

**kotak**  
**GUARANTEED**  
**Savings Plan**

A Non-Linked Non-Participating  
Endowment Life Insurance Plan



# Assure a memorable life.



*Partnering for  
a secure tomorrow.*

 Hum hain... hamesha



## KOTAK GUARANTEED SAVINGS PLAN

A Non-Linked Non-Participating Endowment Life Insurance Plan

Uncertainty is reality of Life. You cannot avoid it but you can always plan to handle it better. To help you in achieving the same, Kotak Life Insurance presents **Kotak Guaranteed Savings Plan** – a savings and protection oriented plan that provides 'Guaranteed®' benefits. So, be rest assured and be ready for whatever comes next and enjoy your Life...

### Key Advantages

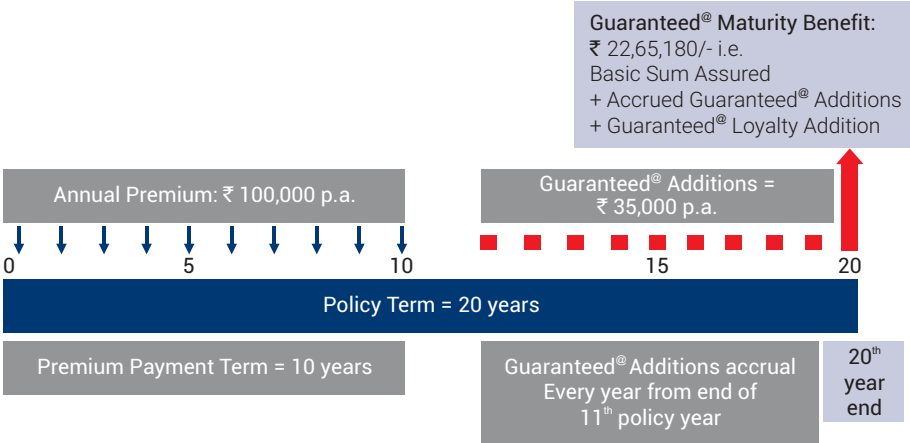
- Limited premium payment options
- After premium payment term, plan will accrue Guaranteed® Additions for remaining term
- Lump sum Guaranteed® Loyalty Addition at the end of the policy term
- Enhanced protection through optional riders

## How Does the Plan Work?

Kotak Guaranteed Savings Plan is a savings and protection oriented plan providing guaranteed benefits both on maturity and on death. Under the plan you pay premiums for the specified Premium Payment Term. Once Premium Payment Term is over, from the end of the next policy year Guaranteed® Additions will accrue for the remaining policy term till the end of the last policy year. At the end of the Policy Term, Guaranteed® Maturity Benefit consisting of Basic Sum Assured PLUS accrued Guaranteed® Additions PLUS Guaranteed® Loyalty Addition will be paid. The plan provides protection throughout the policy term, with an option to add riders for enhancing your protection cover.

## Plan Working:

Age	: 30 years	Gender	: Male
Policy Term	: 20 years	Premium Payment Term	: 10 years
Annual Premium	: ₹ 100,000	Basic Sum Assured	: ₹ 17,35,180 (Derived basis Premium, Age, PPT & Policy Term)
Guaranteed® Addition p.a.	: ₹ 35,000	Guaranteed® Loyalty Addition	: ₹ 1,80,000



In case of the unfortunate event of death of Life Insured anytime during the policy term, the Death Benefit payable will be: **₹ 19,15,180/- PLUS Accrued Guaranteed® Additions till the date of death.**

## Guaranteed Additions:

- After completion of the Premium Payment Term, starting from the end of the next policy year, Guaranteed Additions will start accruing yearly under the plan till the end of the last policy year provided the policy is in force and all premiums have been paid.
- Guaranteed Addition Rates will be as a % of the Annualised Premium<sup>1</sup> (AP).
- The Rates will vary by Premium Payment Term & Policy Term options as follows:

