

FORM L-A-RA
KOTAK MAHINDRA LIFE INSURANCE COMPANY LIMITED
Registration No: 107; Date of Registration: January 10, 2001
SEGMENT-WISE REVENUE ACCOUNT FOR THE PERIOD ENDED SEPTEMBER 30, 2021 (Audited)
Policyholders' Account (Technical Account)
(Amounts in lakhs of Indian Rupees)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS											GRAND TOTAL			
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	PARTICIPATING					NON-PARTICIPATING									
							LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS		TOTAL		
Premiums earned – net																					
(a) Premium	L-4	1,30,751	11,908	-	-	1,42,659	1,23,888	-	1,334	-	-	-	1,25,222	1,76,096	11,649	1,831	381	-	-	1,89,957	4,57,838
(b) Reinsurance ceded		(432)	(0)	-	-	(432)	(104)	-	-	-	-	(104)	(11,033)	-	-	(80)	(0)	-	-	(11,113)	(11,649)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																					
(a) Interest, Dividends & Rent – Gross		30,620	1,553	-	-	32,173	31,826	-	631	-	-	32,457	46,173	2,925	1,356	28	-	-	50,482	1,15,112	
(b) Profit on sale/redemption of investments		90,808	960	-	-	91,768	2,951	-	56	-	-	3,007	1,041	6	30	-	-	-	1,077	95,852	
(c) (Loss on sale/ redemption of investments)		(11,258)	(450)	-	-	(11,708)	(148)	-	(0)	-	-	(148)	(749)	-	(243)	-	-	-	(992)	(12,848)	
(d) Transfer/Gain on revaluation/change in fair value		1,43,376	2,355	-	-	1,45,731	-	-	-	-	-	-	(331)	-	-	-	-	-	(331)	1,45,400	
(e) Amortisation of Premium / Discount on investments		3,181	93	-	-	3,274	(228)	-	2	-	-	(226)	(251)	8	(42)	2	-	-	(283)	2,765	
Other Income																					
(a) Miscellaneous income		62	6	-	-	68	65	-	1	-	-	66	73	23	1	0	-	-	97	231	
(b) Income on Unclaimed amount of Policyholders		78	-	-	-	78	-	-	-	-	-	-	-	-	-	-	-	-	-	78	
(c) Profit/(Loss) on sale/disposal of fixed assets (Net)		7	1	-	-	8	6	-	0	-	-	6	8	1	0	0	-	-	9	23	
Contribution from Shareholders' A/c																					
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		3,87,193	16,426	-	-	4,03,619	1,58,256	-	2,024	-	-	1,60,280	2,11,027	14,612	2,933	331	(0)	-	2,28,903	7,92,802	
Commission	L-5	1,949	2	-	-	1,951	6,576	-	36	-	-	6,612	9,303	154	-	129	-	-	9,586	18,149	
Operating Expenses related to Insurance Business	L-6	7,305	300	-	-	7,605	30,994	-	56	-	-	31,050	34,307	750	125	218	-	-	35,400	74,055	
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bad debts written off		-	-	-	-	-	513	-	-	-	-	513	769	-	-	-	-	-	769	1,282	
Provision for Tax																					
- Current tax charge/ (credit)		715	-	-	-	715	5,182	-	-	-	-	5,182	-	-	-	-	0	-	0	5,897	
- Deferred tax charge / (credit)		-	-	-	-	-	-	-	-	-	-	-	(2,819)	-	(3)	-	-	-	(2,822)	(2,822)	
Provisions (other than taxation)																					
(a) For diminution in the value of investments (Net)		-	-	-	-	-	(1,000)	-	-	-	-	(1,000)	(1,502)	-	-	-	-	-	(1,502)	(2,502)	
(b) For standard loan assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Goods and Services Tax on ULIP Charges		3,810	18	-	-	3,828	-	-	-	-	-	-	-	-	-	-	-	-	-	3,828	
TOTAL (B)		13,779	320	-	-	14,099	42,265	-	92	-	-	42,357	40,058	904	125	344	0	-	41,431	97,887	
Benefits Paid (Net)	L-7	98,851	6,890	-	-	1,05,741	38,824	-	340	-	-	39,164	98,862	2,707	31,309	(0)	(2)	-	1,32,876	2,77,781	
Interim & Terminal Bonuses paid		-	-	-	-	-	2,281	-	23	-	-	2,304	-	-	-	-	-	-	-	2,304	
Change in valuation of liability in respect of life policies																					
(a) Gross		631	(17)	-	-	614	73,283	-	1,036	-	-	74,319	1,03,396	10,824	(28,232)	109	-	-	86,097	1,61,030	
(b) Amount ceded in Reinsurance		0	-	-	-	0	-	-	-	-	-	(2,997)	-	-	(93)	-	-	-	(3,090)	(3,090)	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies		2,56,242	8,260	-	-	2,64,502	-	-	-	-	-	-	-	-	-	-	-	-	-	2,64,502	
(e) Fund for Discontinued Policies		10,520	-	-	-	10,520	-	-	-	-	-	-	-	-	-	-	-	-	-	10,520	
TOTAL (C)		3,66,244	15,133	-	-	3,81,377	1,14,388	-	1,399	-	-	1,15,787	1,99,261	13,531	3,077	16	(2)	-	2,15,883	7,13,047	
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		7,170	973	-	-	8,143	1,603	-	533	-	-	2,136	(28,292)	177	(269)	(29)	2	-	(28,411)	(18,133)	
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	28,292	-	269	29	-	-	28,590	28,590	
AMOUNT AVAILABLE FOR APPROPRIATION		7,170	973	-	-	8,143	1,603	-	533	-	-	2,136	-	177	-	-	2	-	179	10,457	
APPROPRIATIONS																					
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		7,170	973	-	-	8,143	1,603	-	533	-	-	2,136	-	177	-	-	2	-	179	10,457	
TOTAL		7,170	973	-	-	8,143	1,603	-	533	-	-	2,136	2,669	177	-	-	2	-	179	10,457	
(a) Interim & Terminal Bonuses Paid		-	-	-	-	-	2,281	-	23	-	-	2,304	2,327	-	-	-	-	-	-	2,304	
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Surplus/ (Deficit) shown in the Revenue Account		7,170	973	-	-	8,143	1,603	-	533	-	-	2,136	2,669	177	-	-	2	-	179	10,457	
Total Surplus: [(a) + (b) + (c)]		7,170	973	-	-	8,143	3,884	-	556	-	-	4,440	4,996	177	-	-	2	-	179	12,761	

