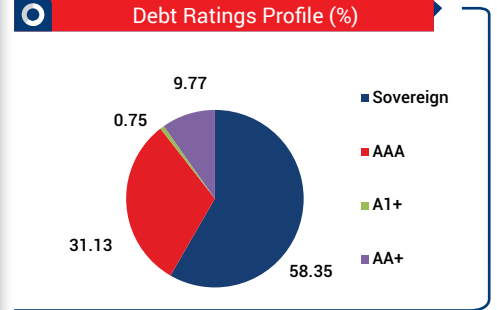
**Performance Meter**

	Kotak Group Prudent Fund (%)	Benchmark (%)
1 month	-1.5	-1.2
3 months	-1.5	-1.0
6 months	-0.6	-0.3
1 year	6.6	6.5
2 years	9.8	9.6
3 years	7.5	7.4
4 years	7.2	7.5
5 years	7.8	8.4
6 years	8.8	9.0
7 years	n.a.	n.a.
10 years	n.a.	n.a.
Inception	8.8	8.7

Past performance is not necessarily indicative of future performance

**Portfolio**

Holdings	% to Fund
<b>Equity</b>	<b>16.48</b>
Infosys Ltd.	1.00
HDFC Bank Ltd.	0.95
Bharti Airtel Ltd.	0.90
ICICI Bank Ltd.	0.90
Reliance Industries Ltd	0.64
Axis Bank Ltd.	0.54
State Bank of India.	0.50
Larsen And Toubro Ltd.	0.42
Mahindra & Mahindra Ltd	0.38
Zomato Ltd	0.37
UltraTech Cement Ltd.	0.32
I T C Ltd.	0.32
Tech Mahindra Ltd.	0.30
Maruti Suzuki India Ltd	0.30
Bajaj Finance Ltd	0.28
Interglobe Aviation Ltd.	0.27
Shriram Finance Limited	0.26
Granules India Ltd	0.26
PREMIER ENERGIES LIMITED	0.24
Anant Raj Ltd	0.23
Others	7.09
<b>G-Sec</b>	<b>47.51</b>
7.34% GOI - 22.04.2064	12.60
7.10% GOI - 08.04.2034	6.58
6.92% GOI - 18.11.2039	4.60
7.30% GOI - 19.06.2053	3.75
7.23% GOI - 15.04.2039	2.80
7.09% GOI - 05.08.2054	2.78
7.25% GOI - 12.06.2063	2.52
7.48% UP SDL - 20.03.2036	1.30
7.25% HR SDL - 21.08.2039	0.92
7.18% GOI - 14.08.2033	0.87
Others	8.78
<b>Corporate Debt</b>	<b>30.71</b>
6.99% IRFC - 04.06.2041	2.42
7.8750% NIIF Infrastructure Finance Ltd - 28-11-2030	2.20
7.61% LIC Housing Finance - 29.08.2034	1.97
8.65% Cholamandalam Invest and Fin co ltd - 28.02.2029	1.78
7.80% HDFC BANK - 03.05.2033	1.15
8.04% ICICI Home Finance Co Ltd - 15.02.2029	1.10
7.37% NABARD - 28.05.2035	1.08
8.60% Bharti Telecom Limited Series XIV - 12.12.2025	1.08
7.64% NABARD - 06.12.2029	0.89
8.65% Bharti Telecom Limited Series XIX - 05.11.2027	0.87
Others	16.16
<b>MMI</b>	<b>3.21</b>
<b>NCA</b>	<b>2.09</b>



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# GROUP FUND

## KOTAK GROUP EQUITY FUND

(ULGF02009/05/22KGREQUFUND107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Previous
- Next
- Mail

### Investment Objective

To maximize opportunity for long-term capital growth, by holding a significant portion in a diversified and flexible mix of large/medium sized company equities.

**Date of Inception**  
06<sup>th</sup> November 2022

**AUM (in Lakhs)**  
382.54

**NAV**  
11.8118

**Fund Manager**  
Equity : Rohit Agarwal  
Debt : Manoj Bharadwaj

**Benchmark Details**  
Equity - 100% (BSE 100)

**Modified Duration**  
Debt & Money  
Market Instruments : 0.01

**Asset Allocation**

	Approved (%)	Actual (%)
Equity	75 - 100	97
Gsec / Debt	00 - 25	0
MMI / Others	00 - 25	3

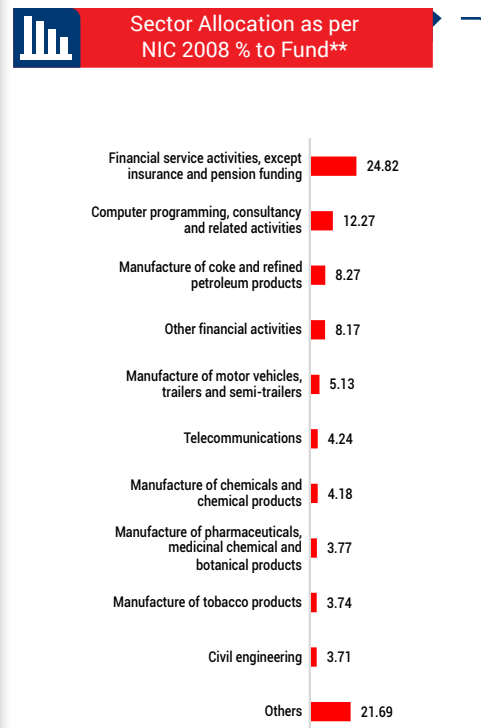
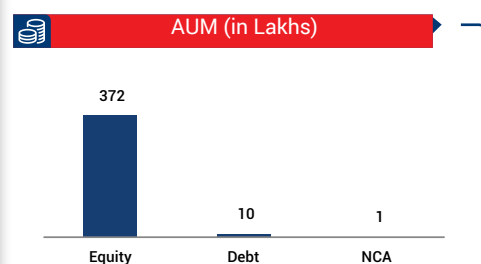
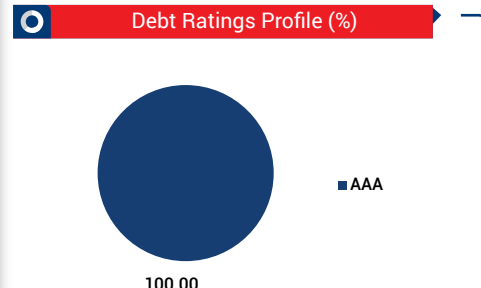
**Performance Meter**

	Kotak Group Equity Fund (%)	Benchmark (%)
1 month	-6.2	-6.7
3 months	-8.8	-10.1
6 months	-12.9	-14.0
1 year	-1.3	0.3
2 years	11.8	14.5
3 years	n.a.	n.a.
4 years	n.a.	n.a.
5 years	n.a.	n.a.
6 years	n.a.	n.a.
7 years	n.a.	n.a.
10 years	n.a.	n.a.
Inception	7.5	9.7

Past performance is not necessarily indicative of future performance

**Portfolio**

Holdings	% to Fund
<b>Equity</b>	<b>97.12</b>
HDFC Bank Ltd.	9.76
Reliance Industries Ltd	7.82
ICICI Bank Ltd.	6.77
Infosys Ltd.	5.62
Bharti Airtel Ltd.	4.24
I T C Ltd.	3.74
Larsen And Toubro Ltd.	3.71
Tata Consultancy Services Ltd.	3.22
Axis Bank Ltd.	2.34
Mahindra & Mahindra Ltd	2.32
State Bank of India.	2.10
Hindustan Unilever Ltd	2.10
UTI Nifty 50 ETF	1.98
Sun Pharmaceuticals Ltd	1.89
Bajaj Finance Ltd	1.87
ICICI Prudential Bank ETF Nifty Bank Index	1.79
SBI ETF Nifty Bank	1.79
National Thermal Power Corporation Ltd	1.69
Maruti Suzuki India Ltd	1.59
HCL Technologies Ltd	1.54
Others	29.23
<b>MMI</b>	<b>2.61</b>
<b>NCA</b>	<b>0.27</b>



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# GROUP FUND

## KOTAK GROUP PENSION BOND FUND

(ULGF02109/05/22KGRPNBOFND107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Back
- Forward
- Mail

### Investment Objective

Return is expected to be in line with those of fixed interest instruments, and may provide little protection against unexpected inflation increases.

