


JANUARY 2025

# FUND UPDATE

YOUR INVESTMENT PERFORMANCE



## INDIVIDUAL FUNDS

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## GROUP FUNDS

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## Month Gone By – Markets (period ended JANUARY 31, 2025)

Global equities saw moderate gains, with MSCI Brazil and the Eurozone standing out as the top performers, up by 12.4% and 7.1%, respectively. In contrast, MSCI India and China were the underperformers. The Nifty 50 experienced its fourth consecutive monthly loss, marking the longest such streak since September 2001. This decline was driven by persistent FII selling, uncertainty over tariff policies under Trump 2.0, a weakening rupee, and concerns about domestic growth. Large-cap stocks dropped by 2.7%, while small- and mid-caps were hit harder, falling 11.0% and 8.3%, respectively. Most sectors ended the month in negative territory. Communication Services (+1.4%) and Energy (+1.0%) fared relatively better, while Real Estate (-14.3%) and Industrials (-9.4%) experienced significant sell-offs.

Benchmark 10-year government bond yield averaged 6.75% in January (a tad higher than the December average of 6.74%). On month-end values, the 10Y yield was lower and ended the month at 6.70% (down 6bps MoM). The U.S. 10Y yield is at 4.55% (-2bps MoM, +63bps YoY). INR depreciated 1.2% over the month and ended the month at 86.62/USD with one-year depreciation at 4.1%. Oil prices rose 4.8% in January following a fall of 0.2% in December and ended the month at 74.71 USD/barrel.

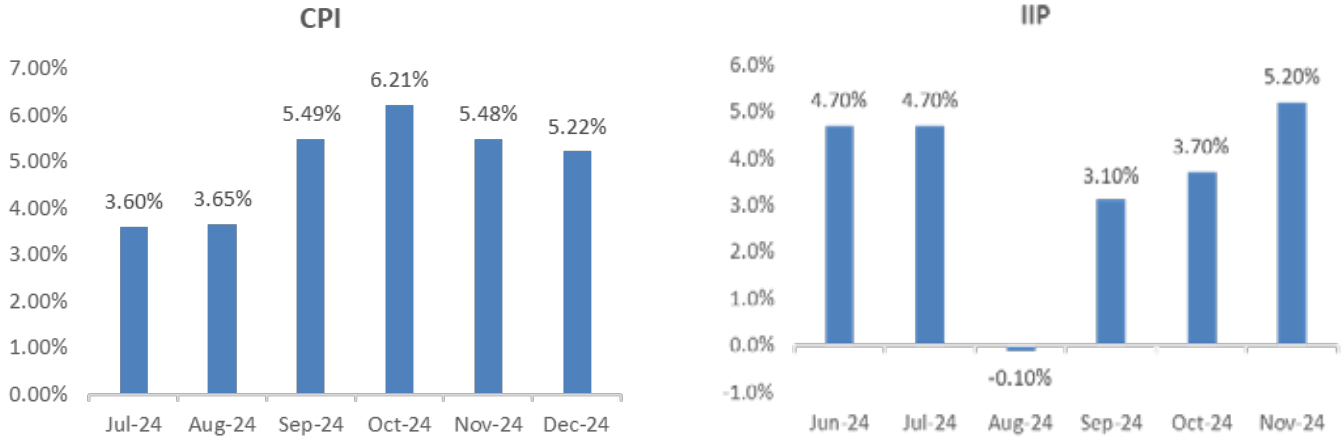
The economic outlook for 2025 is divergent across countries with some loss in momentum in the US and weak to modest recoveries in Europe and Japan. In the US, CPI inflation increased to 2.9% in December from 2.7% in November. Among AE central banks, the US Federal Reserve kept the federal funds rate unchanged to 4.25-4.50% and indicated that the extent and timing of further adjustments to the target range will depend on incoming data, the evolving outlook, and the balance of risks. ECB eased its policy rate in January by 25 bps while Japan has hiked by 25 bps.

The first advance estimates for 2024-25 released by the National Statistics Office (NSO) on January 7 confirmed that India continues to be the fastest growing major economy. After the Indian economy recorded a low GDP growth of 5.4% during Q2FY25, the recent high frequency indicators for the 3QFY25 indicate that the Indian economy is recovering from the moderation, driven by strong festival activity and a sustained upswing in rural demand. PMI readings remain strong and government spending has picked up. An above-normal monsoon and improvement in rural demand should also be supportive of growth.

|                             | 1 Month | 1 Year | 5 Year (CAGR) |
|-----------------------------|---------|--------|---------------|
| Nifty                       | -0.6%   | 8.2%   | 14.5%         |
| NSE Midcap 50               | -6.4%   | 9.7%   | 24.9%         |
| Crisil Composite Bond Index | 0.7%    | 8.8%   | 6.8%          |
| Gold(USD/oz)                | 6.6%    | 37.2%  | 12.0%         |
| Brent Crude(USD/bbl)        | 2.8%    | -6.1%  | 5.7%          |

Source: Bloomberg

## Economy



**GDP:** NSO estimated FY2025 real GDP growth at 6.4% against 8.2% in FY2024. With 1HFY25 GDP growth at 6.0%, the implied 2HFY25 GDP growth is at 6.7%. Growth is expected to be led by private consumption (estimated at 7.8% growth), while growth in investments and government consumption is expected to be more moderate at 6.4% and 6.1%, respectively. NSO estimated FY2025 real GVA growth at 6.4%, implying 2HFY25 growth at 6.6%. The pick-up in GVA growth in 2HFY25 is expected to be led by agriculture (4.5% against 2.7% in 1HFY25), manufacturing (6.1% against 4.5% in 1HFY25), and financial and real estate services (7.7% against 6.9% in 1HFY25). Some moderation is expected in construction (8.1% against 9.1% in 1HFY25) and public administration, defense (8.9% against 9.3% in 1HFY25) and others.

**RBI Liquidity Measures:** The RBI decided to inject liquidity into the banking system through multiple channels, i.e., (1) OMO purchase auctions of Rs600 bn in three tranches of Rs200 bn to be held on January 30, February 13 and February 20, (2) a 56-day variable rate repo (VRR) auction of Rs500 bn on February 7 and (3) FX buy/sell swap auction of US\$5 bn for a tenor of six months on January 31.

**CPI:** December CPI inflation decelerated to 5.2% (November: 5.5%). Headline CPI fell by 0.6% mom led by a sharp fall in food prices and moderate decline in core components' prices. Food inflation (8.4% yoy) was led by sharp price increases in vegetables, oils and fats, fruits eggs and cereals. Core inflation (CPI excluding food, beverages and fuel) moderated marginally to 3.6% (November: 3.7%). Sequentially, core components' prices remained broadly unchanged from the previous month (compared to a rise of 0.2% mom in November) led by a commensurate slowing in prices across all components. Gold, silver and ornaments all saw a sequential decline of (0.1%), (0.8%) and (1.0%), respectively, in December. Various core inflation metrics indicate similar softening, with super-core inflation (core inflation excluding petrol, diesel, gold and silver) continuing to decelerate at a sharper pace.

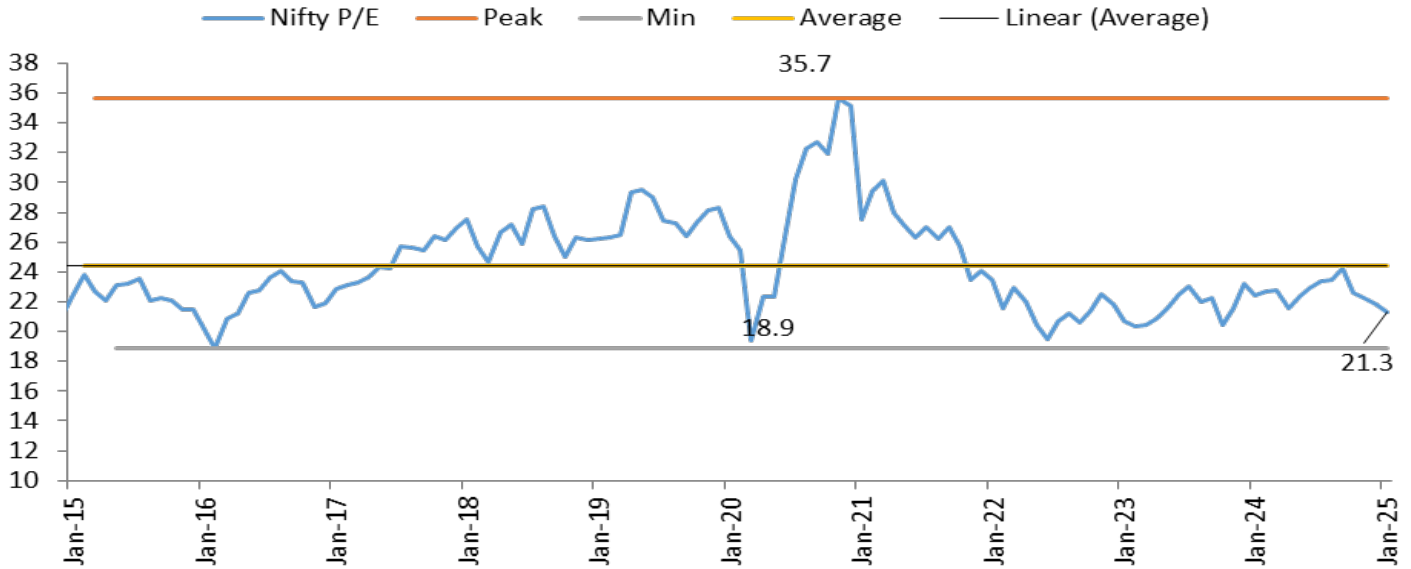
**Trade:** Goods trade deficit fell to US\$21.9 bn in December as exports picked up and imports fell from the record high in November. Services trade surplus was stable at US\$15.2 bn. Exports fell by 1% yoy in December to US\$38.0 bn even as it picked up from US\$32.1 bn in November. Oil exports increased to US\$4.9 bn (November: US\$3.7 bn) with 9MFY25 oil exports lower than 9MFY24. Non-oil exports were at US\$33.1 bn, driven by engineering and electronic goods. Imports in December rose 4.9% yoy to US\$60 bn (November revised to US\$65bn from US\$70 bn), driven by gold, machinery and electronic goods. Oil imports were at US\$15.3 bn (November: US\$16.1 bn), while non-oil imports were at US\$44.7 bn (November: US\$48.8 bn). Non-oil imports growth in 8MFY25 was led by electronic goods, gold and machinery.

**Economic Survey:** The Economic Survey called for pushing India to be a more competitive and innovative economy. This requires attracting and facilitating domestic and foreign investments, which is unlikely to be easy. Deregulation and reforms at the grassroots level would be required in the medium term to achieve a sustained high-growth economy. The survey pegs real GDP growth at 6.3-6.8% in FY2026. The survey identifies (1) the translation of order books of the private capital goods sector into sustained investment pick-up, (2) improvements in consumer confidence, and (3) corporate wage pick-up as key promoters of growth. A pick-up in rural demand supported by a rebound in agriculture, easing food inflation, and a stable macro environment are positives for the near-term growth outlook. However, risks remain on account of significant global political and economic uncertainties.

## Flows

| CY Ending | Net FII Flows<br>(\$ Billion) | Net FII Debt<br>(\$ Billion) | Net DII Flows<br>(\$ 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                          |
| CY25      | (8.2)                         | 0.2                          | 9.8                           |

## Equity Market Outlook

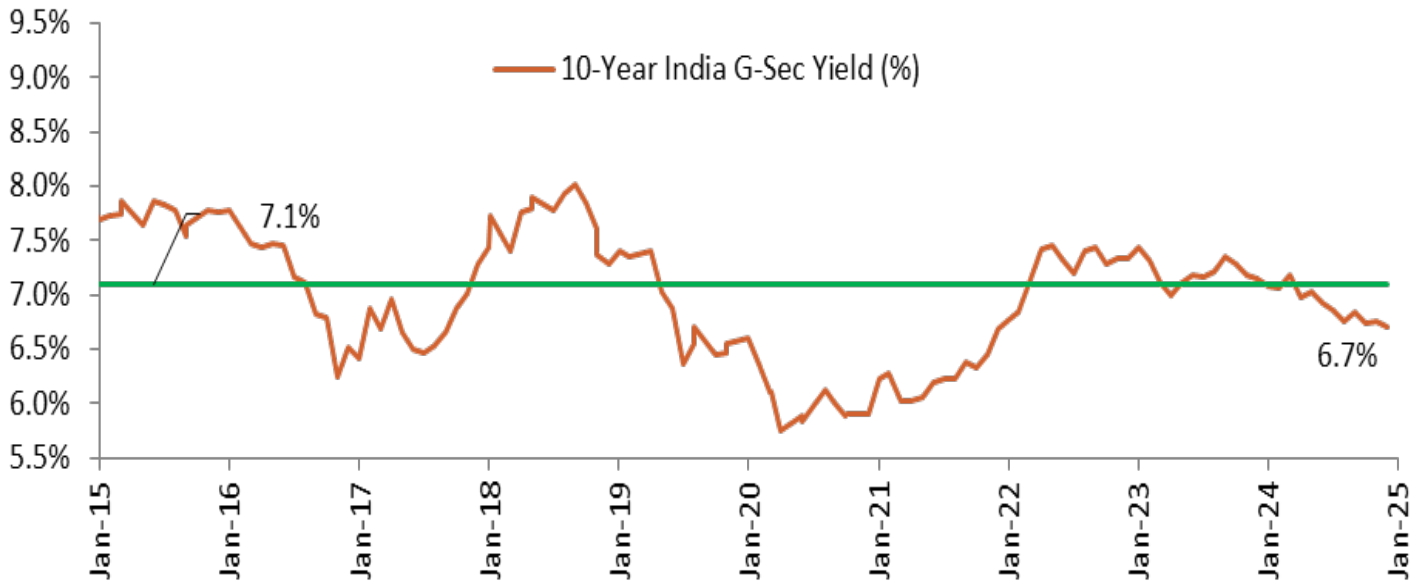


- Budget:** The FY26 budget pivoted to consumption from capex to provide a fillip to faltering domestic demand and boost economic growth without compromising on fiscal consolidation commitment. It put more money in the hands of people by realigning tax slabs (Rs. 1tn higher disposable income), increasing 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.

- Strong GST collections continues:** Goods and Services Tax (GST) collections in January'25 went up by 12.3% from the same period last year to INR1.96tn. This is the robust increase we have seen after 2 consecutive month of high single digit growth.

- Outlook:** Weak demand environment continues to impact the earnings, further government capex slowdown, extended monsoon has impact the growth of India Inc. We expect consumption should start improving as people will have higher disposable income. We remain positive on Indian equities from long term prespective.

## Debt Market Outlook



As mentioned earlier, geopolitics remains the key theme for CY2025 as Trump presidency begins. Besides the direct impact of trade related policies on economies, the indirect impact through higher inflation risks in the US and consequent higher neutral interest rate will create headwinds for most economies (more for EMs), given the inherent USD strengthening bias.

At the same time, the domestic growth slowdown in India and inflation slowly trending towards 4% will lead the MPC to embark on a rate cutting cycle in CY2025. We expect the RBI to view the Union budget as prudent, given the continued commitment to fiscal consolidation and its focus on growth enhancing reforms. The budget will ensure that India's fiscal risk premium and inflation remain low, thereby providing room for monetary policy to support growth. The RBI's recent liquidity easing measures have also set the stage for the better transmission of monetary policy. The growth-inflation dynamics also support the prospect for a rate cut in February 2025.

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

| Returns As<br>On 31st JANUARY 2025 | Classic Opportunities<br>Fund (AUM:<br>₹ 13,24,909.72<br>Lakhs) | Frontline Equity Fund<br>(AUM:<br>₹ 4,01,851.87<br>Lakhs) | Dynamic Floor Fund II<br>(AUM: ₹ 34,305.68<br>Lakhs) | Balanced Fund (AUM:<br>₹ 35,727.63<br>Lakhs) | Guarantee Fund (AUM:<br>₹ 573.30<br>Lakhs) | Kotak Dynamic Bond Fund<br>(AUM: ₹ 1,35,327.33<br>Lakhs) |
|------------------------------------|---|---|--|--|--|--|
| 1 month                            | -4.9  | -5.0  | -0.3   | -2.3   | 0.0  | 0.7  |
| 3 months                           | -4.8  | -4.4  | 0.4  | -2.3   | -0.8                                       | 1.5  |
| 6 months                           | -7.1  | -6.2  | 1.6  | -2.8   | -1.6                                       | 3.9  |
| 1 year                             | 10.2  | 14.0  | 9.0  | 11.2   | 7.6  | 8.6  |
| 2 years                            | 20.2  | 23.0  | 9.8  | 15.7   | 11.5                                       | 7.7  |
| 3 years                            | 13.1  | 15.1  | 7.1  | 10.7   | 7.9  | 5.9  |
| 4 years                            | 17.1  | 19.4  | 7.3  | 12.8   | 9.7  | 4.8  |
| 5 years                            | 16.2  | 18.6  | 4.6  | 12.3   | 9.2  | 6.0  |
| 6 years                            | 15.9  | 17.7  | 5.8  | 12.3   | 8.9  | 7.0  |
| 7 years                            | 12.4  | 14.3  | 5.3  | 10.6   | 7.9  | 7.0  |
| 10 years                           | 12.2  | 13.3  | 5.6  | 10.1   | 7.4  | 7.1  |
| Inception                          | 13.2  | 13.2  | 6.5  | 10.6   | 8.1  | 8.0  |

| Returns As<br>On 31st JANUARY 2025 | Kotak Dynamic Gilt Fund (AUM:<br>₹ 20,193.73<br>Lakhs) | Kotak Dynamic Floating<br>Rate Fund (AUM:<br>₹ 1,845.61<br>Lakhs) | Money Market Fund (AUM:<br>₹ 47,704.48<br>Lakhs) | Discontinued Policy Fund<br>(AUM: ₹ 59,820.92<br>Lakhs) | Kotak Mid Cap Advantage Fund<br>(AUM: ₹ 78,238.64<br>Lakhs) |
|------------------------------------|--|---|--|---|---|
| 1 month                            | 0.6  | 0.5   | 0.5  | 0.5   | -7.9  |
| 3 months                           | 1.4  | 1.2   | 1.6  | 1.6   | -3.3  |
| 6 months                           | 3.6  | 2.8   | 3.3  | 3.2   | 0.9   |
| 1 year                             | 8.6  | 6.5   | 6.6  | 6.6   | 24.3  |
| 2 years                            | 8.0  | 6.3   | 6.4  | 6.5   | n.a.  |
| 3 years                            | 6.2  | 5.3   | 5.8  | 5.5   | n.a.  |
| 4 years                            | 4.9  | 4.6   | 5.1  | 5.0   | n.a.  |
| 5 years                            | 6.0  | 4.8   | 5.0  | 4.8   | n.a.  |
| 6 years                            | 6.9  | 5.2   | 5.2  | 5.0   | n.a.  |
| 7 years                            | 7.1  | 5.3   | 5.4  | 5.2   | n.a.  |
| 10 years                           | 7.1  | 5.7   | 6.0  | 5.6   | n.a.  |
| Inception                          | 7.3  | 6.7   | 6.6  | 6.5   | 42.3  |

| Returns As<br>On 31st JANUARY 2025 | Kotak Manufacturing Fund<br>(AUM: ₹ 2,962.49<br>Lakhs) |
|------------------------------------|--|
| 1 month                            | -5.7%  |
| 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                          | -7.72%   |



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

| Returns As On 31st JANUARY 2025 | Kotak Pension Growth Fund (AUM: ₹ 79.81 Lakhs) | Pension Floor Fund II (AUM: ₹ 773.07 Lakhs) | Kotak Pension Balanced Fund (AUM: ₹ 2,815.81 Lakhs) | Pension Balanced Fund II (AUM: ₹ 51.38 Lakhs) | Kotak Pension Bond Fund (AUM: ₹ 470.42 Lakhs) | Kotak Pension Gilt Fund (AUM: ₹ 156.04 Lakhs) |
|---------------------------------|--|---|---|---|---|---|
| 1 month                         | 0.1  | 0.5   | 0.4   | 0.1   | 0.6   | 0.6   |
| 3 months                        | -0.9   | 0.6   | 0.4   | -0.9  | 1.5   | 1.4   |
| 6 months                        | -1.5   | 1.3   | 1.0   | -2.0  | 3.1   | 3.5   |
| 1 year                          | 5.2  | 7.2   | 7.5   | 7.8   | 6.5   | 7.7   |
| 2 years                         | 6.6  | 7.5   | 8.4   | 10.3  | 6.2   | 7.0   |
| 3 years                         | 5.3  | 6.1   | 6.5   | 8.2   | 4.9   | 5.8   |
| 4 years                         | 5.2  | 6.2   | 5.9   | 8.8   | 4.5   | 5.0   |
| 5 years                         | 1.2  | 3.5   | 3.0   | 9.2   | 5.6   | 5.8   |
| 6 years                         | 3.0  | 4.9   | 4.5   | 9.5   | 6.7   | 6.7   |
| 7 years                         | 2.6  | 4.6   | 4.1   | 8.2   | 6.8   | 7.0   |
| 10 years                        | 4.4  | 5.1   | 5.5   | 8.4   | 6.9   | 7.0   |
| Inception                       | 7.7  | 6.1   | 9.7   | 9.4   | 7.9   | 7.3   |

| Returns As On 31st JANUARY 2025 | Kotak Pension Floating Rate Fund (AUM: ₹ 17.32 Lakhs) | Pension Money Market Fund II (AUM: ₹ 267.10 Lakhs) | Kotak Opportunities Fund (AUM ₹ 61,209.21 Lakhs) | Kotak Aggressive Growth Fund (AUM: ₹ 23,581.58 Lakhs) | Kotak Dynamic Growth Fund (AUM: ₹ 5,496.79 Lakhs) | Dynamic Floor Fund (AUM: ₹ 29,068.47 Lakhs) | Kotak Dynamic Balanced Fund (AUM: ₹ 1,579.60 Lakhs) |
|---------------------------------|---|--|--|---|---|---|---|
| 1 month                         | 0.4   | 0.5  | -4.8   | -1.7  | -3.4  | -0.4  | 0.1   |
| 3 months                        | 1.0   | 1.5  | -4.8   | -3.3  | -3.6  | -0.1  | -0.9  |
| 6 months                        | 2.4   | 2.9  | -7.3   | -6.9  | -4.8  | 1.0   | -1.8  |
| 1 year                          | 5.4   | 5.9  | 9.7  | 10.4  | 11.7  | 8.4   | 7.9   |
| 2 years                         | 5.6   | 5.9  | 19.7   | 17.2  | 18.0  | 9.2   | 12.1  |
| 3 years                         | 4.6   | 5.4  | 12.4   | 11.8  | 11.9  | 6.6   | 8.9   |
| 4 years                         | 4.1   | 4.7  | 16.4   | 15.8  | 15.4  | 6.6   | 10.1  |
| 5 years                         | 4.5   | 4.5  | 15.6   | 15.4  | 14.5  | 4.2   | 9.7   |
| 6 years                         | 5.0   | 4.8  | 15.3   | 14.7  | 14.3  | 5.4   | 10.1  |
| 7 years                         | 5.1   | 5.0  | 11.7   | 11.8  | 11.8  | 4.9   | 8.7   |
| 10 years                        | 5.6   | 5.7  | 11.4   | 11.3  | 11.2  | 5.4   | 8.8   |
| Inception                       | 6.7   | 6.4  | 15.8   | 15.1  | 14.0  | 7.8   | 12.0  |

| Returns As On 31st JANUARY 2025 | Kotak Guaranteed Growth Fund (AUM: ₹ 16,083.45 Lakhs) | Kotak Guaranteed Balanced Fund (AUM: ₹ 2,311.95 Lakhs) | Pension Classic Opportunities Fund (AUM: ₹ 2,011.91 Lakhs) | Kotak Pension Opportunities Fund (AUM: ₹ 27.73 Lakhs) | Pension Frontline Equity Fund (AUM: ₹ 698.34 Lakhs) | Pension Guarantee Fund (AUM: ₹ 2,065.42 Lakhs) |
|---------------------------------|---|--|--|---|---|--|
| 1 month                         | -0.6  | -0.2   | -0.2   | -0.2  | -0.5  | 0.1  |
| 3 months                        | -0.1  | 0.5  | -2.2   | -2.3  | -2.1  | -0.6   |
| 6 months                        | 0.7   | 1.7  | -4.9   | -3.9  | -3.9  | -1.0   |
| 1 year                          | 8.9   | 8.3  | 8.7  | 9.1   | 8.7   | 8.2  |
| 2 years                         | 9.8   | 8.8  | 15.2   | 15.5  | 14.6  | 11.8   |
| 3 years                         | 7.1   | 6.6  | 12.1   | 10.7  | 11.2  | 8.4  |
| 4 years                         | 7.2   | 6.6  | 13.8   | 13.2  | 14.0  | 9.7  |
| 5 years                         | 3.0   | 3.5  | 13.2   | 12.8  | 13.9  | 9.7  |
| 6 years                         | 4.5   | 5.0  | 13.4   | 13.1  | 13.7  | 9.3  |
| 7 years                         | 3.9   | 4.5  | 10.3   | 9.9   | 11.0  | 8.2  |
| 10 years                        | 5.4   | 5.8  | 10.6   | 10.1  | 10.9  | 7.7  |
| Inception                       | 10.4  | 9.8  | 12.4   | 11.6  | 12.2  | 7.9  |

## KOTAK GROUP PLANS

| Returns As On 31st JANUARY 2025 | Kotak Group Dynamic Floor Fund (AUM: ₹ 480.66 Lakhs) | Kotak Group Balanced Fund (AUM: ₹ 2,68,904.79 Lakhs) | Kotak Group Bond Fund (AUM: ₹ 3,60,892.71 Lakhs) | Kotak Group Gilt Fund (AUM: ₹ 12,148.04 Lakhs) | Kotak Group Floating Rate Fund (AUM: ₹ 596.73 Lakhs) | Kotak Group Secure Capital Fund (AUM: ₹ 69,275.42 Lakhs) | Kotak Group Prudent Fund (AUM: ₹ 47,737.30 Lakhs) | Kotak Group Equity Fund (AUM: ₹ 407.78 Lakhs) | Kotak Group Pension Balanced Fund (AUM: ₹ 11,362.91 Lakhs) |
|---------------------------------|--|--|--|--|--|--|---|---|--|
| 1 month                         | 0.5  | -2.6   | 0.8  | 0.6  | 0.5  | 0.7  | -0.2  | -0.5  | -2.5   |
| 3 months                        | 1.1  | -2.1   | 1.6  | 1.4  | 1.3  | 1.6  | 0.5   | -3.2  | -3.5   |
| 6 months                        | 2.2  | -1.9   | 4.2  | 3.8  | 3.3  | 3.9  | 2.0   | -6.0  | -4.4   |
| 1 year                          | 6.7  | 12.7   | 9.2  | 8.8  | 7.6  | 8.8  | 9.8   | 6.9   | n.a.   |
| 2 years                         | 7.1  | 16.8   | 8.2  | 8.2  | 7.1  | 8.0  | 10.5  | 14.2  | n.a.   |
| 3 years                         | 5.6  | 11.5   | 6.4  | 6.6  | 6.0  | 6.2  | 7.8   | n.a.  | n.a.   |
| 4 years                         | 5.2  | 13.6   | 5.3  | 5.2  | 5.3  | 5.1  | 7.6   | n.a.  | n.a.   |
| 5 years                         | 3.3  | 13.4   | 6.6  | 6.3  | 5.4  | 6.4  | 8.3   | n.a.  | n.a.   |
| 6 years                         | 4.7  | 13.4   | 7.6  | 7.2  | 5.8  | 7.3  | 9.0   | n.a.  | n.a.   |
| 7 years                         | 4.5  | 11.6   | 7.6  | 7.4  | 5.9  | 7.3  | n.a.  | n.a.  | n.a.   |
| 10 years                        | 4.9  | 10.9   | 7.6  | 7.4  | 6.3  | 7.4  | n.a.  | n.a.  | n.a.   |
| Inception                       | 6.0  | 13.1   | 8.5  | 7.6  | 7.2  | 8.2  | 9.2   | 10.8  | -1.5   |

## KOTAK GROUP PLAN

| Returns As On 31st JANUARY 2025 | Kotak Group Pension Gilt Fund (AUM: ₹ 97.95 Lakhs) | Kotak Group Pension Bond Fund (AUM: ₹ 7,743.85 Lakhs) | Kotak Group Pension Equity Fund (AUM: ₹ 3,663.46 Lakhs) |
|---------------------------------|--|---|---|
| 1 month                         | 0.5  | 0.7   | -5.0  |
| 3 months                        | 1.3  | 1.5   | -5.0  |
| 6 months                        | 3.5  | 3.9   | -7.3  |
| 1 year                          | n.a.   | 8.7   | 12.6  |
| 2 years                         | n.a.   | 8.0   | 21.3  |
| 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  | 7.8   | 18.8  |

## KOTAK FIXED MATURITY PLANS

| Returns As On 31st JANUARY 2025 | Kotak Group Short Term Bond Fund (AUM: ₹ 136.31 Lakhs) |
|---------------------------------|--|
| 1 month                         | 0.5  |
| 3 months                        | 1.5  |
| 6 months                        | 3.2  |
| 1 year                          | 6.6  |
| 2 years                         | 6.6  |
| 3 years                         | 5.4  |
| 4 years                         | 4.8  |
| 5 years                         | 5.3  |
| 6 years                         | 5.9  |
| 7 years                         | 6.0  |
| 10 years                        | n.a.   |
| Inception                       | 6.2  |

## KOTAK PRIVILEGE ASSURANCE PLANS

| Returns As On 31st JANUARY 2025 | Kotak Advantage Multiplier Fund II (AUM: ₹ 0.47 Lakhs) |
|---------------------------------|--|
| 1 month                         | 0.4  |
| 3 months                        | 0.8  |
| 6 months                        | 1.6  |
| 1 year                          | 3.4  |
| 2 years                         | 3.4  |
| 3 years                         | 1.9  |
| 4 years                         | 1.5  |
| 5 years                         | 1.7  |
| 6 years                         | 2.3  |
| 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)



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### 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)**  
13,24,909.72

**NAV**  
65.1814

**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          |

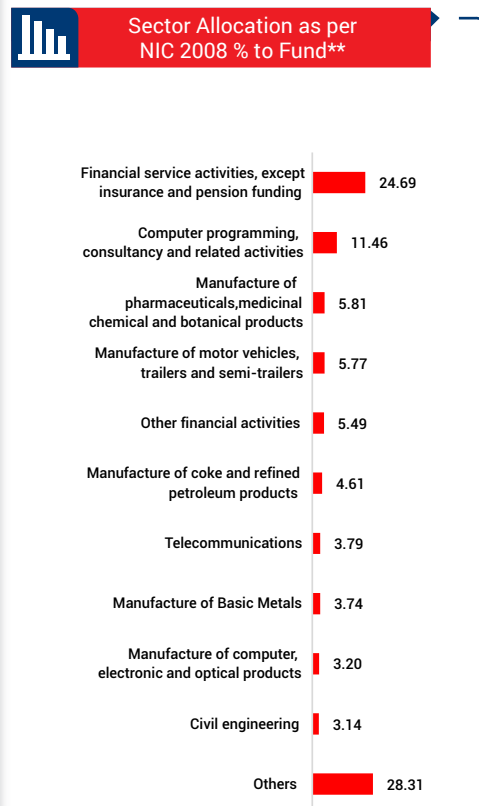
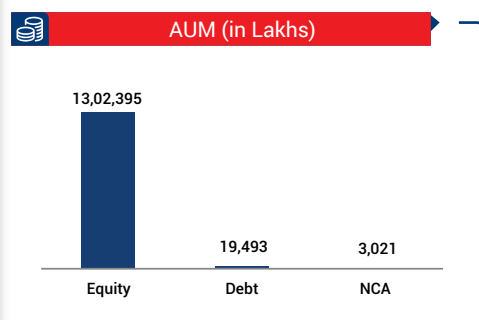
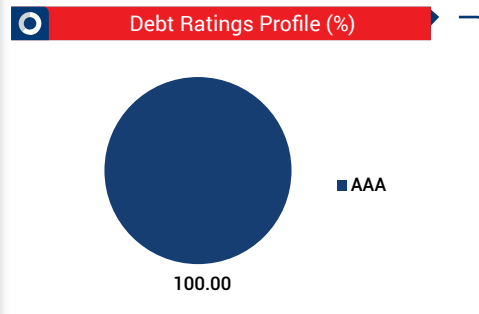
**Performance Meter**

|           | Classic Opportunities Fund (%) | Benchmark (%) |
|-----------|--------------------------------|---------------|
| 1 month   | -4.9                           | -2.4          |
| 3 months  | -4.8                           | -4.1          |
| 6 months  | -7.1                           | -7.9          |
| 1 year    | 10.2                           | 9.2           |
| 2 years   | 20.2                           | 18.7          |
| 3 years   | 13.1                           | 12.4          |
| 4 years   | 17.1                           | 16.5          |
| 5 years   | 16.2                           | 16.2          |
| 6 years   | 15.9                           | 15.1          |
| 7 years   | 12.4                           | 12.0          |
| 10 years  | 12.2                           | 11.3          |
| Inception | 13.2                           | 11.3          |

Past performance is not necessarily indicative of future performance

**Portfolio**

| Holdings                          | % to Fund    |
|-----------------------------------|--------------|
| <b>Equity</b>                     | <b>98.30</b> |
| ICICI Bank Ltd.                   | 6.45         |
| HDFC Bank Ltd.                    | 5.54         |
| Infosys Ltd.                      | 5.44         |
| Bharti Airtel Ltd.                | 3.79         |
| Larsen And Toubro Ltd.            | 2.79         |
| Reliance Industries Ltd           | 2.62         |
| Axis Bank Ltd.                    | 2.39         |
| Mahindra & Mahindra Ltd           | 2.36         |
| I T C Ltd.                        | 2.33         |
| State Bank of India.              | 2.03         |
| Sun Pharmaceuticals Ltd           | 1.79         |
| Tech Mahindra Ltd.                | 1.73         |
| Zomato Ltd                        | 1.70         |
| Shriram Finance Limited           | 1.65         |
| Power Finance Corporation Ltd     | 1.61         |
| Hero Honda Motors Ltd.            | 1.53         |
| Aurobindo Pharma Ltd              | 1.51         |
| Oil & Natural Gas Corporation Ltd | 1.45         |
| Varun Beverages Ltd               | 1.44         |
| Jindal Steel and Power Ltd        | 1.36         |
| Others                            | 46.78        |
| <b>MMI</b>                        | <b>1.47</b>  |
| <b>NCA</b>                        | <b>0.23</b>  |



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

# INDIVIDUAL FUND

## FRONTLINE EQUITY FUND

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



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### 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)**  
4,01,851.87