FORM L-A-RA
KOTAK MAHINDRA LIFE INSURANCE COMPANY LIMITED
Registration No: 107; Date of Registration: January 10, 2001
SEGMENT-WISE REVENUE ACCOUNT FOR THE PERIOD ENDED SEPTEMBER 30, 2020 (Audited)
Policyholders' Account (Technical Account)
(Amounts in lakhs of Indian Rupees)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL			
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	PARTICIPATING					NON-PARTICIPATING								
							LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH		VAR.INS	TOTAL	
Premiums earned – net																				
(a) Premium	L-4	1,12,022	917	-	-	1,12,939	1,05,667	-	971	-	-	-	1,06,638	1,29,958	12,499	36,184	-	(37,491)	1,41,150	3,60,727
(b) Reinsurance ceded		(381)	(0)	-	-	(381)	(80)	-	(0)	-	-	-	(80)	(8,997)	-	-	-	(0)	(8,997)	(9,458)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																				
(a) Interest, Dividends & Rent – Gross		23,659	1,684	-	-	25,343	27,826	-	519	-	-	-	28,345	37,853	1,880	1,003	-	1,315	42,051	95,739
(b) Profit on sale/redemption of investments		49,218	3,722	-	-	52,940	6,613	-	47	-	-	-	6,660	2,501	-	555	-	1,961	5,017	64,617
(c) (Loss on sale/ redemption of investments)		(29,388)	(1,031)	-	-	(30,419)	(1,606)	-	(30)	-	-	-	(1,636)	(1,527)	-	(1)	-	(17)	(1,545)	(33,600)
(d) Transfer/Gain on revaluation/change in fair value		1,73,844	1,997	-	-	1,75,841	-	-	-	-	-	-	-	(2,029)	-	-	-	-	(2,029)	1,73,812
(e) Amortisation of Premium / Discount on investments		4,626	170	-	-	4,796	(171)	-	1	-	-	-	(170)	(176)	(3)	(106)	-	(82)	(367)	4,259
Other Income																				
(a) Miscellaneous income		182	7	-	-	189	109	-	1	-	-	-	110	116	7	3	-	18	144	443
(b) Income on Unclaimed amount of Policyholders		74	-	-	-	74	-	-	-	-	-	-	-	-	-	-	-	-	-	74
(c) Profit/(Loss) on sale/disposal of fixed assets (Net)		(19)	(0)	-	-	(19)	(18)	-	(0)	-	-	-	(18)	(23)	(2)	(6)	-	6	(25)	(62)
Contribution from Shareholders' A/c																				
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		3,33,837	7,466	-	-	3,41,303	1,38,340	-	1,508	-	-	-	1,39,848	1,57,676	14,381	37,632	-	(34,290)	1,75,399	6,56,551
Commission	L-5	1,605	3	-	-	1,608	8,217	-	36	-	-	-	8,253	6,338	169	-	-	-	6,507	16,368
Operating Expenses related to Insurance Business	L-6	5,834	32	-	-	5,866	36,347	-	68	-	-	-	36,415	21,371	675	166	-	0	22,212	64,493
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax																				
- Current tax charge/ (credit)		1,138	-	-	-	1,138	5,054	-	-	-	-	-	5,054	2,530	-	-	-	80	2,610	8,802
- Deferred tax charge / (credit)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)																				
(a) For diminution in the value of investments (Net)		-	-	-	-	-	(58)	-	-	-	-	-	(58)	229	-	-	-	-	229	171
(b) For standard loan assets		-	-	-	-	-	(0)	-	-	-	-	-	(0)	(0)	-	-	-	-	(0)	(0)
Goods and Services Tax on ULIP Charges		3,092	33	-	-	3,125	-	-	-	-	-	-	-	-	-	-	-	-	-	3,125
TOTAL (B)		11,669	68	-	-	11,737	49,560	-	104	-	-	-	49,664	30,468	844	166	-	80	31,558	92,959
Benefits Paid (Net)	L-7	63,463	14,678	-	-	78,141	23,792	-	153	-	-	-	23,945	36,382	1,401	8,234	-	9,044	55,061	1,57,147
Interim & Terminal Bonuses paid		-	-	-	-	-	1,587	-	12	-	-	-	1,599	-	-	-	-	-	-	1,599
Change in valuation of liability in respect of life policies																				
(a) Gross		1,577	(347)	-	-	1,230	58,618	-	974	-	-	-	59,592	81,039	11,795	28,977	-	(45,189)	76,622	1,37,444
(b) Amount ceded in Reinsurance		(0)	-	-	-	(0)	-	-	-	-	-	-	(4,153)	-	-	-	-	-	(4,153)	(4,153)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		2,37,323	(8,018)	-	-	2,29,305	-	-	-	-	-	-	-	-	-	-	-	-	-	2,29,305
(e) Fund for Discontinued Policies		13,534	-	-	-	13,534	-	-	-	-	-	-	-	-	-	-	-	-	-	13,534
TOTAL (C)		3,15,897	6,313	-	-	3,22,210	83,997	-	1,139	-	-	-	85,136	1,13,268	13,196	37,211	-	(36,145)	1,27,530	5,34,876
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		6,271	1,085	-	-	7,356	4,783	-	265	-	-	-	5,049	13,940	341	255	-	1,775	16,311	28,716
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION		6,271	1,085	-	-	7,356	4,783	-	265	-	-	-	5,049	13,940	341	255	-	1,775	16,311	28,716
APPROPRIATIONS																				
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		6,271	1,085	-	-	7,356	4,783	-	265	-	-	-	5,049	13,940	341	255	-	1,775	16,311	28,716
TOTAL		6,271	1,085	-	-	7,356	4,783	-	265	-	-	-	5,049	5,314	341	255	-	1,775	16,311	28,716
(a) Interim & Terminal Bonuses Paid		-	-	-	-	-	1,587	-	12	-	-	-	1,599	1,611	-	-	-	-	-	1,599
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus/ (Deficit) shown in the Revenue Account		6,271	1,085	-	-	7,356	4,783	-	265	-	-	-	5,049	5,314	341	255	-	1,775	16,311	28,716
Total Surplus: [(a) + (b) + (c)]		6,271	1,085	-	-	7,356	6,370	-	277	-	-	-	6,648	6,925	341	255	-	1,775	16,311	30,315

FORM L-2-A-PL

KOTAK MAHINDRA LIFE INSURANCE COMPANY LIMITED

Registration No: 107; Date of Registration: January 10, 2001
PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED SEPTEMBER 30, 2021
 Shareholders' Account (Non-technical Account)
 (Amounts in lakhs of Indian Rupees)