### Date of Inception

2<sup>nd</sup> January 2023

### AUM (in Lakhs)

8,987.94

### NAV

11.6789

### Fund Manager

Debt : Manoj Bharadwaj

### Benchmark Details

Debt- 100% (Crisil Composite Bond)

### Modified Duration

Debt & Money  
Market Instruments : 6.90

### Asset Allocation

	Approved (%)	Actual (%)
Gsec	00 - 75	56
Debt	25 - 100	39
MMI / Others	00 - 40	5

### Performance Meter

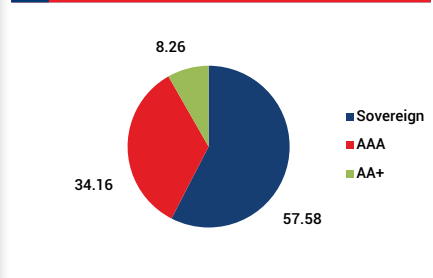
	Kotak Group Pension Bond Fund (%)	Benchmark (%)
1 month	-0.1	0.2
3 months	1.1	1.4
6 months	2.8	3.3
1 year	7.4	7.9
2 years	7.9	8.2
3 years	n.a.	n.a.
4 years	n.a.	n.a.
5 years	n.a.	n.a.
6 years	n.a.	n.a.
7 years	n.a.	n.a.
10 years	n.a.	n.a.
Inception	7.5	8.0

Past performance is not necessarily indicative of future performance

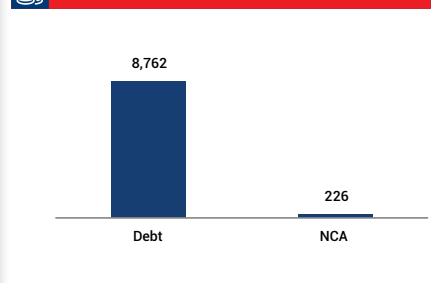
### Portfolio

Holdings	% to Fund
<b>G-Sec</b>	<b>56.13</b>
7.34% GOI - 22.04.2064	14.11
7.10% GOI - 08.04.2034	10.31
6.92% GOI - 18.11.2039	5.07
7.09% GOI - 05.08.2054	4.25
7.30% GOI - 19.06.2053	4.02
7.25% GOI - 12.06.2063	3.07
7.23% GOI - 15.04.2039	2.43
7.45% MH SDL - 20.03.2038	2.12
6.79% GOI - 07.10.2034	2.07
7.48% UP SDL - 20.03.2036	1.71
Others	6.97
<b>Corporate Debt</b>	<b>39.35</b>
7.97% HDFC BANK - 17.02.2033	3.67
7.15% SIDBI - 02.06.2025	3.33
7.58% PFC - 15.01.2026	3.33
6.00% HDFC BANK - 29.05.2026	3.27
8.65% Cholamandalam Invest and Fin co Ltd - 28.02.2029	2.29
7.8750% NIIF Infrastructure Finance Ltd - 28-11-2030	1.70
7.60% PFC - 25.08.2033 Series 223C	1.69
7.35% NHB - 02.01.2032	1.67
8.54% Cholamandalam Invest and Fin co Ltd - 12.04.2029	1.14
7.73% LIC Housing Finance - 22.03.2034 PUT 22.04.2027	1.14
Others	16.10
<b>MMI</b>	<b>2.00</b>
<b>NCA</b>	<b>2.52</b>

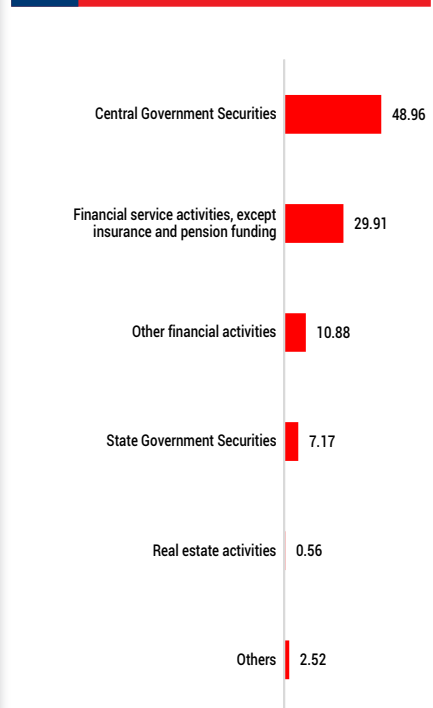
### Debt Ratings Profile (%)



### AUM (in Lakhs)



### Sector Allocation as per NIC 2008 % to Fund\*\*



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# GROUP FUND

## KOTAK GROUP PENSION EQUITY FUND

(ULGF02309/05/22KGRPNEQFND107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Navigation icons

### Investment Objective

To maximize opportunity for long-term capital growth, by holding a significant portion in a diversified and flexible mix of large/medium sized company equities.

### Date of Inception

2<sup>nd</sup> January 2023

### AUM (in Lakhs)

3,588.74

### NAV

13.1769

### Fund Manager

Equity : Rohit Agarwal  
Debt : Manoj Bharadwaj

### Benchmark Details

Equity - 100% (BSE 100)

### Modified Duration

Debt & Money  
Market Instruments : 0.01

### Asset Allocation

	Approved (%)	Actual (%)
Equity	75 - 100	94
Gsec / Debt	00 - 25	0
MMI / Others	00 - 25	6

### Performance Meter

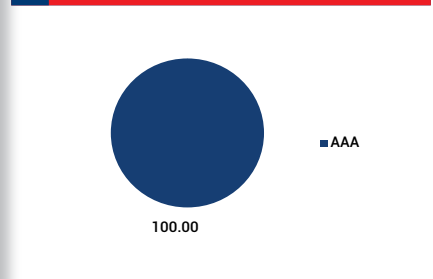
	Kotak Group Pension Equity Fund (%)	Benchmark (%)
1 month	-7.9	-6.7
3 months	-13.0	-10.1
6 months	-16.5	-14.0
1 year	1.4	0.3
2 years	17.6	14.5
3 years	n.a.	n.a.
4 years	n.a.	n.a.
5 years	n.a.	n.a.
6 years	n.a.	n.a.
7 years	n.a.	n.a.
10 years	n.a.	n.a.
Inception	13.6	10.5