**NAV**  
65.6764

**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          |

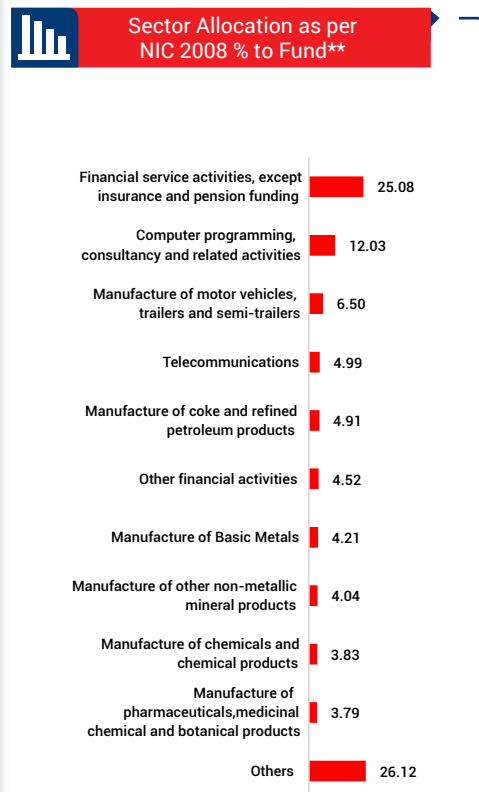
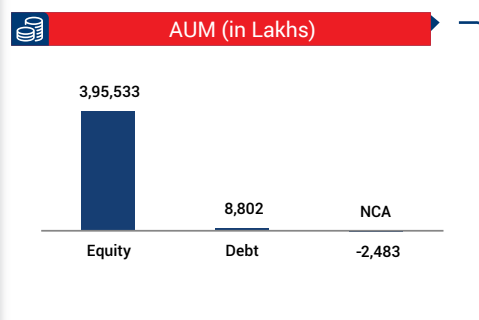
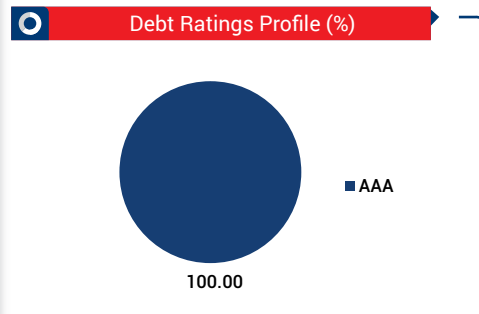
**Performance Meter**

|           | Frontline Equity Fund (%) | Benchmark (%) |
|-----------|---------------------------|---------------|
| 1 month   | -5.0                      | -1.7          |
| 3 months  | -4.4                      | -3.5          |
| 6 months  | -6.2                      | -6.9          |
| 1 year    | 14.0                      | 9.4           |
| 2 years   | 23.0                      | 17.2          |
| 3 years   | 15.1                      | 11.8          |
| 4 years   | 19.4                      | 15.6          |
| 5 years   | 18.6                      | 15.3          |
| 6 years   | 17.7                      | 14.3          |
| 7 years   | 14.3                      | 11.6          |
| 10 years  | 13.3                      | 10.7          |
| Inception | 13.2                      | 10.8          |

Past performance is not necessarily indicative of future performance

**Portfolio**

| Holdings                 | % to Fund    |
|--------------------------|--------------|
| <b>Equity</b>            | <b>98.43</b> |
| Infosys Ltd.             | 5.93         |
| ICICI Bank Ltd.          | 5.84         |
| HDFC Bank Ltd.           | 4.90         |
| Bharti Airtel Ltd.       | 4.56         |
| Reliance Industries Ltd  | 3.56         |
| State Bank of India.     | 2.76         |
| Axis Bank Ltd.           | 2.53         |
| Mahindra & Mahindra Ltd  | 2.51         |
| Larsen And Toubro Ltd.   | 2.50         |
| Tech Mahindra Ltd.       | 1.96         |
| I T C Ltd.               | 1.87         |
| Zomato Ltd               | 1.87         |
| Granules India Ltd       | 1.61         |
| Bajaj Finance Ltd        | 1.58         |
| Anant Raj Ltd            | 1.56         |
| Interglobe Aviation Ltd. | 1.54         |
| UltraTech Cement Ltd.    | 1.54         |
| Shriram Finance Limited  | 1.52         |
| Maruti Suzuki India Ltd  | 1.47         |
| Hindustan Unilever Ltd   | 1.44         |
| Others                   | 45.38        |
| <b>MMI</b>               | <b>2.19</b>  |
| <b>NCA</b>               | <b>-0.62</b> |



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

# INDIVIDUAL FUND

## DYNAMIC FLOOR FUND II

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



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### 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)

34,305.68

### NAV

25.9110

### 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 : 6.00

### Asset Allocation

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

### Performance Meter

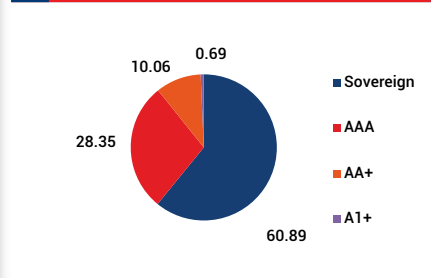
|           | Dynamic Floor Fund II (%) | Benchmark (%) |
|-----------|---------------------------|---------------|
| 1 month   | -0.3                      | 0.2           |
| 3 months  | 0.4                       | 0.1           |
| 6 months  | 1.6                       | 0.3           |
| 1 year    | 9.0                       | 8.8           |
| 2 years   | 9.8                       | 11.1          |
| 3 years   | 7.1                       | 8.4           |
| 4 years   | 7.3                       | 9.2           |
| 5 years   | 4.6                       | 10.1          |
| 6 years   | 5.8                       | 10.3          |
| 7 years   | 5.3                       | 9.3           |
| 10 years  | 5.6                       | 8.9           |
| Inception | 6.5                       | 9.2           |

Past performance is not necessarily indicative of future performance

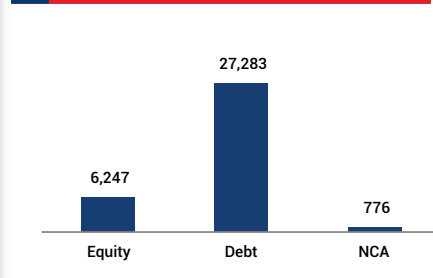
### Portfolio

| Holdings   | % to Fund    |
|--|--------------|
| <b>Equity</b>  | <b>18.21</b> |
| ICICI Bank Ltd.  | 1.33         |
| Infosys Ltd.   | 1.14         |
| HDFC Bank Ltd.   | 0.98         |
| Bharti Airtel Ltd.                                     | 0.86         |
| Larsen And Toubro Ltd.                                 | 0.58         |
| Reliance Industries Ltd                                | 0.57         |
| Mahindra & Mahindra Ltd                                | 0.51         |
| State Bank of India.                                   | 0.49         |
| I T C Ltd.   | 0.49         |
| Tech Mahindra Ltd.                                     | 0.41         |
| Zomato Ltd   | 0.36         |
| Axis Bank Ltd.   | 0.36         |
| Shriram Finance Limited                                | 0.36         |
| UltraTech Cement Ltd.                                  | 0.35         |
| Himadri Speciality Chemical Ltd                        | 0.31         |
| Anant Raj Ltd  | 0.31         |
| Interglobe Aviation Ltd.                               | 0.31         |
| Granules India Ltd                                     | 0.30         |
| National Thermal Power Corporation Ltd                 | 0.30         |
| Power Finance Corporation Ltd                          | 0.28         |
| Others   | 7.59         |
| <b>G-Sec</b>   | <b>48.43</b> |
| 7.10% GOI - 08.04.2034                                 | 12.21        |
| 6.79% GOI - 07.10.2034                                 | 7.23         |
| 7.18% GOI - 24.07.2037                                 | 4.69         |
| 7.25% GOI - 12.06.2063                                 | 3.55         |
| 7.34% GOI - 22.04.2064                                 | 3.49         |
| 6.92% GOI - 18.11.2039                                 | 2.16         |
| 7.30% GOI - 19.06.2053                                 | 2.09         |
| 7.09% GOI - 05.08.2054                                 | 2.02         |
| 7.23% GOI - 15.04.2039                                 | 1.32         |
| 7.25% HR SDL - 21.08.2039                              | 1.08         |
| Others   | 8.58         |
| <b>Corporate Debt</b>                                  | <b>29.53</b> |
| 8.06% Bajaj Finance Ltd - 15.05.2029                   | 3.24         |
| 8.65% Cholamandalam Invest and Fin co ltd - 28.02.2029 | 2.62         |
| 8.54% REC - 15.11.2028                                 | 2.52         |
| 8.55% HDFC BANK - 27.03.2029                           | 2.11         |
| 7.25% HDFC BANK - 17.06.2030                           | 1.56         |
| 7.05% Embassy Office Parks REIT - 18.10.2026           | 0.90         |
| 8.90% Muthoot Finance Ltd - 07.10.2027                 | 0.89         |
| 7.97% HDFC BANK - 17.02.2033                           | 0.82         |
| 8.75% Shriram Finance Ltd 15.06.2026                   | 0.79         |
| 8.54% Cholamandalam Invest and Fin co ltd - 12.04.2029 | 0.75         |
| Others   | 13.34        |
| <b>MMI</b>   | <b>1.57</b>  |
| <b>NCA</b>   | <b>2.26</b>  |

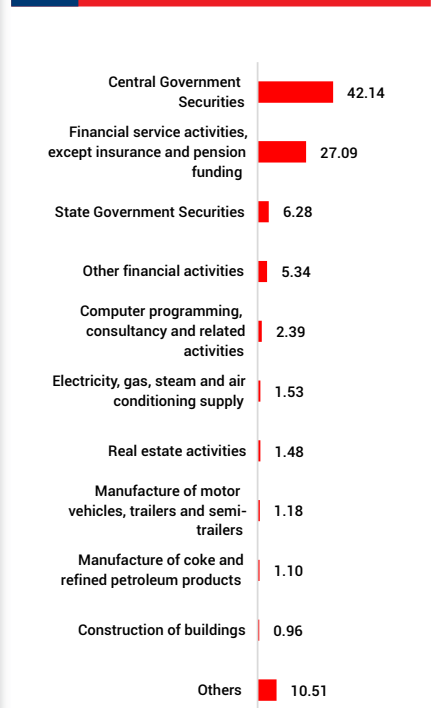
### Debt Ratings Profile (%)



### 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)



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### 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)

35,727.63

### NAV

45.9908

### 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

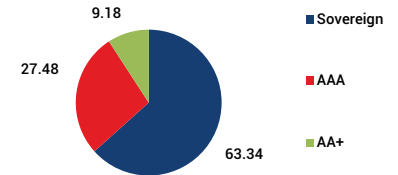
|           | Balanced Fund (%) | Benchmark (%) |
|-----------|-------------------|---------------|
| 1 month   | -2.3              | -0.7          |
| 3 months  | -2.3              | -1.4          |
| 6 months  | -2.8              | -2.5          |
| 1 year    | 11.2              | 9.4           |
| 2 years   | 15.7              | 13.7          |
| 3 years   | 10.7              | 10.0          |
| 4 years   | 12.8              | 11.8          |
| 5 years   | 12.3              | 12.3          |
| 6 years   | 12.3              | 12.0          |
| 7 years   | 10.6              | 10.3          |
| 10 years  | 10.1              | 9.8           |
| Inception | 10.6              | 9.9           |

Past performance is not necessarily indicative of future performance

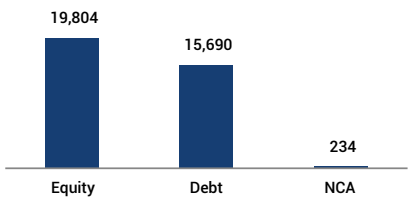
### Portfolio

| Holdings  | % to Fund    |
|---|--------------|
| <b>Equity</b>   | <b>55.43</b> |
| ICICI Bank Ltd.   | 3.82         |
| Infosys Ltd.  | 3.35         |
| HDFC Bank Ltd.  | 2.86         |
| Bharti Airtel Ltd.  | 2.52         |
| Reliance Industries Ltd                                     | 2.14         |
| Larsen And Toubro Ltd.                                      | 1.67         |
| State Bank of India.  | 1.63         |
| Mahindra & Mahindra Ltd                                     | 1.48         |
| Axis Bank Ltd.  | 1.37         |
| I T C Ltd.  | 1.36         |
| Tech Mahindra Ltd.  | 1.18         |
| Zomato Ltd  | 1.07         |
| UltraTech Cement Ltd.                                       | 0.99         |
| Shriram Finance Limited                                     | 0.97         |
| Granules India Ltd  | 0.95         |
| Venus Pipes and Tubes Ltd                                   | 0.92         |
| Interglobe Aviation Ltd.                                    | 0.91         |
| Anant Raj Ltd   | 0.89         |
| National Thermal Power Corporation Ltd                      | 0.88         |
| Maruti Suzuki India Ltd                                     | 0.87         |
| Others  | 23.60        |
| <b>G-Sec</b>  | <b>27.82</b> |
| 7.10% GOI - 08.04.2034                                      | 6.04         |
| 7.34% GOI - 22.04.2064                                      | 3.78         |
| 7.30% GOI - 19.06.2053                                      | 3.54         |
| 7.09% GOI - 05.08.2054                                      | 2.89         |
| 7.25% GOI - 12.06.2063                                      | 2.25         |
| 7.23% GOI - 15.04.2039                                      | 1.36         |
| 7.45% MH SDL - 20.03.2038                                   | 1.07         |
| 7.18% GOI - 24.07.2037                                      | 0.74         |
| 7.48% UP SDL - 20.03.2036                                   | 0.58         |
| 7.46% GOI - 06.11.2073                                      | 0.54         |
| Others  | 5.03         |
| <b>Corporate Debt</b>                                       | <b>10.81</b> |
| 8.59% Cholamandalam Invest and Fin co ltd - 30.04.2029      | 1.10         |
| 7.80% HDFC BANK - 03.05.2033                                | 0.98         |
| 8.10% Embassy Office Parks REIT - 28.08.2028 Call -28/02/28 | 0.84         |
| 8.65% Cholamandalam Invest and Fin co ltd - 28.02.2029      | 0.66         |
| 7.51% SBI - 06.12.2032                                      | 0.63         |
| 8.60% Bharti Telecom Limited Series XIV - 12.12.2025        | 0.59         |
| 8.95% Bharti Telecom Limited Series XVII - 04.12.2026       | 0.46         |
| 7.97% HDFC BANK - 17.02.2033                                | 0.45         |
| 7.05% Embassy Office Parks REIT - 18.10.2026                | 0.44         |
| 7.73% LIC Housing Finance - 22.03.2034 PUT 22.04.2027       | 0.43         |
| Others  | 4.22         |
| <b>MMI</b>  | <b>5.29</b>  |
| <b>NCA</b>  | <b>0.65</b>  |

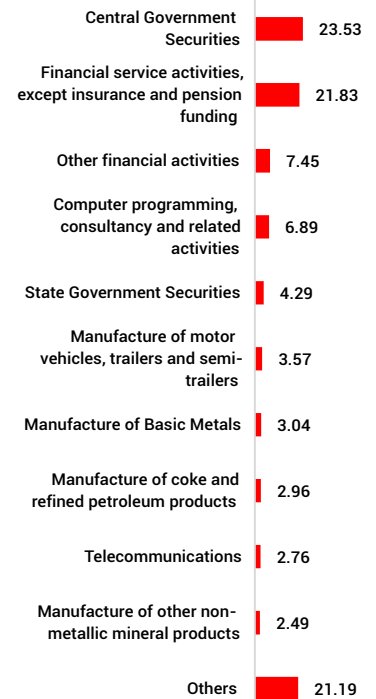
### Debt Ratings Profile (%)



### 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)



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- Fund Performance
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- Group Funds
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### 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)**  
61,209.21

**NAV**  
109.8357

**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     | 99         |
| Gsec / Debt  | 00 - 25      | 0          |
| MMI / Others | 00 - 25      | 1          |

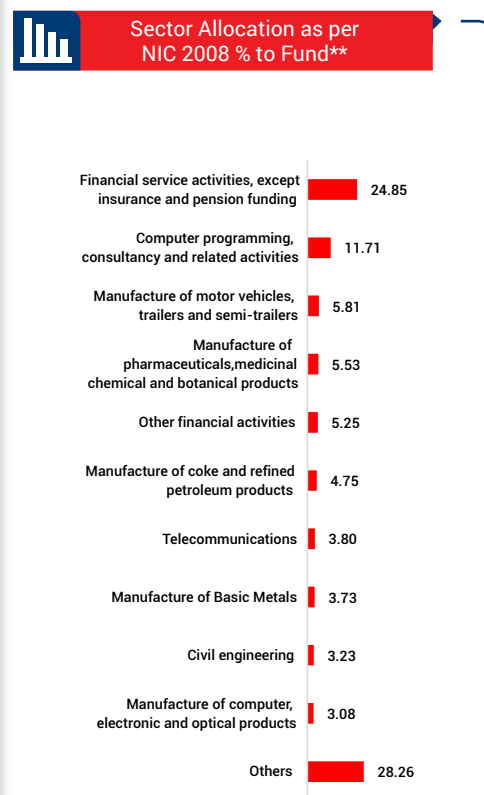
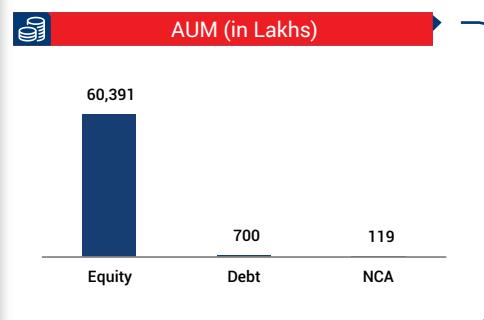
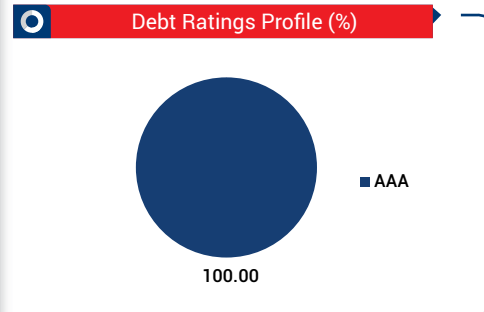
**Performance Meter**

|           | Opportunities Fund (%) | Benchmark (%) |
|-----------|------------------------|---------------|
| 1 month   | -4.8                   | -2.4          |
| 3 months  | -4.8                   | -4.1          |
| 6 months  | -7.3                   | -7.9          |
| 1 year    | 9.7                    | 9.2           |
| 2 years   | 19.7                   | 18.7          |
| 3 years   | 12.4                   | 12.4          |
| 4 years   | 16.4                   | 16.5          |
| 5 years   | 15.6                   | 16.2          |
| 6 years   | 15.3                   | 15.1          |
| 7 years   | 11.7                   | 12.0          |
| 10 years  | 11.4                   | 11.3          |
| Inception | 15.8                   | 12.3          |

Past performance is not necessarily indicative of future performance

**Portfolio**

| Holdings                          | % to Fund    |
|-----------------------------------|--------------|
| <b>Equity</b>                     | <b>98.66</b> |
| ICICI Bank Ltd.                   | 6.45         |
| Infosys Ltd.                      | 5.46         |
| HDFC Bank Ltd.                    | 5.45         |
| Bharti Airtel Ltd.                | 3.80         |
| Larsen And Toubro Ltd.            | 2.84         |
| Reliance Industries Ltd           | 2.70         |
| Axis Bank Ltd.                    | 2.41         |
| I T C Ltd.                        | 2.39         |
| Mahindra & Mahindra Ltd           | 2.36         |
| State Bank of India.              | 2.00         |
| Tech Mahindra Ltd.                | 1.85         |
| Sun Pharmaceuticals Ltd           | 1.81         |
| Shriram Finance Limited           | 1.75         |
| Zomato Ltd                        | 1.70         |
| Power Finance Corporation Ltd     | 1.65         |
| Hero Honda Motors Ltd.            | 1.58         |
| Oil & Natural Gas Corporation Ltd | 1.48         |
| Varun Beverages Ltd               | 1.44         |
| Aurobindo Pharma Ltd              | 1.44         |
| Jindal Steel and Power Ltd        | 1.40         |
| Others                            | 46.70        |
| <b>MMI</b>                        | <b>1.14</b>  |
| <b>NCA</b>                        | <b>0.19</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
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### 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)**  
23,581.58

**NAV**  
177.2683

**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     | 99         |
| Gsec / Debt  | 00 - 40      | 0          |
| MMI / Others | 00 - 40      | 1          |

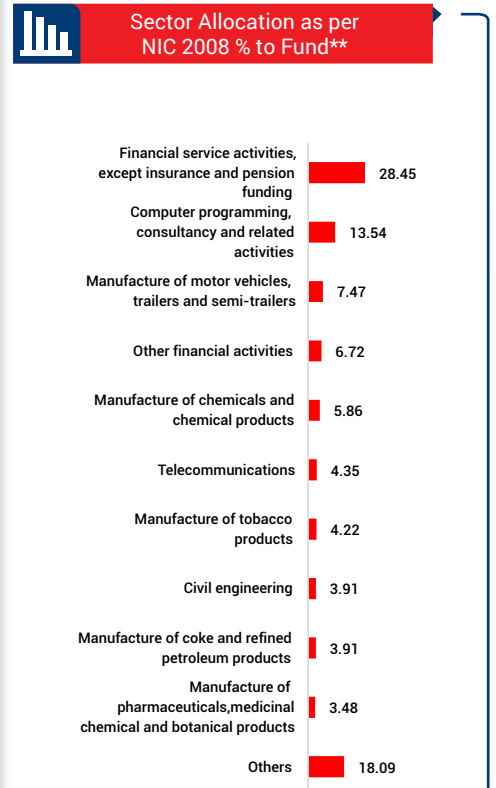
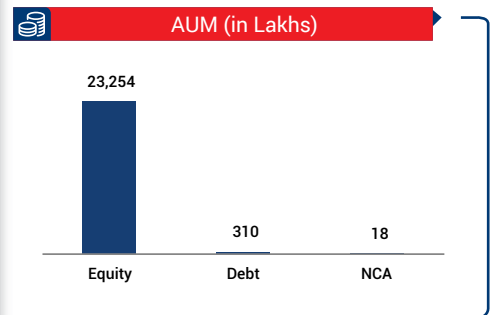
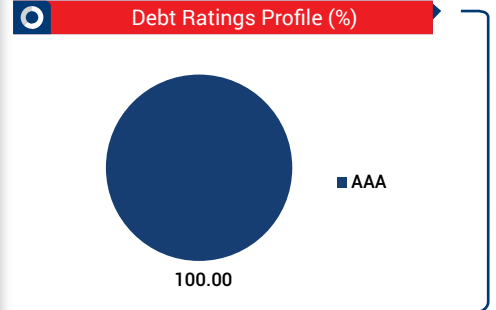
**Performance Meter**

|           | Aggressive Growth Fund (%) | Benchmark (%) |
|-----------|----------------------------|---------------|
| 1 month   | -1.7                       | -1.7          |
| 3 months  | -3.3                       | -3.5          |
| 6 months  | -6.9                       | -6.9          |
| 1 year    | 10.4                       | 9.4           |
| 2 years   | 17.2                       | 17.2          |
| 3 years   | 11.8                       | 11.8          |
| 4 years   | 15.8                       | 15.6          |
| 5 years   | 15.4                       | 15.3          |
| 6 years   | 14.7                       | 14.3          |
| 7 years   | 11.8                       | 11.6          |
| 10 years  | 11.3                       | 10.7          |
| Inception | 15.1                       | 13.3          |

Past performance is not necessarily indicative of future performance

**Portfolio**

| Holdings                       | % to Fund    |
|--------------------------------|--------------|
| <b>Equity</b>                  | <b>98.61</b> |
| Infosys Ltd.                   | 7.17         |
| ICICI Bank Ltd.                | 6.99         |
| HDFC Bank Ltd.                 | 6.88         |
| Bharti Airtel Ltd.             | 4.35         |
| I T C Ltd.                     | 4.22         |
| Larsen And Toubro Ltd.         | 3.91         |
| Reliance Industries Ltd        | 3.91         |
| Hindustan Unilever Ltd         | 3.55         |
| Maruti Suzuki India Ltd        | 2.92         |
| Tata Consultancy Services Ltd. | 2.84         |
| Sun Pharmaceuticals Ltd        | 2.78         |
| UltraTech Cement Ltd.          | 2.73         |
| Axis Bank Ltd.                 | 2.65         |
| Bajaj Finance Ltd              | 2.61         |
| Mahindra & Mahindra Ltd        | 2.54         |
| State Bank of India.           | 2.39         |
| Shriram Finance Limited        | 2.20         |
| Bharat Electronics Ltd.        | 2.17         |
| Titan Industries Ltd           | 2.07         |
| Zomato Ltd                     | 2.04         |
| Others                         | 27.69        |
| <b>MMI</b>                     | <b>1.31</b>  |
| <b>NCA</b>                     | <b>0.07</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
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- Individual Funds
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### 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)

573.30

### NAV

32.0047

### 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 : 0.44

### Asset Allocation

|              | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity       | 00 - 75      | 33         |
| Gsec / Debt  | 00 - 100     | 10         |
| MMI / Others | 00 - 100     | 57         |

### Performance Meter

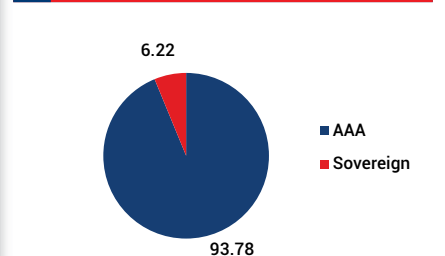
|           | Guarantee Fund (%) | Benchmark (%) |
|-----------|--------------------|---------------|
| 1 month   | 0.004              | 0.2           |
| 3 months  | -0.8               | 0.1           |
| 6 months  | -1.6               | 0.3           |
| 1 year    | 7.6                | 8.8           |
| 2 years   | 11.5               | 11.1          |
| 3 years   | 7.9                | 8.4           |
| 4 years   | 9.7                | 9.2           |
| 5 years   | 9.2                | 10.1          |
| 6 years   | 8.9                | 10.3          |
| 7 years   | 7.9                | 9.3           |
| 10 years  | 7.4                | 8.9           |
| Inception | 8.1                | 9.4           |

Past performance is not necessarily indicative of future performance

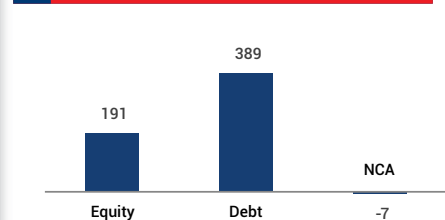
### Portfolio

| Holdings                               | % to Fund    |
|--|--------------|
| <b>Equity</b>                          | <b>33.25</b> |
| HDFC Bank Ltd.                         | 3.16         |
| Reliance Industries Ltd                | 2.83         |
| ICICI Bank Ltd.                        | 2.59         |
| Infosys Ltd.                           | 2.22         |
| Bharti Airtel Ltd.                     | 1.49         |
| I T C Ltd.                             | 1.44         |
| Tata Consultancy Services Ltd.         | 1.37         |
| Larsen And Toubro Ltd.                 | 1.34         |
| Mahindra & Mahindra Ltd                | 0.92         |
| State Bank of India.                   | 0.87         |
| Axis Bank Ltd.                         | 0.82         |
| Hindustan Unilever Ltd                 | 0.79         |
| Sun Pharmaceuticals Ltd                | 0.70         |
| Bajaj Finance Ltd                      | 0.65         |
| HCL Technologies Ltd                   | 0.60         |
| National Thermal Power Corporation Ltd | 0.58         |
| Maruti Suzuki India Ltd                | 0.56         |
| Power Grid Corporation of India Ltd    | 0.52         |
| Tata Motors Ltd.                       | 0.50         |
| UltraTech Cement Ltd.                  | 0.48         |
| Others                                 | 8.84         |
| <b>G-Sec</b>                           | <b>4.23</b>  |
| 7.40% GOI 2035 - 09.09.35              | 0.23         |
| 8.44% RJ SDL - 27.06.2028              | 0.22         |
| 8.32% KA SDL - 06.02.2029              | 0.20         |
| 8.52% KA SDL - 28.11.2028              | 0.19         |
| 8.26% MH SDL -02.01.2029               | 0.18         |
| 6.83% GOI - 19.01.39                   | 0.17         |
| 8.27% TN SDL - 13.01.2026              | 0.16         |
| 7.20% GJ SDL - 14.06.2027              | 0.15         |
| 7.18% GOI - 24.07.2037                 | 0.12         |
| 8.83% GOI - 12.12.2041                 | 0.12         |
| Others                                 | 2.47         |
| <b>Corporate Debt</b>                  | <b>5.30</b>  |
| 7.85% PFC - 03.04.2028                 | 5.28         |
| 8.49% NTPC - 25.03.2025                | 0.02         |
| <b>MMI</b>                             | <b>58.41</b> |
| <b>NCA</b>                             | <b>-1.18</b> |

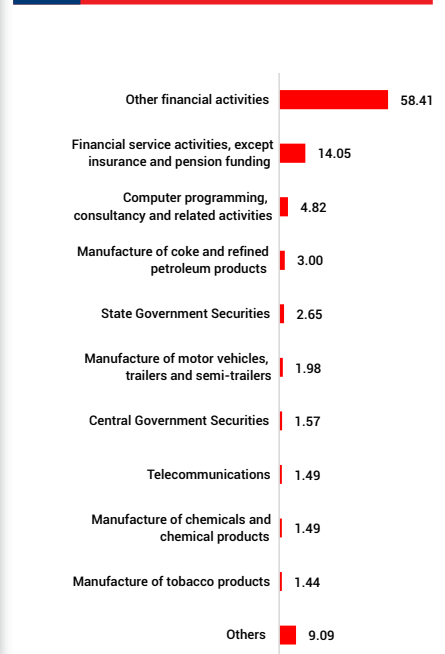
### Debt Ratings Profile (%)



### 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)



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- Fund Performance
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- Individual Funds
- Group Funds
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### Investment Objective

Aims to protect your capital and not have downside risks

### Date of Inception

05<sup>th</sup> January 2010

### AUM (in Lakhs)

47,704.48

### NAV

26.1387

### Fund Manager

Debt : Manoj Bharadwaj

### Benchmark Details

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

### Modified Duration

Debt & Money  
Market Instruments : 0.40

### Asset Allocation

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

### Performance Meter

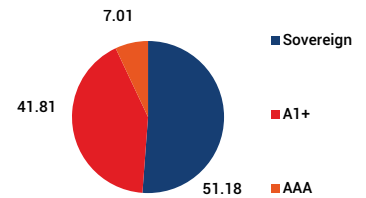
|           | Money Market Fund (%) | Benchmark (%) |
|-----------|-----------------------|---------------|
| 1 month   | 0.5                   | 0.6           |
| 3 months  | 1.6                   | 1.8           |
| 6 months  | 3.3                   | 3.5           |
| 1 year    | 6.6                   | 7.3           |
| 2 years   | 6.4                   | 7.3           |
| 3 years   | 5.8                   | 6.6           |
| 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

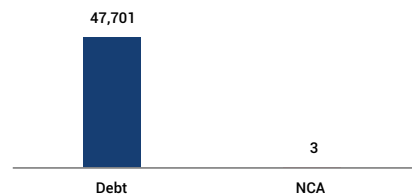
### Portfolio

| Holdings | % to Fund |
|----------|-----------|
| MMI      | 99.99     |
| NCA      | 0.01      |

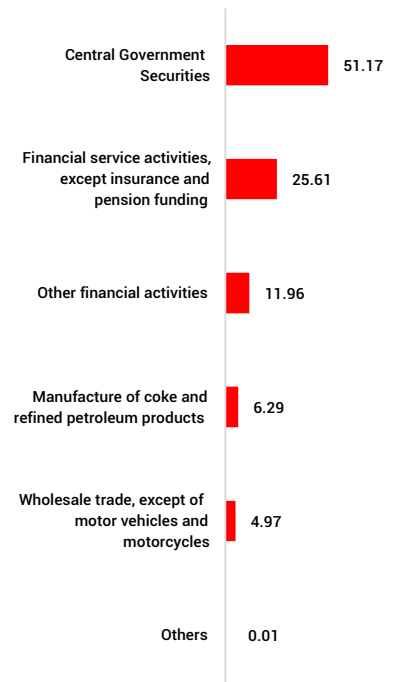
### Debt Ratings Profile (%)



### 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
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### 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)**  
5,496.79

**NAV**  
170.2961

**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 : 5.99

**Asset Allocation**

|              | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity       | 40 - 80      | 74         |
| Gsec / Debt  | 20 - 60      | 24         |
| MMI / Others | 00 - 40      | 2          |

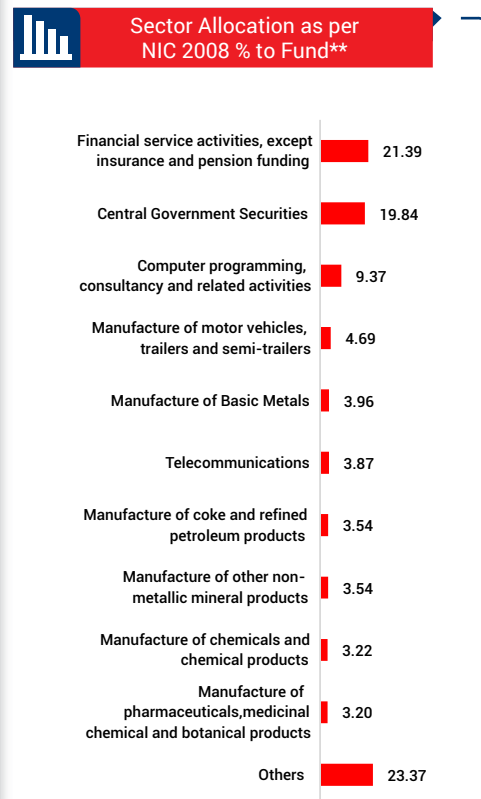
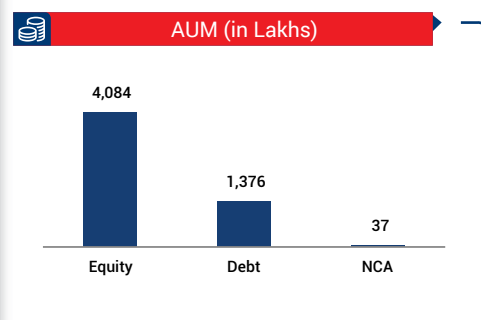
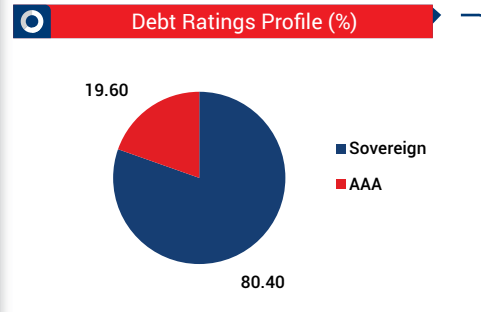
**Performance Meter**

|           | Kotak Dynamic Growth Fund (%) | Benchmark (%) |
|-----------|-------------------------------|---------------|
| 1 month   | -3.4                          | -1.2          |
| 3 months  | -3.6                          | -2.4          |
| 6 months  | -4.8                          | -4.7          |
| 1 year    | 11.7                          | 9.5           |
| 2 years   | 18.0                          | 15.5          |
| 3 years   | 11.9                          | 10.9          |
| 4 years   | 15.4                          | 13.7          |
| 5 years   | 14.5                          | 13.9          |
| 6 years   | 14.3                          | 13.2          |
| 7 years   | 11.8                          | 11.0          |
| 10 years  | 11.2                          | 10.3          |
| Inception | 14.0                          | 13.0          |