Particulars	Schedule	For the quarter ended on 30th September 2021 (Audited)	Upto the quarter ended on 30th September 2021 (Audited)	For the quarter ended on 30th September 2020 (Audited)	Upto the quarter ended on 30th September 2020 (Audited)
Amounts transferred from Policyholders' Account (Technical Account)		-	-	-	-
Income from Investments					
(a) Interest, Dividends and Rent Gross		6,844	13,639	6,306	11,904
(b) Profit on sale/ redemption of investments		-	-	154	237
(c) (Loss on sale/ redemption of investments)		(144)	(160)	-	-
(d) Amortisation of Premium / Discount on Investments		(57)	(120)	(49)	(78)
SUB-TOTAL		6,642	13,358	6,411	12,063
Other Income		-	-	19	19
TOTAL (A)		6,642	13,358	6,430	12,082
Expenses other than those directly related to the insurance business	L-6A	41	114	468	513
Contribution to the Policyholders account towards Excess EOM			-	-	-
Managerial Remuneration over and above the specified limit		139	150	-	-
Interest on subordinated debt		-	-	-	-
Penalties		-	-	-	-
Bad debts written off			-	-	-
Provisions (other than taxation)					
(a) For diminution in the value of investments (Net)		-	(28)	23	34
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
Corporate Social Responsibility Expenditure		300	600	205	217
Contribution to the Policyholders Fund		(4,341)	28,590	(82)	-
TOTAL (B)		(3,861)	29,427	615	765
Profit before tax		10,503	(16,068)	5,815	11,317
Provision for taxation					
- Current tax charge/ (credit)		257	1,135	905	1,739
- Deferred tax charge / (credit)		-	-	-	-
Profit after tax		10,246	(17,203)	4,911	9,579
Appropriations					
(a) Balance at the beginning of the period/year		3,12,701	3,48,314	2,83,789	2,79,121
(b) Interim dividends paid during the year		-	-	-	-
(c) Proposed final dividend(Dividend Paid FY 20-21)		-	8,165	-	-
(d) Tax on dividend distributed		-	-	-	-
(e) Transfer to reserves/ other accounts		-	-	-	-
Profit / (Loss) carried to the Balance Sheet		3,22,947	3,22,947	2,88,700	2,88,700
The Schedules are an integral part of this Profit and Loss Account.					
Earnings Per Share (Basic and Diluted) (₹)		0.02	-0.03	0.01	0.02
Nominal value per share (₹)		10.00	10.00	10.00	10.00

FORM L-4-PREMIUM SCHEDULE
KOTAK MAHINDRA LIFE INSURANCE COMPANY LIMITED
Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
(Amounts in lakhs of Indian Rupees)

	For the quarter ended on 30th September 2021 (Audited)	Upto the quarter ended on 30th September 2021 (Audited)	For the quarter ended on 30th September 2020 (Audited)	Upto the quarter ended on 30th September 2020 (Audited)
First year Premium	83,590	1,14,884	65,569	1,00,401
Renewal Premium	1,46,600	2,41,423	1,31,138	1,95,199
Single Premium	61,322	1,01,531	43,369	65,127
Total Premium	2,91,512	4,57,838	2,40,076	3,60,727
Premium Income from Business written :				
In India	2,91,512	4,57,838	2,40,076	3,60,727
Outside India	-	-	-	-

a) All the premium income related to business in India.

FORM L-5 - COMMISSION SCHEDULE
KOTAK MAHINDRA LIFE INSURANCE COMPANY LIMITED
Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
(Amounts in lakhs of Indian Rupees)

Particulars	For the quarter ended on 30th September 2021 (Audited)	Upto the quarter ended on 30th September 2021 (Audited)	For the quarter ended on 30th September 2020 (Audited)	Upto the quarter ended on 30th September 2020 (Audited)
Commission Paid				
First year Premium	5,690	8,308	5,210	8,944
Renewal Premium	4,495	6,962	4,235	5,634
Single Premium	1,369	2,286	792	1,286
Gross Commission	11,554	17,556	10,237	15,864
Add: Commission on Re-insurance accepted	-	-	-	-
Less: Commission on Re-insurance ceded	-	-	-	-
Net Commission	11,554	17,556	10,237	15,864
Rewards	310	593	410	504
Total Commission including Rewards	11,864	18,149	10,647	16,368

Channel wise breakup of Commission and Rewards(Excluding reinsurance commission)

Particulars	For the quarter ended on 30th September 2021 (Audited)	Upto the quarter ended on 30th September 2021 (Audited)	For the quarter ended on 30th September 2020 (Audited)	Upto the quarter ended on 30th September 2020 (Audited)
Individual agents	4,397	6,960	4,678	7,488
Corporate Agents -Others	6,577	9,409	5,232	7,489
Brokers	564	1,158	657	1,194
Micro Agents	251	530	73	190
Direct Business - Online1	-	-	-	-
Direct Business - Others	-	-	-	-
Common Service Centre (CSC)	-	-	-	-
Web Aggregators	-	1	1	1
IMF	-	-	-	-
POS	75	91	4	4
Referrals	-	-	2	2
Total	11,864	18,149	10,647	16,368

Commission and Rewards on (Excluding Reinsurance) Business written :

In India	11,864	18,149	10,647	16,368
Outside India	-	-	-	-

FORM L-6-OPERATING EXPENSES SCHEDULE

KOTAK MAHINDRA LIFE INSURANCE COMPANY LIMITED

Registration No: 107; Date of Registration: January 10, 2001

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

Operating Expenses Related to Insurance Business

(Amounts in lakhs of Indian Rupees)

<u>Particulars</u>	For the quarter ended on 30th September 2021 (Audited)	Upto the quarter ended on 30th September 2021 (Audited)	For the quarter ended on 30th September 2020 (Audited)	Upto the quarter ended on 30th September 2020 (Audited)
Employees' remuneration and welfare benefits	27,093	48,780	23,599	44,391
Travel, conveyance and vehicle running expenses	248	447	86	273
Training expenses	(58)	(2)	(62)	(75)
Rent, Rates and Taxes	1,298	2,630	1,195	2,527
Repairs	417	805	484	1,062
Printing and Stationery	128	232	142	318
Communication expenses	333	579	182	479
Legal and Professional charges	987	1,512	340	841
Medical fees	297	436	221	560
Auditors' fees, expenses etc.				
(a) as auditor	19	39	20	39
(b) as adviser or in any other capacity, in respect of				
- Taxation matters	-	-	-	-
- Insurance Matters	-	-	-	-
- Management services; and	-	-	-	-
(c) in any other capacity (including out of pocket expenses)	1	7	5	11
Advertisement and publicity	4,400	7,137	2,153	3,357
Interest and Bank charges	227	420	189	421
Depreciation	1,145	2,256	1,058	2,096
Brand/Trade Mark usage fee/charges	346	692	-	-
Business Development and Sales Promotion Expenses	1,467	1,527	1,006	2,002
Stamp Duty on policies	1,042	1,991	1,055	1,910
Information Technology expenses	1,110	2,155	674	2,082
GST and Service Tax Expenditure	71	383	69	311
Others :				
Electricity charges	183	369	216	420
General administration and other expenses	629	1,203	606	1,282
Membership and Subscription Fees	105	207	73	127
Recruitment expenses	155	250	4	59
Total	41,643	74,055	33,315	64,493