Past performance is not necessarily indicative of future performance

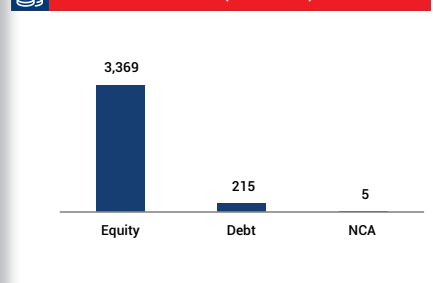
### Portfolio

Holdings	% to Fund
<b>Equity</b>	<b>93.88</b>
ICICI Bank Ltd.	6.35
Infosys Ltd.	5.39
HDFC Bank Ltd.	5.37
Bharti Airtel Ltd.	4.50
Axis Bank Ltd.	2.76
State Bank of India.	2.52
Larsen And Toubro Ltd.	2.49
Mahindra & Mahindra Ltd	2.05
I T C Ltd.	1.99
Zomato Ltd	1.92
Shriram Finance Limited	1.89
Tech Mahindra Ltd.	1.88
Bajaj Finance Ltd	1.74
Interglobe Aviation Ltd.	1.73
UltraTech Cement Ltd.	1.68
Maruti Suzuki India Ltd	1.45
PREMIER ENERGIES LIMITED	1.39
Granules India Ltd	1.38
Venus Pipes and Tubes Ltd	1.34
National Thermal Power Corporation Ltd	1.34
Others	42.73
<b>MMI</b>	<b>5.99</b>
<b>NCA</b>	<b>0.13</b>

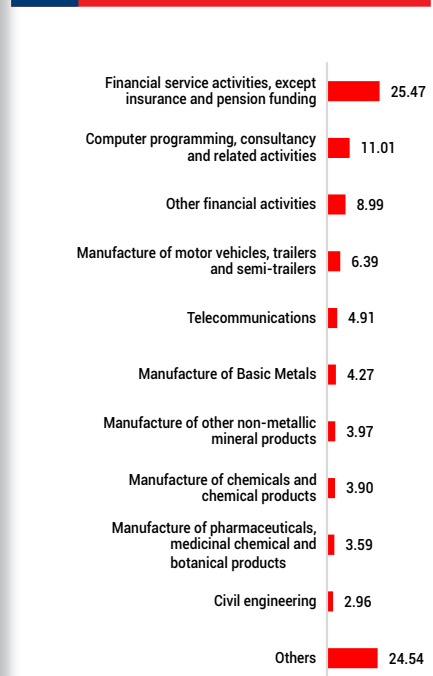
### Debt Ratings Profile (%)



### AUM (in Lakhs)



### Sector Allocation as per NIC 2008 % to Fund\*\*



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.



### Investment Objective

This fund aims for moderate growth by holding a diversified mix of equities and fixed interest instruments.

**Date of Inception**  
26<sup>th</sup> June 2024

**AUM (in Lakhs)**  
10,842.09

**NAV**  
9.3929

**Fund Manager**  
Equity : Rohit Agarwal  
Debt : Manoj Bharadwaj

**Benchmark Details**  
Equity - 60% (BSE 100);  
Debt - 40% (Crisil Composite Bond)

**Modified Duration**  
Debt & Money  
Market Instruments : 6.92

**Asset Allocation**

	Approved (%)	Actual (%)
Equity	30 - 60	55
Gsec / Debt	20 - 70	39
MMI / Others	00 - 40	6

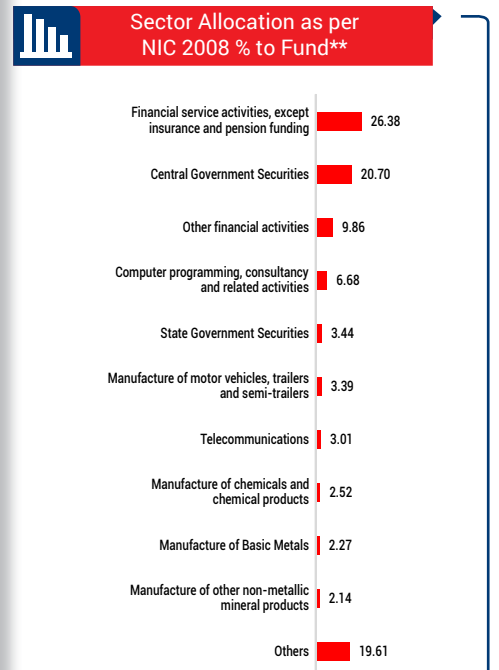
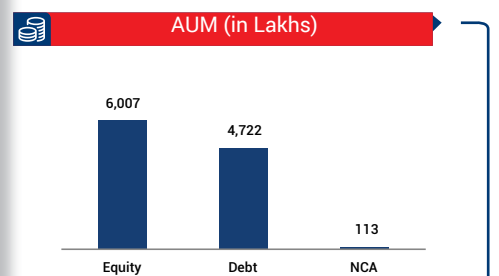
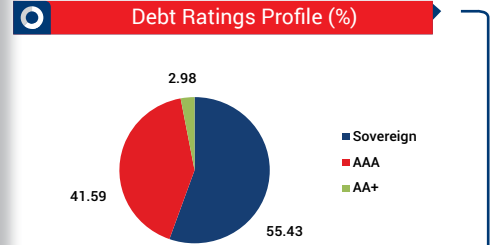
**Performance Meter**

	Kotak Group Pension Balanced Fund (%)	Benchmark (%)
1 month	-4.7	-4.0
3 months	-7.8	-5.6
6 months	-9.8	-7.4
1 year	n.a.	n.a.
2 years	n.a.	n.a.
3 years	n.a.	n.a.
4 years	n.a.	n.a.
5 years	n.a.	n.a.
6 years	n.a.	n.a.
7 years	n.a.	n.a.
10 years	n.a.	n.a.
Inception	-6.1	-3.4

Past performance is not necessarily indicative of future performance

**Portfolio**

Holdings	% to Fund
<b>Equity</b>	<b>55.40</b>
ICICI Bank Ltd.	3.89
Infosys Ltd.	3.25
Bharti Airtel Ltd.	2.77
HDFC Bank Ltd.	2.77
Larsen And Toubro Ltd.	1.74
Axis Bank Ltd.	1.69
State Bank of India.	1.54
Reliance Industries Ltd	1.33
Shriram Finance Limited	1.32
Mahindra & Mahindra Ltd	1.19
Zomato Ltd	1.14
I T C Ltd.	1.10
Tech Mahindra Ltd.	1.09
Interglobe Aviation Ltd.	1.03
UltraTech Cement Ltd.	0.98
Maruti Suzuki India Ltd	0.92
Granules India Ltd	0.84
Bajaj Finance Ltd	0.83
National Thermal Power Corporation Ltd	0.78
Hindustan Unilever Ltd	0.77
Others	24.43
<b>G-Sec</b>	<b>24.14</b>
7.34% GOI - 22.04.2064	9.33
6.79% GOI - 07.10.2034	6.89
7.16% HR SDL - 26.12.2037	2.77
7.09% GOI - 05.08.2054	2.23
6.92% GOI - 18.11.2039	1.53
7.74% KA SDL - 10.01.2036	0.67
7.09% GOI - 25.11.2074	0.51
7.30% GOI - 19.06.2053	0.19
7.46% GOI - 06.11.2073	0.02
<b>Corporate Debt</b>	<b>14.99</b>
7.77% REC - 31.03.2028	2.32
7.57% LIC Housing Finance - 18.10.2029	2.32
7.60% Bajaj Finance Ltd -11.02.2030	1.83
7.28% IRFC - 14.02.2040	1.38
7.80% HDFC BANK - 03.05.2033	1.20
8.95% Bharti Telecom Limited Series XVII - 04.12.2026	1.11
7.38% PFC - 15.01.2032	0.92
7.37% NABARD - 28.05.2035	0.92
7.35% NHB - 02.01.2032	0.92
8.67% PFC - 18.11.2028	0.48
Others	1.58
<b>MMI</b>	<b>4.43</b>
<b>NCA</b>	<b>1.04</b>



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

# GROUP FUND

## KOTAK GROUP PENSION GILT FUND

(ULGF02509/05/22KGRPNGLFND107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
- Back
- Forward
- Mail

### Investment Objective

Return is expected to be in line with those of Government fixed interest securities, and may provide little protection against unexpected inflation increases.