Premium Payment Term	Policy Term	Guaranteed Additions		Accrual duration for the Guaranteed Addition will be as follows:
		(All Channels except Online Channel)		
5 Pay	10 Years	15% of AP		End of 6 <sup>th</sup> policy year till the end of 10 <sup>th</sup> policy year
5 Pay	14 Years	15% of AP		End of 6 <sup>th</sup> policy year till the end of 14 <sup>th</sup> policy year
5 Pay	16 Years	16% of AP		End of 6 <sup>th</sup> policy year till the end of 16 <sup>th</sup> policy year
5 Pay	15 Years	18% of AP		End of 6 <sup>th</sup> policy year till the end of 15 <sup>th</sup> policy year
5 Pay	20 Years	17% of AP		End of 6 <sup>th</sup> policy year till the end of 20 <sup>th</sup> policy year
7 Pay	14 Years	25% of AP		End of 8 <sup>th</sup> policy year till the end of 14 <sup>th</sup> policy year
8 Pay	16 Years	30% of AP		End of 9 <sup>th</sup> policy year till the end of 16 <sup>th</sup> policy year
10 Pay	15 Years	32% of AP		End of 11 <sup>th</sup> policy year till the end of 15 <sup>th</sup> policy year
10 Pay	20 Years	35% of AP		End of 11 <sup>th</sup> policy year till the end of 20 <sup>th</sup> policy year

**Note:** For Online rates please refer to the T&C Point 16

**Choose longer term; for higher Guaranteed Additions & accrual for longer duration ...**

## Guaranteed Loyalty Addition:

- Guaranteed Loyalty Addition will be as a % of the Annualised Premium (AP) and will be paid at maturity.
- Guaranteed Loyalty Addition rate will be based on the Annualised Premium band and the Premium Payment Term and Policy Term options chosen provided the policy is in force and all premiums have been paid.
- The rates are as follows:

For All Channels (except Online Channel)

Annualised Premium Band	Guaranteed Loyalty Addition Rate (as % AP)									
	10 years		14 years		16 years		15 years		20 years	
	5 pay	5 pay	7 pay	5 pay	8 pay	5 pay	10 pay	5 pay	10 pay	
< ₹ 50,000	90%	120%	100%	125%	110%	130%	115%	135%	120%	
>= ₹ 50,000 & < ₹ 1 lac	121%	162%	135%	168%	148%	175%	155%	182%	162%	
> = ₹ 1 lac	135%	180%	150%	187%	165%	195%	172%	202%	180%	

**Note:** For Online rates please refer to the T&C Point 16

**Save higher amount and for longer tenure; get higher Guaranteed Loyalty Addition...**

## Additional Protection through riders:

Increase the protection level under the plan by choosing from wide range of optional riders:

- **Kotak Term Benefit Rider** (UIN: 107B003V03): Allows additional death cover on the life of Life Insured over and above the base plan's Death Benefit.
- **Kotak Accidental Death Benefit Rider** (UIN:107B001V03): Lump sum benefit paid on accidental death of the Life Insured in addition to Death Benefit under the base plan.
- **Kotak Permanent Disability Benefit Rider** (UIN:107B002V03): On permanent disability caused due to accident, 120% of Rider Sum assured will get paid out over a period of 5 years.
- **Kotak Life Guardian Benefit Rider** (UIN: 107B012V02): On death of Policyholder, future premiums of the plan will get waived off and the base plan will continue as it is without any change in the plan benefits
- **Kotak Accidental Disability Guardian Benefit Rider** (UIN 107B011V02): On accidental disability of Policyholder / Life Insured, future premiums of the plan will get waived off and the base plan will continue as it is without any change in the plan benefits

**Note:** For policies availed through POS Channel, Riders shall not be allowed

For more details on riders and exclusions please refer to the Individual Rider Brochure before concluding the purchase

## Plan Benefits:

### **\*Waiting Period:**

For policies issued through POS Channel, a waiting period of 90 days from the date of commencement of risk of the policy is applicable. In case of death (other than due to accident) during Waiting Period, only 100% of Premiums paid (excluding Goods and Services Tax and Cess, if any) will be payable. Death Benefit will not be payable. Waiting period is not applicable for death due to accident.