FORM L-6A-EXPENSES OTHER THAN THOSE DIRECTLY RELATED TO INSURANCE BUSINESS

KOTAK MAHINDRA LIFE INSURANCE COMPANY LIMITED

Registration No: 107; Date of Registration: January 10, 2001

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

Expenses other than those directly related to Insurance Business

(Amounts in thousands of Indian Rupees)

<u>Particulars</u>	For the quarter ended on 30th September 2021 (Audited)	Upto the quarter ended on 30th September 2021 (Audited)	For the quarter ended on 30th September 2020 (Audited)	Upto the quarter ended on 30th September 2020 (Audited)
Employees' remuneration and welfare benefits	20	40	21	35
Travel, conveyance and vehicle running expenses	0	0	(0)	-
Rent, Rates and Taxes	2	4	3	5
Printing and Stationery	0	0	(0)	-
Communication expenses	0	0	(0)	-
Legal and Professional charges	2	3	6	9
Interest and Bank charges	1	2	2	3
Depreciation	2	3	1	3
Auditors' fees, expenses etc.	1	1	0	1
Director Fees and profit related commission	3	11	7	14
Other expenses	13	50	429	443
Total	41	114	468	513

FORM L-7-BENEFITS PAID SCHEDULE
KOTAK MAHINDRA LIFE INSURANCE COMPANY LIMITED
Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
(Amounts in lakhs of Indian Rupees)

Particulars	For the quarter ended on 30th September 2021 (Audited)	Upto the quarter ended on 30th September 2021 (Audited)	For the quarter ended on 30th September 2020 (Audited)	Upto the quarter ended on 30th September 2020 (Audited)
1. Insurance Claims				
(a) Claims by Death	81,726	1,38,294	33,615	46,198
(b) Claims by Maturity	49,877	94,353	31,652	69,817
(c) Annuities/ Pension payment	1,136	1,972	692	1,177
(d) Periodical Benefit	-	-	-	-
(e) Health	(0)	(0)	-	-
(f) Surrenders/Withradawal	43,859	65,683	25,698	36,961
(g) Other Benefits				
— Survival Benefits	8,221	13,691	5,431	8,236
— Discontinuance payments	3,164	5,292	2,578	4,342
— Riders	4	117	26	54
— Provision for Legal and Ombudsman etc	36	33	13	45
— Unclaimed appreciation expense	42	78	39	74
Sub Total (A)	1,88,065	3,19,513	99,744	1,66,904
Benefits Paid (Gross)				
In India	1,88,065	3,19,513	99,744	1,66,904
Outside India	-	-	-	-
2. Amount ceded in reinsurance				
(a) Claims by Death	(19,922)	(41,709)	(6,705)	(9,758)
(b) Claims by Maturity	-	-	-	-
(c) Annuities/ Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Surrenders/Withradawal	-	-	-	-
(g) Other Benefits				
— Survival Benefits	-	-	-	-
— Discontinuance payments	-	-	-	-
— Riders	43	(23)	-	-
— Provision for Legal and Ombudsman etc	-	-	-	-
— Unclaimed appreciation expense	-	-	-	-
Sub Total (B)	(19,879)	(41,732)	(6,705)	(9,758)
3. Amount accepted in reinsurance				
(a) Claims by Death	-	-	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities/ Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Surrenders/Withradawal	-	-	-	-
(g) Other Benefits				
— Survival Benefits	-	-	-	-
— Discontinuance payments	-	-	-	-
— Riders	-	-	-	-
— Provision for Legal and Ombudsman etc	-	-	-	-
— Unclaimed appreciation expense	-	-	-	-
Sub Total (C)	-	-	-	-
Benefits paid (Net) (A)+(B)+(C)	1,68,186	2,77,781	93,040	1,57,147
In India	1,68,186	2,77,781	93,040	1,57,147
Outside India	-	-	-	-

Notes :

- (a) All the claims are paid in India.
(b) Includes provision for policy related claims.

FORM L-8-SHARE CAPITAL SCHEDULE
KOTAK MAHINDRA LIFE INSURANCE COMPANY LIMITED
Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
(Amounts in lakhs of Indian Rupees)

Particulars	As at September 30, 2021 (Audited)	As at September 30, 2020 (Audited)
1 Authorised Capital 625,000,000 (2021 – 625,000,000) Equity Shares of ` 10 each	62,500	62,500
2 Issued Capital 510,290,249 (2021 – 510,290,249) Equity Shares of ` 10 each	51,029	51,029
3 Subscribed Capital 510,290,249 (2021 – 510,290,249) Equity Shares of ` 10 each	51,029	51,029
4 Called-up Capital 510,290,249 (2021 – 510,290,249) Equity Shares of ` 10 each	51,029	51,029
Less : Calls unpaid		
Add : Shares forfeited (Amount originally paid up)		
Less : Par value of Equity Shares bought back		
Less : Preliminary Expenses		
Less: Expenses on issue of shares		
TOTAL	51,029	51,029

Notes

(a) Of the above, 392,923,496 (2021 – 392,923,496) Equity Shares of ` 10 each fully paid up are held by Kotak Mahindra Bank Limited, the holding company and its nominees, 54,000,000 (2021-54,000,000) and 63,366,753 (2021-63,366,753) fully paid-up Equity Shares of ` 10 each are held by Kotak Mahindra Prime Limited and Kotak Mahindra Capital Company Limited respectively, which are subsidiaries of Kotak Mahindra Bank Limited.

**FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE
PATTERN OF SHAREHOLDING**

Shareholder	As at September 30, 2021 (Audited)		As at September 30, 2020 (Audited)	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	51,02,90,249	100%	51,02,90,249	100%
- Foreign	-	-	-	-
Investors ¹				
- Indian				
- Foreign				
Others				
TOTAL	51,02,90,249	100%	51,02,90,249	100%

FORM L-9A-SHAREHOLDING PATTERN

KOTAK MAHINDRA LIFE INSURANCE COMPANY LIMITED
 Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
 (Amounts in lakhs of Indian Rupees)

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
	i) Individuals/HUF (Names of major shareholders):								
	ii) Bodies Corporate:								
	(i)	Kotak Mahindra Bank Ltd	39,29,23,496	77.00%	39,292	-	-	-	-
	(ii)	Kotak Mahindra Prime Ltd	5,40,00,000	10.58%	5,400	-	-	-	-
	(iii)	Kotak Mahindra Capital Company Ltd	6,33,66,753	12.42%	6,337	-	-	-	-
	iii) Financial Institutions/ Banks								
	iv) Central Government/ State Government(s) / President of India								
	v) Persons acting in concert (Please specify)								
	vi) Any other (Please specify)								
A.2	Foreign Promoters								
	i) Individuals (Name of major shareholders):								
	ii) Bodies Corporate:								
	iii) Any other (Please specify)								
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter								
vi)	FII belonging to Foreign Promoter of Indian Promoter								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repartriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total		51,02,90,249		51,029				

Foot Notes:

- (i) All holdings, above 1% of the paid up equity, have to be separately disclosed.
 (ii) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000
 (iii) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:

Name of the Indian Promoter / Indian Investor:
Kotak Mahindra Bank Limited

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	(i)UDAY SURESH KOTAK	1	51,09,27,100	25.76%	25,546				
	(ii)SURESH A KOTAK (HUF)	1	1,10,000	0.01%	6				
	(iii)PALLAVI KOTAK	1	11,11,580	0.00	56				
	(iv)SURESH AMRITLAL KOTAK	1	1,00,000	0.00	5				
	(v)INDIRA SURESH KOTAK	1	20,00,000	0.00	100				
	(vi)JANAK DINKARRAI DESAI	1	10,24,500	0.00	51				
	(vii)AARTI NEAL CHANDARIA	1	57,360	0.00	3				
ii)	Bodies Corporate:								
	(iii)KOTAK TRUSTEE COMPANY PVT. LTD (These shares are held by Kotak Trustee Company Pvt. Ltd. as a trustee for USK Benefit Trust – II of which, Mr. Uday Suresh Kotak is the sole beneficiary)	1	2,34,356	0.01%	12				
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
iii)	Any other (Please specify)								
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	36	8,53,36,895	4.30%	4,267	82,483	0.00%		
	Mutual Funds-SBI MUTUAL FUND	1	5,54,68,580	2.80%	2,773		0.00%		
	Mutual Funds-AXIS MUTUAL FUND	1	2,31,64,075	1.17%	1,158		0.00%		
ii)	Foreign Portfolio Investors	1,073	48,52,04,681	24.47%	24,260		0.00%		
	CANADA PENSION PLAN INVESTMENT BOARD	1	12,63,10,661	6.37%	6,316		0.00%		
	OPPENHEIMER DEVELOPING MARKETS FUND	1	6,97,32,701	3.52%	3,487		0.00%		
	EUROPACIFIC GROWTH FUND	1	5,25,10,892	2.65%	2,626		0.00%		
	CAPITAL WORLD GROWTH AND INCOME FUND	1	4,65,53,930	2.35%	2,328		0.00%		
	NEW WORLD FUND INC	1	4,33,57,941	2.19%	2,168		0.00%		
	THE NEW ECONOMY FUND	1	2,07,52,148	1.05%	1,038		0.00%		
iii)	Financial Institutions/Banks	14	6,85,052	0.03%	34		0.00%		
	Insurance Companies	40	3,46,60,157	1.75%	1,733		0.00%		
	Insurance Companies - LIFE INSURANCE CORPORATION OF INDIA	1	9,84,42,696	4.96%	4,922		0.00%		
v)	FII belonging to Foreign promoter #				-		0.00%		
vi)	FII belonging to Foreign Promoter of Indian Promoter #				-		0.00%		
viii)	Alternative Investment Fund	45	55,14,816	0.28%	276	1,42,496	0.01%		
ix)	Foreign Corporate bodies	1	80,07,960	0.40%	400		0.00%		
	Foreign Corporate bodies-CALADIUM INVESTMENT PTE LTD	1	2,59,66,992	1.31%	1,298		0.00%		
x)	Foreign Banks	1	13,072	0.00%	1		0.00%		
	Foreign Banks--SUMITOMO MITSUI BANKING CORPORATION	1	3,28,00,000	1.65%	1,640		0.00%		
1.2)	Central Government/ State Government(s)/ President of India-								
i)	Individual share capital upto Rs. 2 Lakhs	4,56,552	8,64,05,752	4.36%	4,320	69,19,952	0.35%		
ii)	Individual share capital in excess of Rs. 2 Lakhs	337	9,11,34,113	4.60%	4,557	39,66,171	0.20%		
iii)	NBFCs registered with RBI	19	6,55,137	0.03%	33	5,800	0.00%		
	- Trusts	74	11,81,225	0.06%	59	2,167	0.00%		
	NATIONAL PENSION SYSTEM TRUST	1	2,31,72,302	1.17%	1,159		0.00%		
	- Non Resident Indian	9,324	53,18,990	0.27%	266	47,975	0.00%		
	- Clearing Members	151	15,10,325	0.08%	76		0.00%		
	- Non Resident Indian Non Repatriable	4,704	34,52,989	0.17%	173	33,195	0.00%		
	- Bodies Corporate	3,278	3,68,22,190	1.86%	1,841	23,68,341	0.12%		
	- IEPF	1	33,85,085	0.17%	169		0.00%		
v)	Foreign Nationals	1	1,450	0.00%	0		0.00%		
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	4,75,671	1,98,30,87,703	100%	99,155	1,35,68,580	0.68%		

FORM L-10-RESERVES AND SURPLUS SCHEDULE

KOTAK MAHINDRA LIFE INSURANCE COMPANY LIMITED

Registration No: 107; Date of Registration: January 10, 2001

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

(Amounts in lakhs of Indian Rupees)

Particulars	As at September 30, 2021 (Audited)	As at September 30, 2020 (Audited)
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Securities Premium	5,204	5,204
Revaluation Reserve	-	-
General Reserves	-	-
Less: Debit balance in Profit and Loss Account	-	-
Less: Amount utilized for issue of Bonus shares	-	-
Less: Amount utilized for Buy-back	-	-
Catastrophe Reserve	-	-
Other Reserve	-	-
Balance of profit in Profit and Loss Account	3,22,947	2,88,700
Total	3,28,151	2,93,904

FORM L-11-BORROWINGS SCHEDULE

KOTAK MAHINDRA LIFE INSURANCE COMPANY LIMITED
 Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
 (Amounts in lakhs of Indian Rupees)

Particulars	As at September 30, 2021 (Audited)	As at September 30, 2020 (Audited)
Debtures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
Total	-	-

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

(Amount in Rs. Lakhs)

Sl.No.	Source / Instrument	Amount Borrowed	Amount of Security	Nature of Security
		-	-	

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

KOTAK MAHINDRA LIFE INSURANCE COMPANY LIMITED
 Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
 (Amounts in lakhs of Indian Rupees)