### Date of Inception

26<sup>th</sup> June 2024

### AUM (in Lakhs)

97.89

### NAV

10.4277

### Fund Manager

Debt : Manoj Bharadwaj

### Benchmark Details

Debt - 100% (IBEX);

### Modified Duration

Debt & Money  
Market Instruments : 7.51

### Asset Allocation

	Approved (%)	Actual (%)
Gsec	60 - 100	83
MMI / Others	00 - 40	17

### Performance Meter

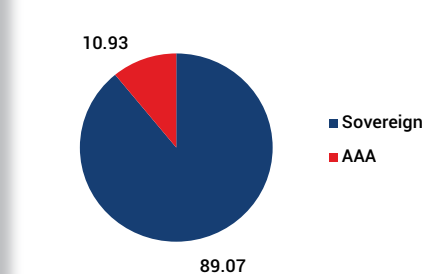
	Kotak Group Pension Gilt Fund (%)	Benchmark (%)
1 month	-0.1	0.2
3 months	1.1	1.7
6 months	2.5	3.5
1 year	n.a.	n.a.
2 years	n.a.	n.a.
3 years	n.a.	n.a.
4 years	n.a.	n.a.
5 years	n.a.	n.a.
6 years	n.a.	n.a.
7 years	n.a.	n.a.
10 years	n.a.	n.a.
Inception	4.3	5.5

Past performance is not necessarily indicative of future performance

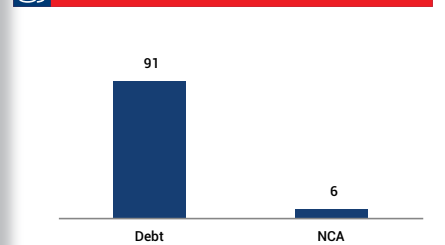
### Portfolio

Holdings	% to Fund
<b>G-Sec</b>	<b>83.25</b>
6.79% GOI - 07.10.2034	20.44
7.34% GOI - 22.04.2064	17.62
7.10% GOI - 08.04.2034	13.88
7.74% KA SDL - 10.01.2036	10.67
7.36% GOI - 12.09.2052	10.53
6.92% GOI - 18.11.2039	6.51
7.30% GOI - 19.06.2053	2.83
8.56% MH SDL - 11.07.2028	0.39
7.46% GOI - 06.11.2073	0.37
<b>MMI</b>	<b>10.21</b>
<b>NCA</b>	<b>6.54</b>

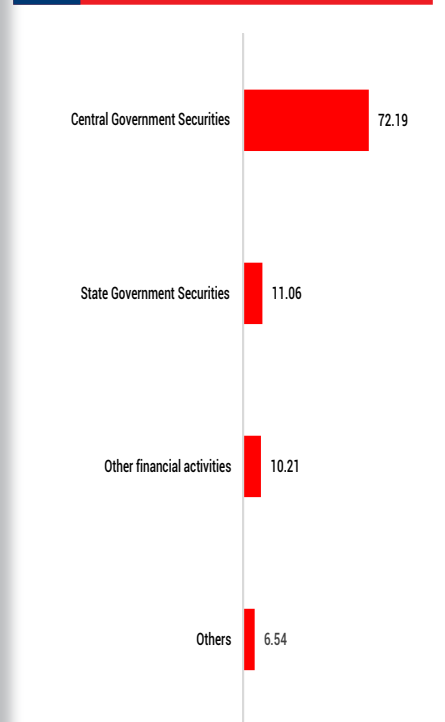
### Debt Ratings Profile (%)



### AUM (in Lakhs)



### Sector Allocation as per NIC 2008 % to Fund\*\*



\*\*NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.

The Break-up of Others is as given below

Equity	Classic Opportunities Fund
Others	45.21
National Thermal Power Corporation Ltd	1.41
Oil & Natural Gas Corporation Ltd	1.41
Aurobindo Pharma Ltd	1.36
CG Power and Industrial Solutions Ltd	1.36
Varun Beverages Ltd	1.27
UltraTech Cement Ltd.	1.27
Max Financial Services Ltd	1.25
TATA CONSUMER PRODUCTS LIMITED	1.19
Bharat Electronics Ltd.	1.13
IndusInd Bank Ltd	1.10
Ambuja Cements Ltd	1.08
Dixon Technologies India Ltd	1.07
Samvardhana Motherson International Ltd	1.03
HDFC Asset Management Co Ltd	1.01
Godrej Consumer Products Limited.	1.00
Torrent Pharmaceuticals Ltd.	0.97
Hindustan Petroleum Corporation Ltd	0.96
Persistent Systems Limited	0.95
Hindalco Industries Ltd.	0.95
Power Grid Corporation of India Ltd	0.93
Bharat Petroleum Corporation Ltd	0.90
Anant Raj Ltd	0.85
PREMIER ENERGIES LIMITED	0.83
P G Electroplast Ltd	0.78
Trent Limited	0.76
Radico Khaitan Ltd	0.75
MINDA CORPORATION LIMITED	0.74
GAIL (India) Ltd.	0.73
Brigade Enterprises Ltd.	0.72
Zensar Technologies Limited.	0.70
Mphasis Ltd	0.69
Ltimindtree Ltd	0.66
APL Apollo Tubes Ltd	0.66
NEULAND LABORATORIES LIMITED	0.65
Union Bank of India	0.64
SBI Cards and Payment Services Ltd	0.63
DR. LAL Pathlabs Ltd	0.63
Poly Medicure Ltd	0.62
Hitachi Energy India Ltd	0.55
Granules India Ltd	0.51
Bank of India	0.50
Jindal Stainless Ltd	0.50
VISHAL MEGA MART LIMITED	0.50
GE Vernova T&D India Limited	0.49
Coforge Limited	0.46
The Jammu and Kashmir Bank Ltd	0.45
SWIGGY LIMITED	0.44
Himadri Speciality Chemical Ltd	0.43
HDFC NIFTY BANK ETF	0.41
Siemens Ltd	0.40
ICICI Prudential Bank ETF Nifty Bank Index	0.40
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	0.37
Pitti Engineering Ltd	0.35
Kotak Banking ETF - Dividend Payout Option	0.35
Nippon India ETF Nifty Bank BeES	0.34
SBI ETF Nifty Bank	0.34
NIPPON LIFE INDIA ASSET MANAGEMENT LIMITED	0.29
Venus Pipes and Tubes Ltd	0.29
ITC Hotels Limited	0.26
Sai Life Sciences Limited	0.21
K N R Constructions Ltd	0.18
Titan Industries Ltd	0.18
SBI Life Insurance Company Ltd.	0.13
Fusion Micro Finance Ltd	0.08
Spandana Sphoorty Financial Ltd	0.07
OLA ELECTRIC MOBILITY LIMITED	0.07
Carraro India Limited	0.01
ONWARD TECHNOLOGIES LIMITED	0.01
PRINCE PIPES AND FITTINGS LIMITED	0.01

Equity	Kotak Dynamic Balanced Fund
Others	8.56
Eicher Motors Ltd.	1.02
Asian Paints Ltd	0.92
Bajaj Auto Ltd	0.88
Bharat Petroleum Corporation Ltd	0.84
HDFC Standard Life Insurance Company Ltd.	0.84
Nestle (India) Ltd	0.76
Dr Reddys Laboratories Ltd.	0.71
SBI Life Insurance Company Ltd.	0.69
Hero MotoCorp Limited	0.62
Brigade Enterprises Ltd.	0.57
TATA CONSUMER PRODUCTS LIMITED	0.33
Britannia Industries Ltd	0.27
ITC Hotels Limited	0.11