Past performance is not necessarily indicative of future performance

**Portfolio**

| Holdings                               | % to Fund    |
|--|--------------|
| <b>Equity</b>                          | <b>74.30</b> |
| ICICI Bank Ltd.                        | 5.41         |
| Infosys Ltd.                           | 4.43         |
| HDFC Bank Ltd.                         | 3.95         |
| Bharti Airtel Ltd.                     | 3.55         |
| Reliance Industries Ltd                | 2.37         |
| Larsen And Toubro Ltd.                 | 2.32         |
| Mahindra & Mahindra Ltd                | 2.05         |
| I T C Ltd.                             | 1.97         |
| State Bank of India.                   | 1.93         |
| Axis Bank Ltd.                         | 1.76         |
| Tech Mahindra Ltd.                     | 1.59         |
| Shriram Finance Limited                | 1.44         |
| UltraTech Cement Ltd.                  | 1.41         |
| Zomato Ltd                             | 1.40         |
| Venus Pipes and Tubes Ltd              | 1.33         |
| Interglobe Aviation Ltd.               | 1.28         |
| Himadri Speciality Chemical Ltd        | 1.24         |
| Anant Raj Ltd                          | 1.19         |
| National Thermal Power Corporation Ltd | 1.18         |
| Granules India Ltd                     | 1.17         |
| Others                                 | 31.33        |
| <b>G-Sec</b>                           | <b>20.13</b> |
| 7.10% GOI - 08.04.2034                 | 3.99         |
| 7.37% GOI - 23.10.2028                 | 3.94         |
| 7.26% GOI - 06.02.2033                 | 2.00         |
| 6.67% GOI - 15.12.2035                 | 1.80         |
| 8.17% GOI - 01.12.2044                 | 1.16         |
| 7.18% GOI - 24.07.2037                 | 1.08         |
| 8.30% GOI - 02.07.2040                 | 0.82         |
| 7.72% GOI - 26.10.2055                 | 0.76         |
| 7.41% GOI - 19.12.2036                 | 0.69         |
| 7.38% GOI - 20.06.2027                 | 0.67         |
| Others                                 | 3.20         |
| <b>Corporate Debt</b>                  | <b>3.72</b>  |
| 7.80% HDFC BANK - 03.05.2033           | 1.48         |
| 8.06% Bajaj Finance Ltd - 15.05.2029   | 0.92         |
| 8.70% REC - 28.09.2028                 | 0.76         |
| 8.56% REC - 29.11.2028                 | 0.57         |
| <b>MMI</b>                             | <b>1.18</b>  |
| <b>NCA</b>                             | <b>0.67</b>  |



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

# INDIVIDUAL FUND

## DYNAMIC FLOOR FUND

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



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- Fund Performance
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- Individual Funds
- Group Funds
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### 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)

29,068.47

### NAV

39.1053

### 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 : 4.62

### Asset Allocation

|              | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity       | 00 - 75      | 20         |
| Gsec / Debt  | 00 - 100     | 76         |
| MMI / Others | 00 - 40      | 4          |

### Performance Meter

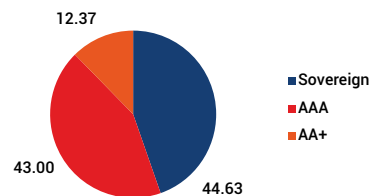
|           | Dynamic Floor Fund (%) | Benchmark (%) |
|-----------|------------------------|---------------|
| 1 month   | -0.4                   | 0.2           |
| 3 months  | -0.1                   | 0.1           |
| 6 months  | 1.0                    | 0.3           |
| 1 year    | 8.4                    | 8.8           |
| 2 years   | 9.2                    | 11.1          |
| 3 years   | 6.6                    | 8.4           |
| 4 years   | 6.6                    | 9.2           |
| 5 years   | 4.2                    | 10.1          |
| 6 years   | 5.4                    | 10.3          |
| 7 years   | 4.9                    | 9.3           |
| 10 years  | 5.4                    | 8.9           |
| Inception | 7.8                    | 9.1           |

Past performance is not necessarily indicative of future performance

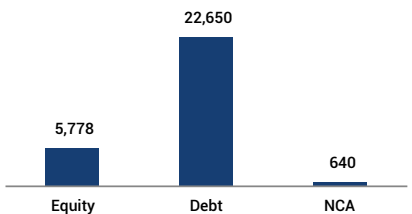
### Portfolio

| Holdings   | % to Fund    |
|--|--------------|
| <b>Equity</b>  | <b>19.88</b> |
| ICICI Bank Ltd.  | 1.20         |
| Infosys Ltd.   | 1.15         |
| HDFC Bank Ltd.   | 0.89         |
| Bharti Airtel Ltd.                                     | 0.85         |
| Axis Bank Ltd.   | 0.54         |
| Larsen And Toubro Ltd.                                 | 0.53         |
| Reliance Industries Ltd                                | 0.53         |
| Mahindra & Mahindra Ltd                                | 0.52         |
| Tech Mahindra Ltd.                                     | 0.49         |
| State Bank of India.                                   | 0.47         |
| Interglobe Aviation Ltd.                               | 0.45         |
| I T C Ltd.   | 0.41         |
| Himadri Speciality Chemical Ltd                        | 0.41         |
| National Thermal Power Corporation Ltd                 | 0.40         |
| Venus Pipes and Tubes Ltd                              | 0.39         |
| Shriram Finance Limited                                | 0.38         |
| Pidilite Industries Ltd                                | 0.36         |
| UltraTech Cement Ltd.                                  | 0.35         |
| Zomato Ltd   | 0.35         |
| Max Financial Services Ltd                             | 0.34         |
| Others   | 8.87         |
| <b>G-Sec</b>   | <b>34.78</b> |
| 7.10% GOI - 08.04.2034                                 | 13.22        |
| 6.92% GOI - 18.11.2039                                 | 4.77         |
| 6.79% GOI - 07.10.2034                                 | 2.68         |
| 7.54% KA SDL - 07.12.2041                              | 1.86         |
| 7.25% GOI - 12.06.2063                                 | 1.57         |
| 7.43% HP SDL - 03.08.2028                              | 0.96         |
| 7.18% GOI - 24.07.2037                                 | 0.90         |
| 7.41% GOI - 19.12.2036                                 | 0.88         |
| 7.70% MH SDL - 19.10.2030                              | 0.76         |
| 7.77% HR SDL -10.01.2036                               | 0.73         |
| Others   | 6.43         |
| <b>Corporate Debt</b>                                  | <b>41.54</b> |
| 8.54% REC - 15.11.2028                                 | 4.26         |
| 6.99% IRFC - 04.06.2041                                | 3.43         |
| 8.55% HDFC BANK - 27.03.2029                           | 2.81         |
| 8.54% Fullerton India Credit Co Ltd - 24.03.2025       | 2.61         |
| 8.60% Bharti Telecom Limited Series XIV - 12.12.2025   | 2.13         |
| 8.54% Cholamandalam Invest and Fin co ltd - 12.04.2029 | 1.95         |
| 8.95% Bharti Telecom Limited Series XVII - 04.12.2026  | 1.92         |
| 7.85% PFC - 03.04.2028                                 | 1.74         |
| 8.06% Bajaj Finance Ltd - 15.05.2029                   | 1.57         |
| 8.50% Muthoot Finance Ltd - 29.01.2026                 | 1.41         |
| Others   | 17.73        |
| <b>MMI</b>   | <b>1.60</b>  |
| <b>NCA</b>   | <b>2.20</b>  |

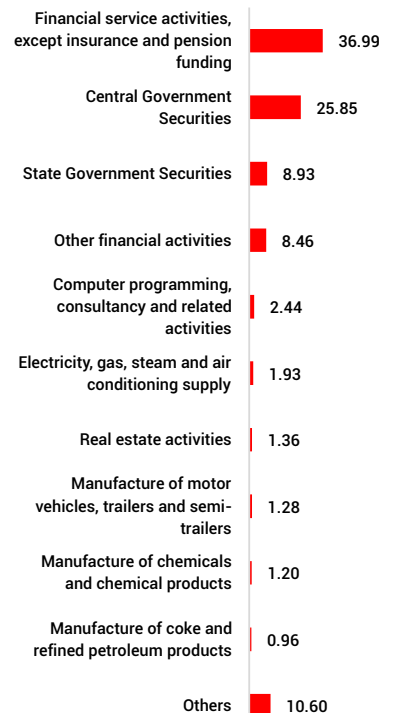
### Debt Ratings Profile (%)



### 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 BALANCED FUND

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

1,579.60

### NAV

115.8447

### 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 : 4.53

### Asset Allocation

|              | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity       | 30 - 60      | 56         |
| Gsec / Debt  | 20 - 70      | 35         |
| MMI / Others | 00 - 40      | 9          |

### Performance Meter

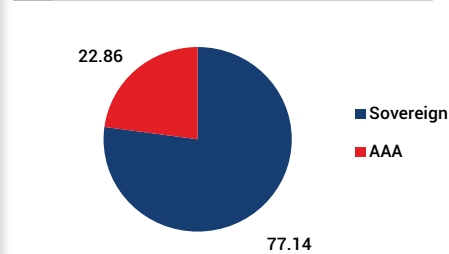
|           | Dynamic Balanced Fund (%) | Benchmark (%) |
|-----------|---------------------------|---------------|
| 1 month   | 0.1                       | -0.7          |
| 3 months  | -0.9                      | -1.4          |
| 6 months  | -1.8                      | -2.5          |
| 1 year    | 7.9                       | 9.4           |
| 2 years   | 12.1                      | 13.7          |
| 3 years   | 8.9                       | 10.0          |
| 4 years   | 10.1                      | 11.8          |
| 5 years   | 9.7                       | 12.3          |
| 6 years   | 10.1                      | 12.0          |
| 7 years   | 8.7                       | 10.3          |
| 10 years  | 8.8                       | 9.8           |
| Inception | 12.0                      | 11.7          |

Past performance is not necessarily indicative of future performance

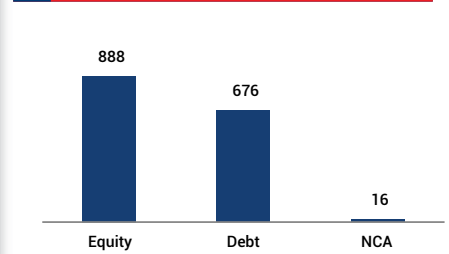
### Portfolio

| Holdings  | % to Fund    |
|---|--------------|
| <b>Equity</b>   | <b>56.21</b> |
| HDFC Bank Ltd.  | 4.85         |
| Reliance Industries Ltd                               | 4.66         |
| ICICI Bank Ltd.                                       | 4.05         |
| Infosys Ltd.  | 3.72         |
| Larsen And Toubro Ltd.                                | 3.00         |
| Bharti Airtel Ltd.                                    | 2.93         |
| I T C Ltd.  | 2.92         |
| Tata Consultancy Services Ltd.                        | 2.35         |
| Mahindra & Mahindra Ltd                               | 2.07         |
| Hindustan Unilever Ltd                                | 2.04         |
| Sun Pharmaceuticals Ltd                               | 1.63         |
| HCL Technologies Ltd                                  | 1.59         |
| UltraTech Cement Ltd.                                 | 1.58         |
| Axis Bank Ltd.  | 1.57         |
| SBI ETF Nifty Bank                                    | 1.56         |
| Titan Industries Ltd                                  | 1.54         |
| National Thermal Power Corporation Ltd                | 1.49         |
| Bajaj Finance Ltd                                     | 1.40         |
| Maruti Suzuki India Ltd                               | 1.28         |
| Eicher Motors Ltd.                                    | 1.07         |
| Others  | 8.90         |
| <b>G-Sec</b>  | <b>33.02</b> |
| 7.10% GOI - 08.04.2034                                | 19.75        |
| 7.38% GOI - 20.06.2027                                | 7.74         |
| 7.25% GOI - 12.06.2063                                | 1.40         |
| 7.18% GOI - 24.07.2037                                | 1.26         |
| 6.79% GOI - 07.10.2034                                | 0.64         |
| 7.26% GOI - 06.02.2033                                | 0.48         |
| 7.36% GOI - 12.09.2052                                | 0.30         |
| 7.23% GOI - 15.04.2039                                | 0.19         |
| 7.34% GOI - 22.04.2064                                | 0.18         |
| 6.92% GOI - 18.11.2039                                | 0.10         |
| Others  | 0.97         |
| <b>Corporate Debt</b>                                 | <b>1.87</b>  |
| 7.85% PFC - 03.04.2028                                | 1.28         |
| 10.08% IOT Utkal Energy Services Limited - 20.03.2026 | 0.39         |
| 10.08% IOT Utkal Energy Services Limited - 20.03.2027 | 0.13         |
| 10.08% IOT Utkal Energy Services Limited - 20.03.2025 | 0.08         |
| <b>MMI</b>  | <b>7.91</b>  |
| <b>NCA</b>  | <b>0.99</b>  |

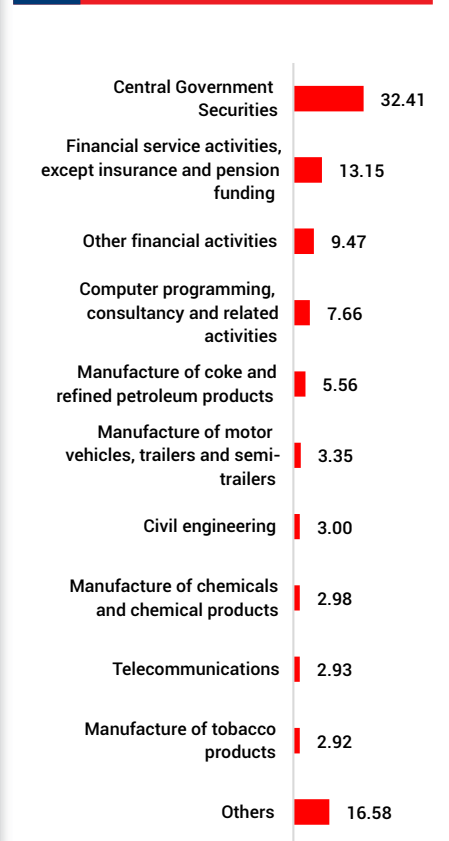
### Debt Ratings Profile (%)



### 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)**  
1,35,327.33

**NAV**  
49.4570

**Fund Manager**  
Debt : Manoj Bharadwaj

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

**Modified Duration**  
Debt & Money Market Instruments : 7.49

**Asset Allocation**

|              | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Gsec / Debt  | 60 - 100     | 96         |
| MMI / Others | 00 - 40      | 4          |

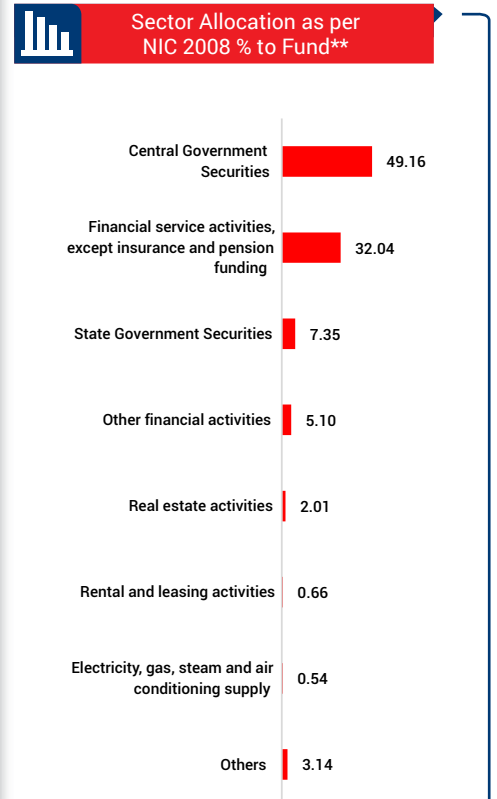
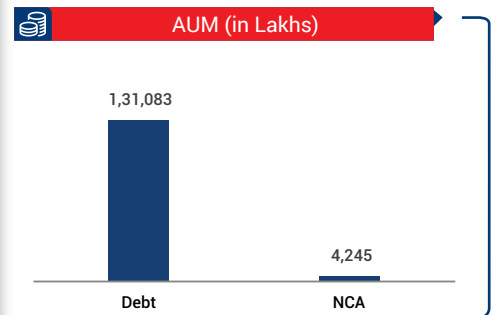
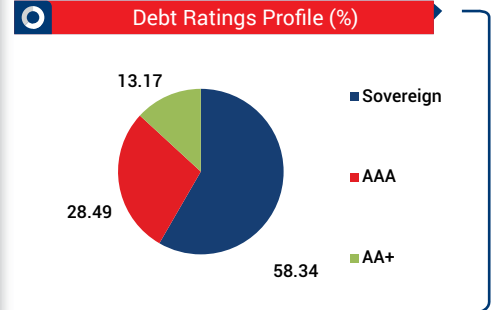
**Performance Meter**

|           | Dynamic Bond Fund (%) | Benchmark (%) |
|-----------|-----------------------|---------------|
| 1 month   | 0.7                   | 0.7           |
| 3 months  | 1.5                   | 1.8           |
| 6 months  | 3.9                   | 4.0           |
| 1 year    | 8.6                   | 8.8           |
| 2 years   | 7.7                   | 8.3           |
| 3 years   | 5.9                   | 6.6           |
| 4 years   | 4.8                   | 5.7           |
| 5 years   | 6.0                   | 6.8           |
| 6 years   | 7.0                   | 7.6           |
| 7 years   | 7.0                   | 7.4           |
| 10 years  | 7.1                   | 7.6           |
| Inception | 8.0                   | 6.8           |

Past performance is not necessarily indicative of future performance

**Portfolio**

| Holdings   | % to Fund    |
|--|--------------|
| <b>G-Sec</b>   | <b>56.51</b> |
| 7.34% GOI - 22.04.2064                                       | 18.37        |
| 7.09% GOI - 05.08.2054                                       | 6.94         |
| 7.25% GOI - 12.06.2063                                       | 3.31         |
| 6.92% GOI - 18.11.2039                                       | 2.91         |
| 7.30% GOI - 19.06.2053                                       | 2.80         |
| 7.25% GOI 2063 ZCG - 12.06.2030                              | 1.93         |
| 7.46% GOI - 06.11.2073                                       | 1.73         |
| 7.25% GOI 2063 ZCG - 12.12.2030                              | 1.11         |
| 7.09% GOI - 25.11.2074                                       | 0.96         |
| 7.23% GOI - 15.04.2039                                       | 0.89         |
| <b>Others</b>  | <b>15.56</b> |
| <b>Corporate Debt</b>  | <b>39.36</b> |
| 8.55% HDFC BANK - 27.03.2029                                 | 2.29         |
| 6.45% REC - 07.01.2031                                       | 2.06         |
| 8.65% Cholamandalam Invest and Fin co Ltd - 28.02.2029       | 1.64         |
| 7.97% HDFC BANK - 17.02.2033                                 | 1.57         |
| 7.61% LIC Housing Finance - 29.08.2034                       | 1.52         |
| 7.8750% NIIF Infrastructure Finance Ltd - 28-11-2030         | 1.52         |
| 8.75% Shriram Finance Ltd 15.06.2026                         | 1.49         |
| 7.73% Embassy Office Parks REIT - 14.12.2029 -Step up & Down | 1.27         |
| 7.23% SBI - 19.11.2039                                       | 1.12         |
| 8.60% Bharti Telecom Limited Series XIV - 12.12.2025         | 1.09         |
| <b>Others</b>  | <b>23.79</b> |
| <b>MMI</b>   | <b>0.99</b>  |
| <b>NCA</b>   | <b>3.14</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
- Back
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- 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)

20,193.73

### NAV

45.7376

### Fund Manager

Debt : Manoj Bharadwaj

### Benchmark Details

Debt - 100% (IBEX)

### Modified Duration

Debt & Money  
Market Instruments : 8.60

### Asset Allocation

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

### Performance Meter

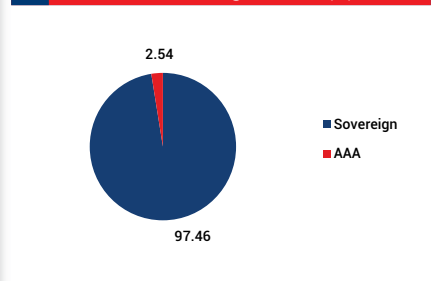
|           | Dynamic Gilt Fund (%) | Benchmark (%) |
|-----------|-----------------------|---------------|
| 1 month   | 0.6                   | 0.8           |
| 3 months  | 1.4                   | 2.0           |
| 6 months  | 3.6                   | 4.2           |
| 1 year    | 8.6                   | 9.1           |
| 2 years   | 8.0                   | 8.8           |
| 3 years   | 6.2                   | 7.0           |
| 4 years   | 4.9                   | 5.9           |
| 5 years   | 6.0                   | 6.9           |
| 6 years   | 6.9                   | 7.6           |
| 7 years   | 7.1                   | 7.7           |
| 10 years  | 7.1                   | 7.7           |
| Inception | 7.3                   | 7.5           |

Past performance is not necessarily indicative of future performance

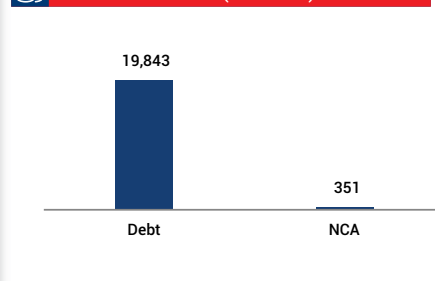
### Portfolio

| Holdings                  | % to Fund    |
|---------------------------|--------------|
| <b>G-Sec</b>              | <b>95.76</b> |
| 7.34% GOI - 22.04.2064    | 15.25        |
| 7.10% GOI - 08.04.2034    | 11.11        |
| 6.92% GOI - 18.11.2039    | 9.85         |
| 7.30% GOI - 19.06.2053    | 5.75         |
| 7.25% GOI - 12.06.2063    | 4.36         |
| 7.09% GOI - 05.08.2054    | 4.25         |
| 7.23% GOI - 15.04.2039    | 4.00         |
| 6.79% GOI - 07.10.2034    | 3.69         |
| 7.77% MP SDL - 08.03.2043 | 2.52         |
| 7.40% GOI - 19.09.2062    | 2.45         |
| Others                    | 32.54        |
| <b>MMI</b>                | <b>2.50</b>  |
| <b>NCA</b>                | <b>1.74</b>  |

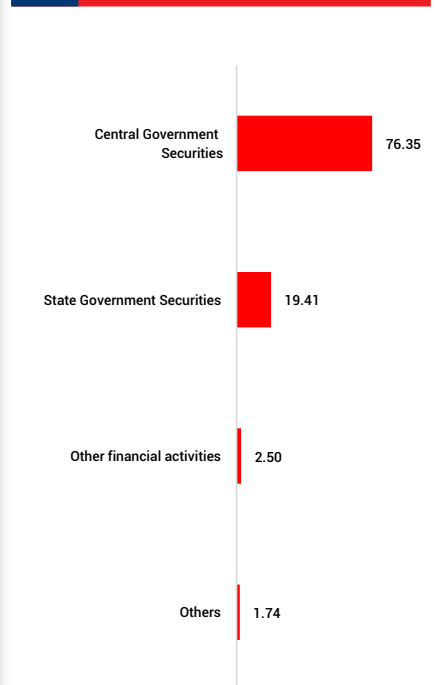
### Debt Ratings Profile (%)



### AUM (in Lakhs)



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



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

# INDIVIDUAL FUND

## 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)

1,845.61

### NAV

37.0770

### Fund Manager

Debt : Manoj Bharadwaj

### Benchmark Details

Debt - 100% (CRISIL Liquid)

### Modified Duration

Debt & Money  
Market Instruments : 0.29

### Asset Allocation

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

### Performance Meter

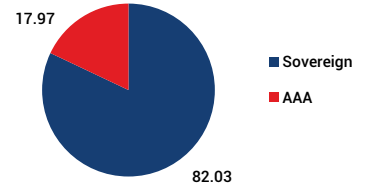
|           | Dynamic Floating Rate Fund (%) | Benchmark (%) |
|-----------|--------------------------------|---------------|
| 1 month   | 0.5                            | 0.6           |
| 3 months  | 1.2                            | 1.8           |
| 6 months  | 2.8                            | 3.5           |
| 1 year    | 6.5                            | 7.3           |
| 2 years   | 6.3                            | 7.3           |
| 3 years   | 5.3                            | 6.6           |
| 4 years   | 4.6                            | 5.9           |
| 5 years   | 4.8                            | 5.6           |
| 6 years   | 5.2                            | 5.8           |
| 7 years   | 5.3                            | 6.0           |
| 10 years  | 5.7                            | 6.4           |
| Inception | 6.7                            | 6.8           |

Past performance is not necessarily indicative of future performance

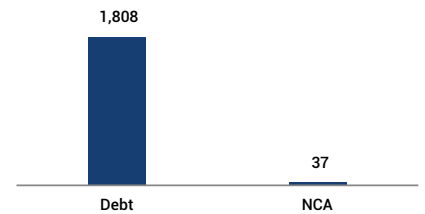
### Portfolio

| Holdings                  | % to Fund    |
|---------------------------|--------------|
| <b>G-Sec</b>              | <b>7.92</b>  |
| 7.38% GOI - 20.06.2027    | 6.00         |
| 6.13% GOI - 04.06.2028    | 1.11         |
| 8.14% TN SDL - 27.05.2025 | 0.79         |
| 7.72% GOI - 26.10.2055    | 0.01         |
| <b>Corporate Debt</b>     | <b>72.46</b> |
| GOI FRB - 22.09.2033      | 32.60        |
| GOI FRB - 04.10.2028      | 28.56        |
| GOI FRB - 30.10.2034      | 11.30        |
| <b>MMI</b>                | <b>17.60</b> |
| <b>NCA</b>                | <b>2.02</b>  |

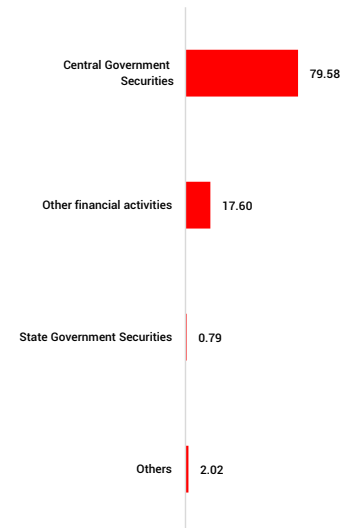
### Debt Ratings Profile (%)



### 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 GUARANTEED GROWTH FUND

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



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
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### 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)**  
16,083.45

**NAV**  
84.5774

**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 : 3.41

**Asset Allocation**

|              | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity       | 00 - 80      | 24         |
| Gsec / Debt  | 20 - 60      | 57         |
| MMI / Others | 00 - 40      | 19         |

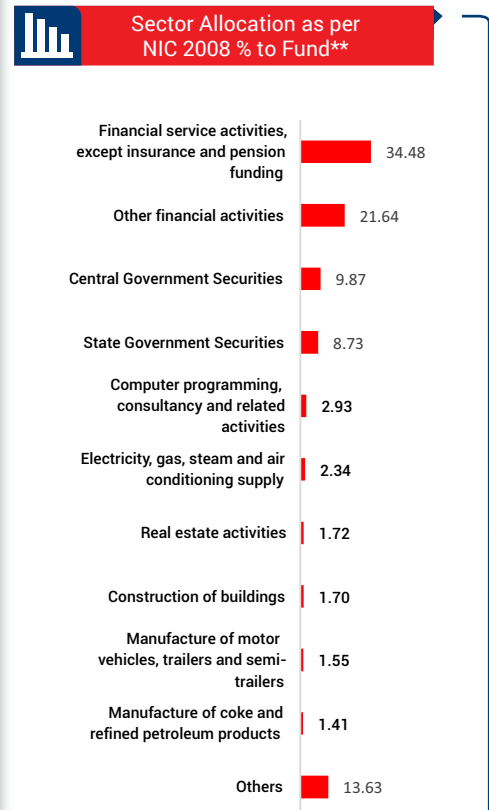
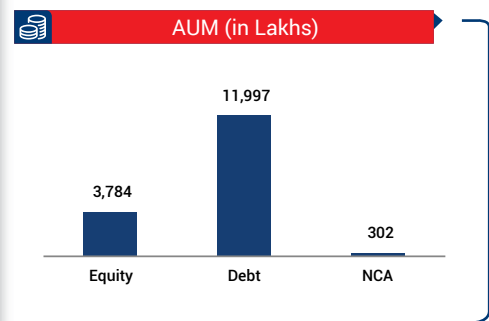
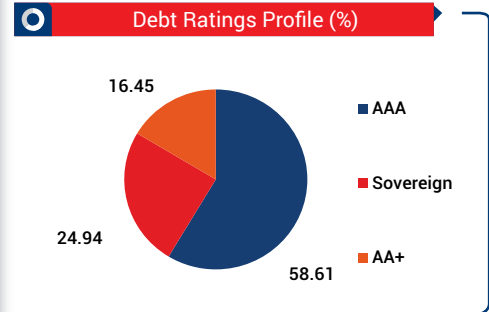
**Performance Meter**

|           | Guaranteed Growth Fund (%) | Benchmark (%) |
|-----------|----------------------------|---------------|
| 1 month   | -0.6                       | -0.3          |
| 3 months  | -0.1                       | -0.3          |
| 6 months  | 0.7                        | -0.4          |
| 1 year    | 8.9                        | 9.3           |
| 2 years   | 9.8                        | 11.9          |
| 3 years   | 7.1                        | 8.9           |
| 4 years   | 7.2                        | 9.8           |
| 5 years   | 3.0                        | 10.6          |
| 6 years   | 4.5                        | 10.6          |
| 7 years   | 3.9                        | 9.5           |
| 10 years  | 5.4                        | 9.2           |
| Inception | 10.4                       | 10.9          |

Past performance is not necessarily indicative of future performance

**Portfolio**

| Holdings   | % to Fund    |
|--|--------------|
| <b>Equity</b>  | <b>23.53</b> |
| ICICI Bank Ltd.  | 1.69         |
| Infosys Ltd.   | 1.39         |
| HDFC Bank Ltd.   | 1.22         |
| Bharti Airtel Ltd.   | 1.13         |
| Larsen And Toubro Ltd.                                       | 0.75         |
| Reliance Industries Ltd                                      | 0.72         |
| State Bank of India.   | 0.68         |
| Mahindra & Mahindra Ltd                                      | 0.64         |
| I T C Ltd.   | 0.64         |
| Axis Bank Ltd.   | 0.61         |
| Tech Mahindra Ltd.   | 0.50         |
| Shriram Finance Limited                                      | 0.47         |
| UltraTech Cement Ltd.  | 0.46         |
| Zomato Ltd   | 0.44         |
| Himadri Speciality Chemical Ltd                              | 0.40         |
| Granules India Ltd   | 0.39         |
| Interglobe Aviation Ltd.                                     | 0.39         |
| National Thermal Power Corporation Ltd                       | 0.38         |
| Anant Raj Ltd  | 0.37         |
| Maruti Suzuki India Ltd                                      | 0.36         |
| Others   | 9.88         |
| <b>G-Sec</b>   | <b>18.60</b> |
| 7.25% GOI - 12.06.2063                                       | 3.96         |
| 7.77% MP SDL - 08.03.2043                                    | 2.92         |
| 6.92% GOI - 18.11.2039                                       | 1.87         |
| 6.79% GOI - 07.10.2034                                       | 1.59         |
| 7.54% KA SDL - 07.12.2041                                    | 0.89         |
| 7.26% HR SDL 28.06.2027                                      | 0.84         |
| 7.34% GOI - 22.04.2064                                       | 0.63         |
| 7.10% GOI - 08.04.2034                                       | 0.50         |
| 7.72% KA SDL - 13.12.2035                                    | 0.48         |
| 8.13% GOI - 22.06.2045                                       | 0.33         |
| Others   | 4.60         |
| <b>Corporate Debt</b>  | <b>38.71</b> |
| 8.54% REC - 15.11.2028                                       | 3.23         |
| 8.65% Cholamandalam Invest and Fin co ltd - 28.02.2029       | 2.63         |
| 8.59% Cholamandalam Invest and Fin co ltd - 30.04.2029       | 2.50         |
| 8.1167% Bajaj Finance Ltd - 10.05.2027                       | 2.19         |
| 7.85% PFC - 03.04.2028                                       | 1.82         |
| 7.05% Embassy Office Parks REIT - 18.10.2026                 | 1.72         |
| 7.25% HDFC BANK - 17.06.2030                                 | 1.70         |
| 9.09% Muthoot Finance Ltd - 01.06.2029 Put 03.06.2027        | 1.48         |
| 8.40% Godrej Properties Ltd Sr B- 25.01.2028 -Step up & Step | 1.25         |
| 7.97% HDFC BANK - 17.02.2033                                 | 1.24         |
| Others   | 18.95        |
| <b>MMI</b>   | <b>17.28</b> |
| <b>NCA</b>   | <b>1.88</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 Back Forward Email

### 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)

2,311.95

### NAV

75.3325

### 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 : 4.45

### Asset Allocation

|              | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity       | 00 - 60      | 16         |
| Gsec / Debt  | 20 - 70      | 64         |
| MMI / Others | 00 - 40      | 20         |

### Performance Meter

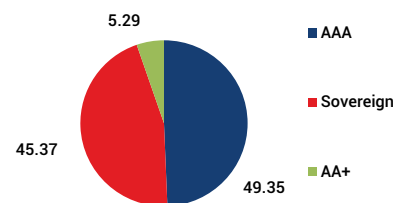
|           | Guaranteed Balanced Fund (%) | Benchmark (%) |
|-----------|------------------------------|---------------|
| 1 month   | -0.2                         | -0.02         |
| 3 months  | 0.5                          | 0.2           |
| 6 months  | 1.7                          | 0.7           |
| 1 year    | 8.3                          | 9.2           |
| 2 years   | 8.8                          | 11.0          |
| 3 years   | 6.6                          | 8.4           |
| 4 years   | 6.6                          | 8.8           |
| 5 years   | 3.5                          | 9.7           |
| 6 years   | 5.0                          | 9.9           |
| 7 years   | 4.5                          | 9.0           |
| 10 years  | 5.8                          | 8.8           |
| Inception | 9.8                          | 10.0          |

Past performance is not necessarily indicative of future performance

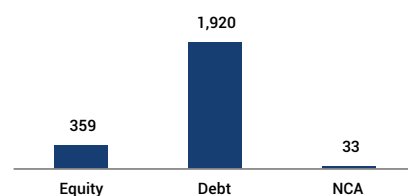
### Portfolio

| Holdings   | % to Fund    |
|--|--------------|
| <b>Equity</b>  | <b>15.51</b> |
| ICICI Bank Ltd.  | 1.13         |
| Infosys Ltd.   | 1.04         |
| HDFC Bank Ltd.   | 0.76         |
| Bharti Airtel Ltd.                                     | 0.71         |
| Larsen And Toubro Ltd.                                 | 0.54         |
| I T C Ltd.   | 0.50         |
| Reliance Industries Ltd                                | 0.45         |
| State Bank of India.                                   | 0.43         |
| Mahindra & Mahindra Ltd                                | 0.41         |
| Axis Bank Ltd.   | 0.38         |
| Shriram Finance Limited                                | 0.37         |
| UltraTech Cement Ltd.                                  | 0.36         |
| Himadri Speciality Chemical Ltd                        | 0.31         |
| Tech Mahindra Ltd.                                     | 0.31         |
| Varun Beverages Ltd                                    | 0.28         |
| Zomato Ltd   | 0.28         |
| National Thermal Power Corporation Ltd                 | 0.27         |
| MINDA CORPORATION LIMITED                              | 0.27         |
| Interglobe Aviation Ltd.                               | 0.25         |
| Power Grid Corporation of India Ltd                    | 0.24         |
| Others   | 6.22         |
| <b>G-Sec</b>   | <b>37.68</b> |
| 7.41% GOI - 19.12.2036                                 | 6.68         |
| 7.25% GOI - 12.06.2063                                 | 5.45         |
| 7.10% GOI - 08.04.2034                                 | 5.24         |
| 7.23% GOI - 15.04.2039                                 | 3.78         |
| 6.79% GOI - 07.10.2034                                 | 3.61         |
| 6.92% GOI - 18.11.2039                                 | 1.80         |
| 7.34% GOI - 22.04.2064                                 | 1.34         |
| 7.77% MP SDL - 08.03.2043                              | 0.87         |
| 7.26% GOI - 22.08.2032                                 | 0.74         |
| 7.17% GOI - 17.04.2030                                 | 0.72         |
| Others   | 7.44         |
| <b>Corporate Debt</b>                                  | <b>26.13</b> |
| 7.25% HDFC BANK - 17.06.2030                           | 2.95         |
| 7.85% PFC - 03.04.2028                                 | 2.62         |
| 7.43% NABARD - 31.01.2030                              | 2.19         |
| 6.45% REC - 07.01.2031                                 | 2.09         |
| 10.08% IOT Utkal Energy Services Limited - 20.03.2026  | 1.84         |
| 8.56% REC - 29.11.2028                                 | 1.80         |
| 8.65% Cholamandalam Invest and Fin co ltd - 28.02.2029 | 1.34         |
| 7.69% HDFC BANK - 27.01.2033 PUT 27.01.2026            | 1.33         |
| 8.75% Shriram Finance Ltd 15.06.2026                   | 1.31         |
| 8.50% Muthoot Finance Ltd - 29.01.2026                 | 1.30         |
| Others   | 7.36         |
| <b>MMI</b>   | <b>19.24</b> |
| <b>NCA</b>   | <b>1.44</b>  |