### **Maturity Benefit<sup>4</sup>:**

At the end of the policy term, following Guaranteed Maturity Benefit will be paid out provided the policy is in force and all premiums are paid:

Basic Sum Assured

PLUS Accrued Guaranteed Additions

PLUS Guaranteed Loyalty Addition

### **Death Benefit<sup>5</sup>:**

In the unfortunate event of death during the term of the policy, the nominee will receive:

Sum Assured on Death

PLUS Accrued Guaranteed Additions

Where Sum Assured on Death is, higher of (1), (2) and (3) below:

- (1) 11 times of (Annualised Premium including extra premium), if any
- (2) Basic Sum Assured Plus Guaranteed Loyalty Addition
- (3) 105% of all premiums paid including extra premium, if any till the date of death

## Tax Benefits:

You may avail of tax benefits as per the Income Tax Act, 1961 subject to conditions as specified in those sections. Tax benefits are subject to change as per tax laws. You are advised to consult your Tax Advisor for details. Goods and Services Tax and Cess as applicable shall be levied over and above premium amount shown here as per applicable tax laws.

## Eligibility

<b>Entry Age (as on last birthday)</b>	Min: 3 years Max: 60 years				
<b>Maximum Maturity Age (as on last birthday)</b>	Min: 18 years Max: For 10 Policy Term: 70 years For Other Policy Term : 75 years				
<b>Policy Term (Fixed)</b>	10 years/ 14 years / 15 years / 16 years / 20 years				
<b>Premium Levels</b>	Frequency	All Channels (except POS)		POS Channel	
		Minimum	Maximum	Minimum	Maximum
	Yearly	12,000/-	No Limit, but it will be subject to Broad Approved Underwriting Policy	20,000/-	120,000/-
	Half-Yearly	6,120/-		10,200/-	61,200/-
	Quarterly	3,120/-		5,200/-	31,200/-
Monthly	1,056/-	1,760/-		10,560/-	
<b>Premium Payment Term (PPT)</b>	PPT		Policy Term		
	5 Pay		10 Years		
	5 Pay, 7 Pay		14 Years		
	5 Pay, 8 Pay		16 Years		
	5 Pay, 10 Pay		15 Years		
	5 Pay, 10 Pay		20 Years		
<b>Premium Payment Mode</b>	Yearly, Half yearly, Quarterly, Monthly				
<b>Premium Modal Factor</b>	Following modal loadings will be used to calculate installment Premium: Yearly – 100%, Half yearly – 51%, Quarterly – 26%, Monthly – 8.8%				
<b>Basic Sum Assured</b>	Will be derived basis Premium, Age, PPT & Policy Term				

## Illustration:

Given below is an illustration of the benefits payable, for a healthy male aged 30 years for an Annual Premium of ₹ 100,000 for a premium payment term of 10 years and policy term of 20 years and Basic Sum Assured of ₹ 17,35,180/- :

End of Year	Age (years)	Cumulative Annual Premium (₹)	Accrued Guaranteed® Yearly Additions (₹)	Guaranteed® Loyalty Addition (₹)	Guaranteed® Maturity Benefit (₹)	Death Benefit (₹)
5	35	500,000	-	-	-	19,15,180
10	40	10,00,000	-	-	-	19,15,180
15	45	10,00,000	1,75,000	-	-	20,90,180
20	50	10,00,000	3,50,000	1,80,000	22,65,180	22,65,180

**Please note:** The above illustration is an extract of a separate, more detailed benefit illustration. For full details, please refer to the Benefit Illustration. The above premium figures are exclusive of Goods and Services Tax and Cess, as applicable. Goods and Services Tax and Cess thereon, shall be charged as per the prevalent tax laws over and above the said premiums.

# Terms and Conditions

1. **Annualised Premium:** It refers to the premium payable in a policy year, excluding the underwriting extra premiums, loadings for modal premium, if any., e.g. If the policyholder is paying Half-yearly premium of ₹51,000 than the Annualised Premium will be ₹100,000 (51,000 / modal factor of 51%).

This premium will also be excluding Rider Premiums, if any and Goods and Services Tax & Cess, as applicable.

2. For policies issued on minor life, the risk commences immediately after the policy is issued. If the policy has been taken on a minor Life Insured, the Policyholder should ensure that the plan benefits received while the Life Insured is still a minor get used for the benefits of the minor life.

3. **Vesting in case of minor life:**

If the policy has been taken on the life of a minor, the policy shall automatically vest on him/her with effect from the date of completion of 18 years of age and the Life Insured will become the Policyholder from such date.