Particulars	As at September 30, 2021 (Audited)	As at September 30, 2020 (Audited)
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including Treasury Bills	3,08,713	2,91,824
Other Approved Securities	31,971	19,209
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	-
(e) Other Securities (including Fixed Deposits)	-	-
(f) Subsidiaries	-	-
(g) Investment Properties – Real Estate	-	-
Investment in Housing & infrastructure sector		
(I) Approved Investments		
(a) Equity	-	-
(b) Others	12,884	12,572
(II) Other than Approved Investments		
(a) Equity	13,652	13,652
(b) Others	246	193
Total	3,67,466	3,37,450
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including Treasury Bills	-	-
Other Approved Securities	14	50
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	180
(e) Other Securities (including Fixed Deposits)	220	435
(f) Subsidiaries	-	-
(g) Investment Properties – Real Estate	-	-
Investment in Housing & infrastructure sector		
(I) Approved Investments		
(a) Equity	-	-
(b) Others	307	340
(II) Other than Approved Investments		
(a) Equity	-	-
(b) Others	-	-
Total	541	1,005
Grand Total	3,68,007	3,38,455

Notes:

Particulars	As at September 30, 2021 (Audited)	As at September 30, 2020 (Audited)
(a) Investment in fixed deposits/ debentures Holding Company - Kotak Mahindra Bank Ltd	-	-
(b) Investment in Subsidiary, Joint Ventures, Fellow subsidiaries and Associates		
- Investment in unit of the funds managed by Kotak Mahindra Asset Management Company Ltd including units of		
ETF		
- Investment in Kotak Mahindra Prime Ltd in Debentures	-	-
(c) Investment made out of Catastrophe reserve	-	-
(d) Particulars of Investment other than Listed Equity Securities:-		
- Cost	3,68,027	3,38,506
- Market Value	3,90,827	3,69,762
(e) The historical cost of those Investments whose reported valued is based on fair value is as given below (including		
Unlisted Securities)		
- Reported Value	13,899	13,844
- Historical Cost	13,918	13,895

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

KOTAK MAHINDRA LIFE INSURANCE COMPANY LIMITED
 Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
Investments-Policyholders'
 (Amounts in lakhs of Indian Rupees)

Particulars	As at September 30, 2021 (Audited)	As at September 30, 2020 (Audited)
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including Treasury Bills	17,25,457	15,10,249
Other Approved Securities	2,20,206	1,64,773
Other Investments		
(a) Shares		
(aa) Equity	1,62,739	18,439
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	19,067	16,572
(e) Other Securities (including Fixed Deposits)	42,107	30,238
(f) Subsidiaries	-	-
(g) Investment Properties – Real Estate	20,830	20,187
Investment in Housing & infrastructure sector		
(I) Approved Investments		
(a) Equity	-	-
(b) Others	2,39,870	1,95,229
(II) Other than Approved Investments		
(a) Equity	39,021	16,802
(b) Others	13,016	12,627
Total	24,82,313	19,85,116
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including Treasury Bills	105	140
Other Approved Securities	28	50
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	1,497	1,541
(e) Other Securities (including Fixed Deposits)	20,925	20,918
(f) Subsidiaries	-	-
(g) Investment Properties – Real Estate	-	-
Investment in Housing & infrastructure sector		
(I) Approved Investments		
(a) Equity	-	-
(b) Others	129	3,239
(II) Other than Approved Investments		
(a) Equity	-	-
(b) Others	-	-
Total	22,684	25,888
Grand Total	25,04,997	20,11,004

Notes:

Particulars	As at September 30, 2021 (Audited)	As at September 30, 2020 (Audited)
(a) Investment in fixed deposits/ debentures Holding Company - Kotak Mahindra Bank Ltd	-	-
(b) Investment in Subsidiary, Joint Ventures, Fellow subsidiaries and Associates		
- Investment in unit of the funds managed by Kotak Mahindra Asset Management Company Ltd	-	-
- Investment in Kotak Mahindra Prime Ltd in Debentures	-	-
(c) Investment made out of Catastrophe reserve	-	-
(d) Particulars of Investment other than Listed Equity Securities:-		
- Cost	23,16,111	19,87,754
- Market Value	24,17,053	21,10,662
(e) The historical cost of those Investments whose reported valued is based on fair value is as given below (including unlisted equity and preference shares)		
- Reported Value	2,35,605	68,055
- Historical Cost	2,00,877	62,476

FORM L-14-ASSETS HELD TO COVER LINKED LIABILITIES SCHEDULE

KOTAK MAHINDRA LIFE INSURANCE COMPANY LIMITED
 Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
 (Amounts in lakhs of Indian Rupees)

Particulars	As at September 30, 2021 (Audited)	As at September 30, 2020 (Audited)
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including Treasury Bills	4,75,134	3,20,736
Other Approved Securities	94,989	92,666
Other Investments		
(a) Shares		
(aa) Equity	9,90,887	6,02,557
(bb) Preference	20	39
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	58,214	48,926
(e) Other Securities (including Fixed Deposits)	-	-
(f) Subsidiaries	-	-
(g) Investment Properties – Real Estate	-	-
Investment in Housing & infrastructure sector		
(I) Approved Investments		
(a) Equity	29,045	34,850
(b) Others	1,31,541	1,12,111
(II) Other than Approved Investments		
(a) Equity	2,45,743	1,06,386
(b) Others	-	97
Total	20,25,573	13,18,368
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including Treasury Bills	48,645	1,04,029
Other Approved Securities	3,842	1,239
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	5,743	8,443
(e) Other Securities (including Fixed Deposits)	83,160	1,10,596
(f) Subsidiaries	-	-
(g) Investment Properties – Real Estate	-	-
Investments in Infrastructure and Social Sector		
(I) Approved Investments		
(a) Equity Shares	-	-
(b) Others	26,020	17,295
(II) Other than Approved Investments		
(a) Equity Shares	-	-
(b) Others	-	-
Net Current Assets	19,378	17,622
Total	1,86,788	2,59,224
Grand Total	22,12,361	15,77,592

Notes:

Particulars	As at September 30, 2021 (Audited)	As at September 30, 2020 (Audited)
(a) Investment in Holding Company - Kotak Mahindra Bank	-	-
(b) Investment in Subsidiary, Joint Ventures, Fellow subsidiaries and Associates		
- Investment in unit of the funds managed by Kotak Mahindra Asset Management Company Ltd		
including units of ETF	43,236	23,864
- Investment in Kotak Mahindra Prime Ltd in Debentures	-	1,432
(c) Investment made out of Catastrophe reserve	-	-
(d) Particulars of Investment other than Listed Equity Securities:-		
- Cost	9,29,633	8,20,139
- Market Value	9,46,685	8,34,757
(e) The historical cost of those Investments whose reported valued is based on fair value is as given below (including Fixed Deposits and Net Current Assets)		
- Reported Value	22,12,361	15,77,592
- Historical Cost	17,63,429	14,57,898
(f) Other Than Approved Investments (a) Equity includes Exchange Traded Funds	1,36,241	64,180