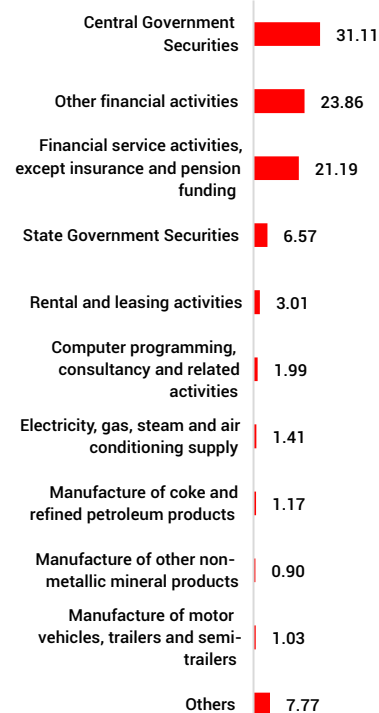
### Debt Ratings Profile (%)



### 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)



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### 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)**  
2,011.91

**NAV**  
58.6119

**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     | 94         |
| Gsec / Debt  | 00 - 25      | 0          |
| MMI / Others | 00 - 25      | 6          |

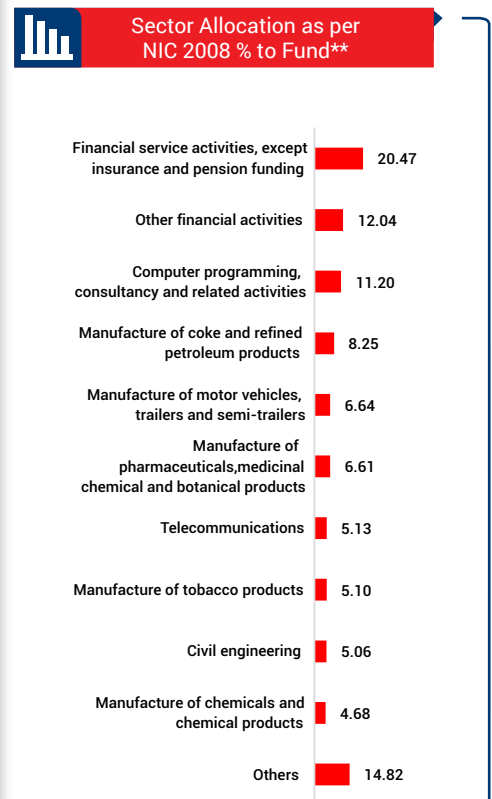
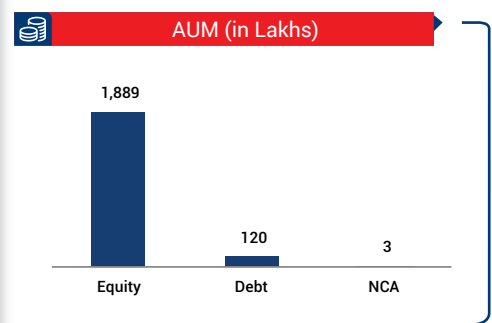
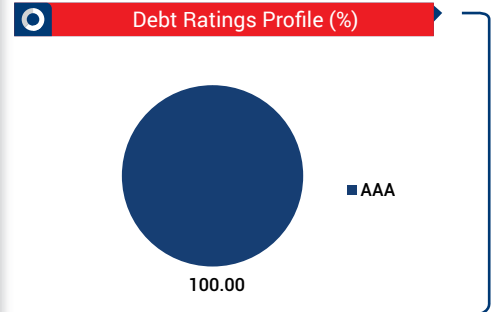
**Performance Meter**

|           | Pension Classic Opportunities Fund (%) | Benchmark (%) |
|-----------|--|---------------|
| 1 month   | -0.2                                   | -2.4          |
| 3 months  | -2.2                                   | -4.1          |
| 6 months  | -4.9                                   | -7.9          |
| 1 year    | 8.7                                    | 9.2           |
| 2 years   | 15.2                                   | 18.7          |
| 3 years   | 12.1                                   | 12.4          |
| 4 years   | 13.8                                   | 16.5          |
| 5 years   | 13.2                                   | 16.2          |
| 6 years   | 13.4                                   | 15.1          |
| 7 years   | 10.3                                   | 12.0          |
| 10 years  | 10.6                                   | 11.3          |
| Inception | 12.4                                   | 11.0          |

Past performance is not necessarily indicative of future performance

**Portfolio**

| Holdings                                   | % to Fund    |
|--|--------------|
| <b>Equity</b>                              | <b>93.91</b> |
| HDFC Bank Ltd.                             | 8.35         |
| Reliance Industries Ltd                    | 7.54         |
| ICICI Bank Ltd.                            | 6.93         |
| Infosys Ltd.                               | 6.53         |
| Bharti Airtel Ltd.                         | 5.13         |
| I T C Ltd.                                 | 5.10         |
| Larsen And Toubro Ltd.                     | 5.06         |
| Tata Consultancy Services Ltd.             | 4.67         |
| Mahindra & Mahindra Ltd                    | 3.81         |
| Hindustan Unilever Ltd                     | 3.78         |
| ICICI Prudential Bank ETF Nifty Bank Index | 3.37         |
| Sun Pharmaceuticals Ltd                    | 3.30         |
| Titan Industries Ltd                       | 2.95         |
| UltraTech Cement Ltd.                      | 2.91         |
| Maruti Suzuki India Ltd                    | 2.83         |
| SBI ETF Nifty Bank                         | 2.70         |
| Axis Bank Ltd.                             | 2.61         |
| Bajaj Finance Ltd                          | 2.57         |
| National Thermal Power Corporation Ltd     | 2.54         |
| Hero Honda Motors Ltd.                     | 2.21         |
| Others                                     | 8.99         |
| <b>MMI</b>                                 | <b>5.96</b>  |
| <b>NCA</b>                                 | <b>0.13</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 Navigation icons

### 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)**  
27.73

**NAV**  
55.5071

**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     | 77         |
| Gsec / Debt  | 00 - 25      | 0          |
| MMI / Others | 00 - 25      | 23         |

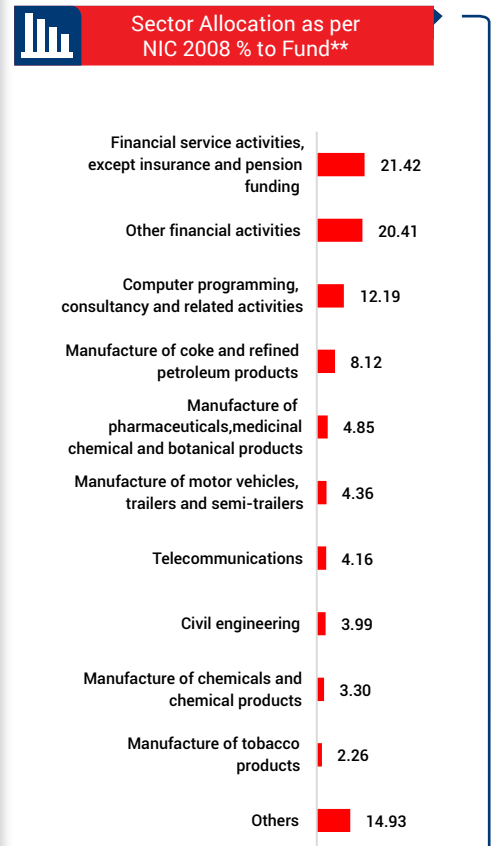
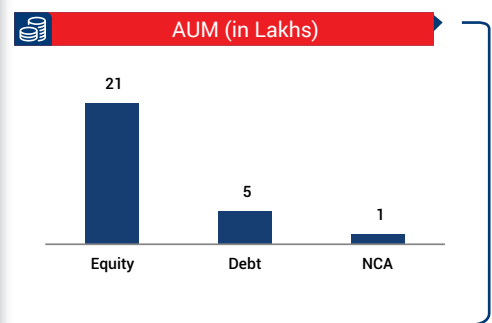
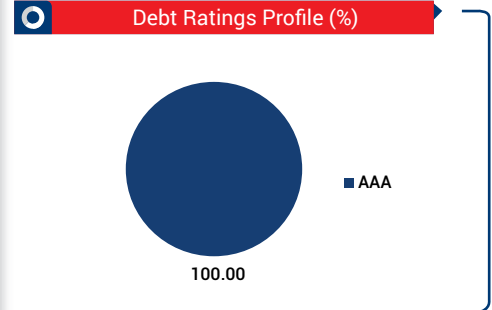
**Performance Meter**

|           | Pension Opportunities Fund (%) | Benchmark (%) |
|-----------|--------------------------------|---------------|
| 1 month   | -0.2                           | -2.4          |
| 3 months  | -2.3                           | -4.1          |
| 6 months  | -3.9                           | -7.9          |
| 1 year    | 9.1                            | 9.2           |
| 2 years   | 15.5                           | 18.7          |
| 3 years   | 10.7                           | 12.4          |
| 4 years   | 13.2                           | 16.5          |
| 5 years   | 12.8                           | 16.2          |
| 6 years   | 13.1                           | 15.1          |
| 7 years   | 9.9                            | 12.0          |
| 10 years  | 10.1                           | 11.3          |
| Inception | 11.6                           | 12.0          |

Past performance is not necessarily indicative of future performance

**Portfolio**

| Holdings                               | % to Fund    |
|--|--------------|
| <b>Equity</b>                          | <b>76.76</b> |
| HDFC Bank Ltd.                         | 8.88         |
| Reliance Industries Ltd                | 7.67         |
| ICICI Bank Ltd.                        | 6.60         |
| Infosys Ltd.                           | 5.90         |
| Bharti Airtel Ltd.                     | 4.16         |
| Cipla Ltd.                             | 4.06         |
| Larsen And Toubro Ltd.                 | 3.99         |
| Tata Consultancy Services Ltd.         | 3.71         |
| Mahindra & Mahindra Ltd                | 2.59         |
| I T C Ltd.                             | 2.26         |
| Hindustan Unilever Ltd                 | 2.23         |
| State Bank of India.                   | 2.17         |
| Axis Bank Ltd.                         | 2.06         |
| Maruti Suzuki India Ltd                | 1.78         |
| Bajaj Finance Ltd                      | 1.71         |
| UltraTech Cement Ltd.                  | 1.66         |
| HCL Technologies Ltd                   | 1.62         |
| National Thermal Power Corporation Ltd | 1.57         |
| Titan Industries Ltd                   | 1.38         |
| SBI ETF Nifty Bank                     | 1.20         |
| Others                                 | 9.58         |
| <b>MMI</b>                             | <b>18.03</b> |
| <b>NCA</b>                             | <b>5.22</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)



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### 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)**  
698.34

**NAV**  
56.7208

**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     | 88         |
| Gsec / Debt  | 00 - 40      | 0          |
| MMI / Others | 00 - 40      | 12         |

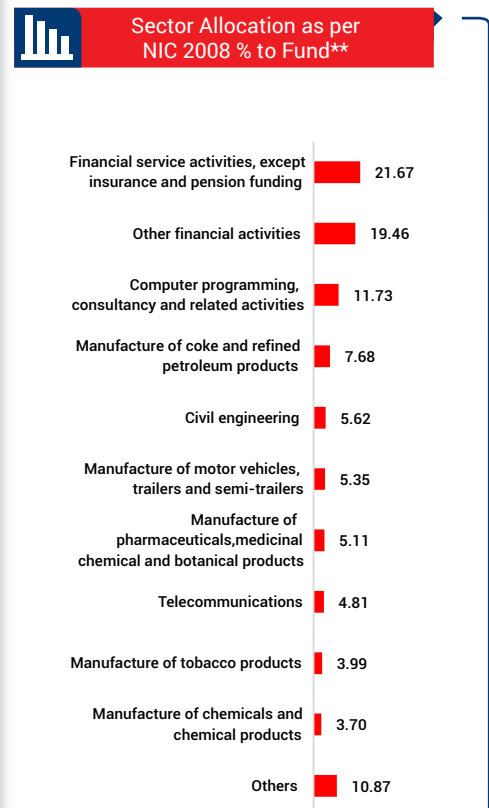
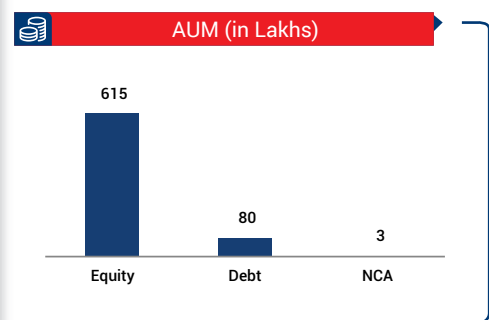
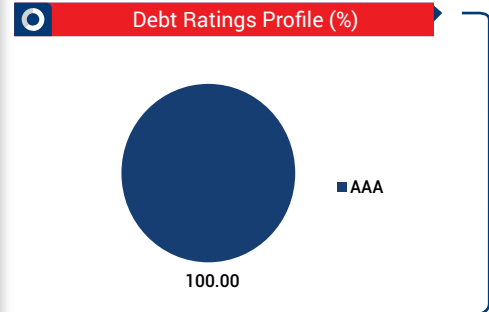
**Performance Meter**

|           | Pension Frontline Equity Fund (%) | Benchmark (%) |
|-----------|-----------------------------------|---------------|
| 1 month   | -0.5                              | -1.7          |
| 3 months  | -2.1                              | -3.5          |
| 6 months  | -3.9                              | -6.9          |
| 1 year    | 8.7                               | 9.4           |
| 2 years   | 14.6                              | 17.2          |
| 3 years   | 11.2                              | 11.8          |
| 4 years   | 14.0                              | 15.6          |
| 5 years   | 13.9                              | 15.3          |
| 6 years   | 13.7                              | 14.3          |
| 7 years   | 11.0                              | 11.6          |
| 10 years  | 10.9                              | 10.7          |
| Inception | 12.2                              | 10.6          |

Past performance is not necessarily indicative of future performance

**Portfolio**

| Holdings                                   | % to Fund    |
|--|--------------|
| <b>Equity</b>                              | <b>88.06</b> |
| ICICI Bank Ltd.                            | 7.89         |
| Reliance Industries Ltd                    | 6.75         |
| Infosys Ltd.                               | 6.20         |
| HDFC Bank Ltd.                             | 5.66         |
| Larsen And Toubro Ltd.                     | 5.62         |
| Bharti Airtel Ltd.                         | 4.81         |
| I T C Ltd.                                 | 3.99         |
| SBI ETF Nifty Bank                         | 3.82         |
| Tata Consultancy Services Ltd.             | 3.79         |
| Mahindra & Mahindra Ltd                    | 3.47         |
| Axis Bank Ltd.                             | 3.32         |
| Sun Pharmaceuticals Ltd                    | 2.64         |
| Hindustan Unilever Ltd                     | 2.49         |
| ICICI Prudential Bank ETF Nifty Bank Index | 2.39         |
| State Bank of India.                       | 2.25         |
| Bajaj Finance Ltd                          | 2.11         |
| Titan Industries Ltd                       | 2.05         |
| Maruti Suzuki India Ltd                    | 1.89         |
| UltraTech Cement Ltd.                      | 1.86         |
| Kotak Banking ETF - Dividend Payout Option | 1.81         |
| Others                                     | 13.26        |
| <b>MMI</b>                                 | <b>11.45</b> |
| <b>NCA</b>                                 | <b>0.49</b>  |



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

# INDIVIDUAL FUND

## PENSION GUARANTEE FUND

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



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### 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)**  
2,065.42

**NAV**  
31.3606

**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 : 1.04

**Asset Allocation**

|              | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity       | 00 - 75      | 31         |
| Gsec / Debt  | 00 - 100     | 16         |
| MMI / Others | 00 - 100     | 53         |

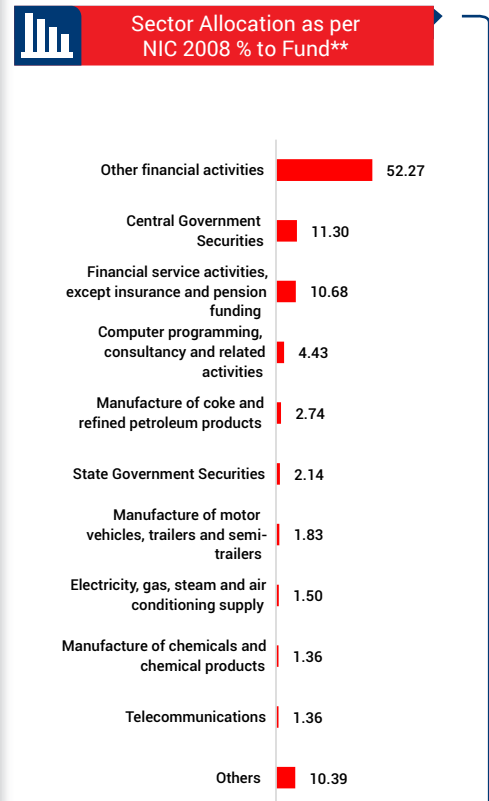
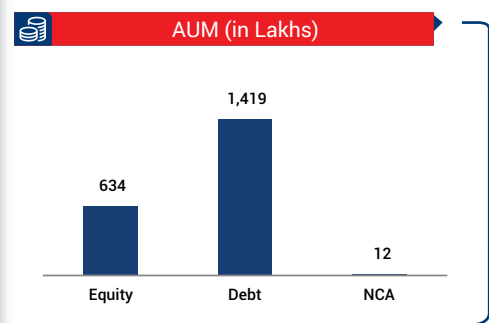
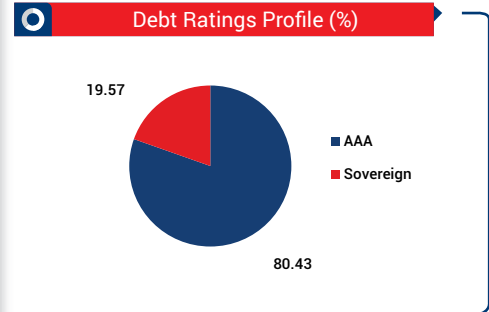
**Performance Meter**

|           | Pension Guarantee Fund (%) | Benchmark (%) |
|-----------|----------------------------|---------------|
| 1 month   | 0.1                        | 0.2           |
| 3 months  | -0.6                       | 0.1           |
| 6 months  | -1.0                       | 0.3           |
| 1 year    | 8.2                        | 8.8           |
| 2 years   | 11.8                       | 11.1          |
| 3 years   | 8.4                        | 8.4           |
| 4 years   | 9.7                        | 9.2           |
| 5 years   | 9.7                        | 10.1          |
| 6 years   | 9.3                        | 10.3          |
| 7 years   | 8.2                        | 9.3           |
| 10 years  | 7.7                        | 8.9           |
| Inception | 7.9                        | 9.2           |

Past performance is not necessarily indicative of future performance

**Portfolio**

| Holdings                               | % to Fund    |
|--|--------------|
| <b>Equity</b>                          | <b>30.70</b> |
| HDFC Bank Ltd.                         | 2.95         |
| Reliance Industries Ltd                | 2.58         |
| ICICI Bank Ltd.                        | 2.42         |
| Infosys Ltd.                           | 2.03         |
| Bharti Airtel Ltd.                     | 1.36         |
| Larsen And Toubro Ltd.                 | 1.31         |
| I T C Ltd.                             | 1.30         |
| Tata Consultancy Services Ltd.         | 1.26         |
| Mahindra & Mahindra Ltd                | 0.84         |
| State Bank of India.                   | 0.82         |
| Axis Bank Ltd.                         | 0.77         |
| Hindustan Unilever Ltd                 | 0.72         |
| Sun Pharmaceuticals Ltd                | 0.62         |
| Bajaj Finance Ltd                      | 0.60         |
| HCL Technologies Ltd                   | 0.55         |
| National Thermal Power Corporation Ltd | 0.52         |
| Maruti Suzuki India Ltd                | 0.51         |
| Tata Motors Ltd.                       | 0.48         |
| Power Grid Corporation of India Ltd    | 0.46         |
| UltraTech Cement Ltd.                  | 0.45         |
| Others                                 | 8.13         |
| <b>G-Sec</b>                           | <b>13.45</b> |
| 7.17% GOI - 17.04.2030                 | 5.61         |
| 7.10% GOI - 08.04.2034                 | 1.16         |
| 7.54% GOI - 23.05.2036                 | 1.02         |
| 7.38% GOI - 20.06.2027                 | 0.98         |
| 7.18% GOI - 24.07.2037                 | 0.69         |
| 8.13% GOI - 22.06.2045                 | 0.43         |
| 7.40% GOI 2035 - 09.09.35              | 0.19         |
| 8.44% RJ SDL - 27.06.2028              | 0.18         |
| 8.32% KA SDL - 06.02.2029              | 0.16         |
| 8.52% KA SDL - 28.11.2028              | 0.16         |
| Others                                 | 2.85         |
| <b>Corporate Debt</b>                  | <b>2.98</b>  |
| 8.95% PFC - 10.10.2028                 | 0.51         |
| 8.63% REC - 25.08.2028                 | 0.50         |
| 8.13% PGC - 25.04.2029                 | 0.49         |
| 8.09% REC - 21.03.2028                 | 0.49         |
| 8.06% REC - 27.03.2028                 | 0.49         |
| 8.50% LIC Housing Finance - 29.08.2025 | 0.48         |
| 8.49% NTPC - 25.03.2025                | 0.01         |
| <b>MMI</b>                             | <b>52.27</b> |
| <b>NCA</b>                             | <b>0.60</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
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### 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)**  
79.81

**NAV**  
32.8418

**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 : 3.69

**Asset Allocation**

|              | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity       | 00 - 80      | 49         |
| Gsec / Debt  | 20 - 60      | 43         |
| MMI / Others | 00 - 40      | 8          |

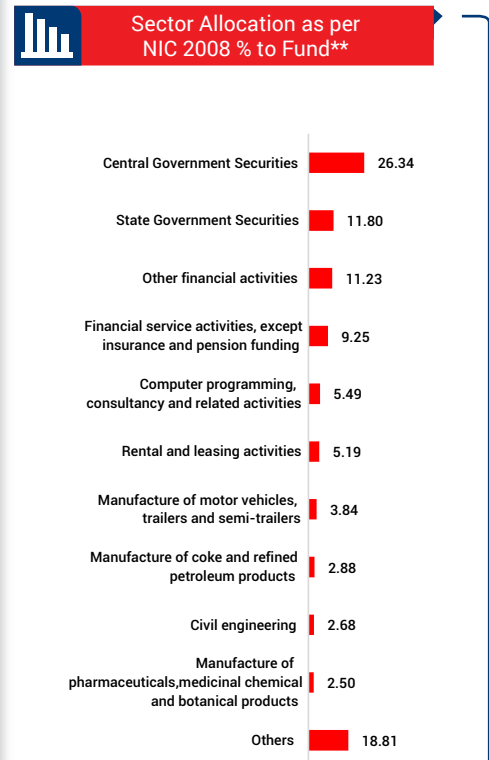
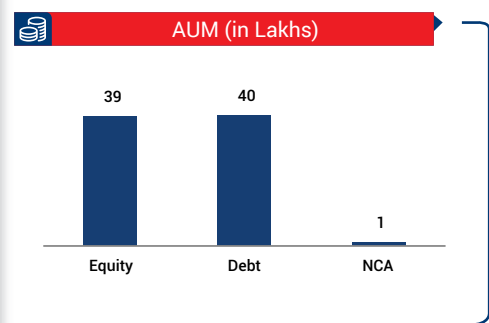
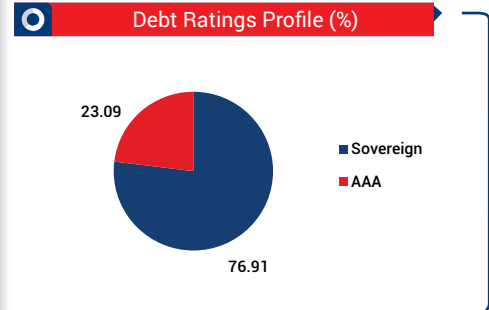
**Performance Meter**

|           | Pension Growth Fund (%) | Benchmark (%) |
|-----------|-------------------------|---------------|
| 1 month   | 0.1                     | -0.3          |
| 3 months  | -0.9                    | -0.3          |
| 6 months  | -1.5                    | -0.4          |
| 1 year    | 5.2                     | 9.3           |
| 2 years   | 6.6                     | 11.9          |
| 3 years   | 5.3                     | 8.9           |
| 4 years   | 5.2                     | 9.8           |
| 5 years   | 1.2                     | 10.6          |
| 6 years   | 3.0                     | 10.6          |
| 7 years   | 2.6                     | 9.5           |
| 10 years  | 4.4                     | 9.2           |
| Inception | 7.7                     | 10.6          |

Past performance is not necessarily indicative of future performance

**Portfolio**

| Holdings  | % to Fund    |
|---|--------------|
| <b>Equity</b>   | <b>49.27</b> |
| HDFC Bank Ltd.  | 3.75         |
| Larsen And Toubro Ltd.                                | 2.68         |
| Reliance Industries Ltd                               | 2.66         |
| Infosys Ltd.  | 2.57         |
| I T C Ltd.  | 2.48         |
| Bharti Airtel Ltd.                                    | 2.45         |
| SBI ETF Nifty Bank                                    | 2.24         |
| ICICI Bank Ltd.                                       | 2.21         |
| Mahindra & Mahindra Ltd                               | 2.14         |
| ICICI Prudential Bank ETF Nifty Bank Index            | 1.60         |
| Tata Consultancy Services Ltd.                        | 1.55         |
| Sun Pharmaceuticals Ltd                               | 1.46         |
| Hindustan Unilever Ltd                                | 1.27         |
| State Bank of India.                                  | 1.19         |
| Kotak Banking ETF - Dividend Payout Option            | 1.14         |
| Oil & Natural Gas Corporation Ltd                     | 1.12         |
| Maruti Suzuki India Ltd                               | 1.08         |
| National Thermal Power Corporation Ltd                | 1.07         |
| Axis Bank Ltd.  | 0.98         |
| Power Grid Corporation of India Ltd                   | 0.93         |
| Others  | 12.73        |
| <b>G-Sec</b>  | <b>38.13</b> |
| 7.26% GOI - 06.02.2033                                | 11.51        |
| 7.41% GOI - 19.12.2036                                | 5.24         |
| 7.37% GOI - 23.10.2028                                | 2.57         |
| 7.10% GOI - 08.04.2034                                | 2.02         |
| 8.44% RJ SDL - 27.06.2028                             | 1.03         |
| 8.32% KA SDL - 06.02.2029                             | 0.90         |
| 8.52% KA SDL - 28.11.2028                             | 0.88         |
| 7.20% GJ SDL - 14.06.2027                             | 0.71         |
| 8.26% MH SDL -02.01.2029                              | 0.67         |
| 8.27% TN SDL - 13.01.2026                             | 0.63         |
| Others  | 11.97        |
| <b>Corporate Debt</b>                                 | <b>5.19</b>  |
| 10.08% IOT Utkal Energy Services Limited - 20.03.2027 | 5.19         |
| <b>MMI</b>  | <b>6.26</b>  |
| <b>NCA</b>  | <b>1.14</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
- 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**  
08<sup>th</sup> January 2010

**AUM (in Lakhs)**  
773.07

**NAV**  
24.5654

**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 : 3.43

**Asset Allocation**

|              | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity       | 00 - 75      | 19         |
| Gsec / Debt  | 00 - 100     | 52         |
| MMI / Others | 00 - 40      | 29         |

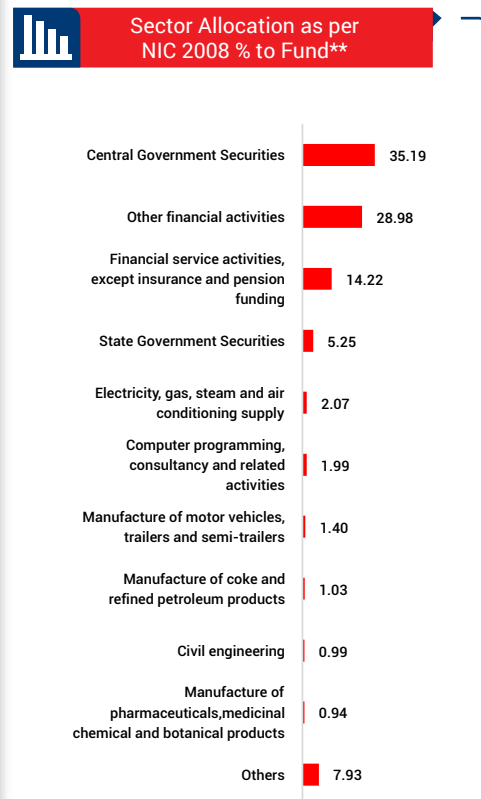
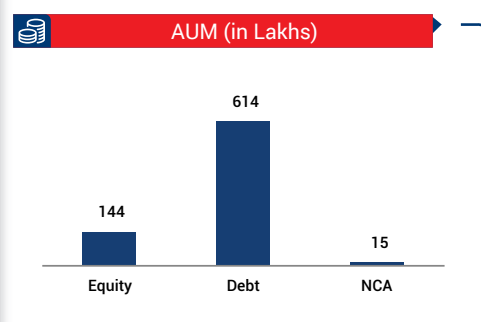
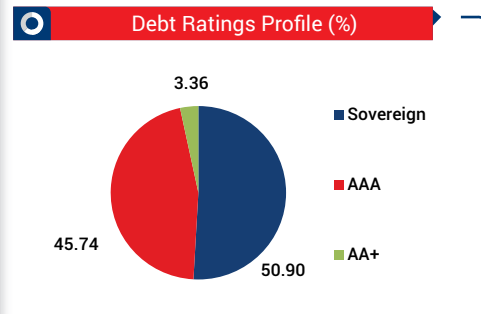
**Performance Meter**

|           | Pension Floor Fund II (%) | Benchmark (%) |
|-----------|---------------------------|---------------|
| 1 month   | 0.5                       | 0.2           |
| 3 months  | 0.6                       | 0.1           |
| 6 months  | 1.3                       | 0.3           |
| 1 year    | 7.2                       | 8.8           |
| 2 years   | 7.5                       | 11.1          |
| 3 years   | 6.1                       | 8.4           |
| 4 years   | 6.2                       | 9.2           |
| 5 years   | 3.5                       | 10.1          |
| 6 years   | 4.9                       | 10.3          |
| 7 years   | 4.6                       | 9.3           |
| 10 years  | 5.1                       | 8.9           |
| Inception | 6.1                       | 9.1           |

Past performance is not necessarily indicative of future performance

**Portfolio**

| Holdings   | % to Fund    |
|--|--------------|
| <b>Equity</b>  | <b>18.61</b> |
| HDFC Bank Ltd.   | 1.28         |
| ICICI Bank Ltd.  | 1.12         |
| Larsen And Toubro Ltd.                                 | 0.99         |
| Infosys Ltd.   | 0.98         |
| Reliance Industries Ltd                                | 0.95         |
| I T C Ltd.   | 0.89         |
| Bharti Airtel Ltd.                                     | 0.88         |
| SBI ETF Nifty Bank                                     | 0.80         |
| Mahindra & Mahindra Ltd                                | 0.73         |
| Tata Consultancy Services Ltd.                         | 0.62         |
| ICICI Prudential Bank ETF Nifty Bank Index             | 0.57         |
| Sun Pharmaceuticals Ltd                                | 0.53         |
| Hindustan Unilever Ltd                                 | 0.47         |
| Kotak Banking ETF - Dividend Payout Option             | 0.45         |
| State Bank of India.                                   | 0.43         |
| Maruti Suzuki India Ltd                                | 0.41         |
| Oil & Natural Gas Corporation Ltd                      | 0.40         |
| National Thermal Power Corporation Ltd                 | 0.38         |
| UltraTech Cement Ltd.                                  | 0.37         |
| Axis Bank Ltd.   | 0.35         |
| Others   | 4.98         |
| <b>G-Sec</b>   | <b>40.44</b> |
| 7.26% GOI - 06.02.2033                                 | 13.34        |
| 7.41% GOI - 19.12.2036                                 | 10.34        |
| 7.54% GOI - 23.05.2036                                 | 2.73         |
| 6.92% GOI - 18.11.2039                                 | 2.35         |
| 7.10% GOI - 08.04.2034                                 | 2.09         |
| 7.37% GOI - 23.10.2028                                 | 1.06         |
| 6.79% GOI - 07.10.2034                                 | 0.49         |
| 7.40% GOI 2035 - 09.09.35                              | 0.44         |
| 8.44% RJ SDL - 27.06.2028                              | 0.44         |
| 8.32% KA SDL - 06.02.2029                              | 0.38         |
| Others   | 6.79         |
| <b>Corporate Debt</b>                                  | <b>11.86</b> |
| 7.85% PFC - 03.04.2028                                 | 3.92         |
| 8.65% Cholamandalam Invest and Fin co ltd - 28.02.2029 | 2.67         |
| 8.13% PGC - 25.04.2029                                 | 1.32         |
| 8.09% REC - 21.03.2028                                 | 1.32         |
| 8.06% REC - 27.03.2028                                 | 1.31         |
| 8.50% LIC Housing Finance - 29.08.2025                 | 1.29         |
| 8.49% NTPC - 25.03.2025                                | 0.03         |
| <b>MMI</b>   | <b>27.15</b> |
| <b>NCA</b>   | <b>1.93</b>  |



\*\*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)

2,815.81

### NAV

74.1834

### 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 : 4.09

### Asset Allocation

|              | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity       | 00 - 60      | 27         |
| Gsec / Debt  | 20 - 70      | 65         |
| MMI / Others | 00 - 40      | 8          |

### Performance Meter

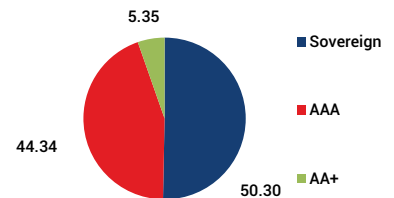
|           | Pension Balanced Fund (%) | Benchmark (%) |
|-----------|---------------------------|---------------|
| 1 month   | 0.4                       | 0.0           |
| 3 months  | 0.4                       | 0.2           |
| 6 months  | 1.0                       | 0.7           |
| 1 year    | 7.5                       | 9.2           |
| 2 years   | 8.4                       | 11.0          |
| 3 years   | 6.5                       | 8.4           |
| 4 years   | 5.9                       | 8.8           |
| 5 years   | 3.0                       | 9.7           |
| 6 years   | 4.5                       | 9.9           |
| 7 years   | 4.1                       | 9.0           |
| 10 years  | 5.5                       | 8.8           |
| Inception | 9.7                       | 10.0          |