4. Maturity benefit will be reduced to account for any outstanding loans (including interest).
5. Following are some additional conditions pertaining to death benefit:
  - If the death occurs during grace period, the due unpaid premium (if any) till the date of death will be deducted from the aforesaid death benefit.
  - For policies, where the Premium Payment mode is not annual, balance of the Premium for that Policy year will also be deducted from the Death Benefit along with due unpaid premium (if any).
  - The death benefit will be reduced to account for any outstanding loans (including interest).
6. **Grace Period:** There is a grace period of 30 days from the due date for payment of premium for the yearly, half-yearly and quarterly mode, and 15 days for the monthly mode.
7. **Policy Loan:** Loans can be availed under this plan through Kotak Life Insurance up to the limit of 50% of the Surrender Value of the policy. The Company shall determine the rate of interest from time to time. Currently the interest rate is 9.40% p.a. but it can be revised from time to time, subject to methodology approved by IRDAI. The policy will be unconditionally and fully assigned to Kotak Life Insurance as security for the loan and interest repayments during the period of the loan. The policy will not be auto foreclosed where all due premiums have been paid. In case of any benefit payout before the end of term or at maturity, the Company is entitled to deduct any outstanding loan amount, together with all interest payable before making such benefit payment. The minimum amount of loan that can be granted is ₹10,000.
8. **Lapses:** Policy shall lapse from the due date of the first unpaid premium, if premiums for the first two policy years are not paid within the grace period

9. **Surrender:**

Policy will acquire Surrender Value after payment of full premiums for two consecutive policy years



**Guaranteed Surrender Value (GSV)** shall be a percentage of total Premiums paid including extra premium, if any (but excluding Goods and Services Tax and Cess and Rider premium, if any) PLUS value of accrued Guaranteed Additions, if any.

GSV Factors as percentage of total premiums paid are mentioned in the table below:

Policy Year	Premium Payment Term / Policy Term				
	5 Pay / 10 Years	5 & 7 Pay / 14 Years	5 & 8 Pay / 16 Years	5 & 10 Pay / 15 years	5 & 10 Pay / 20 Years
1	-	-	-	-	-
2	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%
8	70%	55%	54%	56%	54%
9	90%	60%	59%	61%	58%
10	90%	65%	63%	67%	62%
11	-	70%	68%	73%	65%
12	-	80%	72%	78%	69%
13	-	90%	77%	84%	73%
14	-	90%	82%	90%	77%
15	-	-	90%	95%	81%
16	-	-	90%	-	85%
17	-	-	-	-	88%
18	-	-	-	-	92%
19	-	-	-	-	96%
20	-	-	-	-	100%

Value of accrued Guaranteed Additions (if any) is calculated as: **[Accrued Guaranteed Additions X GSV Factor as on the date of Surrender]**

GSV Factors for accrued Guaranteed Additions will be as per Outstanding Term and will be as follows:

Policy Year	GSV Factor
0	100%
1	91%
2	83%
3	75%
4	68%
5	62%
6	57%
7	51%
8	47%
9	43%
10	39%

Subject to the Minimum Guaranteed Surrender Value, the company may however pay a Special Surrender Value (SSV) if higher. The Company may change the Special Surrender Value factor subject to prior approval from IRDAI.

On Surrender, higher of SSV (if available) or GSV will be payable. The surrender value will be paid out as a lump sum benefit. After the Surrender benefit payout, all other benefits under the plan will cease and the policy will get terminated.

## 10. Reduced Paid-Up Policy:

After the policy acquires Surrender Value, if the subsequent premiums are not paid within the grace period, the policy will be converted into a Reduced Paid-Up policy by default.

- Upon being made Reduced Paid-up, policy will be eligible for accrual of Reduced Guaranteed Additions and Reduced Guaranteed Loyalty Addition.

The benefits will get reduced proportionately as follows:

- $\text{Reduced Paid-Up Sum Assured} = (\text{Total Premiums paid} / \text{Total premiums payable over the term}) \times \text{Basic Sum Assured}$
- $\text{Reduced Guaranteed Additions} = (\text{Total Premiums paid} / \text{Total premiums payable over the term}) \times \text{Guaranteed Additions}$
- $\text{Reduced Guaranteed Loyalty Addition} = (\text{Total Premiums paid} / \text{Total premiums payable over the term}) \times \text{Guaranteed Loyalty Additions}$
- If a Reduced Paid-up policy is surrendered, the surrender value (if any) for Base Policy and Rider (if any) will be calculated as per the Surrender Value mentioned under "Surrender" section above and Surrender Value as per respective Rider terms and conditions.
- Reduced Paid-Up policy can be revived and reinstated (to the original benefits) within 5 years from the date of first unpaid Premium subject to the conditions mentioned under "Policy Revival" section
- If policy in Reduced Paid Up mode is not revived during the revival period, it will continue in that mode until maturity, death or surrender, whichever is earlier
- Payouts in-case the plan continues in Reduced Paid-Up mode