L-14A Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

KOTAK MAHINDRA LIFE INSURANCE COMPANY LIMITED
 Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
 (Amounts in lakhs of Indian Rupees)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at September 30, 2021 (Audited)	As at September 30, 2020 (Audited)	As at September 30, 2021 (Audited)	As at September 30, 2020 (Audited)	As at September 30, 2021 (Audited)	As at September 30, 2020 (Audited)	As at September 30, 2021 (Audited)	As at September 30, 2020 (Audited)
Long Term Investments:								
Book Value	3,67,486	3,37,501	22,93,427	19,61,867	7,42,789	5,61,226	34,03,701	28,60,593
Market Value	3,90,277	3,68,754	23,94,309	20,85,343	7,59,897	5,75,567	35,44,483	30,29,664
Short Term Investments:								
Book Value	541	1,005	22,684	25,888	1,86,844	2,58,913	2,10,070	2,85,806
Market Value	550	1,008	22,744	25,319	1,86,788	2,59,190	2,10,082	2,85,517

Note: Market Value in respect of Shareholders and Policyholders investments should be arrived as per the guidelines prescribed for linked business investments under IRDAI Investment (Regulations) 2016.

FORM L-15-LOANS SCHEDULE

KOTAK MAHINDRA LIFE INSURANCE COMPANY LIMITED
 Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
 (Amounts in lakhs of Indian Rupees)

Particulars	As at September 30, 2021 (Audited)	As at September 30, 2020 (Audited)
SECURITY-WISE CLASSIFICATION		
<i>Secured</i>		
(a) On mortgage of property		
(aa) In India	-	4,398
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc.	-	-
(c) Loans against policies	7,254	4,999
(d) Others	-	-
<i>Unsecured</i>		
Total	7,254	9,397
BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	4,398
(e) Loans against policies	7,254	4,999
(f) Others- Employees	-	-
Total	7,254	9,397
PERFORMANCE-WISE CLASSIFICATION		
(a) Loans classified as standard		
(aa) In India	7,254	9,397
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	7,254	9,397
MATURITY-WISE CLASSIFICATION		
(a) Short term	574	731
(b) Long Term	6,680	8,666
Total	7,254	9,397

Commitments made and outstanding for Loans ` Nil (2021 - ` Nil)

Notes:

a) There was no restructuring of loan assets during the period.

b) Short term loans include those loans which are repayable within 12 months from the date of Balance Sheet. Long term loans are the loans other than short term loans.

	As at September 30, 2021	As at September 30, 2020
Non-Performing Loans	Loan Amount	Provision
Sub-standard	-	-
Doubtful	-	-
Loss	-	-
Total	-	-

FORM L 16-FIXED ASSETS SCHEDULE

KOTAK MAHINDRA LIFE INSURANCE COMPANY LIMITED
 Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
 (Amounts in lakhs of Indian Rupees)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As on April 1 2021	Addition	On Sale/ Adjustment	As at September 30, 2021 (Audited)	As on April 1 2021	For the year	On Sale/ Adjustment	As at September 30, 2021 (Audited)	As at September 30, 2021 (Audited)	As at September 30, 2020 (Audited)
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software * #	20,854	1,325	62	22,117	17,831	1,239	62	19,008	3,109	2,377
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and fittings **	5,561	29	4	5,587	4,435	230	4	4,661	925	1,356
Information technology equipment	8,214	164	30	8,348	6,704	531	28	7,207	1,141	1,514
Vehicles	1,594	185	164	1,615	980	158	125	1,013	602	626
Office equipment	1,741	39	25	1,755	1,317	100	24	1,393	362	495
	37,964	1,741	284	39,422	31,267	2,258	242	33,283	6,139	6,369
Capital Work-in-progress									1,680	1,266
Grand Total	37,964	1,741	284	39,422	31,267	2,258	242	33,283	7,819	7,635
Previous Year	35,332	1,540	675	36,197	28,288	2,099	559	29,828	7,635	

* Includes licenses

** Includes leasehold improvements

All Software are other than those generated internally

FORM L-17-CASH AND BANK BALANCE SCHEDULE

KOTAK MAHINDRA LIFE INSURANCE COMPANY LIMITED
 Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
 (Amounts in lakhs of Indian Rupees)

<u>Particulars</u>	As at September 30, 2021 (Audited)	As at September 30, 2020 (Audited)
Cash (including cheques on hand, drafts and stamps)	2,910	2,733
Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
(bb) Others	-	-
(b) Current accounts	6,083	9,042
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Total	8,993	11,775
Balance with non-scheduled banks included above	-	-
Cash and Bank balance		
In India	8,993	11,775
Outside India	-	-
Total	8,993	11,775

Notes :

(a) Breakup of Cash (including cheques on hand, drafts and stamps)

<u>Particulars</u>	As at September 30, 2021 (Audited)	As at September 30, 2020 (Audited)
Cash in hand	376	512
Postal franking & Revenue Stamps	889	515
Cheques in hand	1,645	1,706
Total	2,910	2,733

b) Amount in current account includes amount of ₹ 17,100 thousands kept in a separate bank account and earmarked for CSR spend

c) Cheques on hand amount to ₹ 164,465 (₹ 170,631)

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

KOTAK MAHINDRA LIFE INSURANCE COMPANY LIMITED
 Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
 (Amounts in lakhs of Indian Rupees)

Particulars	As at September 30, 2021 (Audited)	As at September 30, 2020 (Audited)
ADVANCES		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	1,654	1,324
Advance to Directors/ Officers	-	-
Advance tax paid and Tax deducted at source (Refer Note (a) below)	2,228	1,798
Others :-		
Advances to suppliers	510	447
Capital Advances	49	14
Advances to employees	2,193	1,006
Total (A)	6,634	4,589
OTHER ASSETS		
Income accrued on investments	66,474	56,401
Outstanding Premiums	15,627	13,611
Agents Balances	494	559
Less: Provision for commission receivable	(494)	(559)
Foreign Agencies Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	18,291	372
Due from subsidiaries/ holding company	1	4
Deposit with Reserve Bank of India [Pursuant to erstwhile section 7 of Insurance Act, 1938]	-	-
Others :-		
Security and other deposits	3,786	3,781
Advance GST & Unutilised Credit	4,216	2,964
Investment -Unclaimed	5,190	4,323
Income on Unclaimed amount of Policy Holders	295	260
Other Receivables	22,102	16,645
Total (B)	1,35,982	98,361
Total (A + B)	1,42,616	1,02,951

Notes :