Past performance is not necessarily indicative of future performance

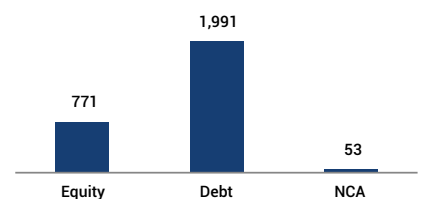
### Portfolio

| Holdings   | % to Fund    |
|--|--------------|
| <b>Equity</b>  | <b>27.39</b> |
| HDFC Bank Ltd.   | 2.05         |
| ICICI Bank Ltd.  | 1.72         |
| Infosys Ltd.   | 1.63         |
| Reliance Industries Ltd                                | 1.60         |
| Larsen And Toubro Ltd.                                 | 1.39         |
| Bharti Airtel Ltd.                                     | 1.24         |
| SBI ETF Nifty Bank                                     | 1.23         |
| I T C Ltd.   | 1.17         |
| ICICI Prudential Bank ETF Nifty Bank Index             | 1.09         |
| Tata Consultancy Services Ltd.                         | 1.02         |
| Mahindra & Mahindra Ltd                                | 0.96         |
| Kotak Banking ETF - Dividend Payout Option             | 0.82         |
| Sun Pharmaceuticals Ltd                                | 0.67         |
| Hindustan Unilever Ltd                                 | 0.63         |
| Maruti Suzuki India Ltd                                | 0.55         |
| National Thermal Power Corporation Ltd                 | 0.50         |
| UltraTech Cement Ltd.                                  | 0.49         |
| State Bank of India.                                   | 0.49         |
| Oil & Natural Gas Corporation Ltd                      | 0.47         |
| Axis Bank Ltd.   | 0.45         |
| Others   | 7.23         |
| <b>G-Sec</b>   | <b>35.58</b> |
| 7.10% GOI - 08.04.2034                                 | 8.45         |
| 7.26% GOI - 22.08.2032                                 | 4.79         |
| 6.79% GOI - 07.10.2034                                 | 4.59         |
| 7.54% GOI - 23.05.2036                                 | 4.29         |
| 7.41% GOI - 19.12.2036                                 | 2.20         |
| 7.17% GOI - 17.04.2030                                 | 1.40         |
| 6.92% GOI - 18.11.2039                                 | 1.09         |
| 7.26% HR SDL 28.06.2027                                | 0.66         |
| 7.43% HP SDL - 03.08.2028                              | 0.58         |
| 7.54% KA SDL - 07.12.2041                              | 0.52         |
| Others   | 6.99         |
| <b>Corporate Debt</b>                                  | <b>29.46</b> |
| 8.54% REC - 15.11.2028                                 | 3.32         |
| 8.56% REC - 29.11.2028                                 | 2.59         |
| 8.55% HDFC BANK - 27.03.2029                           | 2.57         |
| 7.25% HDFC BANK - 17.06.2030                           | 2.42         |
| 8.1167% Bajaj Finance Ltd - 10.05.2027                 | 1.78         |
| 7.85% PFC - 03.04.2028                                 | 1.43         |
| 7.05% Embassy Office Parks REIT - 18.10.2026           | 1.41         |
| 10.08% IOT Utkal Energy Services Limited - 20.03.2027  | 1.14         |
| 8.59% Cholamandalam Invest and Fin co ltd - 30.04.2029 | 1.10         |
| 8.65% NABARD - 08.06.2028                              | 0.74         |
| Others   | 10.96        |
| <b>MMI</b>   | <b>5.68</b>  |
| <b>NCA</b>   | <b>1.89</b>  |

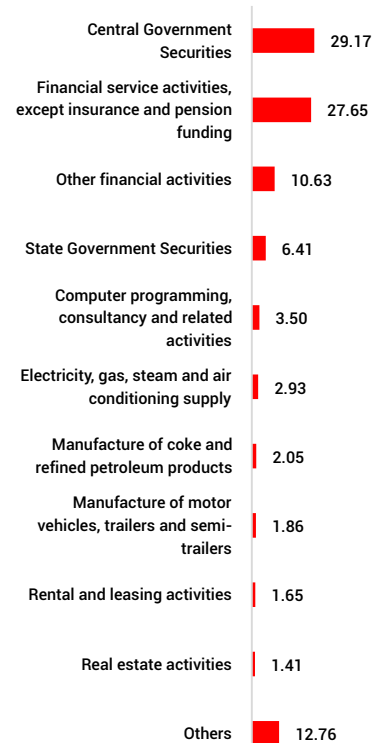
### Debt Ratings Profile (%)



### 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)**  
51.38

**NAV**  
38.7787

**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 : 3.84

**Asset Allocation**

|              | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity       | 30 - 60      | 56         |
| Gsec / Debt  | 20 - 70      | 33         |
| MMI / Others | 00 - 40      | 11         |

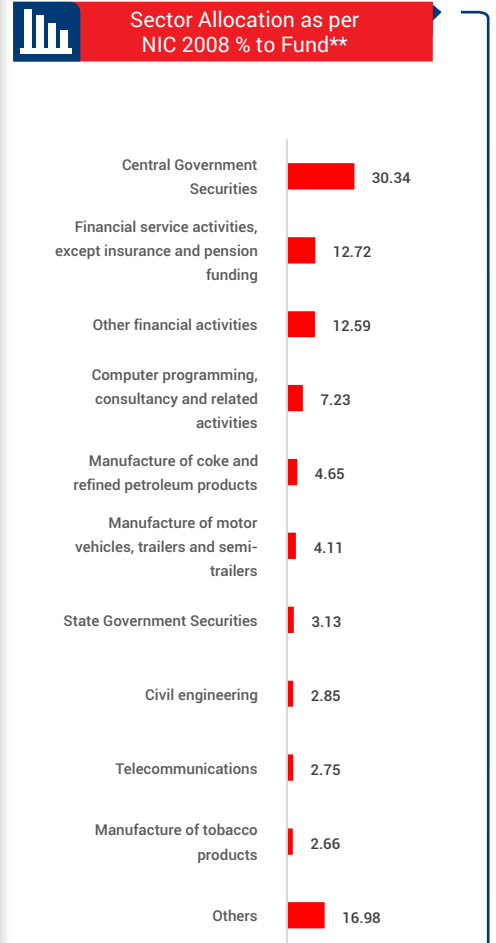
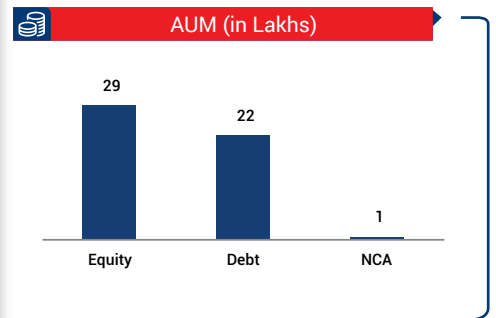
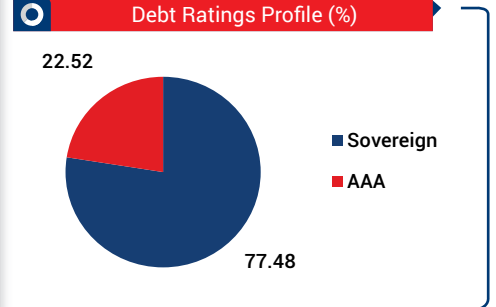
**Performance Meter**

|           | Pension Balanced Fund II (%) | Benchmark (%) |
|-----------|------------------------------|---------------|
| 1 month   | 0.1                          | -0.7          |
| 3 months  | -0.9                         | -1.4          |
| 6 months  | -2.0                         | -2.5          |
| 1 year    | 7.8                          | 9.4           |
| 2 years   | 10.3                         | 13.7          |
| 3 years   | 8.2                          | 10.0          |
| 4 years   | 8.8                          | 11.8          |
| 5 years   | 9.2                          | 12.3          |
| 6 years   | 9.5                          | 12.0          |
| 7 years   | 8.2                          | 10.3          |
| 10 years  | 8.4                          | 9.8           |
| Inception | 9.4                          | 9.9           |

Past performance is not necessarily indicative of future performance

**Portfolio**

| Holdings                                   | % to Fund    |
|--|--------------|
| <b>Equity</b>                              | <b>55.64</b> |
| ICICI Bank Ltd.                            | 4.78         |
| Reliance Industries Ltd                    | 4.09         |
| HDFC Bank Ltd.                             | 4.03         |
| Infosys Ltd.                               | 3.81         |
| Larsen And Toubro Ltd.                     | 2.85         |
| Bharti Airtel Ltd.                         | 2.75         |
| I T C Ltd.                                 | 2.66         |
| Tata Consultancy Services Ltd.             | 2.48         |
| Mahindra & Mahindra Ltd                    | 2.27         |
| Axis Bank Ltd.                             | 1.80         |
| UltraTech Cement Ltd.                      | 1.79         |
| Titan Industries Ltd                       | 1.49         |
| ICICI Prudential Bank ETF Nifty Bank Index | 1.49         |
| Maruti Suzuki India Ltd                    | 1.44         |
| SBI ETF Nifty Bank                         | 1.37         |
| Bajaj Finance Ltd                          | 1.23         |
| Britannia Industries Ltd                   | 1.10         |
| Asian Paints Ltd                           | 1.07         |
| HCL Technologies Ltd                       | 0.94         |
| Tata Steel Ltd.                            | 0.89         |
| <b>G-Sec</b>                               | <b>33.47</b> |
| 7.26% GOI - 06.02.2033                     | 23.71        |
| 7.37% GOI - 23.10.2028                     | 4.98         |
| 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                  | 0.24         |
| 8.44% RJ SDL - 27.06.2028                  | 0.24         |
| 8.26% MH SDL -02.01.2029                   | 0.24         |
| 7.20% GJ SDL - 14.06.2027                  | 0.20         |
| 6.83% GOI - 19.01.39                       | 0.19         |
| 8.83% GOI - 12.12.2041                     | 0.16         |
| <b>Others</b>                              | <b>2.94</b>  |
| <b>MMI</b>                                 | <b>9.73</b>  |
| <b>NCA</b>                                 | <b>1.17</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
- Back
- Forward
- 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)**  
470.42

**NAV**  
48.7300

**Fund Manager**  
Debt : Manoj Bharadwaj

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

**Modified Duration**  
Debt & Money  
Market Instruments : 2.21

**Asset Allocation**

|              | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Gsec         | 00 - 75      | 35         |
| Debt         | 25 - 100     | 39         |
| MMI / Others | 00 - 40      | 26         |

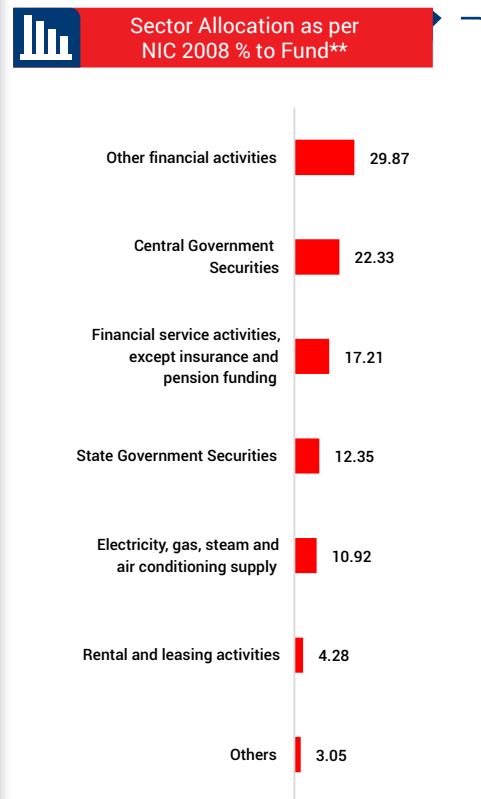
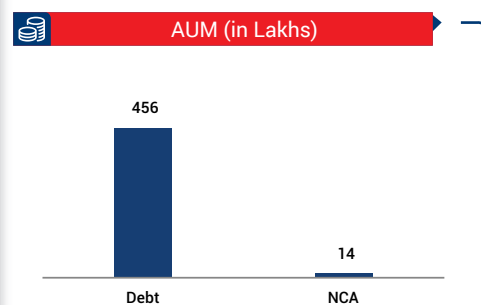
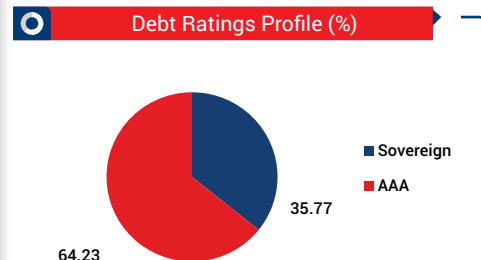
**Performance Meter**

|           | Pension Bond Fund (%) | Benchmark (%) |
|-----------|-----------------------|---------------|
| 1 month   | 0.6                   | 0.7           |
| 3 months  | 1.5                   | 1.8           |
| 6 months  | 3.1                   | 4.0           |
| 1 year    | 6.5                   | 8.8           |
| 2 years   | 6.2                   | 8.3           |
| 3 years   | 4.9                   | 6.6           |
| 4 years   | 4.5                   | 5.7           |
| 5 years   | 5.6                   | 6.8           |
| 6 years   | 6.7                   | 7.6           |
| 7 years   | 6.8                   | 7.4           |
| 10 years  | 6.9                   | 7.6           |
| Inception | 7.9                   | 6.8           |

Past performance is not necessarily indicative of future performance

**Portfolio**

| Holdings  | % to Fund    |
|---|--------------|
| <b>G-Sec</b>  | <b>34.68</b> |
| 7.10% GOI - 08.04.2034                                | 6.45         |
| 7.38% GOI - 20.06.2027                                | 5.78         |
| 7.54% GOI - 23.05.2036                                | 2.24         |
| 7.17% GOI - 17.04.2030                                | 1.23         |
| 8.44% RJ SDL - 27.06.2028                             | 1.13         |
| 7.40% GOI 2035 - 09.09.35                             | 0.94         |
| 8.32% KA SDL - 06.02.2029                             | 0.92         |
| 8.27% TN SDL - 13.01.2026                             | 0.86         |
| 8.38% TN SDL - 27.01.2026                             | 0.84         |
| 7.20% GJ SDL - 14.06.2027                             | 0.75         |
| Others  | 13.54        |
| <b>Corporate Debt</b>                                 | <b>38.90</b> |
| 10.08% IOT Utkal Energy Services Limited - 20.03.2027 | 3.96         |
| 8.13% PGC - 25.04.2031                                | 2.21         |
| 8.54% NHPC - 26.11.2028                               | 2.20         |
| 8.29% NABARD - 24.01.2029                             | 2.20         |
| 8.90% PFC - 18.03.2028                                | 2.20         |
| 8.63% REC - 25.08.2028                                | 2.20         |
| 8.13% PGC - 25.04.2030                                | 2.18         |
| 8.13% PGC - 25.04.2029                                | 2.17         |
| 9.33% IRFC - 10.05.2026                               | 2.17         |
| 8.09% REC - 21.03.2028                                | 2.17         |
| Others  | 15.24        |
| <b>MMI</b>  | <b>23.37</b> |
| <b>NCA</b>  | <b>3.05</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)



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### 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)

156.04

### NAV

46.0590

### Fund Manager

Debt : Manoj Bharadwaj

### Benchmark Details

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

### Modified Duration

Debt & Money  
Market Instruments : 6.06

### Asset Allocation

|              | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Gsec         | 80 - 100     | 88         |
| MMI / Others | 00 - 40      | 12         |

### Performance Meter

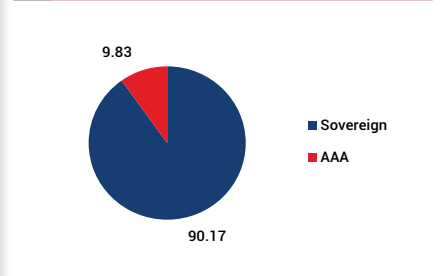
|           | Pension Gilt Fund (%) | Benchmark (%) |
|-----------|-----------------------|---------------|
| 1 month   | 0.6                   | 0.8           |
| 3 months  | 1.4                   | 2.0           |
| 6 months  | 3.5                   | 4.2           |
| 1 year    | 7.7                   | 9.1           |
| 2 years   | 7.0                   | 8.8           |
| 3 years   | 5.8                   | 7.0           |
| 4 years   | 5.0                   | 5.9           |
| 5 years   | 5.8                   | 6.9           |
| 6 years   | 6.7                   | 7.6           |
| 7 years   | 7.0                   | 7.7           |
| 10 years  | 7.0                   | 7.7           |
| Inception | 7.3                   | 7.5           |

Past performance is not necessarily indicative of future performance

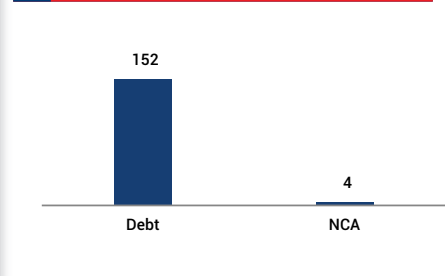
### Portfolio

| Holdings                  | % to Fund    |
|---------------------------|--------------|
| <b>G-Sec</b>              | <b>88.10</b> |
| 7.23% GOI - 15.04.2039    | 16.82        |
| 7.25% GOI - 12.06.2063    | 10.64        |
| 7.41% GOI - 19.12.2036    | 7.74         |
| 7.38% MP SDL - 14.09.2026 | 7.35         |
| 7.34% GOI - 22.04.2064    | 7.07         |
| 7.38% GOI - 20.06.2027    | 6.52         |
| 7.10% GOI - 08.04.2034    | 6.29         |
| 7.20% GJ SDL - 14.06.2027 | 3.73         |
| 7.65% TN SDL -06.12.2027  | 3.34         |
| 6.92% GOI - 18.11.2039    | 2.95         |
| Others                    | 15.66        |
| <b>MMI</b>                | <b>9.61</b>  |
| <b>NCA</b>                | <b>2.29</b>  |

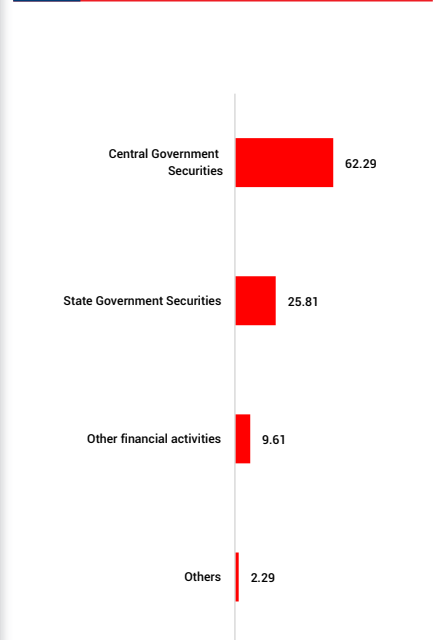
### Debt Ratings Profile (%)



### 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
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### 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)

17.32

### NAV

36.6735

### Fund Manager

Debt : Manoj Bharadwaj

### Benchmark Details

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

### Modified Duration

Debt & Money  
Market Instruments : 0.22

### Asset Allocation

|              | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Gsec         | 00 - 75      | 3          |
| Debt         | 25 - 100     | 87         |
| MMI / Others | 00 - 40      | 10         |

### Performance Meter

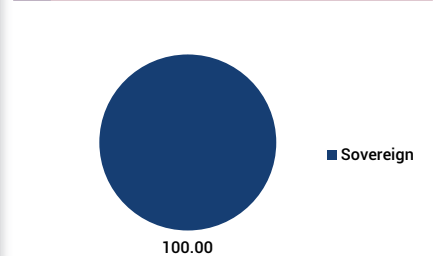
|           | Pension Floating Rate Fund (%) | Benchmark (%) |
|-----------|--------------------------------|---------------|
| 1 month   | 0.4                            | 0.6           |
| 3 months  | 1.0                            | 1.8           |
| 6 months  | 2.4                            | 3.5           |
| 1 year    | 5.4                            | 7.3           |
| 2 years   | 5.6                            | 7.3           |
| 3 years   | 4.6                            | 6.6           |
| 4 years   | 4.1                            | 5.9           |
| 5 years   | 4.5                            | 5.6           |
| 6 years   | 5.0                            | 5.8           |
| 7 years   | 5.1                            | 6.0           |
| 10 years  | 5.6                            | 6.4           |
| Inception | 6.7                            | 6.8           |

Past performance is not necessarily indicative of future performance

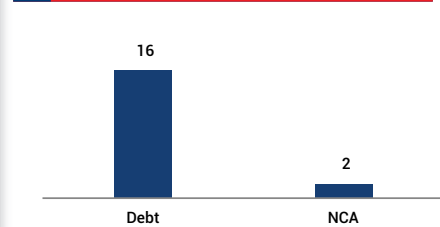
### Portfolio

| Holdings                  | % to Fund    |
|---------------------------|--------------|
| <b>G-Sec</b>              | <b>2.73</b>  |
| 8.14% TN SDL - 27.05.2025 | 2.73         |
| <b>Corporate Debt</b>     | <b>87.23</b> |
| GOI FRB - 30.10.2034      | 87.23        |
| <b>MMI</b>                | <b>0.00</b>  |
| <b>NCA</b>                | <b>10.04</b> |

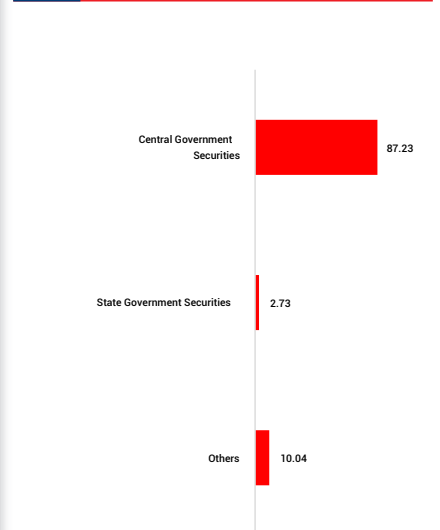
### Debt Ratings Profile (%)



### 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 MONEY MARKET FUND II

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



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### Investment Objective

Aims to protect your capital and not have downside risks

### Date of Inception

28<sup>th</sup> December 2009

### AUM (in Lakhs)

267.10

### NAV

25.5537

### 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

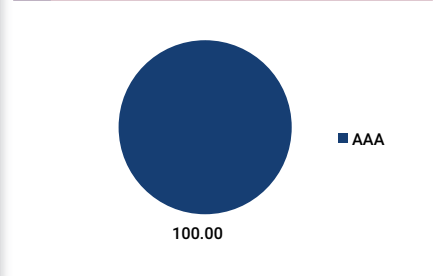
|           | Pension Money Market Fund II (%) | Benchmark (%) |
|-----------|----------------------------------|---------------|
| 1 month   | 0.5                              | 0.6           |
| 3 months  | 1.5                              | 1.8           |
| 6 months  | 2.9                              | 3.5           |
| 1 year    | 5.9                              | 7.3           |
| 2 years   | 5.9                              | 7.3           |
| 3 years   | 5.4                              | 6.6           |
| 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

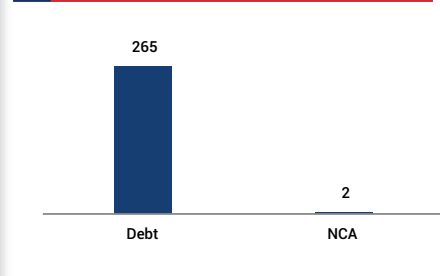
### Portfolio

| Holdings | % to Fund |
|----------|-----------|
| MMI      | 99.18     |
| NCA      | 0.82      |

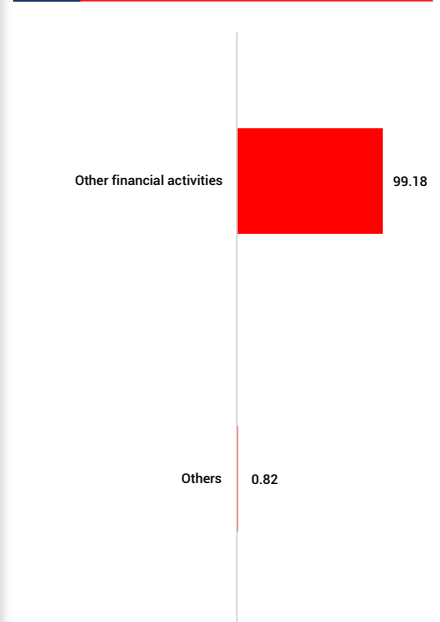
### Debt Ratings Profile (%)



### 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)



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### 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

20.8901

### Fund Manager

Equity : Rohit Agarwal  
Debt : Manoj Bharadwaj

### Benchmark Details

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

### Modified Duration

Debt & Money  
Market Instruments : 2.28

### Asset Allocation

|              | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity       | 00 - 100     | 0          |
| Gsec / Debt  | 00 - 100     | 83         |
| MMI / Others | 00 - 40      | 17         |

### Performance Meter

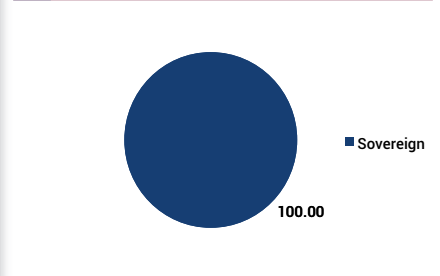
|           | Kotak Advantage Multiplier Fund II (%) | Benchmark (%) |
|-----------|--|---------------|
| 1 month   | 0.4                                    | 0.1           |
| 3 months  | 0.8                                    | -0.5          |
| 6 months  | 1.6                                    | -0.9          |
| 1 year    | 3.4                                    | 8.7           |
| 2 years   | 3.4                                    | 12.0          |
| 3 years   | 1.9                                    | 8.9           |
| 4 years   | 1.5                                    | 10.4          |
| 5 years   | 1.7                                    | 11.1          |
| 6 years   | 2.3                                    | 11.1          |
| 7 years   | 2.5                                    | 9.8           |
| 10 years  | 2.8                                    | 9.3           |
| Inception | 4.0                                    | 9.6           |

Past performance is not necessarily indicative of future performance

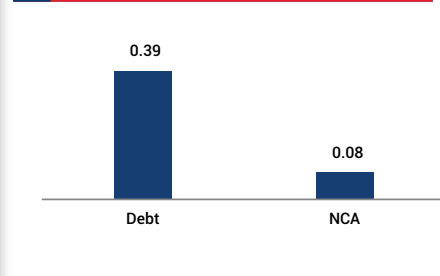
### Portfolio

| Holdings               | % to Fund    |
|------------------------|--------------|
| <b>G-Sec</b>           | <b>82.60</b> |
| 7.17% GOI - 08.01.2028 | 75.47        |
| 9.20% GOI - 30.09.2030 | 7.13         |
| <b>MMI</b>             | <b>0.00</b>  |
| <b>NCA</b>             | <b>17.40</b> |

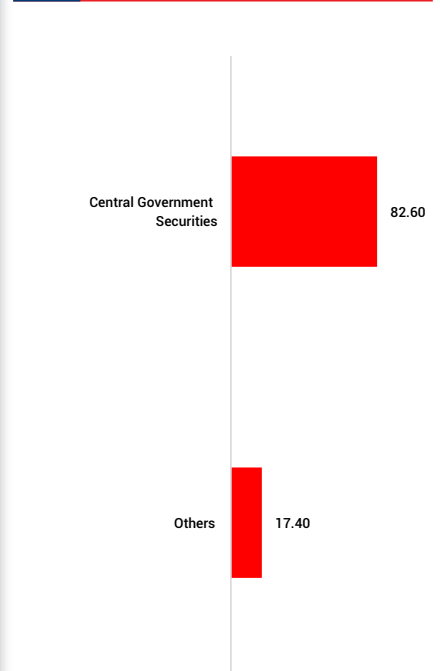
### Debt Ratings Profile (%)



### AUM (in Lakhs)



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



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

# INDIVIDUAL FUND

## DISCONTINUED POLICY FUND

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



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### 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)

59,820.92

### NAV

23.8421

### Fund Manager

Debt : Manoj Bharadwaj

### Benchmark Details

Debt - 100% (CRISIL Liquid)

### Modified Duration

Debt & Money  
Market Instruments : 0.40

### Asset Allocation

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

### Performance Meter

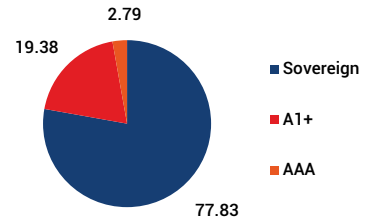
|           | Discontinued Policy Fund (%) | Benchmark (%) |
|-----------|------------------------------|---------------|
| 1 month   | 0.5                          | 0.6           |
| 3 months  | 1.6                          | 1.8           |
| 6 months  | 3.2                          | 3.5           |
| 1 year    | 6.6                          | 7.3           |
| 2 years   | 6.5                          | 7.3           |
| 3 years   | 5.5                          | 6.6           |
| 4 years   | 5.0                          | 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

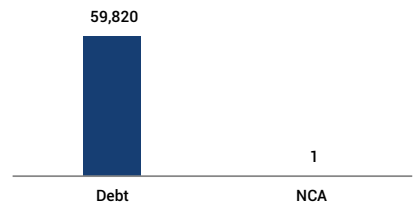
### Portfolio

| Holdings                     | % to Fund    |
|------------------------------|--------------|
| <b>G-Sec</b>                 | <b>77.83</b> |
| 364 Days T Bill - 02.05.2025 | 9.86         |
| 364 Days T Bill - 12.06.2025 | 8.16         |
| 364 Days T Bill - 08.05.2025 | 7.39         |
| 364 Days T Bill - 27.02.2025 | 6.65         |
| 364 Days T Bill - 23.05.2025 | 5.73         |
| 364 Days T Bill - 07.08.2025 | 5.66         |
| 364 Days T Bill - 13.03.2025 | 4.65         |
| 364 Days T Bill - 29.01.2026 | 4.39         |
| 364 Days T Bill - 10.07.2025 | 4.06         |
| 364 Days T Bill - 23.10.2025 | 3.19         |
| Others                       | 18.08        |
| <b>MMI</b>                   | <b>22.17</b> |
| <b>NCA</b>                   | <b>0.00</b>  |

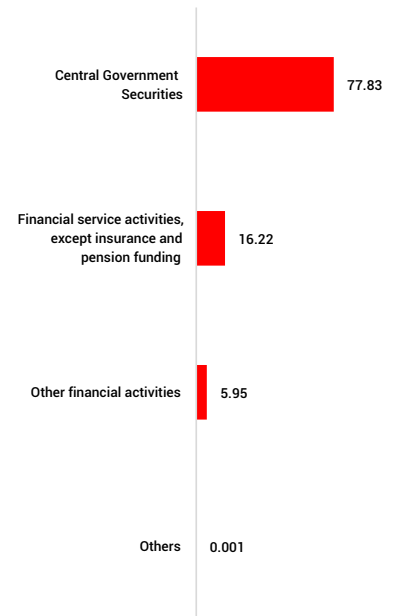
### Debt Ratings Profile (%)



### 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)



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### 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)**  
78,238.64

**NAV**  
16.0493

**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     | 94         |
| Gsec / Debt  | 00 - 25      | 0          |
| MMI / Others | 00 - 25      | 6          |

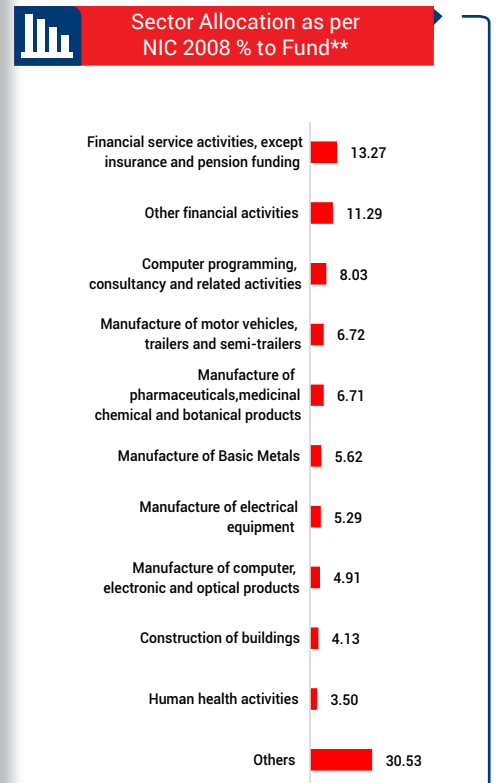
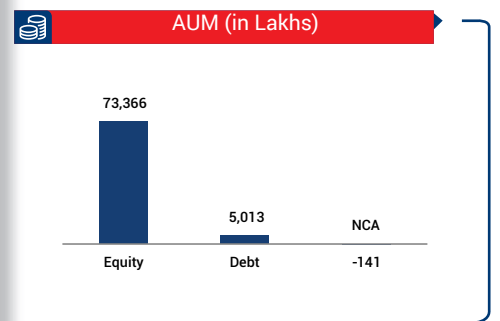
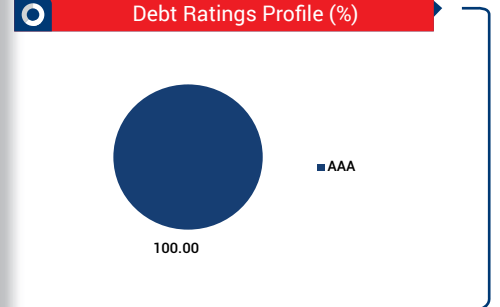
**Performance Meter**

|           | Kotak Mid Cap Advantage Fund (%) | Benchmark (%) |
|-----------|----------------------------------|---------------|
| 1 month   | -7.9                             | -6.1          |
| 3 months  | -3.3                             | -4.3          |
| 6 months  | 0.9                              | -8.9          |
| 1 year    | 24.3                             | 10.6          |
| 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 | 42.3                             | 23.4          |

Past performance is not necessarily indicative of future performance

**Portfolio**

| Holdings                              | % to Fund    |
|---------------------------------------|--------------|
| <b>Equity</b>                         | <b>93.77</b> |
| B S E Ltd                             | 2.92         |
| Persistent Systems Limited            | 2.63         |
| Max Financial Services Ltd            | 2.53         |
| Indian Hotels Company Ltd             | 2.52         |
| CG Power and Industrial Solutions Ltd | 2.52         |
| Max Healthcare Institute Ltd          | 2.49         |
| Granules India Ltd                    | 2.38         |
| Coforge Limited                       | 2.38         |
| HDFC Asset Management Co Ltd          | 2.38         |
| Dixon Technologies India Ltd          | 2.08         |
| APL Apollo Tubes Ltd                  | 2.08         |
| PREMIER ENERGIES LIMITED              | 2.04         |
| P G Electroplast Ltd                  | 2.00         |
| Hindustan Petroleum Corporation Ltd   | 2.00         |
| MINDA CORPORATION LIMITED             | 1.94         |
| Himadri Speciality Chemical Ltd       | 1.87         |
| Marico Ltd                            | 1.85         |
| Mphasis Ltd                           | 1.82         |
| Pitti Engineering Ltd                 | 1.65         |
| Aurobindo Pharma Ltd                  | 1.60         |
| Others                                | 50.09        |
| <b>MMI</b>                            | <b>6.41</b>  |
| <b>NCA</b>                            | <b>-0.18</b> |



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

# INDIVIDUAL FUND

## KOTAK MANUFACTURING FUND

(ULIF055191124MANUFACFND107)



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### 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)**  
2,962.49

**NAV**  
9.2281

**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     | 94         |
| Gsec / Debt  | 00 - 25      | 0          |
| MMI / Others | 00 - 50      | 6          |