Equity	Pension Classic Opportunities Fund
Others	9.27
Cipla Ltd.	1.70
Dr Reddys Laboratories Ltd.	1.66
Britannia Industries Ltd	1.44
HDFC Standard Life Insurance Company Ltd.	1.07
Asian Paints Ltd	0.93
Tata Steel Ltd.	0.77
Hindalco Industries Ltd.	0.75
Bharat Petroleum Corporation Ltd	0.71
ITC Hotels Limited	0.25

Equity	Frontline Equity Fund
Others	43.77
Anant Raj Ltd	1.30
Himadri Speciality Chemical Ltd	1.27
PREMIER ENERGIES LIMITED	1.21
Max Financial Services Ltd	1.18
National Thermal Power Corporation Ltd	1.12
Venus Pipes and Tubes Ltd	1.11
Sky Gold Limited	1.10
Tata Consultancy Services Ltd.	1.07
Power Finance Corporation Ltd	1.06
Oil & Natural Gas Corporation Ltd	1.05
MINDA CORPORATION LIMITED	1.04
Varun Beverages Ltd	1.03
IndusInd Bank Ltd	1.03
Hindalco Industries Ltd.	1.02
Ambuja Cements Ltd	1.00
Power Grid Corporation of India Ltd	0.90
Rural Electrification Corporation Ltd.	0.85
Pitti Engineering Ltd	0.84
Pidilite Industries Ltd	0.83
HCL Technologies Ltd	0.82
Tata Motors Ltd.	0.81
SBI Life Insurance Company Ltd.	0.78
Dixon Technologies India Ltd	0.77
Godrej Consumer Products Limited.	0.77
Sun Pharmaceuticals Ltd	0.77
Jindal Steel and Power Ltd	0.76
Trent Limited	0.74
Aurobindo Pharma Ltd	0.71
Bharat Electronics Ltd.	0.70
CG Power and Industrial Solutions Ltd	0.70
Bharat Petroleum Corporation Ltd	0.66
Torrent Pharmaceuticals Ltd.	0.63
Persistent Systems Limited	0.61
Titan Industries Ltd	0.61
SBI Cards and Payment Services Ltd.	0.60
Hindustan Petroleum Corporation Ltd	0.59
Hero MotoCorp Limited	0.57
Jindal Stainless Ltd	0.54
Indian Bank	0.51
GAIL (India) Ltd.	0.50
Union Bank of India	0.47
Samvardhana Motherson International Ltd	0.46
GPT Infraprojects Ltd	0.44
APL Apollo Tubes Ltd	0.43
Indus Towers Ltd	0.43
Filatex India Ltd.	0.42
Mphasis Ltd	0.41
Coforge Limited	0.41
Ltimindtree Ltd	0.41
Asian Paints Ltd	0.41
SBI ETF Nifty Bank	0.39
Kotak Banking ETF - Dividend Payout Option	0.39
ICICI Prudential Bank ETF Nifty Bank Index	0.39
Nippon India ETF Nifty Bank BeES	0.39
HDFC NIFTY BANK ETF	0.39
UTI NIFTY BANK ETF	0.39
Bank of India	0.33
B S E Ltd	0.31
Poly Medicure Ltd	0.30
S R F Ltd.	0.30
Praveg Limited	0.27
DR. LAL Pathlabs Ltd	0.26
SEAMEC LIMITED	0.22
Tube Investments Of India Ltd	0.21
SWIGGY LIMITED	0.19
The Jammu and Kashmir Bank Ltd	0.17
GE Vernova T&D India Limited	0.12
ACME SOLAR HOLDINGS LIMITED	0.08
ITC Hotels Limited	0.07
Western Carriers (India) Limited	0.07
Hitachi Energy India Ltd	0.04

Equity	Pension Balanced Fund II
Others	10.82
Cipla Ltd.	0.85
Hindalco Industries Ltd.	0.84
Eicher Motors Ltd.	0.77
Sun Pharmaceuticals Ltd	0.74
National Thermal Power Corporation Ltd	0.72
Dr Reddys Laboratories Ltd.	0.67
State Bank of India.	0.67
Hindustan Unilever Ltd	0.66
Hero MotoCorp Limited	0.59
Power Grid Corporation of India Ltd	0.53
Bharat Petroleum Corporation Ltd	0.53
Oil & Natural Gas Corporation Ltd	0.41
J S W Steel Ltd	0.40
Tata Motors Ltd.	0.36
Adani Ports and Special Economic Zone Ltd	0.34
Bajaj Auto Ltd	0.32
Grasim Industries Ltd.	0.28
Divis Laboratories Ltd	0.22
Coal India Ltd	0.19
TATA CONSUMER PRODUCTS LIMITED	0.17
IndusInd Bank Ltd	0.16
SBI Life Insurance Company Ltd.	0.14
HDFC Standard Life Insurance Company Ltd.	0.13
ITC Hotels Limited	0.10

## The Break-up of Others is as given below

Equity	Kotak Aggressive Growth Fund
Others	27.61
Tata Motors Ltd.	1.88
SBI Life Insurance Company Ltd.	1.70
National Thermal Power Corporation Ltd	1.61
HCL Technologies Ltd	1.54
Jindal Steel and Power Ltd	1.54
Power Finance Corporation Ltd	1.46
Max Financial Services Ltd	1.36
Tech Mahindra Ltd.	1.32
APL Apollo Tubes Ltd	1.13
Rural Electrification Corporation Ltd.	1.10
HDFC NIFTY BANK ETF	0.96
Kotak Banking ETF - Dividend Payout Option	0.95
ICICI Prudential Bank ETF Nifty Bank Index	0.95
Nippon India ETF Nifty Bank BeES	0.95
SBI ETF Nifty Bank	0.95
UTI NIFTY BANK ETF	0.95
Honeywell Automation India Ltd	0.81
Pidilite Industries Ltd	0.77
Interglobe Aviation Ltd.	0.75
Ambuja Cements Ltd	0.71
Dr Reddys Laboratories Ltd.	0.70
Varun Beverages Ltd	0.64
IndusInd Bank Ltd	0.54
Ltimindtree Ltd	0.52
P I Industries Ltd	0.50
S R F Ltd.	0.48
Godrej Consumer Products Limited.	0.34
Britannia Industries Ltd	0.27
Asian Paints Ltd	0.23