### Payout at Maturity:

On survival of the life insured till the maturity date, the Guaranteed Maturity Benefit payable will be as follows:

Reduced Paid-Up Sum Assured

**PLUS** accrued Reduced Guaranteed Additions

**PLUS** Reduced Guaranteed Loyalty Addition

### Payout on Death:

- Sum Assured on Death will get reduced as following:  
**Reduced Paid-Up Sum Assured on death:** Sum Assured on death as on the date of policy being made reduced paid-up X [(Total Premiums paid / Total premiums payable over the term)]
- On death of the life insured, the benefit payable will be:  
Reduced Paid-Up Sum Assured on death PLUS accrued Reduced Guaranteed Additions

## 11. Policy Revivals: A lapsed / Reduced Paid Up policy can be revived within five years from the due date of the first unpaid premium.

- The revival can be done without evidence of good health on payment of the outstanding premiums with interest rate (currently 9% p.a. of outstanding premiums), if the payment is made within six months. Thereafter to revive the policy (referred as Major Revival) , evidence of good health would be required along with payment of the outstanding

premiums with interest rate (currently 9% p.a. of outstanding premiums). The interest rate may be revised from time to time. Extra premiums may be required based on the underwriting decision.

- If lapsed policy is not revived during the revival period, the policy will be terminated without paying any benefits.
- If policy in Reduced Paid Up mode is not revived during the revival period, it will continue in that mode until maturity.
- All benefits under the policy will be reinstated on revival of the policy.
- Riders cannot be revived independently and can only be revived along with the revival of the base plan.

**12. Nomination:** Nomination will be allowed under the plan as per the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.

**13. Assignment:** Assignment will be allowed in the plan as per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time.

**14. General Exclusion:**

In the event of the life insured committing suicide within 12 months from date of Commencement of Risk of the policy, 80% of the total Premiums paid till the date of death will be payable.

In case of suicide after 12 months from date of Commencement of Risk of the policy, following will be applicable:

- In case of suicide within one year of the date of revival of the policy when the revival is done within 6 months from the date of first unpaid premium, Suicide Exclusion shall not be applicable and the Death Benefit under the product shall be payable.
- However, in case of suicide within 1 year of the date of revival, when the revival is done after 6 months from the date of first unpaid premium, the benefit payable shall be higher of 80% of total Premiums Paid till the date of death or Surrender Value (if any) as at the date of death provided the policy is in force.

**15. Free Look Period:** The Policyholder is offered a 15 days free look period (except for electronic policies and policies sold through Distance Marketing\* mode - which will have 30 days), from the date of receipt of this policy. During this period the Policyholder may choose to reconsider his/her decision to hold this policy, or may choose to return the same within the said 15 / 30 days. Should the Policyholder choose to return the Policy, he/she shall then be entitled to a refund of the premium paid after adjustments for expenses for medical examination, stamp duty and proportionate risk premium for the period of cover. A policy once returned shall not be revived, reinstated or restored at any point of time and a new proposal will have to be made for a new policy.

The free look period applicable to this policy is <15/30> days.

\*Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) Voice mode, which includes telephone calling (ii) Short Messaging service (SMS) (iii) Electronic mode which includes e-mail, internet and interactive television (DTH), (iv) Physical mode which includes direct postal mail and newspaper & magazine inserts and (v) Solicitation through any means of communication other than in person.