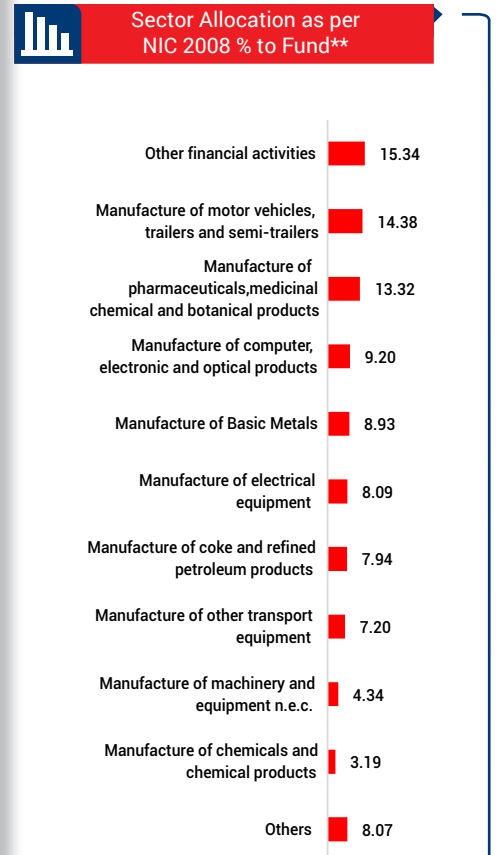
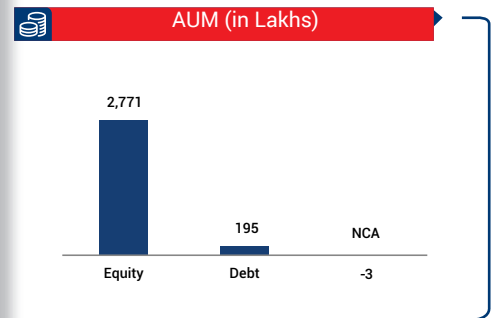
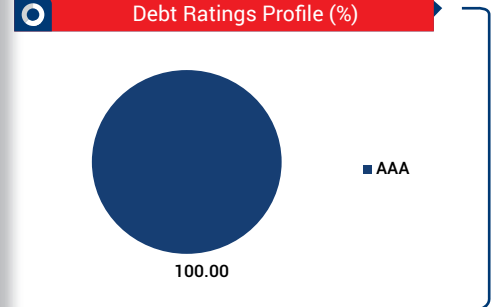
**Performance Meter**

|           | Kotak Manufacturing Fund (%) | Benchmark (%) |
|-----------|------------------------------|---------------|
| 1 month   | -5.7                         | -3.7          |
| 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 | -7.7                         | -7.4          |

Past performance is not necessarily indicative of future performance

**Portfolio**

| Holdings                              | % to Fund    |
|---------------------------------------|--------------|
| <b>Equity</b>                         | <b>93.52</b> |
| Bharat Electronics Ltd.               | 5.76         |
| Mahindra & Mahindra Ltd               | 5.30         |
| Sun Pharmaceuticals Ltd               | 5.12         |
| Reliance Industries Ltd               | 4.85         |
| Nippon India Nifty Auto ETF           | 3.43         |
| ICICI Prudential Nifty Auto ETF       | 3.43         |
| Maruti Suzuki India Ltd               | 3.10         |
| Hindalco Industries Ltd.              | 3.04         |
| Bajaj Auto Ltd                        | 2.89         |
| CG Power and Industrial Solutions Ltd | 2.83         |
| Tata Motors Ltd.                      | 2.81         |
| Jindal Steel and Power Ltd            | 2.70         |
| UltraTech Cement Ltd.                 | 2.40         |
| Cipla Ltd.                            | 2.36         |
| Hero Honda Motors Ltd.                | 2.04         |
| T V S Motor Co. Ltd                   | 1.95         |
| Aurobindo Pharma Ltd                  | 1.94         |
| Bharat Petroleum Corporation Ltd      | 1.92         |
| P G Electroplast Ltd                  | 1.85         |
| PREMIER ENERGIES LIMITED              | 1.76         |
| Others                                | 32.05        |
| <b>MMI</b>                            | <b>6.58</b>  |
| <b>NCA</b>                            | <b>-0.10</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)



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### 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)**  
480.66

**NAV**  
38.6965

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

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

**Modified Duration**  
Debt & Money  
Market Instruments : 3.71

**Asset Allocation**

|              | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity       | 00 - 60      | 10         |
| Gsec / Debt  | 00 - 100     | 60         |
| MMI / Others | 00 - 40      | 30         |

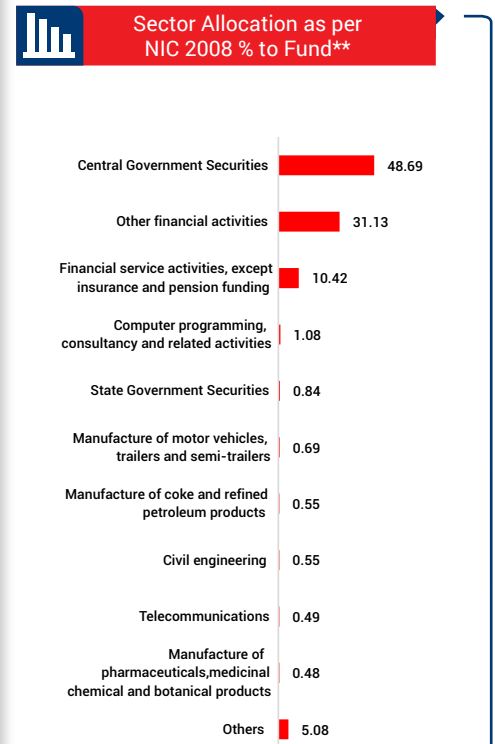
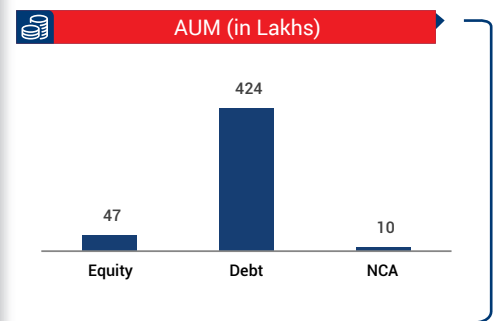
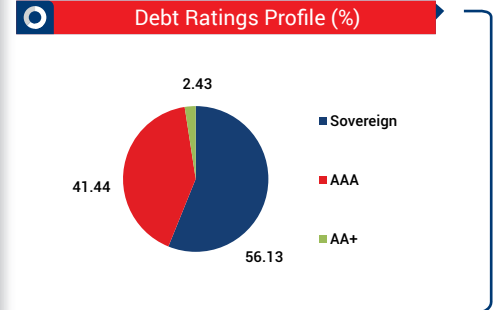
**Performance Meter**

|           | Kotak Group Dynamic Floor Fund (%) | Benchmark (%) |
|-----------|------------------------------------|---------------|
| 1 month   | 0.5                                | 0.3           |
| 3 months  | 1.1                                | 0.4           |
| 6 months  | 2.2                                | 1.1           |
| 1 year    | 6.7                                | 8.8           |
| 2 years   | 7.1                                | 10.5          |
| 3 years   | 5.6                                | 8.0           |
| 4 years   | 5.2                                | 8.5           |
| 5 years   | 3.3                                | 9.5           |
| 6 years   | 4.7                                | 9.8           |
| 7 years   | 4.5                                | 8.9           |
| 10 years  | 4.9                                | 8.7           |
| Inception | 6.0                                | 8.9           |

Past performance is not necessarily indicative of future performance

**Portfolio**

| Holdings   | % to Fund    |
|--|--------------|
| <b>Equity</b>  | <b>9.72</b>  |
| HDFC Bank Ltd.   | 0.72         |
| ICICI Bank Ltd.  | 0.64         |
| Larsen And Toubro Ltd.                                 | 0.55         |
| Infosys Ltd.   | 0.52         |
| Reliance Industries Ltd                                | 0.51         |
| Bharti Airtel Ltd.                                     | 0.49         |
| I T C Ltd.   | 0.46         |
| SBI ETF Nifty Bank                                     | 0.41         |
| Tata Consultancy Services Ltd.                         | 0.33         |
| Mahindra & Mahindra Ltd                                | 0.32         |
| ICICI Prudential Bank ETF Nifty Bank Index             | 0.30         |
| Sun Pharmaceuticals Ltd                                | 0.28         |
| Kotak Banking ETF - Dividend Payout Option             | 0.26         |
| Hindustan Unilever Ltd                                 | 0.24         |
| Maruti Suzuki India Ltd                                | 0.23         |
| Oil & Natural Gas Corporation Ltd                      | 0.21         |
| Axis Bank Ltd.   | 0.20         |
| National Thermal Power Corporation Ltd                 | 0.20         |
| UltraTech Cement Ltd.                                  | 0.19         |
| Power Grid Corporation of India Ltd                    | 0.17         |
| Others   | 2.50         |
| <b>G-Sec</b>   | <b>49.53</b> |
| 7.10% GOI - 08.04.2034                                 | 27.49        |
| 7.41% GOI - 19.12.2036                                 | 6.62         |
| 7.38% GOI - 20.06.2027                                 | 5.39         |
| 9.20% GOI - 30.09.2030                                 | 2.33         |
| 7.25% GOI - 12.06.2063                                 | 1.71         |
| 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         |
| 7.34% GOI - 22.04.2064                                 | 0.23         |
| Others   | 1.68         |
| <b>Corporate Debt</b>                                  | <b>10.63</b> |
| 8.90% PFC - 18.03.2028                                 | 2.15         |
| 8.63% REC - 25.08.2028                                 | 2.15         |
| 8.65% Cholamandalam Invest and Fin co ltd - 28.02.2029 | 2.15         |
| 7.85% PFC - 03.04.2028                                 | 2.10         |
| 7.62% EXIM- 01.09.2026                                 | 2.08         |
| <b>MMI</b>   | <b>28.08</b> |
| <b>NCA</b>   | <b>2.04</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

### 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)**  
2,68,904.79

**NAV**  
142.3781

**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 : 7.16

**Asset Allocation**

|              | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity       | 30 - 60      | 58         |
| Gsec / Debt  | 20 - 70      | 38         |
| MMI / Others | 00 - 40      | 4          |

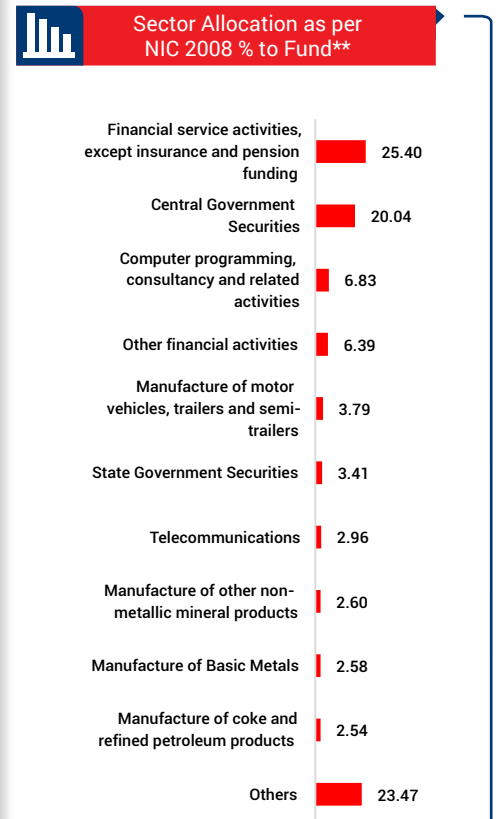
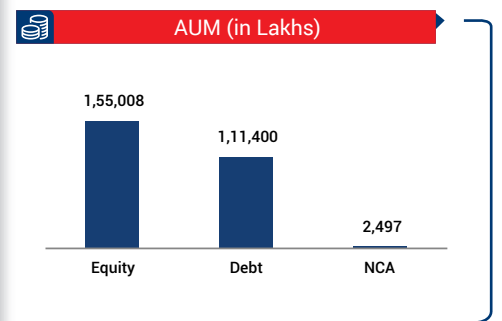
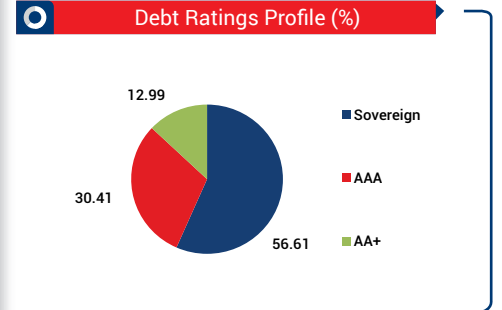
**Performance Meter**

|           | Kotak Group Balanced Fund (%) | Benchmark (%) |
|-----------|-------------------------------|---------------|
| 1 month   | -2.6                          | -0.7          |
| 3 months  | -2.1                          | -1.4          |
| 6 months  | -1.9                          | -2.5          |
| 1 year    | 12.7                          | 9.4           |
| 2 years   | 16.8                          | 13.7          |
| 3 years   | 11.5                          | 10.0          |
| 4 years   | 13.6                          | 11.8          |
| 5 years   | 13.4                          | 12.3          |
| 6 years   | 13.4                          | 12.0          |
| 7 years   | 11.6                          | 10.3          |
| 10 years  | 10.9                          | 9.8           |
| Inception | 13.1                          | 11.7          |

Past performance is not necessarily indicative of future performance

**Portfolio**

| Holdings  | % to Fund    |
|---|--------------|
| <b>Equity</b>   | <b>57.64</b> |
| ICICI Bank Ltd.   | 3.70         |
| Infosys Ltd.  | 3.42         |
| HDFC Bank Ltd.  | 2.91         |
| Bharti Airtel Ltd.  | 2.74         |
| Reliance Industries Ltd                                     | 1.79         |
| State Bank of India.  | 1.65         |
| Larsen And Toubro Ltd.                                      | 1.59         |
| Axis Bank Ltd.  | 1.50         |
| Mahindra & Mahindra Ltd                                     | 1.49         |
| I T C Ltd.  | 1.30         |
| Tech Mahindra Ltd.  | 1.21         |
| Zomato Ltd  | 1.09         |
| UltraTech Cement Ltd.                                       | 0.98         |
| Himadri Speciality Chemical Ltd                             | 0.97         |
| Granules India Ltd  | 0.96         |
| Interglobe Aviation Ltd.                                    | 0.92         |
| PREMIER ENERGIES LIMITED                                    | 0.90         |
| Anant Raj Ltd   | 0.90         |
| Shriram Finance Limited                                     | 0.89         |
| Maruti Suzuki India Ltd                                     | 0.88         |
| Others  | 25.85        |
| <b>G-Sec</b>  | <b>23.45</b> |
| 7.34% GOI - 22.04.2064                                      | 7.01         |
| 7.09% GOI - 05.08.2054                                      | 2.23         |
| 7.30% GOI - 19.06.2053                                      | 2.21         |
| 7.25% GOI - 12.06.2063                                      | 1.86         |
| 6.92% GOI - 18.11.2039                                      | 1.62         |
| 7.23% GOI - 15.04.2039                                      | 1.33         |
| 7.10% GOI - 08.04.2034                                      | 1.17         |
| 7.18% GOI - 24.07.2037                                      | 0.77         |
| 7.46% GOI - 06.11.2073                                      | 0.76         |
| 7.48% UP SDL - 20.03.2036                                   | 0.55         |
| Others  | 3.94         |
| <b>Corporate Debt</b>                                       | <b>15.04</b> |
| 8.65% Cholamandalam Invest and Fin co ltd - 28.02.2029      | 0.89         |
| 8.90% Muthoot Finance Ltd - 07.10.2027                      | 0.76         |
| 8.75% Shriram Finance Ltd 15.06.2026                        | 0.71         |
| 6.99% IRFC - 04.06.2041                                     | 0.68         |
| 8.10% Embassy Office Parks REIT - 28.08.2028 Call -28/02/28 | 0.56         |
| 7.70% L&T Ltd. - 28.04.2025                                 | 0.55         |
| 8.95% Bharti Telecom Limited Series XVII - 04.12.2026       | 0.50         |
| 7.97% HDFC BANK - 17.02.2033                                | 0.48         |
| 6.45% REC - 07.01.2031                                      | 0.48         |
| 7.05% Embassy Office Parks REIT - 18.10.2026                | 0.46         |
| Others  | 8.98         |
| <b>MMI</b>  | <b>2.93</b>  |
| <b>NCA</b>  | <b>0.93</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)



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### 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)**  
3,60,892.71

**NAV**  
54.7913

**Fund Manager**  
Debt : Manoj Bharadwaj

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

**Modified Duration**  
Debt & Money  
Market Instruments : 7.41

**Asset Allocation**

|              | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Gsec         | 00 - 75      | 61         |
| Debt         | 25 - 100     | 36         |
| MMI / Others | 00 - 40      | 3          |

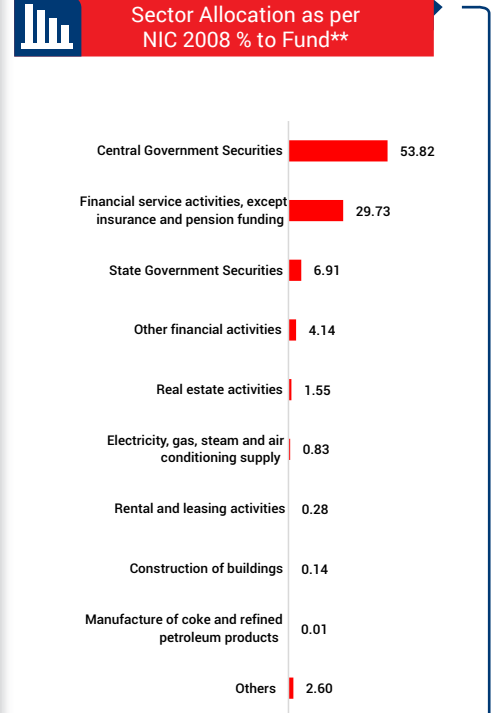
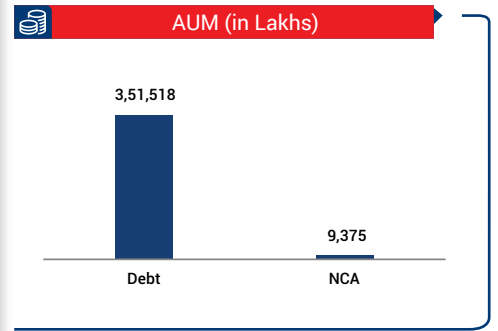
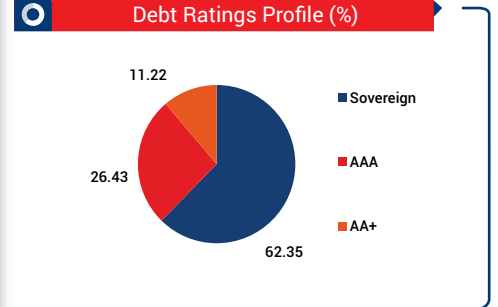
**Performance Meter**

|           | Kotak Group Bond Fund (%) | Benchmark (%) |
|-----------|---------------------------|---------------|
| 1 month   | 0.8                       | 0.7           |
| 3 months  | 1.6                       | 1.8           |
| 6 months  | 4.2                       | 4.0           |
| 1 year    | 9.2                       | 8.8           |
| 2 years   | 8.2                       | 8.3           |
| 3 years   | 6.4                       | 6.6           |
| 4 years   | 5.3                       | 5.7           |
| 5 years   | 6.6                       | 6.8           |
| 6 years   | 7.6                       | 7.6           |
| 7 years   | 7.6                       | 7.4           |
| 10 years  | 7.6                       | 7.6           |
| Inception | 8.5                       | 6.8           |

Past performance is not necessarily indicative of future performance

**Portfolio**

| Holdings   | % to Fund    |
|--|--------------|
| <b>G-Sec</b>   | <b>60.60</b> |
| 7.34% GOI - 22.04.2064                                 | 16.76        |
| 7.09% GOI - 05.08.2054                                 | 5.49         |
| 7.10% GOI - 08.04.2034                                 | 4.75         |
| 6.92% GOI - 18.11.2039                                 | 4.57         |
| 6.79% GOI - 07.10.2034                                 | 3.50         |
| 7.23% GOI - 15.04.2039                                 | 2.40         |
| 7.25% GOI - 12.06.2063                                 | 2.31         |
| 7.30% GOI - 19.06.2053                                 | 2.13         |
| 7.46% GOI - 06.11.2073                                 | 2.10         |
| 7.25% GOI 2063 ZCG - 12.06.2030                        | 1.33         |
| Others   | 15.26        |
| <b>Corporate Debt</b>                                  | <b>35.82</b> |
| 7.61% LIC Housing Finance - 29.08.2034                 | 1.71         |
| 8.55% HDFC BANK - 27.03.2029                           | 1.58         |
| 8.65% Cholamandalam Invest and Fin co ltd - 28.02.2029 | 1.47         |
| 7.8750% NIIF Infrastructure Finance Ltd - 28-11-2030   | 1.41         |
| 7.80% HDFC BANK - 03.05.2033                           | 1.16         |
| 7.97% HDFC BANK - 17.02.2033                           | 1.15         |
| 7.60% PFC - 25.08.2033 Series 223C                     | 1.07         |
| 6.45% REC - 07.01.2031                                 | 1.04         |
| 8.54% REC - 15.11.2028                                 | 1.01         |
| 8.60% Bharti Telecom Limited Series XIV - 12.12.2025   | 0.98         |
| Others   | 23.24        |
| <b>MMI</b>   | <b>0.99</b>  |
| <b>NCA</b>   | <b>2.60</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)



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### 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)

12,148.04

#### NAV

48.4225

#### Fund Manager

Debt : Manoj Bharadwaj

#### Benchmark Details

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

#### Modified Duration

Debt & Money  
Market Instruments : 8.53

#### Asset Allocation

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

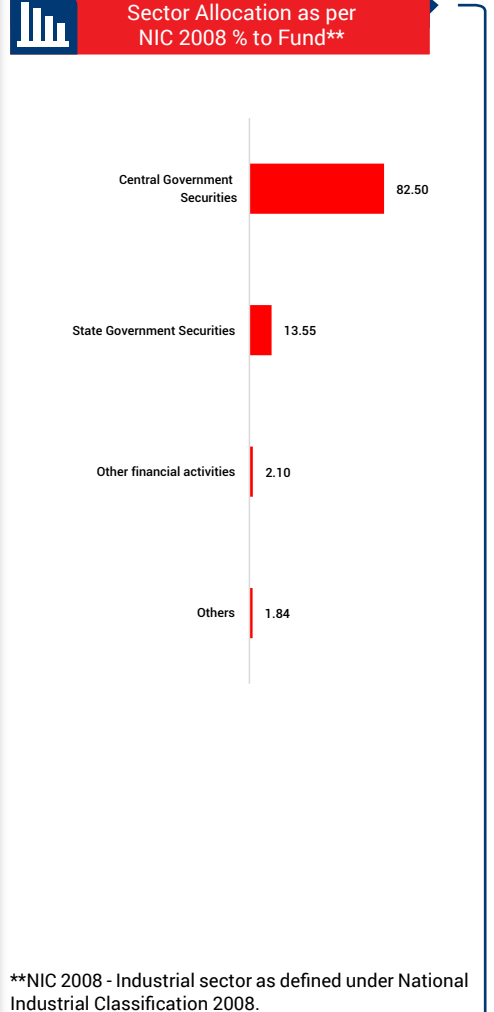
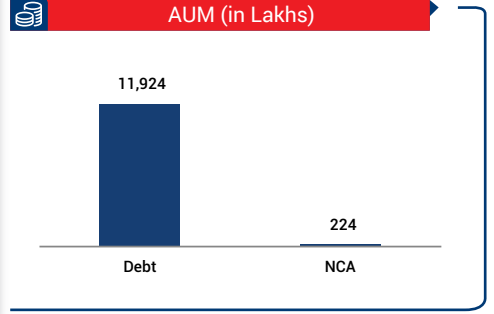
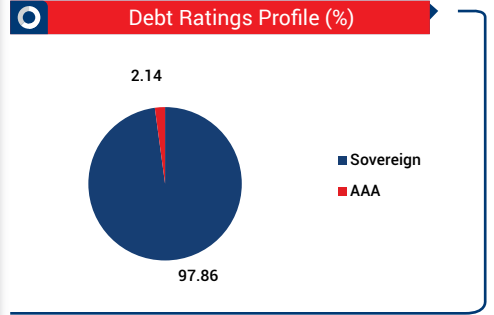
#### Performance Meter

|           | Kotak Group Gilt Fund (%) | Benchmark (%) |
|-----------|---------------------------|---------------|
| 1 month   | 0.6                       | 0.8           |
| 3 months  | 1.4                       | 2.0           |
| 6 months  | 3.8                       | 4.2           |
| 1 year    | 8.8                       | 9.1           |
| 2 years   | 8.2                       | 8.8           |
| 3 years   | 6.6                       | 7.0           |
| 4 years   | 5.2                       | 5.9           |
| 5 years   | 6.3                       | 6.9           |
| 6 years   | 7.2                       | 7.6           |
| 7 years   | 7.4                       | 7.7           |
| 10 years  | 7.4                       | 7.7           |
| Inception | 7.6                       | 7.5           |

Past performance is not necessarily indicative of future performance

#### Portfolio

| Holdings               | % to Fund    |
|------------------------|--------------|
| <b>G-Sec</b>           | <b>96.06</b> |
| 7.10% GOI - 08.04.2034 | 12.07        |
| 7.34% GOI - 22.04.2064 | 11.45        |
| 7.09% GOI - 05.08.2054 | 10.19        |
| 7.25% GOI - 12.06.2063 | 5.81         |
| 7.30% GOI - 19.06.2053 | 5.73         |
| 6.92% GOI - 18.11.2039 | 5.38         |
| 7.69% GOI - 17.06.2043 | 4.43         |
| 7.23% GOI - 15.04.2039 | 4.37         |
| 7.16% GOI - 20.09.2050 | 3.44         |
| 7.17% GOI - 17.04.2030 | 2.98         |
| Others                 | 30.20        |
| <b>MMI</b>             | <b>2.10</b>  |
| <b>NCA</b>             | <b>1.84</b>  |



# GROUP FUND

## KOTAK GROUP FLOATING RATE FUND

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



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### 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)

596.73

### NAV

40.6721

### Fund Manager

Debt : Manoj Bharadwaj

### Benchmark Details

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

### Modified Duration

Debt & Money  
Market Instruments : 0.49

### Asset Allocation

|              | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Gsec         | 00 - 75      | 10         |
| Debt         | 25 - 100     | 86         |
| MMI / Others | 00 - 40      | 4          |

### Performance Meter

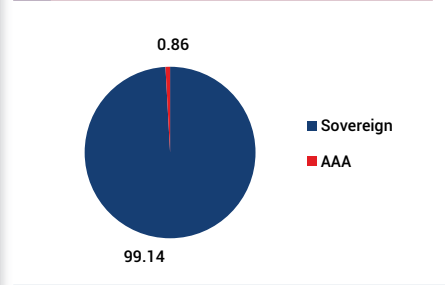
|           | Kotak Group Floating Rate Fund (%) | Benchmark (%) |
|-----------|------------------------------------|---------------|
| 1 month   | 0.5                                | 0.6           |
| 3 months  | 1.3                                | 1.8           |
| 6 months  | 3.3                                | 3.5           |
| 1 year    | 7.6                                | 7.3           |
| 2 years   | 7.1                                | 7.3           |
| 3 years   | 6.0                                | 6.6           |
| 4 years   | 5.3                                | 5.9           |
| 5 years   | 5.4                                | 5.6           |
| 6 years   | 5.8                                | 5.8           |
| 7 years   | 5.9                                | 6.0           |
| 10 years  | 6.3                                | 6.4           |
| Inception | 7.2                                | 6.8           |

Past performance is not necessarily indicative of future performance

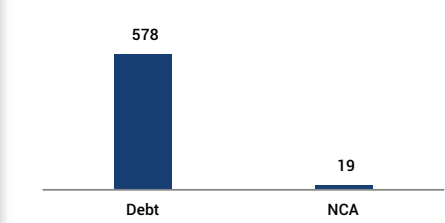
### Portfolio

| Holdings                  | % to Fund    |
|---------------------------|--------------|
| <b>G-Sec</b>              | <b>10.42</b> |
| 8.32% GOI - 02.08.2032    | 4.57         |
| 6.13% GOI - 04.06.2028    | 3.87         |
| 8.14% TN SDL - 27.05.2025 | 1.98         |
| <b>Corporate Debt</b>     | <b>85.57</b> |
| GOI FRB - 22.09.2033      | 68.75        |
| GOI FRB - 04.10.2028      | 16.82        |
| <b>MMI</b>                | <b>0.84</b>  |
| <b>NCA</b>                | <b>3.17</b>  |

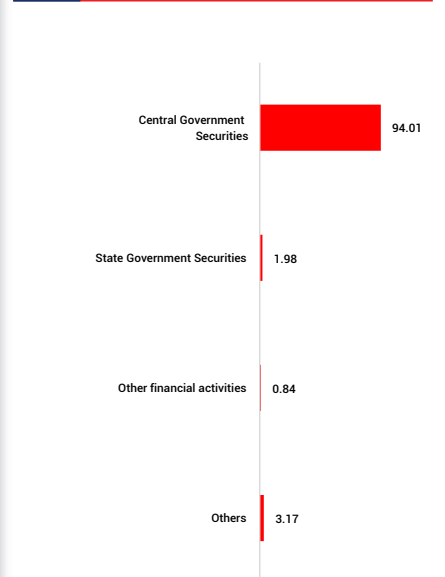
### Debt Ratings Profile (%)



### 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 SECURE CAPITAL FUND

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



- Market Outlook
- Fund Performance
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- Individual Funds
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### 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)**  
69,275.42

**NAV**  
29.8551

**Fund Manager**  
Debt : Manoj Bharadwaj

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

**Modified Duration**  
Debt & Money Market Instruments : 7.33

**Asset Allocation**

|              | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Gsec         | 00 - 75      | 62         |
| Debt         | 25 - 100     | 34         |
| MMI / Others | 00 - 40      | 4          |

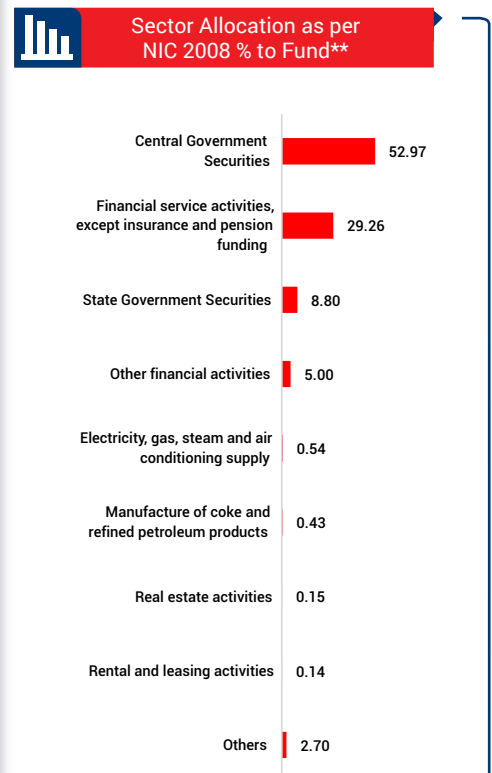
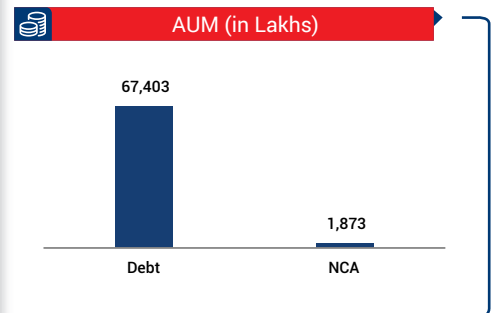
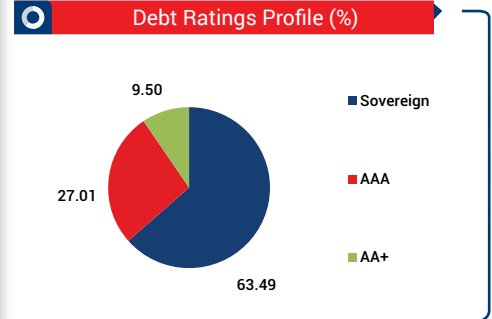
**Performance Meter**

|           | Kotak Group Secure Capital Fund (%) | Benchmark (%) |
|-----------|-------------------------------------|---------------|
| 1 month   | 0.7                                 | 0.7           |
| 3 months  | 1.6                                 | 1.8           |
| 6 months  | 3.9                                 | 4.0           |
| 1 year    | 8.8                                 | 8.8           |
| 2 years   | 8.0                                 | 8.3           |
| 3 years   | 6.2                                 | 6.6           |
| 4 years   | 5.1                                 | 5.7           |
| 5 years   | 6.4                                 | 6.8           |
| 6 years   | 7.3                                 | 7.6           |
| 7 years   | 7.3                                 | 7.4           |
| 10 years  | 7.4                                 | 7.6           |
| Inception | 8.2                                 | 8.0           |

Past performance is not necessarily indicative of future performance

**Portfolio**

| Holdings   | % to Fund    |
|--|--------------|
| <b>G-Sec</b>   | <b>61.77</b> |
| 7.34% GOI - 22.04.2064                                 | 14.75        |
| 7.10% GOI - 08.04.2034                                 | 5.10         |
| 7.09% GOI - 05.08.2054                                 | 4.75         |
| 6.92% GOI - 18.11.2039                                 | 3.99         |
| 7.25% GOI - 12.06.2063                                 | 3.42         |
| 7.46% GOI - 06.11.2073                                 | 2.66         |
| 7.23% GOI - 15.04.2039                                 | 2.58         |
| 6.79% GOI - 07.10.2034                                 | 2.58         |
| 7.30% GOI - 19.06.2053                                 | 2.54         |
| 7.18% GOI - 24.07.2037                                 | 2.10         |
| Others   | 17.31        |
| <b>Corporate Debt</b>                                  | <b>34.39</b> |
| 8.04% ICICI Home Finance Co Ltd - 15.02.2029           | 2.95         |
| 8.65% Cholamandalam Invest and Fin co ltd - 28.02.2029 | 2.68         |
| 8.55% HDFC BANK - 27.03.2029                           | 1.93         |
| 6.45% REC - 07.01.2031                                 | 1.81         |
| 8.54% Cholamandalam Invest and Fin co ltd - 12.04.2029 | 1.56         |
| 7.8750% NIIF Infrastructure Finance Ltd - 11-2030      | 1.33         |
| 8.54% REC - 15.11.2028                                 | 1.20         |
| 7.60% PFC - 25.08.2033 Series 223C                     | 1.19         |
| 7.97% HDFC BANK - 17.02.2033                           | 1.11         |
| 7.80% HDFC BANK - 03.05.2033                           | 1.01         |
| Others   | 17.62        |
| <b>MMI</b>   | <b>1.13</b>  |
| <b>NCA</b>   | <b>2.70</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
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### 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)

136.31

### NAV

17.5660

### Fund Manager

Debt : Manoj Bharadwaj

### Benchmark Details

Debt - 100% (Crisil ST Bond)

### Modified Duration

Debt & Money  
Market Instruments : 0.64

### Asset Allocation

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

### Performance Meter

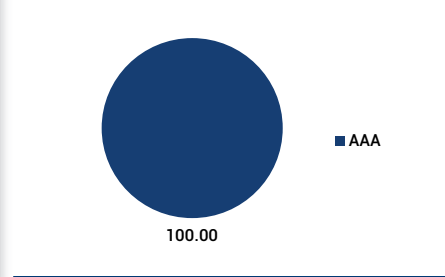
|           | Kotak Group Short Term Bond Fund (%) | Benchmark (%) |
|-----------|--------------------------------------|---------------|
| 1 month   | 0.5                                  | 0.6           |
| 3 months  | 1.5                                  | 1.8           |
| 6 months  | 3.2                                  | 3.8           |
| 1 year    | 6.6                                  | 8.0           |
| 2 years   | 6.6                                  | 7.7           |
| 3 years   | 5.4                                  | 6.4           |
| 4 years   | 4.8                                  | 6.0           |
| 5 years   | 5.3                                  | 6.6           |
| 6 years   | 5.9                                  | 7.2           |
| 7 years   | 6.0                                  | 7.2           |
| 10 years  | n.a.                                 | n.a.          |
| Inception | 6.2                                  | 7.3           |