Equity	Kotak Dynamic Growth Fund
Others	28.90
Maruti Suzuki India Ltd	1.00
Anant Raj Ltd	0.99
MINDA CORPORATION LIMITED	0.93
Varun Beverages Ltd	0.92
Ambuja Cements Ltd	0.87
Godrej Consumer Products Limited.	0.85
Power Grid Corporation of India Ltd	0.85
Tata Consultancy Services Ltd.	0.82
Aurobindo Pharma Ltd	0.80
Hindalco Industries Ltd.	0.80
Power Finance Corporation Ltd	0.79
SBI Life Insurance Company Ltd.	0.73
Pitti Engineering Ltd	0.70
Persistent Systems Limited	0.69
Pidilite Industries Ltd	0.69
Jindal Stainless Ltd	0.67
Rural Electrification Corporation Ltd.	0.66
HCL Technologies Ltd	0.65
Oil & Natural Gas Corporation Ltd	0.65
IndusInd Bank Ltd	0.63
Tata Motors Ltd.	0.61
Torrent Pharmaceuticals Ltd.	0.59
Sun Pharmaceuticals Ltd	0.59
Titan Industries Ltd	0.59
Dixon Technologies India Ltd	0.58
Bharat Electronics Ltd.	0.56
Hindustan Petroleum Corporation Ltd	0.56
APL Apollo Tubes Ltd	0.53
Bharat Petroleum Corporation Ltd	0.53
Hero MotoCorp Limited	0.50
CG Power and Industrial Solutions Ltd	0.46
PREMIER ENERGIES LIMITED	0.44
Max Financial Services Ltd	0.44
Bajaj Finance Ltd	0.44
GAIL (India) Ltd.	0.43
GPT Infraprojects Ltd	0.38
Kotak Banking ETF - Dividend Payout Option	0.34
SBI ETF Nifty Bank	0.34
ICICI Prudential Bank ETF Nifty Bank Index	0.34
Nippon India ETF Nifty Bank BeES	0.34
Indus Towers Ltd	0.32
DR. LAL Pathlabs Ltd	0.31
Mphasis Ltd	0.31
Coforge Limited	0.31
Ltimindtree Ltd	0.31
Filatex India Ltd.	0.30
SBI Cards and Payment Services Ltd	0.28
S R F Ltd.	0.24
Tube Investments Of India Ltd	0.23
Brigade Enterprises Ltd.	0.20
SEAMEC LIMITED	0.16
SWIGGY LIMITED	0.14
P G Electroplast Ltd	0.12
B S E Ltd	0.11
GE Vernova T&D India Limited	0.10
ITC Hotels Limited	0.08
Hitachi Energy India Ltd	0.05
Jindal Steel and Power Ltd	0.05

Equity	Guarantee Fund
Others	7.85
Titan Industries Ltd	0.39
Bharat Electronics Ltd.	0.37
Oil & Natural Gas Corporation Ltd	0.37
Coal India Ltd	0.36
Nestle (India) Ltd	0.35
Adani Ports and Special Economic Zone Ltd	0.35
Tata Steel Ltd.	0.35
Hindalco Industries Ltd.	0.33
Trent Limited	0.33
Asian Paints Ltd	0.32
J S W Steel Ltd	0.32
Bajaj Auto Ltd	0.30
Apollo Hospitals Enterprise Ltd	0.30
Bajaj Finserv Ltd.	0.30
Grasim Industries Ltd.	0.29
Tech Mahindra Ltd.	0.28
Cipla Ltd.	0.26
Eicher Motors Ltd.	0.25
Shriram Finance Limited	0.25
Britannia Industries Ltd	0.24
Wipro Ltd.	0.24
Dr Reddys Laboratories Ltd.	0.23
TATA CONSUMER PRODUCTS LIMITED	0.19
IndusInd Bank Ltd	0.19
HDFC Standard Life Insurance Company Ltd.	0.19
SBI Life Insurance Company Ltd.	0.19
Hero MotoCorp Limited	0.19
Bharat Petroleum Corporation Ltd	0.14

Equity	Balanced Fund
Others	22.09
Himadri Speciality Chemical Ltd	0.74
Anant Raj Ltd	0.72
Hindustan Unilever Ltd	0.69
Power Finance Corporation Ltd	0.68
MINDA CORPORATION LIMITED	0.64
Varun Beverages Ltd	0.61
Ambuja Cements Ltd	0.60
IndusInd Bank Ltd	0.58
Hindalco Industries Ltd.	0.57
Godrej Consumer Products Limited.	0.56
Power Grid Corporation of India Ltd	0.56
Tata Consultancy Services Ltd.	0.54
Aurobindo Pharma Ltd	0.52
SBI Life Insurance Company Ltd.	0.51
Rural Electrification Corporation Ltd.	0.49
Pitti Engineering Ltd	0.48
HCL Technologies Ltd	0.46
Pidilite Industries Ltd	0.45
Persistent Systems Limited	0.45
Tata Motors Ltd.	0.45
Oil & Natural Gas Corporation Ltd	0.45
Dixon Technologies India Ltd	0.44
Sun Pharmaceuticals Ltd	0.44
Jindal Stainless Ltd	0.44
Trent Limited	0.41
Torrent Pharmaceuticals Ltd.	0.41
Titan Industries Ltd	0.41
CG Power and Industrial Solutions Ltd	0.40
Bharat Electronics Ltd.	0.39
Bharat Petroleum Corporation Ltd	0.37
PREMIER ENERGIES LIMITED	0.37
Jindal Steel and Power Ltd	0.37
Hindustan Petroleum Corporation Ltd	0.37
APL Apollo Tubes Ltd	0.35
Hero MotoCorp Limited	0.34
SBI Cards and Payment Services Ltd	0.34
Max Financial Services Ltd	0.30
GAIL (India) Ltd.	0.29
GPT Infraprojects Ltd	0.26
Indus Towers Ltd	0.23
Ltimindtree Ltd	0.23
Asian Paints Ltd	0.23
SBI ETF Nifty Bank	0.23
Kotak Banking ETF - Dividend Payout Option	0.23
ICICI Prudential Bank ETF Nifty Bank Index	0.23
Nippon India ETF Nifty Bank BeES	0.23
HDFC NIFTY BANK ETF	0.23
Coforge Limited	0.23
DR. LAL Pathlabs Ltd	0.22
Mphasis Ltd	0.21
Filatex India Ltd.	0.20
S R F Ltd.	0.17
Tube Investments Of India Ltd	0.15
Brigade Enterprises Ltd.	0.13
SEAMEC LIMITED	0.10
P G Electroplast Ltd	0.09
SWIGGY LIMITED	0.08
B S E Ltd	0.08
GE Vernova T&D India Limited	0.08
ITC Hotels Limited	0.05
Hitachi Energy India Ltd	0.03

The Break-up of Others is as given below

Equity	Kotak Group Balanced Fund
Others	24.59
National Thermal Power Corporation Ltd	0.80
PREMIER ENERGIES LIMITED	0.80
Anant Raj Ltd	0.73
P G Electroplast Ltd	0.70
Max Financial Services Ltd	0.68
Hindustan Unilever Ltd	0.63
Power Finance Corporation Ltd	0.62
Power Grid Corporation of India Ltd	0.61
Ambuja Cements Ltd	0.61
Pitti Engineering Ltd	0.60
MINDA CORPORATION LIMITED	0.60
Varun Beverages Ltd	0.59
IndusInd Bank Ltd	0.59
Hindalco Industries Ltd.	0.59
Godrej Consumer Products Limited.	0.53
Tata Consultancy Services Ltd.	0.51
Aurobindo Pharma Ltd	0.50
Rural Electrification Corporation Ltd.	0.50
SBI Life Insurance Company Ltd.	0.48
HCL Technologies Ltd	0.47
Indian Bank	0.46
Tata Motors Ltd.	0.46
Sky Gold Limited	0.46
Dixon Technologies India Ltd	0.45
Sun Pharmaceuticals Ltd	0.45
Oil & Natural Gas Corporation Ltd	0.44
Pidilite Industries Ltd	0.43
Persistent Systems Limited	0.43
Trent Limited	0.42
CG Power and Industrial Solutions Ltd	0.40
Bharat Electronics Ltd.	0.40
Torrent Pharmaceuticals Ltd.	0.39
Jindal Stainless Ltd	0.38
Titan Industries Ltd	0.37
SBI Cards and Payment Services Ltd	0.35
Hindustan Petroleum Corporation Ltd	0.35
Hero MotoCorp Limited	0.34
Bharat Petroleum Corporation Ltd	0.33
Union Bank of India	0.32
APL Apollo Tubes Ltd	0.30
GAIL (India) Ltd.	0.29
Filatex India Ltd.	0.29
GPT Infraprojects Ltd	0.25
Mphasis Ltd	0.24
Ltimindtree Ltd	0.23
Asian Paints Ltd	0.23
SBI ETF Nifty Bank	0.23
Kotak Banking ETF - Dividend Payout Option	0.23
ICICI Prudential Bank ETF Nifty Bank Index	0.23
Nippon India ETF Nifty Bank BeES	0.23
HDFC NIFTY BANK ETF	0.23
UTI NIFTY BANK ETF	0.23
Indus Towers Ltd	0.22
Samvardhana Motherson International Ltd	0.20
S R F Ltd.	0.17
Poly Medicure Ltd	0.17
Tube Investments Of India Ltd	0.15
Praveg Limited	0.11
Jindal Steel and Power Ltd	0.11
SWIGGY LIMITED	0.11
B S E Ltd	0.07
Coforge Limited	0.07
ACME SOLAR HOLDINGS LIMITED	0.07
ITC Hotels Limited	0.05
GE Vernova T&D India Limited	0.05
Western Carriers (India) Limited	0.04
SEAMEC LIMITED	0.03
Hitachi Energy India Ltd	0.02