16. Online Rates : The online benefit are as follows

Guaranteed Additions:

- Guaranteed Addition Rates will be as a % of the Annualised Premium<sup>1</sup> (AP).
- The Rates will vary by Premium Payment Term & Policy Term options as follows:

Premium Payment Term	Policy Term	(Online Channel Only)	Accrual duration for the Guaranteed Addition will be as follows:
5 Pay	10 Years	15.75%	End of 6th policy year till the end of 10th policy year
5 Pay	14 Years	15.75%	End of 6th policy year till the end of 14th policy year
5 Pay	16 Years	16.80%	End of 6th policy year till the end of 16th policy year
5 Pay	15 Years	18.90%	End of 6th policy year till the end of 15th policy year
5 Pay	20 Years	17.85%	End of 6th policy year till the end of 20th policy year
7 Pay	14 Years	26.25%	End of 8th policy year till the end of 14th policy year
8 Pay	16 Years	31.50%	End of 9th policy year till the end of 16th policy year
10 Pay	15 Years	33.60%	End of 11th policy year till the end of 15th policy year
10 Pay	20 Years	36.75%	End of 11th policy year till the end of 20th policy year

Guaranteed Loyalty Addition:

- Guaranteed Loyalty Addition will be as a % of the Annualised Premium (AP) and will be paid at maturity.
- The rates are as follows:

Annualized Premium Band	Guaranteed Loyalty Additions Rate (as % AP)										
	10 Years		14 Years			16 Years		15 Years		20 Years	
	5 Pay	5 Pay	7 Pay	5 Pay	8 Pay	5 Pay	10 Pay	5 Pay	10 Pay		
< ₹ 50,000	94.50%	126.00%	105.00%	131.25%	115.50%	136.50%	120.75%	141.75%	126.00%		
>= ₹ 50,000 & < ₹ 1 lac	127.05%	170.10%	141.75%	176.40%	155.40%	183.75%	162.75%	191.10%	170.10%		
> = ₹ 1 lac	141.75%	189.00%	157.50%	196.35%	173.25%	204.75%	180.60%	212.10%	189.00%		

**Extract of Section 41 of the Insurance Act, 1938 as amended from time to time states:**

- (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
- (2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

**Section 45:**

Fraud, Misrepresentation and Forfeiture would be dealt with in accordance with provisions of Section 45 of the Insurance Act, 1938 as amended from time to time.

## About Us

**Kotak Mahindra Life Insurance Company Ltd.** is a 100% owned subsidiary of Kotak Mahindra Bank Limited (Kotak) which provides insurance products with high customer empathy. Its product suite leverages the combined prowess of protection and long term savings. Kotak Life Insurance is one of the growing insurance companies in India and has covered over several million lives.

For more information, please visit the company's website at [www.kotaklife.com](http://www.kotaklife.com)

### Kotak Mahindra Group

Kotak Mahindra Group is one of India's leading banking and financial services organizations, offering a wide range of financial services that encompass every sphere of life. From commercial banking, to stock broking, mutual funds, life insurance and investment banking, the Group caters to the diverse financial needs of individuals and the corporate sector.

For more information, please visit the company's website at [www.kotak.com](http://www.kotak.com)

#### BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.



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Kotak Guaranteed Savings Plan UIN: 107N100V03, Form No: N100, Kotak Term Benefit Rider, UIN: 107B003V03, Form No: B003; Kotak Accidental Death Benefit Rider, UIN: 107B001V03, Form No: B001; Kotak Permanent Disability Benefit Rider, UIN: 107B002V03, Form No: B002; Kotak Life Guardian Benefit, UIN: 107B012V02, Form No: B012; Kotak Accidental Disability Guardian Benefit, UIN: 107B011V02, Form No: B011.

®Guaranteed benefits due under this plan are available provided premiums are paid regularly for the entire premium payment term and the policy is in force.

This is a non-linked, non-participating endowment plan. This is a saving and protection oriented plan. For sub-standard lives, extra premium may be charged based on Kotak Life Insurance's underwriting policy. For policies issued through POS channel, Riders shall not be allowed. The product brochure gives only the salient features of the plan. Please refer the policy document for specific details on all terms and conditions. For more details on riders please read the Rider Brochure.

**Kotak Mahindra Life Insurance Company Ltd.** Regn. No.: 107, CIN: U66030MH2000PLC128503, Regd. Office: 2nd Floor, Plot # C- 12, G- Block, BKC, Bandra (E), Mumbai - 400 051. Website: [www.kotaklife.com](http://www.kotaklife.com) | WhatsApp: 9321003007 | Toll Free No.: 1800 209 8800 Ref. No. KLI/22-23/E-PB/122.

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