Past performance is not necessarily indicative of future performance

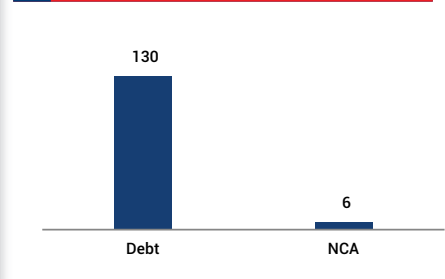
### Portfolio

| Holdings                               | % to Fund    |
|--|--------------|
| <b>Corporate Debt</b>                  | <b>36.90</b> |
| 8.55% HDFC BANK - 27.03.2029           | 7.59         |
| 7.77% REC - 31.03.2028                 | 7.38         |
| 7.70% L&T Ltd. - 28.04.2025            | 7.34         |
| 7.33% IRFC - 28.08.2027                | 7.31         |
| 6.25% LIC Housing Finance - 20.06.2025 | 7.29         |
| <b>MMI</b>                             | <b>58.67</b> |
| <b>NCA</b>                             | <b>4.43</b>  |

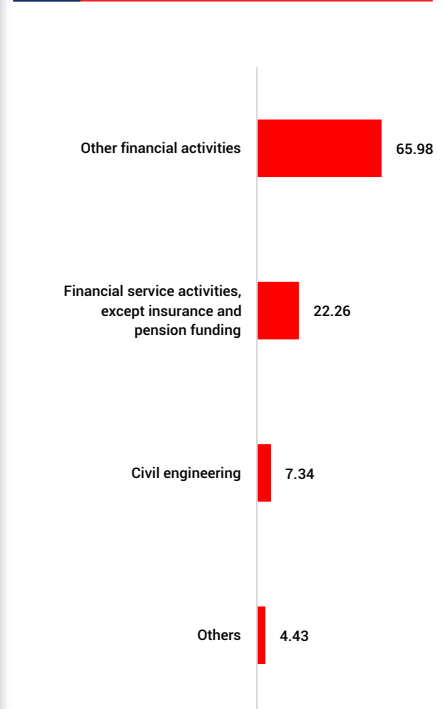
### Debt Ratings Profile (%)



### 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
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### 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)**  
47,737.30

**NAV**  
17.9892

**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 : 7.25

**Asset Allocation**

|              | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity       | 00 - 20      | 17         |
| Gsec / Debt  | 40 - 100     | 78         |
| MMI / Others | 00 - 40      | 5          |

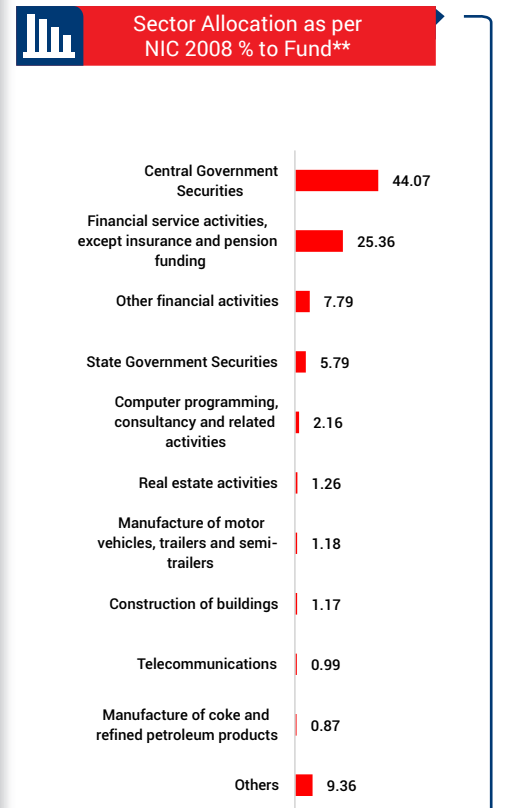
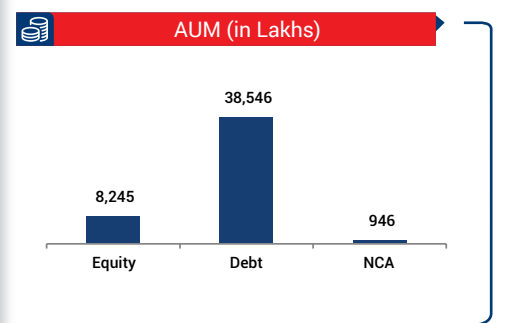
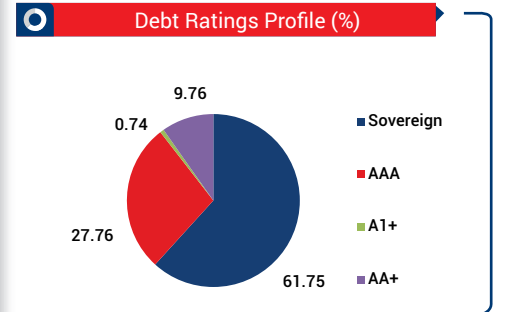
**Performance Meter**

|           | Kotak Group Prudent Fund (%) | Benchmark (%) |
|-----------|------------------------------|---------------|
| 1 month   | -0.24                        | 0.2           |
| 3 months  | 0.5                          | 0.7           |
| 6 months  | 2.0                          | 1.8           |
| 1 year    | 9.8                          | 9.1           |
| 2 years   | 10.5                         | 10.1          |
| 3 years   | 7.8                          | 7.8           |
| 4 years   | 7.6                          | 7.8           |
| 5 years   | 8.3                          | 8.8           |
| 6 years   | 9.0                          | 9.2           |
| 7 years   | n.a.                         | n.a.          |
| 10 years  | n.a.                         | n.a.          |
| Inception | 9.2                          | 9.0           |

Past performance is not necessarily indicative of future performance

**Portfolio**

| Holdings   | % to Fund    |
|--|--------------|
| <b>Equity</b>  | <b>17.27</b> |
| Infosys Ltd.   | 1.09         |
| ICICI Bank Ltd.  | 0.91         |
| Bharti Airtel Ltd.                                     | 0.91         |
| HDFC Bank Ltd.   | 0.90         |
| Reliance Industries Ltd                                | 0.66         |
| State Bank of India.                                   | 0.55         |
| Axis Bank Ltd.   | 0.48         |
| Larsen And Toubro Ltd.                                 | 0.46         |
| Mahindra & Mahindra Ltd                                | 0.46         |
| Zomato Ltd   | 0.35         |
| I T C Ltd.   | 0.35         |
| Tech Mahindra Ltd.                                     | 0.33         |
| Granules India Ltd                                     | 0.31         |
| Maruti Suzuki India Ltd                                | 0.29         |
| Anant Raj Ltd  | 0.29         |
| UltraTech Cement Ltd.                                  | 0.29         |
| PREMIER ENERGIES LIMITED                               | 0.28         |
| Interglobe Aviation Ltd.                               | 0.26         |
| Himadri Speciality Chemical Ltd                        | 0.25         |
| Bajaj Finance Ltd                                      | 0.25         |
| Others   | 7.61         |
| <b>G-Sec</b>   | <b>49.86</b> |
| 7.34% GOI - 22.04.2064                                 | 12.86        |
| 7.10% GOI - 08.04.2034                                 | 6.44         |
| 6.92% GOI - 18.11.2039                                 | 4.98         |
| 7.30% GOI - 19.06.2053                                 | 3.69         |
| 7.09% GOI - 05.08.2054                                 | 2.74         |
| 7.23% GOI - 15.04.2039                                 | 2.74         |
| 7.25% GOI - 12.06.2063                                 | 2.48         |
| 6.79% GOI - 07.10.2034                                 | 2.22         |
| 7.48% UP SDL - 20.03.2036                              | 1.27         |
| 7.25% HR SDL - 21.08.2039                              | 0.89         |
| Others   | 9.56         |
| <b>Corporate Debt</b>                                  | <b>27.95</b> |
| 6.99% IRFC - 04.06.2041                                | 2.40         |
| 7.8750% NIIF Infrastructure Finance Ltd - 28-11-2030   | 2.15         |
| 7.61% LIC Housing Finance - 29.08.2034                 | 1.94         |
| 8.65% Cholamandalam Invest and Fin co ltd - 28.02.2029 | 1.73         |
| 7.80% HDFC BANK - 03.05.2033                           | 1.13         |
| 8.04% ICICI Home Finance Co Ltd - 15.02.2029           | 1.07         |
| 8.60% Bharti Telecom Limited Series XIV - 12.12.2025   | 1.05         |
| 7.64% NABARD - 06.12.2029                              | 0.87         |
| 7.51% SBI - 06.12.2032                                 | 0.85         |
| 8.65% Bharti Telecom Limited Series XIX - 05.11.2027   | 0.85         |
| Others   | 13.91        |
| <b>MMI</b>   | <b>2.94</b>  |
| <b>NCA</b>   | <b>1.98</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
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- Individual Funds
- Group Funds
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### 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)**  
407.78

**NAV**  
12.5909

**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          |

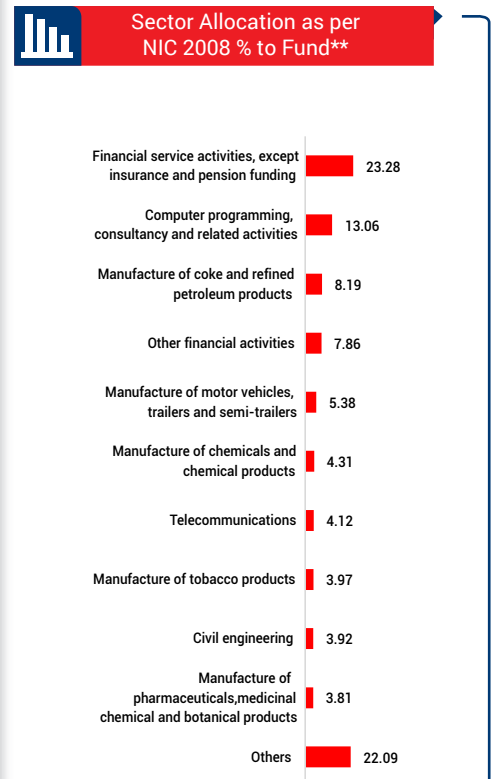
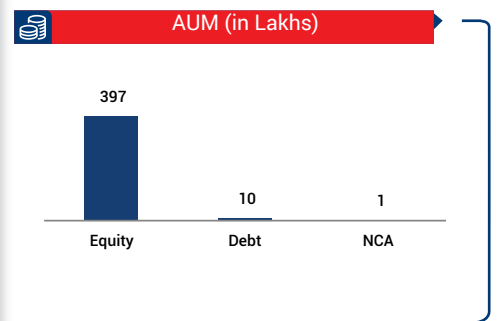
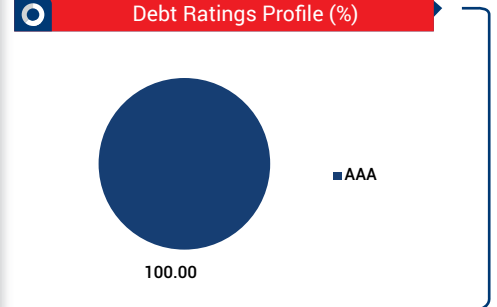
**Performance Meter**

|           | Kotak Group Equity Fund (%) | Benchmark (%) |
|-----------|-----------------------------|---------------|
| 1 month   | -0.5                        | -1.7          |
| 3 months  | -3.2                        | -3.5          |
| 6 months  | -6.0                        | -6.9          |
| 1 year    | 6.9                         | 9.4           |
| 2 years   | 14.2                        | 17.2          |
| 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 | 10.8                        | 13.6          |

Past performance is not necessarily indicative of future performance

**Portfolio**

| Holdings                                   | % to Fund    |
|--|--------------|
| <b>Equity</b>                              | <b>97.35</b> |
| HDFC Bank Ltd.                             | 8.98         |
| Reliance Industries Ltd                    | 7.73         |
| ICICI Bank Ltd.                            | 6.61         |
| Infosys Ltd.                               | 5.87         |
| Bharti Airtel Ltd.                         | 4.12         |
| I T C Ltd.                                 | 3.97         |
| Larsen And Toubro Ltd.                     | 3.92         |
| Tata Consultancy Services Ltd.             | 3.57         |
| Mahindra & Mahindra Ltd                    | 2.51         |
| Hindustan Unilever Ltd                     | 2.22         |
| State Bank of India.                       | 2.21         |
| Axis Bank Ltd.                             | 2.13         |
| UTI Nifty 50 ETF                           | 1.97         |
| Sun Pharmaceuticals Ltd                    | 1.94         |
| ICICI Prudential Bank ETF Nifty Bank Index | 1.72         |
| SBI ETF Nifty Bank                         | 1.71         |
| National Thermal Power Corporation Ltd     | 1.65         |
| Bajaj Finance Ltd                          | 1.62         |
| HCL Technologies Ltd                       | 1.59         |
| Maruti Suzuki India Ltd                    | 1.54         |
| Others                                     | 29.76        |
| <b>MMI</b>                                 | <b>2.45</b>  |
| <b>NCA</b>                                 | <b>0.20</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
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- Group Funds
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### 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)

7,743.85

### NAV

11.6918

### 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     | 36         |
| MMI / Others | 00 - 40      | 5          |

### Performance Meter

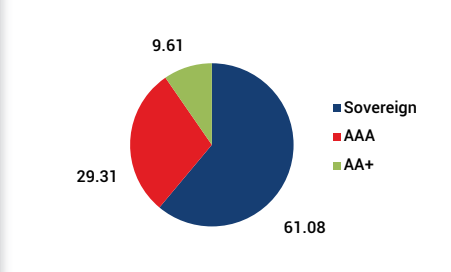
|           | Kotak Group Pension Bond Fund (%) | Benchmark (%) |
|-----------|-----------------------------------|---------------|
| 1 month   | 0.7                               | 0.7           |
| 3 months  | 1.5                               | 1.8           |
| 6 months  | 3.9                               | 4.0           |
| 1 year    | 8.7                               | 8.8           |
| 2 years   | 8.0                               | 8.3           |
| 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 | 7.8                               | 8.2           |

Past performance is not necessarily indicative of future performance

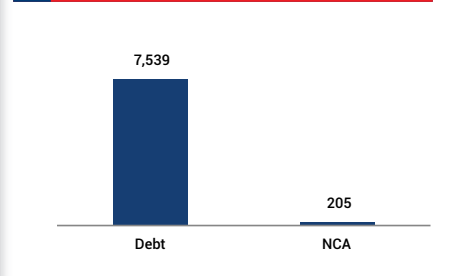
### Portfolio

| Holdings   | % to Fund    |
|--|--------------|
| <b>G-Sec</b>   | <b>59.46</b> |
| 7.34% GOI - 22.04.2064                                 | 18.56        |
| 7.09% GOI - 05.08.2054                                 | 5.28         |
| 7.30% GOI - 19.06.2053                                 | 4.73         |
| 7.10% GOI - 08.04.2034                                 | 4.72         |
| 6.92% GOI - 18.11.2039                                 | 4.63         |
| 7.25% GOI - 12.06.2063                                 | 3.61         |
| 6.79% GOI - 07.10.2034                                 | 2.85         |
| 7.23% GOI - 15.04.2039                                 | 2.84         |
| 7.45% MH SDL - 20.03.2038                              | 2.47         |
| 7.48% UP SDL - 20.03.2036                              | 1.99         |
| Others   | 7.78         |
| <b>Corporate Debt</b>                                  | <b>35.70</b> |
| 7.58% PFC - 15.01.2026                                 | 3.87         |
| 7.15% SIDBI - 02.06.2025                               | 3.87         |
| 6.00% HDFC BANK - 29.05.2026                           | 3.79         |
| 8.65% Cholamandalam Invest and Fin co ltd - 28.02.2029 | 2.67         |
| 7.60% PFC - 25.08.2033 Series 223C                     | 1.99         |
| 7.8750% NIIF Infrastructure Finance Ltd - 28-11-2030   | 1.99         |
| 7.73% LIC Housing Finance - 22.03.2034 PUT 22.04.2027  | 1.34         |
| 8.54% Cholamandalam Invest and Fin co ltd - 12.04.2029 | 1.33         |
| 7.80% HDFC BANK - 03.05.2033                           | 1.31         |
| 7.43% NABFID - 16.06.2033                              | 1.31         |
| Others   | 12.24        |
| <b>MMI</b>   | <b>2.19</b>  |
| <b>NCA</b>   | <b>2.65</b>  |

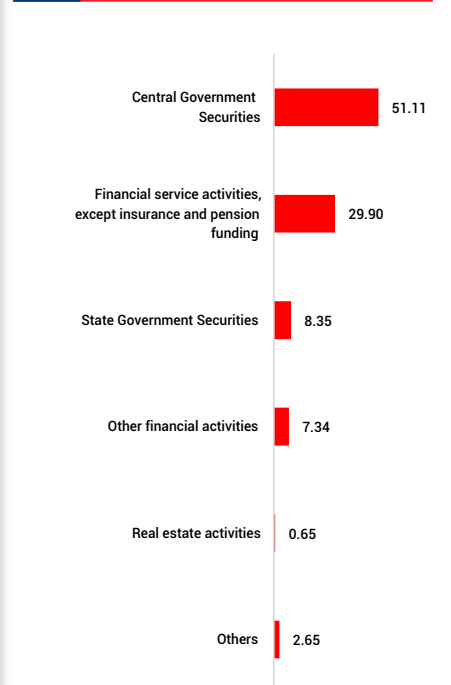
### Debt Ratings Profile (%)



### 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
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- Group Funds
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### 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)

3,663.46

### NAV

14.3078

### 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     | 99         |
| Gsec / Debt  | 00 - 25      | 0          |
| MMI / Others | 00 - 25      | 1          |

### Performance Meter

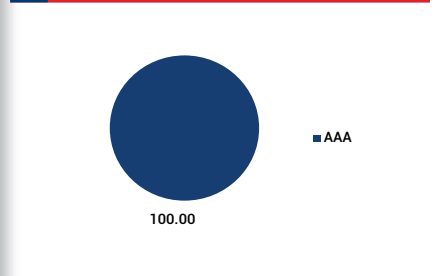
|           | Kotak Group Pension Equity Fund (%) | Benchmark (%) |
|-----------|-------------------------------------|---------------|
| 1 month   | -5.0                                | -1.7          |
| 3 months  | -5.0                                | -3.5          |
| 6 months  | -7.3                                | -6.9          |
| 1 year    | 12.6                                | 9.4           |
| 2 years   | 21.3                                | 17.2          |
| 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 | 18.8                                | 14.7          |

Past performance is not necessarily indicative of future performance

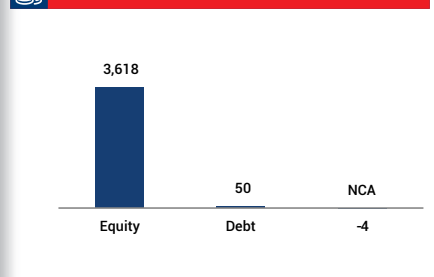
### Portfolio

| Holdings                        | % to Fund    |
|---------------------------------|--------------|
| <b>Equity</b>                   | <b>98.75</b> |
| ICICI Bank Ltd.                 | 6.47         |
| Infosys Ltd.                    | 5.88         |
| HDFC Bank Ltd.                  | 5.15         |
| Bharti Airtel Ltd.              | 4.57         |
| State Bank of India.            | 2.76         |
| Larsen And Toubro Ltd.          | 2.75         |
| Mahindra & Mahindra Ltd         | 2.63         |
| Axis Bank Ltd.                  | 2.50         |
| I T C Ltd.                      | 2.21         |
| Tech Mahindra Ltd.              | 2.08         |
| Zomato Ltd                      | 1.87         |
| UltraTech Cement Ltd.           | 1.64         |
| Interglobe Aviation Ltd.        | 1.63         |
| Shriram Finance Limited         | 1.63         |
| Granules India Ltd              | 1.62         |
| PREMIER ENERGIES LIMITED        | 1.61         |
| Anant Raj Ltd                   | 1.57         |
| Himadri Speciality Chemical Ltd | 1.48         |
| Maruti Suzuki India Ltd         | 1.47         |
| Hindustan Unilever Ltd          | 1.45         |
| Others                          | 45.76        |
| <b>MMI</b>                      | <b>1.36</b>  |
| <b>NCA</b>                      | <b>-0.11</b> |

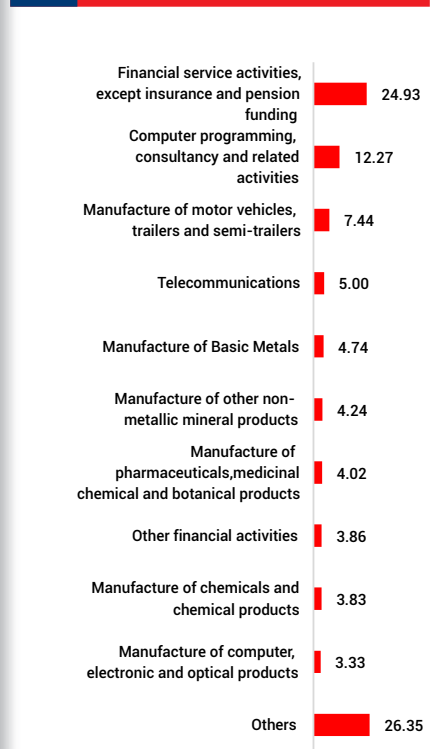
### Debt Ratings Profile (%)



### 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 BALANCED FUND

(ULGF02409/05/22KGRPNBLFND107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
- Group Funds
- Home
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### 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)

11,362.91

### NAV

9.8517

### 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 : 7.25

### Asset Allocation

|              | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity       | 30 - 60      | 57         |
| Gsec / Debt  | 20 - 70      | 39         |
| MMI / Others | 00 - 40      | 4          |

### Performance Meter

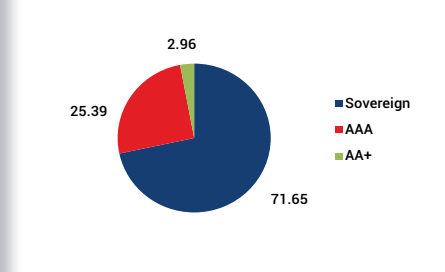
|           | Kotak Group Pension Balanced Fund (%) | Benchmark (%) |
|-----------|---------------------------------------|---------------|
| 1 month   | -2.5                                  | -0.7          |
| 3 months  | -3.5                                  | -1.4          |
| 6 months  | -4.4                                  | -2.5          |
| 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 | -1.5                                  | 0.6           |

Past performance is not necessarily indicative of future performance

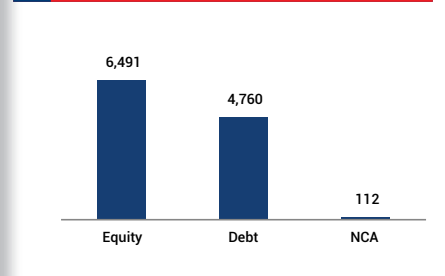
### Portfolio

| Holdings  | % to Fund    |
|---|--------------|
| <b>Equity</b>   | <b>57.12</b> |
| ICICI Bank Ltd.                                       | 3.86         |
| Infosys Ltd.  | 3.45         |
| Bharti Airtel Ltd.                                    | 2.74         |
| HDFC Bank Ltd.  | 2.59         |
| Larsen And Toubro Ltd.                                | 1.87         |
| State Bank of India.                                  | 1.65         |
| Mahindra & Mahindra Ltd                               | 1.58         |
| Axis Bank Ltd.  | 1.52         |
| Reliance Industries Ltd                               | 1.33         |
| I T C Ltd.  | 1.19         |
| Tech Mahindra Ltd.                                    | 1.17         |
| Shriram Finance Limited                               | 1.11         |
| Zomato Ltd  | 1.08         |
| UltraTech Cement Ltd.                                 | 1.02         |
| Granules India Ltd                                    | 0.97         |
| Interglobe Aviation Ltd.                              | 0.95         |
| Maruti Suzuki India Ltd                               | 0.88         |
| Himadri Speciality Chemical Ltd                       | 0.87         |
| PREMIER ENERGIES LIMITED                              | 0.85         |
| Hindustan Unilever Ltd                                | 0.83         |
| Others  | 25.60        |
| <b>G-Sec</b>  | <b>30.02</b> |
| 6.79% GOI - 07.10.2034                                | 12.45        |
| 7.34% GOI - 22.04.2064                                | 9.22         |
| 7.16% HR SDL - 26.12.2037                             | 2.66         |
| 7.09% GOI - 05.08.2054                                | 2.15         |
| 6.92% GOI - 18.11.2039                                | 1.47         |
| 7.10% GOI - 08.04.2034                                | 1.21         |
| 7.74% KA SDL - 10.01.2036                             | 0.64         |
| 7.30% GOI - 19.06.2053                                | 0.19         |
| 7.46% GOI - 06.11.2073                                | 0.02         |
| <b>Corporate Debt</b>                                 | <b>8.62</b>  |
| 7.57% LIC Housing Finance - 18.10.2029                | 2.21         |
| 7.77% REC - 31.03.2028                                | 2.21         |
| 7.80% HDFC BANK - 03.05.2033                          | 1.16         |
| 8.95% Bharti Telecom Limited Series XVII - 04.12.2026 | 1.06         |
| 8.67% PFC - 18.11.2028                                | 0.46         |
| 7.43% NABFID - 16.06.2033                             | 0.45         |
| 7.43% NABARD - 31.01.2030                             | 0.45         |
| 7.90% Bajaj Finance Ltd - 13.04.2028                  | 0.44         |
| 8.75% Shriram Finance Ltd 15.06.2026                  | 0.18         |
| <b>MMI</b>  | <b>3.26</b>  |
| <b>NCA</b>  | <b>0.98</b>  |

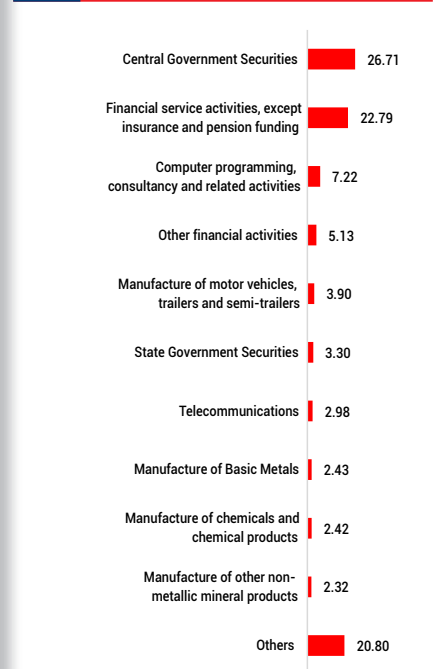
### Debt Ratings Profile (%)



### 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 GILT FUND

(ULGF02509/05/22KGRPNGLFND107)



- Market Outlook
- Fund Performance
- Contents
- Individual Funds
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- Home
- Back
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- 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)

97.95

### NAV

10.4343

### Fund Manager

Debt : Manoj Bharadwaj

### Benchmark Details

Debt - 100% (IBEX);

### Modified Duration

Debt & Money  
Market Instruments : 7.67

### Asset Allocation

|              | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Gsec         | 60 - 100     | 84         |
| MMI / Others | 00 - 40      | 16         |

### Performance Meter

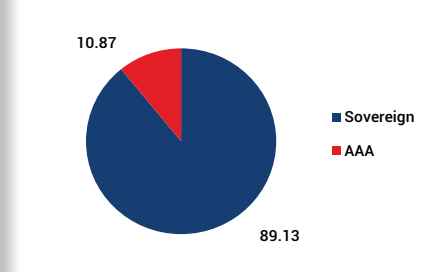
|           | Kotak Group Pension Gilt Fund (%) | Benchmark (%) |
|-----------|-----------------------------------|---------------|
| 1 month   | 0.5                               | 0.8           |
| 3 months  | 1.3                               | 2.0           |
| 6 months  | 3.5                               | 4.2           |
| 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                               | 5.3           |

Past performance is not necessarily indicative of future performance

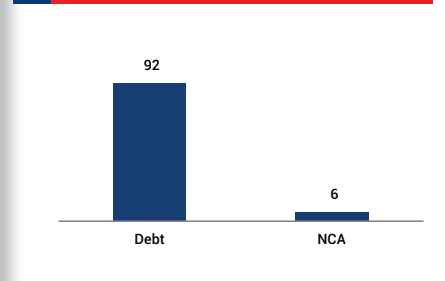
### Portfolio

| Holdings                  | % to Fund    |
|---------------------------|--------------|
| <b>G-Sec</b>              | <b>83.72</b> |
| 6.79% GOI - 07.10.2034    | 20.47        |
| 7.34% GOI - 22.04.2064    | 17.85        |
| 7.10% GOI - 08.04.2034    | 13.91        |
| 7.74% KA SDL - 10.01.2036 | 10.68        |
| 7.36% GOI - 12.09.2052    | 10.63        |
| 6.92% GOI - 18.11.2039    | 6.56         |
| 7.30% GOI - 19.06.2053    | 2.86         |
| 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>6.07</b>  |

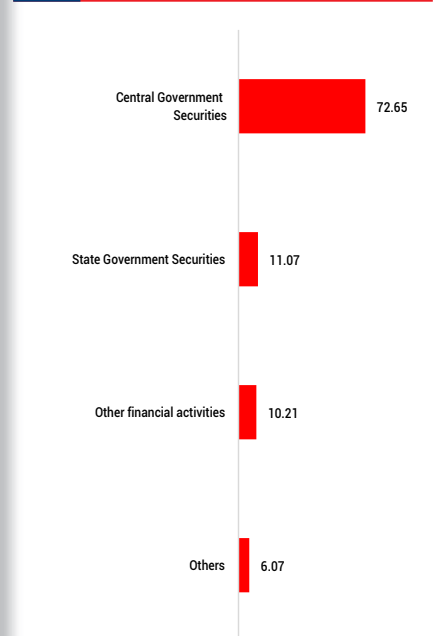
### Debt Ratings Profile (%)



### 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                                     | 46.78                      |
| Maruti Suzuki India Ltd                    | 1.35                       |
| Interglobe Aviation Ltd.                   | 1.35                       |
| CG Power and Industrial Solutions Ltd      | 1.35                       |
| Max Financial Services Ltd                 | 1.28                       |
| National Thermal Power Corporation Ltd     | 1.25                       |
| Bharat Electronics Ltd.                    | 1.24                       |
| Power Grid Corporation of India Ltd        | 1.18                       |
| UltraTech Cement Ltd.                      | 1.18                       |
| Samvardhana Motherson International Ltd    | 1.13                       |
| Ambuja Cements Ltd                         | 1.09                       |
| Hindustan Petroleum Corporation Ltd        | 1.08                       |
| Dixon Technologies India Ltd               | 1.06                       |
| Godrej Consumer Products Limited.          | 1.02                       |
| IndusInd Bank Ltd                          | 1.02                       |
| Anant Raj Ltd                              | 1.01                       |
| HCL Technologies Ltd                       | 1.01                       |
| Persistent Systems Limited                 | 1.00                       |
| HDFC Asset Management Co Ltd               | 0.99                       |
| Torrent Pharmaceuticals Ltd.               | 0.99                       |
| Bharat Petroleum Corporation Ltd           | 0.91                       |
| PREMIER ENERGIES LIMITED                   | 0.90                       |
| Brigade Enterprises Ltd.                   | 0.86                       |
| Mphasis Ltd                                | 0.81                       |
| Hitachi Energy India Ltd                   | 0.81                       |
| Zensar Technologies Limited.               | 0.81                       |
| TATA CONSUMER PRODUCTS LIMITED             | 0.81                       |
| MINDA CORPORATION LIMITED                  | 0.80                       |
| Hindalco Industries Ltd.                   | 0.80                       |
| NEULAND LABORATORIES LIMITED               | 0.77                       |
| Titan Industries Ltd                       | 0.72                       |
| Radico Khaitan Ltd                         | 0.72                       |
| DR. LAL Pathlabs Ltd                       | 0.71                       |
| P G Electroplast Ltd                       | 0.71                       |
| GAIL (India) Ltd.                          | 0.70                       |
| GE Vernova T&D India Limited               | 0.67                       |
| Poly Medicure Ltd                          | 0.67                       |
| Bajaj Finance Ltd                          | 0.67                       |
| APL Apollo Tubes Ltd                       | 0.64                       |
| Union Bank of India                        | 0.60                       |
| Granules India Ltd                         | 0.56                       |
| Bank of India                              | 0.54                       |
| Jindal Stainless Ltd                       | 0.51                       |
| SWIGGY LIMITED                             | 0.51                       |
| Siemens Ltd                                | 0.48                       |
| Himadri Speciality Chemical Ltd            | 0.48                       |
| NIPPON LIFE INDIA ASSET MANAGEMENT LIMITED | 0.47                       |
| Ltimindtree Ltd                            | 0.46                       |
| The Jammu and Kashmir Bank Ltd             | 0.43                       |
| Pitti Engineering Ltd                      | 0.42                       |
| Nippon India ETF Nifty Bank BeES           | 0.40                       |
| SBI Cards and Payment Services Ltd         | 0.40                       |
| HDFC NIFTY BANK ETF                        | 0.39                       |
| ICICI Prudential Bank ETF Nifty Bank Index | 0.37                       |
| K N R Constructions Ltd                    | 0.35                       |
| ADITYA BIRLA SUN LIFE NIFTY BANK ETF       | 0.35                       |
| Kotak Banking ETF - Dividend Payout Option | 0.33                       |
| SBI ETF Nifty Bank                         | 0.32                       |
| SBI Life Insurance Company Ltd.            | 0.32                       |
| OLA ELECTRIC MOBILITY LIMITED              | 0.28                       |
| Venus Pipes and Tubes Ltd                  | 0.28                       |
| Indian Bank                                | 0.26                       |
| VISHAL MEGA MART LIMITED                   | 0.21                       |
| Sai Life Sciences Limited                  | 0.19                       |
| Tube Investments Of India Ltd              | 0.15                       |
| Coforge Limited                            | 0.15                       |
| Carraro India Limited                      | 0.13                       |
| Fusion Micro Finance Ltd                   | 0.12                       |
| Spandana Sphoorty Financial Ltd            | 0.10                       |
| ITC Hotels Limited                         | 0.09                       |
| ONWARD TECHNOLOGIES LIMITED                | 0.05                       |
| PRINCE PIPES AND FITTINGS LIMITED          | 0.04                       |

| Equity                                    | Kotak Dynamic Balanced Fund |
|---|-----------------------------|
| Others                                    | 8.90                        |
| Hindalco Industries Ltd.                  | 0.96                        |
| Bajaj Auto Ltd                            | 0.95                        |
| Asian Paints Ltd                          | 0.94                        |
| Bharat Petroleum Corporation Ltd          | 0.89                        |
| HDFC Standard Life Insurance Company Ltd. | 0.85                        |
| Nestle (India) Ltd                        | 0.78                        |
| Dr Reddys Laboratories Ltd.               | 0.74                        |
| Hero Honda Motors Ltd.                    | 0.71                        |
| SBI Life Insurance Company Ltd.           | 0.69                        |
| Brigade Enterprises Ltd.                  | 0.68                        |
| TATA CONSUMER PRODUCTS LIMITED            | 0.34                        |
| Britannia Industries Ltd                  | 0.29                        |
| ITC Hotels Limited                        | 0.11                        |

| Equity                                    | Pension Classic Opportunities Fund |
|---|------------------------------------|
| Others                                    | 8.99                               |
| Dr Reddys Laboratories Ltd.               | 1.66                               |
| Cipla Ltd.                                | 1.64                               |
| Britannia Industries Ltd                  | 1.48                               |
| HDFC Standard Life Insurance Company Ltd. | 1.03                               |
| Asian Paints Ltd                          | 0.90                               |
| Bharat Petroleum Corporation Ltd          | 0.71                               |
| Tata Steel Ltd.                           | 0.69                               |
| Hindalco Industries Ltd.                  | 0.65                               |
| ITC Hotels Limited                        | 0.23                               |