Equity	Kotak Pension Opportunities Fund
Others	9.43
ICICI Prudential Bank ETF Nifty Bank Index	1.21
Nestle (India) Ltd	1.08
Asian Paints Ltd	1.07
Hindalco Industries Ltd.	1.06
Eicher Motors Ltd.	0.90
Tech Mahindra Ltd.	0.90
Britannia Industries Ltd	0.87
Dr Reddys Laboratories Ltd.	0.76
Hero MotoCorp Limited	0.56
HDFC Standard Life Insurance Company Ltd.	0.51
Bharat Petroleum Corporation Ltd	0.43
ITC Hotels Limited	0.09

Equity	Kotak Opportunities Fund
Others	45.20
Oil & Natural Gas Corporation Ltd	1.43
National Thermal Power Corporation Ltd	1.41
CG Power and Industrial Solutions Ltd	1.39
Aurobindo Pharma Ltd	1.33
Max Financial Services Ltd	1.28
Varun Beverages Ltd	1.28
UltraTech Cement Ltd.	1.27
IndusInd Bank Ltd	1.19
Bharat Electronics Ltd.	1.17
Samvardhana Motherson International Ltd	1.09
TATA CONSUMER PRODUCTS LIMITED	1.09
Ambuja Cements Ltd	1.04
HDFC Asset Management Co Ltd	1.01
Godrej Consumer Products Limited.	1.00
Bharat Petroleum Corporation Ltd	0.98
Torrent Pharmaceuticals Ltd.	0.97
Persistent Systems Limited	0.96
Hindalco Industries Ltd.	0.95
Hindustan Petroleum Corporation Ltd	0.95
Power Grid Corporation of India Ltd	0.94
Dixon Technologies India Ltd	0.93
Anant Raj Ltd	0.83
MINDA CORPORATION LIMITED	0.83
PREMIER ENERGIES LIMITED	0.81
Trent Limited	0.75
Brigade Enterprises Ltd.	0.74
Radico Khaitan Ltd	0.74
Mphasis Ltd	0.73
GAIL (India) Ltd.	0.71
P G Electroplast Ltd	0.70
Zensar Technologies Limited.	0.70
NEULAND LABORATORIES LIMITED	0.67
Ltimindtree Ltd	0.67
Union Bank of India	0.65
DR. LAL Pathlabs Ltd	0.65
SBI Cards and Payment Services Ltd	0.63
Poly Medicure Ltd	0.63
APL Apollo Tubes Ltd	0.57
Hitachi Energy India Ltd	0.56
Himadri Speciality Chemical Ltd	0.52
The Jammu and Kashmir Bank Ltd	0.51
Jindal Stainless Ltd	0.51
Bank of India	0.51
VISHAL MEGA MART LIMITED	0.50
GE Vernova T&D India Limited	0.48
Coforge Limited	0.47
Granules India Ltd	0.45
HDFC NIFTY BANK ETF	0.44
ICICI Prudential Bank ETF Nifty Bank Index	0.42
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	0.40
SWIGGY LIMITED	0.39
Siemens Ltd	0.39
Pitti Engineering Ltd	0.38
Kotak Banking ETF - Dividend Payout Option	0.37
Nippon India ETF Nifty Bank BeES	0.36
SBI ETF Nifty Bank	0.35
Venus Pipes and Tubes Ltd	0.35
NIPPON LIFE INDIA ASSET MANAGEMENT LIMITED	0.26
ITC Hotels Limited	0.26
K N R Constructions Ltd	0.21
Titan Industries Ltd	0.19
SBI Life Insurance Company Ltd.	0.11
OLA ELECTRIC MOBILITY LIMITED	0.06
Fusion Micro Finance Ltd	0.06
Spandana Sphoorty Financial Ltd	0.03
ONWARD TECHNOLOGIES LIMITED	0.01

Equity	Pension Guarantee Fund
Others	7.52
Titan Industries Ltd	0.37
Bharat Electronics Ltd.	0.35
Oil & Natural Gas Corporation Ltd	0.35
Coal India Ltd	0.35
Adani Ports and Special Economic Zone Ltd	0.33
Tata Steel Ltd.	0.33
Nestle (India) Ltd	0.33
Hindalco Industries Ltd.	0.32
Trent Limited	0.32
Asian Paints Ltd	0.31
J S W Steel Ltd	0.30
Bajaj Finserv Ltd.	0.29
Apollo Hospitals Enterprise Ltd	0.28
Bajaj Auto Ltd	0.28
Grasim Industries Ltd.	0.27
Tech Mahindra Ltd.	0.27
Cipla Ltd.	0.25
Shriram Finance Limited	0.24
Eicher Motors Ltd.	0.24
Britannia Industries Ltd	0.23
Wipro Ltd.	0.23
Dr Reddys Laboratories Ltd.	0.22
IndusInd Bank Ltd	0.18
HDFC Standard Life Insurance Company Ltd.	0.18
TATA CONSUMER PRODUCTS LIMITED	0.18
SBI Life Insurance Company Ltd.	0.18
Hero MotoCorp Limited	0.17
Bharat Petroleum Corporation Ltd	0.13

The Break-up of Others is as given below

Equity	Pension Frontline Equity Fund
Others	13.84
UltraTech Cement Ltd.	1.83
HCL Technologies Ltd	1.77
Eicher Motors Ltd.	1.50
Cipla Ltd.	1.41
Asian Paints Ltd	1.28
Dr Reddys Laboratories Ltd.	1.18
Hero MotoCorp Limited	1.05
Britannia Industries Ltd	0.96
Bharat Petroleum Corporation Ltd	0.95
National Thermal Power Corporation Ltd	0.86
IndusInd Bank Ltd	0.50
HDFC Standard Life Insurance Company Ltd.	0.40
ITC Hotels Limited	0.16