| Equity                                     | Frontline Equity Fund |
|--|-----------------------|
| Others                                     | 45.38                 |
| Himadri Speciality Chemical Ltd            | 1.43                  |
| PREMIER ENERGIES LIMITED                   | 1.33                  |
| P G Electroplast Ltd                       | 1.24                  |
| Max Financial Services Ltd                 | 1.23                  |
| Varun Beverages Ltd                        | 1.18                  |
| Dixon Technologies India Ltd               | 1.18                  |
| Tata Consultancy Services Ltd.             | 1.18                  |
| MINDA CORPORATION LIMITED                  | 1.15                  |
| Power Finance Corporation Ltd              | 1.15                  |
| Oil & Natural Gas Corporation Ltd          | 1.13                  |
| National Thermal Power Corporation Ltd     | 1.09                  |
| Sky Gold Limited                           | 1.09                  |
| Venus Pipes and Tubes Ltd                  | 1.08                  |
| Ambuja Cements Ltd                         | 1.06                  |
| Pitti Engineering Ltd                      | 1.02                  |
| Power Grid Corporation of India Ltd        | 1.01                  |
| Rural Electrification Corporation Ltd.     | 0.99                  |
| Hindalco Industries Ltd.                   | 0.89                  |
| Tata Motors Ltd.                           | 0.87                  |
| Pidilite Industries Ltd                    | 0.84                  |
| HCL Technologies Ltd                       | 0.84                  |
| Godrej Consumer Products Limited.          | 0.80                  |
| Sun Pharmaceuticals Ltd                    | 0.79                  |
| Bharat Electronics Ltd.                    | 0.77                  |
| IndusInd Bank Ltd                          | 0.76                  |
| SBI Life Insurance Company Ltd.            | 0.75                  |
| Aurobindo Pharma Ltd                       | 0.73                  |
| CG Power and Industrial Solutions Ltd      | 0.72                  |
| Bharat Petroleum Corporation Ltd           | 0.68                  |
| Hindustan Petroleum Corporation Ltd        | 0.67                  |
| Torrent Pharmaceuticals Ltd.               | 0.65                  |
| Jindal Steel and Power Ltd                 | 0.65                  |
| Persistent Systems Limited                 | 0.65                  |
| Titan Industries Ltd                       | 0.64                  |
| Hero Honda Motors Ltd.                     | 0.62                  |
| Tube Investments Of India Ltd              | 0.61                  |
| Hitachi Energy India Ltd                   | 0.58                  |
| Jindal Stainless Ltd                       | 0.56                  |
| GAIL (India) Ltd.                          | 0.53                  |
| Indian Bank                                | 0.52                  |
| Samvardhana Motherson International Ltd    | 0.50                  |
| Mphasis Ltd                                | 0.49                  |
| GPT Infraprojects Ltd                      | 0.48                  |
| Ltimindtree Ltd                            | 0.48                  |
| Filatex India Ltd.                         | 0.48                  |
| Union Bank of India                        | 0.45                  |
| Coforge Limited                            | 0.43                  |
| Indus Towers Ltd                           | 0.43                  |
| APL Apollo Tubes Ltd                       | 0.42                  |
| UTI NIFTY BANK ETF                         | 0.37                  |
| SBI ETF Nifty Bank                         | 0.37                  |
| ICICI Prudential Bank ETF Nifty Bank Index | 0.37                  |
| HDFC NIFTY BANK ETF                        | 0.37                  |
| Nippon India ETF Nifty Bank BeES           | 0.37                  |
| Kotak Banking ETF - Dividend Payout Option | 0.37                  |
| Bank of India                              | 0.36                  |
| Praveg Limited                             | 0.36                  |
| B S E Ltd                                  | 0.33                  |
| Poly Medicure Ltd                          | 0.32                  |
| GE Vernova T&D India Limited               | 0.32                  |
| DR. LAL Pathlabs Ltd                       | 0.30                  |
| S R F Ltd.                                 | 0.28                  |
| SEAMEC LIMITED                             | 0.25                  |
| SWIGGY LIMITED                             | 0.22                  |
| The Jammu and Kashmir Bank Ltd.            | 0.16                  |
| SBI Cards and Payment Services Ltd         | 0.10                  |
| Western Carriers (India) Limited           | 0.09                  |
| ACME SOLAR HOLDINGS LIMITED                | 0.08                  |
| ITC Hotels Limited                         | 0.07                  |
| ONWARD TECHNOLOGIES LIMITED                | 0.06                  |

| Equity                                    | Pension Balanced Fund II |
|---|--------------------------|
| Others                                    | 11.31                    |
| Cipla Ltd.                                | 0.86                     |
| Eicher Motors Ltd.                        | 0.81                     |
| Sun Pharmaceuticals Ltd                   | 0.78                     |
| Hindalco Industries Ltd.                  | 0.76                     |
| National Thermal Power Corporation Ltd    | 0.73                     |
| State Bank of India.                      | 0.72                     |
| Hindustan Unilever Ltd                    | 0.72                     |
| Dr Reddys Laboratories Ltd.               | 0.71                     |
| Hero Honda Motors Ltd.                    | 0.68                     |
| Power Grid Corporation of India Ltd       | 0.62                     |
| Bharat Petroleum Corporation Ltd          | 0.56                     |
| Oil & Natural Gas Corporation Ltd         | 0.46                     |
| Tata Motors Ltd.                          | 0.40                     |
| J S W Steel Ltd                           | 0.39                     |
| Bajaj Auto Ltd                            | 0.34                     |
| Adani Ports and Special Economic Zone Ltd | 0.34                     |
| Grasim Industries Ltd.                    | 0.29                     |
| Divis Laboratories Ltd                    | 0.22                     |
| Coal India Ltd                            | 0.20                     |
| TATA CONSUMER PRODUCTS LIMITED            | 0.18                     |
| IndusInd Bank Ltd                         | 0.15                     |
| SBI Life Insurance Company Ltd.           | 0.14                     |
| HDFC Standard Life Insurance Company Ltd. | 0.14                     |
| ITC Hotels Limited                        | 0.10                     |

The Break-up of Others is as given below

| Equity                                     | Kotak Aggressive Growth Fund |
|--|------------------------------|
| Others                                     | 27.69                        |
| Tata Motors Ltd.                           | 2.00                         |
| SBI Life Insurance Company Ltd.            | 1.63                         |
| Power Finance Corporation Ltd              | 1.56                         |
| HCL Technologies Ltd                       | 1.56                         |
| National Thermal Power Corporation Ltd     | 1.55                         |
| Max Financial Services Ltd                 | 1.40                         |
| Tech Mahindra Ltd.                         | 1.37                         |
| Jindal Steel and Power Ltd                 | 1.31                         |
| Rural Electrification Corporation Ltd.     | 1.27                         |
| APL Apollo Tubes Ltd                       | 1.09                         |
| HDFC NIFTY BANK ETF                        | 0.91                         |
| Honeywell Automation India Ltd             | 0.90                         |
| ICICI Prudential Bank ETF Nifty Bank Index | 0.90                         |
| Kotak Banking ETF - Dividend Payout Option | 0.90                         |
| UTI NIFTY BANK ETF                         | 0.90                         |
| Nippon India ETF Nifty Bank BeES           | 0.90                         |
| SBI ETF Nifty Bank                         | 0.90                         |
| Pidilite Industries Ltd                    | 0.76                         |
| Varun Beverages Ltd                        | 0.72                         |
| Ambuja Cements Ltd                         | 0.72                         |
| Dr Reddys Laboratories Ltd.                | 0.70                         |
| Interglobe Aviation Ltd.                   | 0.67                         |
| Ltimindtree Ltd                            | 0.60                         |
| P I Industries Ltd                         | 0.53                         |
| IndusInd Bank Ltd                          | 0.49                         |
| S R F Ltd.                                 | 0.45                         |
| Godrej Consumer Products Limited.          | 0.35                         |
| Britannia Industries Ltd                   | 0.27                         |
| Asian Paints Ltd                           | 0.22                         |
| ITC Hotels Limited                         | 0.15                         |

| Equity                                     | Kotak Dynamic Growth Fund |
|--|---------------------------|
| Others                                     | 31.33                     |
| Hindustan Unilever Ltd                     | 1.08                      |
| Varun Beverages Ltd                        | 1.06                      |
| MINDA CORPORATION LIMITED                  | 1.03                      |
| Maruti Suzuki India Ltd                    | 0.96                      |
| Power Grid Corporation of India Ltd        | 0.95                      |
| Tata Consultancy Services Ltd.             | 0.90                      |
| Ambuja Cements Ltd                         | 0.89                      |
| Godrej Consumer Products Limited.          | 0.88                      |
| Power Finance Corporation Ltd              | 0.85                      |
| Pitti Engineering Ltd                      | 0.84                      |
| Aurobindo Pharma Ltd                       | 0.83                      |
| Rural Electrification Corporation Ltd.     | 0.77                      |
| Persistent Systems Limited                 | 0.73                      |
| Oil & Natural Gas Corporation Ltd          | 0.71                      |
| SBI Life Insurance Company Ltd.            | 0.70                      |
| Hindalco Industries Ltd.                   | 0.70                      |
| Jindal Stainless Ltd                       | 0.69                      |
| Pidilite Industries Ltd                    | 0.69                      |
| Tube Investments Of India Ltd              | 0.68                      |
| HCL Technologies Ltd                       | 0.67                      |
| Tata Motors Ltd.                           | 0.66                      |
| Dixon Technologies India Ltd.              | 0.66                      |
| Hindustan Petroleum Corporation Ltd        | 0.63                      |
| Hitachi Energy India Ltd                   | 0.63                      |
| Titan Industries Ltd                       | 0.62                      |
| Bharat Electronics Ltd.                    | 0.62                      |
| Torrent Pharmaceuticals Ltd.               | 0.61                      |
| Sun Pharmaceuticals Ltd                    | 0.60                      |
| IndusInd Bank Ltd                          | 0.59                      |
| Hero Honda Motors Ltd.                     | 0.55                      |
| Bharat Petroleum Corporation Ltd           | 0.54                      |
| APL Apollo Tubes Ltd                       | 0.52                      |
| PREMIER ENERGIES LIMITED                   | 0.49                      |
| CG Power and Industrial Solutions Ltd      | 0.47                      |
| Max Financial Services Ltd                 | 0.46                      |
| GAIL (India) Ltd.                          | 0.46                      |
| GPT Infraprojects Ltd                      | 0.42                      |
| Bajaj Finance Ltd                          | 0.38                      |
| Mphasis Ltd                                | 0.37                      |
| Ltimindtree Ltd                            | 0.36                      |
| DR. LAL Pathlabs Ltd                       | 0.36                      |
| Filatex India Ltd.                         | 0.35                      |
| Coforge Limited                            | 0.32                      |
| Indus Towers Ltd                           | 0.32                      |
| SBI ETF Nifty Bank                         | 0.32                      |
| ICICI Prudential Bank ETF Nifty Bank Index | 0.32                      |
| Nippon India ETF Nifty Bank BeES           | 0.32                      |
| Kotak Banking ETF - Dividend Payout Option | 0.32                      |
| GE Vernova T&D India Limited               | 0.28                      |
| Brigade Enterprises Ltd.                   | 0.23                      |
| S R F Ltd.                                 | 0.22                      |
| SWIGGY LIMITED                             | 0.17                      |
| SEAMEC LIMITED                             | 0.16                      |
| B S E Ltd                                  | 0.12                      |
| P G Electroplast Ltd                       | 0.11                      |
| ITC Hotels Limited                         | 0.07                      |
| SBI Cards and Payment Services Ltd.        | 0.05                      |
| Jindal Steel and Power Ltd                 | 0.04                      |
| Fusion Micro Finance Ltd                   | 0.02                      |

| Equity                                    | Guarantee Fund |
|---|----------------|
| Others                                    | 8.84           |
| Bharat Electronics Ltd.                   | 0.45           |
| Titan Industries Ltd                      | 0.45           |
| Oil & Natural Gas Corporation Ltd         | 0.44           |
| Coal India Ltd                            | 0.41           |
| Trent Limited                             | 0.40           |
| Nestle (India) Ltd                        | 0.38           |
| Adani Ports and Special Economic Zone Ltd | 0.38           |
| Tata Steel Ltd.                           | 0.37           |
| Asian Paints Ltd                          | 0.37           |
| Tech Mahindra Ltd.                        | 0.35           |
| J S W Steel Ltd                           | 0.34           |
| Bajaj Auto Ltd                            | 0.34           |
| Apollo Hospitals Enterprise Ltd           | 0.33           |
| Grasim Industries Ltd.                    | 0.33           |
| Hindalco Industries Ltd.                  | 0.32           |
| Cipla Ltd.                                | 0.30           |
| Wipro Ltd.                                | 0.29           |
| Eicher Motors Ltd.                        | 0.28           |
| Britannia Industries Ltd                  | 0.28           |
| Bajaj Finserv Ltd.                        | 0.28           |
| Dr Reddys Laboratories Ltd.               | 0.27           |
| Shriram Finance Limited                   | 0.22           |
| TATA CONSUMER PRODUCTS LIMITED            | 0.22           |
| Hero Honda Motors Ltd.                    | 0.22           |
| HDFC Standard Life Insurance Company Ltd. | 0.20           |
| IndusInd Bank Ltd                         | 0.19           |
| SBI Life Insurance Company Ltd.           | 0.19           |
| Bharat Petroleum Corporation Ltd          | 0.17           |
| ITC Hotels Limited                        | 0.06           |

| Equity                                     | Balanced Fund |
|--|---------------|
| Others                                     | 23.60         |
| Himadri Speciality Chemical Ltd            | 0.86          |
| Power Finance Corporation Ltd              | 0.76          |
| Hindustan Unilever Ltd                     | 0.75          |
| Bajaj Finance Ltd                          | 0.75          |
| MINDA CORPORATION LIMITED                  | 0.73          |
| Varun Beverages Ltd                        | 0.71          |
| Power Grid Corporation of India Ltd        | 0.64          |
| Ambuja Cements Ltd                         | 0.64          |
| Tata Consultancy Services Ltd.             | 0.61          |
| Godrej Consumer Products Limited.          | 0.60          |
| Pitti Engineering Ltd                      | 0.59          |
| Rural Electrification Corporation Ltd.     | 0.58          |
| Aurobindo Pharma Ltd                       | 0.56          |
| Hindalco Industries Ltd.                   | 0.52          |
| SBI Life Insurance Company Ltd.            | 0.51          |
| Oil & Natural Gas Corporation Ltd          | 0.50          |
| Tata Motors Ltd.                           | 0.50          |
| Persistent Systems Limited                 | 0.49          |
| HCL Technologies Ltd                       | 0.48          |
| Pidilite Industries Ltd                    | 0.47          |
| Jindal Stainless Ltd                       | 0.47          |
| Sun Pharmaceuticals Ltd                    | 0.46          |
| Dixon Technologies India Ltd               | 0.46          |
| Tube Investments Of India Ltd              | 0.46          |
| Bharat Electronics Ltd.                    | 0.44          |
| Titan Industries Ltd                       | 0.44          |
| IndusInd Bank Ltd                          | 0.44          |
| Torrent Pharmaceuticals Ltd.               | 0.44          |
| Hindustan Petroleum Corporation Ltd        | 0.43          |
| CG Power and Industrial Solutions Ltd      | 0.42          |
| Hitachi Energy India Ltd                   | 0.42          |
| PREMIER ENERGIES LIMITED                   | 0.42          |
| Bharat Petroleum Corporation Ltd           | 0.39          |
| Hero Honda Motors Ltd.                     | 0.39          |
| APL Apollo Tubes Ltd                       | 0.35          |
| Max Financial Services Ltd                 | 0.33          |
| Jindal Steel and Power Ltd                 | 0.33          |
| GAIL (India) Ltd.                          | 0.32          |
| GPT Infraprojects Ltd                      | 0.30          |
| Ltimindtree Ltd                            | 0.28          |
| DR. LAL Pathlabs Ltd                       | 0.26          |
| Mphasis Ltd                                | 0.25          |
| Coforge Limited                            | 0.24          |
| Indus Towers Ltd                           | 0.24          |
| Filatex India Ltd.                         | 0.24          |
| SBI ETF Nifty Bank                         | 0.22          |
| ICICI Prudential Bank ETF Nifty Bank Index | 0.22          |
| HDFC NIFTY BANK ETF                        | 0.22          |
| Nippon India ETF Nifty Bank BeES           | 0.22          |
| Kotak Banking ETF - Dividend Payout Option | 0.22          |
| GE Vernova T&D India Limited               | 0.21          |
| S R F Ltd.                                 | 0.16          |
| Brigade Enterprises Ltd.                   | 0.16          |
| SEAMEC LIMITED                             | 0.11          |
| SWIGGY LIMITED                             | 0.09          |
| B S E Ltd                                  | 0.09          |
| P G Electroplast Ltd                       | 0.08          |
| SBI Cards and Payment Services Ltd         | 0.06          |
| ITC Hotels Limited                         | 0.05          |
| Fusion Micro Finance Ltd                   | 0.01          |

The Break-up of Others is as given below

| Equity                                     | Kotak Group Balanced Fund |
|--|---------------------------|
| Others                                     | 25.85                     |
| Venus Pipes and Tubes Ltd                  | 0.81                      |
| National Thermal Power Corporation Ltd     | 0.80                      |
| Pitti Engineering Ltd                      | 0.75                      |
| Bajaj Finance Ltd                          | 0.73                      |
| Max Financial Services Ltd                 | 0.73                      |
| Power Grid Corporation of India Ltd        | 0.70                      |
| Varun Beverages Ltd                        | 0.70                      |
| Power Finance Corporation Ltd              | 0.69                      |
| MINDA CORPORATION LIMITED                  | 0.68                      |
| Hindustan Unilever Ltd                     | 0.68                      |
| P G Electroplast Ltd                       | 0.66                      |
| Ambuja Cements Ltd                         | 0.64                      |
| Rural Electrification Corporation Ltd.     | 0.59                      |
| Dixon Technologies India Ltd               | 0.58                      |
| Tata Consultancy Services Ltd.             | 0.58                      |
| Godrej Consumer Products Limited.          | 0.57                      |
| Aurobindo Pharma Ltd                       | 0.53                      |
| Hindalco Industries Ltd.                   | 0.53                      |
| Tata Motors Ltd.                           | 0.51                      |
| Oil & Natural Gas Corporation Ltd          | 0.49                      |
| HCL Technologies Ltd                       | 0.49                      |
| Indian Bank                                | 0.48                      |
| SBI Life Insurance Company Ltd.            | 0.48                      |
| Sun Pharmaceuticals Ltd                    | 0.47                      |
| Persistent Systems Limited                 | 0.47                      |
| Sky Gold Limited                           | 0.46                      |
| Bharat Electronics Ltd.                    | 0.45                      |
| IndusInd Bank Ltd                          | 0.45                      |
| Pidilite Industries Ltd                    | 0.45                      |
| Tube Investments Of India Ltd              | 0.44                      |
| CG Power and Industrial Solutions Ltd      | 0.43                      |
| Torrent Pharmaceuticals Ltd.               | 0.42                      |
| Titan Industries Ltd                       | 0.41                      |
| Hindustan Petroleum Corporation Ltd        | 0.41                      |
| Jindal Stainless Ltd                       | 0.40                      |
| Hero Honda Motors Ltd.                     | 0.38                      |
| Bharat Petroleum Corporation Ltd           | 0.34                      |
| Filatex India Ltd.                         | 0.34                      |
| Union Bank of India                        | 0.32                      |
| GAIL (India) Ltd.                          | 0.32                      |
| APL Apollo Tubes Ltd                       | 0.30                      |
| Mphasis Ltd                                | 0.29                      |
| Ltimindtree Ltd                            | 0.29                      |
| GPT Infraprojects Ltd                      | 0.28                      |
| Hitachi Energy India Ltd                   | 0.26                      |
| Indus Towers Ltd                           | 0.23                      |
| Samvardhana Motherson International Ltd    | 0.23                      |
| UTI NIFTY BANK ETF                         | 0.22                      |
| SBI ETF Nifty Bank                         | 0.22                      |
| ICICI Prudential Bank ETF Nifty Bank Index | 0.22                      |
| HDFC NIFTY BANK ETF                        | 0.22                      |
| Nippon India ETF Nifty Bank BeES           | 0.22                      |
| Kotak Banking ETF - Dividend Payout Option | 0.22                      |
| Poly Medicure Ltd                          | 0.19                      |
| S R F Ltd.                                 | 0.17                      |
| Praveg Limited                             | 0.15                      |
| SWIGGY LIMITED                             | 0.13                      |
| GE Vernova T&D India Limited               | 0.13                      |
| Jindal Steel and Power Ltd                 | 0.10                      |
| B S E Ltd                                  | 0.08                      |
| Coforge Limited                            | 0.08                      |
| ACME SOLAR HOLDINGS LIMITED                | 0.07                      |
| SBI Cards and Payment Services Ltd         | 0.06                      |
| Western Carriers (India) Limited           | 0.06                      |
| ITC Hotels Limited                         | 0.05                      |
| SEAMEC LIMITED                             | 0.03                      |
| ONWARD TECHNOLOGIES LIMITED                | 0.01                      |

| Equity                                     | Kotak Pension Opportunities Fund |
|--|----------------------------------|
| Others                                     | 9.58                             |
| ICICI Prudential Bank ETF Nifty Bank Index | 1.18                             |
| Nestle (India) Ltd                         | 1.08                             |
| Asian Paints Ltd                           | 1.08                             |
| Tech Mahindra Ltd.                         | 0.97                             |
| Hindalco Industries Ltd.                   | 0.94                             |
| Eicher Motors Ltd.                         | 0.94                             |
| Britannia Industries Ltd                   | 0.93                             |
| Dr Reddys Laboratories Ltd.                | 0.79                             |
| Hero Honda Motors Ltd.                     | 0.63                             |
| HDFC Standard Life Insurance Company Ltd.  | 0.51                             |
| Bharat Petroleum Corporation Ltd           | 0.45                             |
| ITC Hotels Limited                         | 0.08                             |

| Equity                                     | Kotak Opportunities Fund |
|--|--------------------------|
| Others                                     | 46.70                    |
| Interglobe Aviation Ltd.                   | 1.40                     |
| CG Power and Industrial Solutions Ltd      | 1.37                     |
| Maruti Suzuki India Ltd                    | 1.36                     |
| Max Financial Services Ltd                 | 1.31                     |
| Bharat Electronics Ltd.                    | 1.28                     |
| National Thermal Power Corporation Ltd     | 1.25                     |
| UltraTech Cement Ltd.                      | 1.20                     |
| Power Grid Corporation of India Ltd        | 1.20                     |
| Samvardhana Motherson International Ltd    | 1.19                     |
| Persistent Systems Limited                 | 1.10                     |
| IndusInd Bank Ltd                          | 1.09                     |
| Hindustan Petroleum Corporation Ltd        | 1.06                     |
| Ambuja Cements Ltd                         | 1.05                     |
| Godrej Consumer Products Limited.          | 1.02                     |
| HCL Technologies Ltd                       | 1.01                     |
| Torrent Pharmaceuticals Ltd.               | 0.99                     |
| HDFC Asset Management Co Ltd               | 0.99                     |
| Anant Raj Ltd                              | 0.98                     |
| Bharat Petroleum Corporation Ltd           | 0.98                     |
| Dixon Technologies India Ltd.              | 0.92                     |
| MINDA CORPORATION LIMITED                  | 0.90                     |
| Brigade Enterprises Ltd.                   | 0.90                     |
| PREMIER ENERGIES LIMITED                   | 0.88                     |
| Mphasis Ltd                                | 0.85                     |
| TATA CONSUMER PRODUCTS LIMITED             | 0.82                     |
| Hitachi Energy India Ltd                   | 0.81                     |
| Zensar Technologies Limited.               | 0.81                     |
| Hindalco Industries Ltd.                   | 0.81                     |
| NEULAND LABORATORIES LIMITED               | 0.79                     |
| Titan Industries Ltd                       | 0.74                     |
| DR. LAL Pathlabs Ltd                       | 0.74                     |
| GAIL (India) Ltd.                          | 0.73                     |
| Radico Khaitan Ltd                         | 0.71                     |
| Poly Medicure Ltd                          | 0.70                     |
| Bajaj Finance Ltd                          | 0.67                     |
| P G Electroplast Ltd                       | 0.63                     |
| GE Vernova T&D India Limited               | 0.63                     |
| Union Bank of India                        | 0.62                     |
| Himadri Speciality Chemical Ltd            | 0.58                     |
| Bank of India                              | 0.55                     |
| APL Apollo Tubes Ltd                       | 0.54                     |
| Jindal Stainless Ltd                       | 0.52                     |
| Granules India Ltd                         | 0.50                     |
| The Jammu and Kashmir Bank Ltd             | 0.49                     |
| Siemens Ltd                                | 0.47                     |
| Ltimindtree Ltd                            | 0.46                     |
| Pitti Engineering Ltd                      | 0.46                     |
| SWIGGY LIMITED                             | 0.45                     |
| Nippon India ETF Nifty Bank BeES           | 0.43                     |
| NIPPON LIFE INDIA ASSET MANAGEMENT LIMITED | 0.43                     |
| HDFC NIFTY BANK ETF                        | 0.43                     |
| K N R Constructions Ltd                    | 0.40                     |
| ICICI Prudential Bank ETF Nifty Bank Index | 0.40                     |
| SBI Cards and Payment Services Ltd         | 0.40                     |
| ADITYA BIRLA SUN LIFE NIFTY BANK ETF       | 0.37                     |
| Kotak Banking ETF - Dividend Payout Option | 0.34                     |
| Venus Pipes and Tubes Ltd                  | 0.33                     |
| SBI ETF Nifty Bank                         | 0.33                     |
| Indian Bank                                | 0.28                     |
| SBI Life Insurance Company Ltd.            | 0.27                     |
| OLA ELECTRIC MOBILITY LIMITED              | 0.27                     |
| Coforge Limited                            | 0.15                     |
| Tube Investments Of India Ltd              | 0.13                     |
| ITC Hotels Limited                         | 0.09                     |
| Fusion Micro Finance Ltd                   | 0.08                     |
| Spandana Sphoorty Financial Ltd            | 0.04                     |
| ONWARD TECHNOLOGIES LIMITED                | 0.02                     |

| Equity                                    | Pension Guarantee Fund |
|---|------------------------|
| Others                                    | 8.13                   |
| Titan Industries Ltd                      | 0.44                   |
| Bharat Electronics Ltd.                   | 0.42                   |
| Trent Limited                             | 0.39                   |
| Oil & Natural Gas Corporation Ltd         | 0.39                   |
| Coal India Ltd                            | 0.36                   |
| Tata Steel Ltd.                           | 0.34                   |
| Nestle (India) Ltd                        | 0.34                   |
| Asian Paints Ltd                          | 0.34                   |
| Adani Ports and Special Economic Zone Ltd | 0.33                   |
| Bajaj Auto Ltd                            | 0.33                   |
| Tech Mahindra Ltd.                        | 0.32                   |
| J S W Steel Ltd                           | 0.31                   |
| Grasim Industries Ltd.                    | 0.31                   |
| Apollo Hospitals Enterprise Ltd           | 0.29                   |
| Hindalco Industries Ltd.                  | 0.29                   |
| Cipla Ltd.                                | 0.27                   |
| Wipro Ltd.                                | 0.27                   |
| Bajaj Finserv Ltd.                        | 0.26                   |
| Eicher Motors Ltd.                        | 0.25                   |
| Britannia Industries Ltd                  | 0.25                   |
| Dr Reddys Laboratories Ltd.               | 0.25                   |
| Shriram Finance Limited                   | 0.21                   |
| TATA CONSUMER PRODUCTS LIMITED            | 0.20                   |
| Hero Honda Motors Ltd.                    | 0.20                   |
| HDFC Standard Life Insurance Company Ltd. | 0.19                   |
| SBI Life Insurance Company Ltd.           | 0.18                   |
| IndusInd Bank Ltd                         | 0.18                   |
| Bharat Petroleum Corporation Ltd          | 0.15                   |
| ITC Hotels Limited                        | 0.06                   |

The Break-up of Others is as given below

| Equity                                    | Pension Frontline Equity Fund |
|---|-------------------------------|
| Others                                    | 13.26                         |
| HCL Technologies Ltd                      | 1.74                          |
| Hindalco Industries Ltd.                  | 1.61                          |
| Eicher Motors Ltd.                        | 1.47                          |
| Cipla Ltd.                                | 1.32                          |
| Asian Paints Ltd                          | 1.21                          |
| Dr Reddys Laboratories Ltd.               | 1.15                          |
| Hero Honda Motors Ltd.                    | 1.11                          |
| Britannia Industries Ltd                  | 0.95                          |
| Bharat Petroleum Corporation Ltd          | 0.93                          |
| National Thermal Power Corporation Ltd    | 0.80                          |
| IndusInd Bank Ltd                         | 0.44                          |
| HDFC Standard Life Insurance Company Ltd. | 0.38                          |
| ITC Hotels Limited                        | 0.15                          |

| Equity                                     | Kotak Group Pension Balanced Fund |
|--|-----------------------------------|
| Others                                     | 25.60                             |
| Anant Raj Ltd                              | 0.80                              |
| Varun Beverages Ltd                        | 0.79                              |
| National Thermal Power Corporation Ltd     | 0.78                              |
| Venus Pipes and Tubes Ltd                  | 0.76                              |
| Pitti Engineering Ltd                      | 0.75                              |
| Oil & Natural Gas Corporation Ltd          | 0.74                              |
| Max Financial Services Ltd                 | 0.74                              |
| Bajaj Finance Ltd                          | 0.73                              |
| Power Finance Corporation Ltd              | 0.71                              |
| Tata Consultancy Services Ltd.             | 0.71                              |
| Rural Electrification Corporation Ltd.     | 0.69                              |
| MINDA CORPORATION LIMITED                  | 0.68                              |
| HCL Technologies Ltd                       | 0.65                              |
| P G Electroplast Ltd                       | 0.65                              |
| Pidilite Industries Ltd                    | 0.62                              |
| Power Grid Corporation of India Ltd        | 0.62                              |
| Hindalco Industries Ltd.                   | 0.59                              |
| Godrej Consumer Products Limited.          | 0.59                              |
| Dixon Technologies India Ltd               | 0.59                              |
| Sky Gold Limited                           | 0.58                              |
| Tata Motors Ltd.                           | 0.50                              |
| Aurobindo Pharma Ltd                       | 0.50                              |
| Bharat Petroleum Corporation Ltd           | 0.48                              |
| Sun Pharmaceuticals Ltd                    | 0.47                              |
| Bharat Electronics Ltd.                    | 0.46                              |
| IndusInd Bank Ltd                          | 0.45                              |
| APL Apollo Tubes Ltd                       | 0.44                              |
| Ambuja Cements Ltd                         | 0.43                              |
| CG Power and Industrial Solutions Ltd      | 0.43                              |
| SBI Life Insurance Company Ltd.            | 0.42                              |
| Coforge Limited                            | 0.37                              |
| GPT Infraprojects Ltd                      | 0.35                              |
| Hero Honda Motors Ltd.                     | 0.33                              |
| Tube Investments Of India Ltd              | 0.32                              |
| Jindal Stainless Ltd                       | 0.31                              |
| Titan Industries Ltd                       | 0.31                              |
| Hindustan Petroleum Corporation Ltd        | 0.30                              |
| Union Bank of India                        | 0.30                              |
| Persistent Systems Limited                 | 0.29                              |
| Mphasis Ltd                                | 0.29                              |
| GAIL (India) Ltd.                          | 0.29                              |
| Ltimindtree Ltd                            | 0.29                              |
| Samvardhana Motherson International Ltd    | 0.26                              |
| Torrent Pharmaceuticals Ltd.               | 0.25                              |
| GE Vernova T&D India Limited               | 0.25                              |
| B S E Ltd                                  | 0.25                              |
| Indus Towers Ltd                           | 0.24                              |
| ICICI Prudential Bank ETF Nifty Bank Index | 0.23                              |
| SBI ETF Nifty Bank                         | 0.23                              |
| UTI NIFTY BANK ETF                         | 0.23                              |
| HDFC NIFTY BANK ETF                        | 0.23                              |
| Nippon India ETF Nifty Bank BeES           | 0.23                              |
| Kotak Banking ETF - Dividend Payout Option | 0.23                              |
| Filatex India Ltd.                         | 0.20                              |
| Hitachi Energy India Ltd                   | 0.19                              |
| S R F Ltd.                                 | 0.17                              |
| SWIGGY LIMITED                             | 0.13                              |
| Praveg Limited                             | 0.11                              |
| SBI Cards and Payment Services Ltd         | 0.06                              |
| ITC Hotels Limited                         | 0.04                              |

| Equity  | Kotak Mid Cap Advantage Fund |
|---|------------------------------|
| Others  | 50.09                        |
| Tube Investments Of India Ltd                       | 1.58                         |
| VISHAL MEGA MART LIMITED                            | 1.53                         |
| Anant Raj Ltd                                       | 1.52                         |
| Sky Gold Limited                                    | 1.43                         |
| SBI Cards and Payment Services Ltd                  | 1.40                         |
| Venus Pipes and Tubes Ltd                           | 1.26                         |
| S R F Ltd.  | 1.25                         |
| Shriram Finance Limited                             | 1.23                         |
| Bharti Hexacom Ltd                                  | 1.21                         |
| Zensar Technologies Limited.                        | 1.21                         |
| Hitachi Energy India Ltd                            | 1.20                         |
| Power Finance Corporation Ltd                       | 1.18                         |
| Indus Towers Ltd                                    | 1.17                         |
| Rural Electrification Corporation Ltd.              | 1.12                         |
| NIPPON LIFE INDIA ASSET MANAGEMENT LIMITED          | 1.11                         |
| Bharat Forge Ltd                                    | 1.10                         |
| Unimech Aerospace and Manufacturing Limited         | 1.03                         |
| Waaree Energies Limited                             | 1.02                         |
| Narayana Hrudayalaya Ltd                            | 1.01                         |
| Petronet L N G Ltd                                  | 1.01                         |
| SWIGGY LIMITED                                      | 0.99                         |
| Prestige Estates Projects Limited                   | 0.99                         |
| Sai Life Sciences Limited                           | 0.95                         |
| Bank of India                                       | 0.93                         |
| Samvardhana Motherson International Ltd             | 0.90                         |
| Carraro India Limited                               | 0.89                         |
| Brigade Enterprises Ltd.                            | 0.85                         |
| Zomato Ltd  | 0.85                         |
| T B O Tek Limited                                   | 0.85                         |
| Oil India Ltd                                       | 0.84                         |
| JK Cement Limited                                   | 0.84                         |
| Indian Bank   | 0.82                         |
| NEULAND LABORATORIES LIMITED                        | 0.79                         |
| Interglobe Aviation Ltd.                            | 0.79                         |
| Bharat Electronics Ltd.                             | 0.79                         |
| Poly Medicare Ltd                                   | 0.77                         |
| Oberoi Realty Ltd                                   | 0.77                         |
| Hyundai Motor India Ltd.                            | 0.77                         |
| Jindal Stainless Ltd                                | 0.71                         |
| P I Industries Ltd                                  | 0.70                         |
| L I C Housing Finance Ltd                           | 0.67                         |
| Bajaj Housing Finance Ltd.                          | 0.67                         |
| ZF COMMERCIAL VEHICLE CONTROL SYSTEMS INDIA LIMITED | 0.66                         |
| National Thermal Power Corporation Ltd              | 0.62                         |
| Union Bank of India                                 | 0.62                         |
| Torrent Pharmaceuticals Ltd.                        | 0.60                         |
| The Jammu and Kashmir Bank Ltd                      | 0.58                         |
| GPT Infraprojects Ltd                               | 0.56                         |
| GE Vernova T&D India Limited                        | 0.55                         |
| Maruti Suzuki India Ltd                             | 0.46                         |
| Filatex India Ltd.                                  | 0.38                         |
| J B Chemicals & Pharmaceuticals Ltd                 | 0.38                         |
| Dalmia Bharat Limited                               | 0.35                         |
| Bharat Petroleum Corporation Ltd                    | 0.35                         |
| Container Corporation of India Ltd                  | 0.34                         |
| ACME SOLAR HOLDINGS LIMITED                         | 0.29                         |
| Supreme Industries Ltd                              | 0.29                         |
| Praveg Limited                                      | 0.28                         |
| K N R Constructions Ltd                             | 0.06                         |
| Emami Ltd   | 0.04                         |



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### 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)

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