Equity	Kotak Group Pension Balanced Fund
Others	24.43
Venus Pipes and Tubes Ltd	0.76
Himadri Speciality Chemical Ltd	0.75
PREMIER ENERGIES LIMITED	0.75
Max Financial Services Ltd	0.69
P G Electroplast Ltd	0.69
Varun Beverages Ltd	0.67
Oil & Natural Gas Corporation Ltd	0.67
Hindalco Industries Ltd.	0.66
Anant Raj Ltd	0.65
Power Finance Corporation Ltd	0.64
Tata Consultancy Services Ltd.	0.63
HCL Technologies Ltd	0.62
Pitti Engineering Ltd	0.61
Pidilite Industries Ltd	0.61
MINDA CORPORATION LIMITED	0.60
IndusInd Bank Ltd	0.59
Rural Electrification Corporation Ltd.	0.58
Sky Gold Limited	0.57
Godrej Consumer Products Limited.	0.56
Power Grid Corporation of India Ltd	0.54
Aurobindo Pharma Ltd	0.47
Dixon Technologies India Ltd	0.45
Bharat Petroleum Corporation Ltd	0.45
Tata Motors Ltd.	0.45
Sun Pharmaceuticals Ltd	0.45
APL Apollo Tubes Ltd	0.44
Trent Limited	0.42
SBI Life Insurance Company Ltd.	0.42
Ambuja Cements Ltd	0.41
Bharat Electronics Ltd.	0.41
CG Power and Industrial Solutions Ltd	0.41
SBI Cards and Payment Services Ltd	0.35
Coforge Limited	0.34
Union Bank of India	0.31
GPT Infraprojects Ltd	0.30
Jindal Stainless Ltd	0.29
Hero MotoCorp Limited	0.29
Titan Industries Ltd	0.28
Persistent Systems Limited	0.27
GAIL (India) Ltd.	0.27
Hindustan Petroleum Corporation Ltd	0.26
Torrent Pharmaceuticals Ltd.	0.24
Mphasis Ltd	0.24
ICICI Prudential Bank ETF Nifty Bank Index	0.24
Indus Towers Ltd	0.24
SBI ETF Nifty Bank	0.24
Ltimindtree Ltd	0.24
Asian Paints Ltd	0.23
Nippon India ETF Nifty Bank BeES	0.23
Kotak Banking ETF - Dividend Payout Option	0.23
HDFC NIFTY BANK ETF	0.23
UTI NIFTY BANK ETF	0.23
Samvardhana Motherson International Ltd	0.23
B S E Ltd	0.23
S R F Ltd.	0.18
Filatex India Ltd.	0.17
SWIGGY LIMITED	0.11
Tube Investments Of India Ltd	0.11
GE Vernova T&D India Limited	0.09
Praveg Limited	0.08
ITC Hotels Limited	0.05
Hitachi Energy India Ltd	0.01

Equity	Kotak Mid Cap Advantage Fund
Others	47.96
Mphasis Ltd	1.49
VISHAL MEGA MART LIMITED	1.48
Sky Gold Limited	1.48
Pitti Engineering Ltd	1.34
S R F Ltd.	1.31
Venus Pipes and Tubes Ltd	1.26
L I C Housing Finance Ltd	1.24
Anant Raj Ltd	1.23
Tube Investments Of India Ltd	1.23
Bharti Hexacom Ltd	1.22
JK Cement Limited	1.17
Indus Towers Ltd	1.14
Hitachi Energy India Ltd	1.10
Narayana Hrudayalaya Ltd	1.10
Power Finance Corporation Ltd	1.07
Sai Life Sciences Limited	1.05
NIPPON LIFE INDIA ASSET MANAGEMENT LIMITED	1.02
Waaree Energies Limited	0.96
Bharat Forge Ltd	0.95
Petronet L N G Ltd	0.94
Rural Electrification Corporation Ltd.	0.93
Zensar Technologies Limited.	0.90
Zomato Ltd	0.89
Interglobe Aviation Ltd.	0.86
Prestige Estates Projects Limited	0.86
Oberoi Realty Ltd	0.85
Bank of India	0.85
SWIGGY LIMITED	0.83
Astral Poly Technik Ltd	0.82
Samvardhana Motherson International Ltd	0.79
Indian Bank	0.79
Unimech Aerospace and Manufacturing Limited	0.78
NEULAND LABORATORIES LIMITED	0.74
Brigade Enterprises Ltd.	0.72
Oil India Ltd	0.72
Poly Medicare Ltd	0.71
Bharat Electronics Ltd.	0.70
ZF COMMERCIAL VEHICLE CONTROL SYSTEMS INDIA LIMITED	0.69
T B O Tek Limited	0.68
Jindal Stainless Ltd	0.66
Bajaj Housing Finance Ltd.	0.65
P I Industries Ltd	0.63
National Thermal Power Corporation Ltd	0.63
Union Bank of India	0.63
The Jammu and Kashmir Bank Ltd	0.58
Torrent Pharmaceuticals Ltd.	0.57
Supreme Industries Ltd	0.56
GPT Infraprojects Ltd	0.49
Maruti Suzuki India Ltd	0.47
GE Vernova T&D India Limited	0.43
Emami Ltd	0.41
J B Chemicals & Pharmaceuticals Ltd	0.37
Bharat Petroleum Corporation Ltd	0.33
Dalmia Bharat Limited	0.33
Filatex India Ltd.	0.32
Container Corporation of India Ltd	0.28
ACME SOLAR HOLDINGS LIMITED	0.27
Carraro India Limited	0.21
Praveg Limited	0.21
K N R Constructions Ltd	0.05



## Disclaimer :

Though document is thoroughly researched & prepared by our fund experts, Kotak Mahindra Life Insurance Company Ltd however makes no warranties, representations, promises or statements that the information contained herein is clear, correct, precise or accurate. This document has been prepared for the purpose of providing an overview of KLI funds without taking account of any particular investor's objectives, financial situation or needs. You are therefore requested not to substitute this document with any professional opinion/advice and to use your discretion basis your financial objectives.

## Risk factors :

- Linked Insurance Products are different from traditional insurance products and are subject to the risk factors.
- The premium paid in linked insurance policies are subject to investment risk associated with capital markets. The NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital market and insured is responsible for his/her decisions.
- The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.
- Please know the associated risks and the applicable charges, from your insurance agent or intermediary or policy document issued by the insurance company.

## About Us :

### Kotak Mahindra Life Insurance Company Ltd.

Kotak Mahindra Life Insurance Company Limited (Kotak Life Insurance) is a 100% owned subsidiary of Kotak Mahindra Bank (Kotak). Kotak Life Insurance provides world-class insurance products with high customer empathy. Its product suite leverages the combined prowess of protection and long term savings. Kotak Life Insurance is one of the fastest growing insurance companies in India and has covered over several million lives. For more information, please visit the company's website at <https://www.kotaklife.com>

### Kotak Mahindra Group

Established in 1985, Kotak Mahindra Group is one of India's leading financial services conglomerate. In February 2003, Kotak Mahindra Finance Ltd. (KMFL), the Group's flagship company, received banking license from the Reserve Bank of India (RBI), becoming the first nonbanking finance company in India to convert into a bank - Kotak Mahindra Bank Ltd. The Group offers a wide range of financial services that encompass every sphere of life. From commercial banking, to stock broking, mutual funds, insurance and investment banking, the Group caters to the diverse financial needs of individuals and the corporate sector. The Group has a wide distribution network through branches and franchisees across India, and International Business Units. For more information, please visit the company's website at [www.kotak.com](http://www.kotak.com)

### Trade Logo Disclaimer

Trade Logo displayed above belongs to Kotak Mahindra Bank Limited and is used by Kotak Mahindra Life Insurance Company Ltd. under license.

Kotak Mahindra Life Insurance Company Ltd; Regn. No.: 107, CIN: U66030MH2000PLC128503, Regd. Office: 8th Floor, Plot # C- 12, G- Block, BKC, Bandra (E), Mumbai - 400 051.

Website: <https://www.kotaklife.com> WhatsApp: 9321003007 | Toll Free No. – 1800 209 8800