(a) - Advance tax paid and Taxes deducted at source

Particulars	As at September 30, 2021 (Audited)	As at September 30, 2020 (Audited)
Provision for Tax	(10,374)	(10,374)
Advance Tax and Tax deducted at source	12,602	12,172
Total	2,228	1,798

FORM L-19-CURRENT LIABILITIES SCHEDULE

KOTAK MAHINDRA LIFE INSURANCE COMPANY LIMITED

Registration No: 107; Date of Registration: January 10, 2001

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

(Amounts in lakhs of Indian Rupees)

Particulars	As at September 30, 2021 (Audited)	As at September 30, 2020 (Audited)
Agents' balances	3,233	3,250
Balance due to other insurance companies (net)	5	1,394
Deposits held on re-insurance ceded	-	-
Premium received in advance	911	736
Unallocated premium (proposals/policy deposits)	23,488	14,970
Sundry creditors	8,305	8,884
Due to Holding company / Fellow Subsidiary	295	241
Claims outstanding	40,965	16,665
Annuities due	301	38
Due to Officers / Directors	-	-
Unclaimed Amount of Policy Holders	5,190	4,323
Income on unclaimed amount of Policy Holders	295	260
Interest payable on debentures/bonds	-	-
Others:-		
- Taxes deducted at source, payable	1,376	1,051
- Statutory dues payable	7,181	5,583
- Employee related and other payables	11,931	8,425
- Refunds Payable	3,171	2,078
- Security Deposit	584	585
- Expenses Payable	45,296	36,610
- Policy related payables	12,784	21,047
- Payable towards investments purchased	-	6,050
- Payable/ (Refund) to/from unit linked fund	292	2,351
Total	1,65,603	1,34,541

FORM L-20-PROVISIONS SCHEDULE

KOTAK MAHINDRA LIFE INSURANCE COMPANY LIMITED
 Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
 (Amounts in lakhs of Indian Rupees)

Particulars	As at September 30, 2021 (Audited)	As at September 30, 2020 (Audited)
For taxation (less payments and taxes deducted at source)-Refer Note (a) below	29,589	19,732
For proposed dividends	-	-
For dividend distribution tax	-	-
For Employee Benefits		
Provision for gratuity	-	380
Provision for compensated absences	2,212	1,807
Provision for other employee benefits	487	273
Others :-		
Provision for standard loan assets and other investments	1,768	5,106
Total	34,056	27,298

(a) - Provision for taxes

Particulars	As at September 30, 2021 (Audited)	As at September 30, 2020 (Audited)
Provision for Tax	68,961	51,915
Advance Tax and Tax deducted at source	(39,372)	(32,183)
Total	29,589	19,732

FORM L-21-MISC EXPENDITURE SCHEDULE

KOTAK MAHINDRA LIFE INSURANCE COMPANY LIMITED
Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
(To the extent not written off or adjusted)
(Amounts in lakhs of Indian Rupees)

<u>Particulars</u>	As at September 30, 2021 (Audited)	As at September 30, 2020 (Audited)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
Total	-	-

FORM L-22						
FORM L-22 - Analytical Ratios*						
Insurer: KOTAK MAHINDRA LIFE INSURANCE COMPANY LIMITED					Date:	30-Sep-21
Sl.No.	Particular	For the quarter ended September 30,2021*	Upto the quarter ended September 30,2021*	For the quarter ended September 30,2020*	Upto the quarter ended September 30,2020*	
1	New Business Premium Growth Rate (Segment wise)					
	(i) Linked Business:					
	a) Life	41.83%	29.66%	52.65%	37.38%	
	b) Pension	1776.55%	1627.47%	-71.29%	-84.02%	
	c) Health	0.00%	0.00%	0.00%	0.00%	
	d) Variable Insurance	0.00%	0.00%	0.00%	0.00%	
	(ii) Non-Linked Business:					
	Participating:					
	a) Life	-24.07%	-26.57%	44.18%	45.09%	
	b) Annuity	0.00%	0.00%	0.00%	0.00%	
	c) Pension	-42.21%	-18.66%	214.68%	212.05%	
	d) Health	0.00%	0.00%	0.00%	0.00%	
	e) Variable Insurance	0.00%	0.00%	0.00%	0.00%	
	Non Participating:					
	a) Life	52.83%	51.66%	-18.39%	-31.77%	
	b) Annuity	-17.22%	-6.80%	23.70%	44.01%	
	c) Pension	-99.11%	-94.94%	0.00%	0.00%	
	d) Health	0.00%	0.00%	0.00%	0.00%	
	e) Variable Insurance	-100.00%	-100.00%	-183.40%	-191.95%	
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	39.58%	41.45%	43.17%	41.03%	
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	42.93%	42.89%	36.98%	35.72%	
4	Net Retention Ratio	98.16%	97.46%	97.90%	97.38%	
5	Conservation Ratio					
	(i) Linked Business:					
	a) Life	51.84%	57.22%	63.33%	64.20%	
	b) Pension	15.02%	20.92%	4.63%	4.73%	
	c) Health	0.00%	0.00%	0.00%	0.00%	
	d) Variable Insurance	0.00%	0.00%	0.00%	0.00%	
	(ii) Non-Linked Business:					
	Participating:					
	a) Life	89.74%	92.46%	87.16%	80.92%	
	b) Annuity	0.00%	0.00%	0.00%	0.00%	
	c) Pension	81.52%	91.91%	99.46%	81.63%	
	d) Health	0.00%	0.00%	0.00%	0.00%	
	e) Variable Insurance	0.00%	0.00%	0.00%	0.00%	
	Non Participating:					
	a) Life	80.32%	90.40%	96.38%	81.78%	
	b) Annuity	0.00%	0.00%	0.00%	0.00%	
	c) Pension	0.00%	0.00%	0.00%	0.00%	
	d) Health	0.00%	0.00%	0.00%	0.00%	
	e) Variable Insurance	0.00%	0.00%	0.00%	0.00%	
6	Expense of Management to Gross Direct Premium Ratio	18.35%	20.14%	18.31%	22.42%	
7	Commission Ratio (Gross commission paid to Gross Premium)	4.07%	3.96%	4.43%	4.54%	
8	Business Development and Sales Promotion Expenses to New Business Premium (%)	1.01%	0.71%	0.92%	1.21%	
9	Brand/Trade Mark usage fee/charges to New Business Premium (%)	0.24%	0.32%	0.00%	0.00%	
10	Ratio of policy holder's liabilities to shareholder's funds	1230.51%	1230.51%	1021.62%	1021.62%	
11	Change in net worth (Rs in Lakhs')	34,278	34,278	62,694	62,694	
12	Growth rate of shareholders' fund	9.94%	9.94%	22.22%	22.22%	
13	Ratio of surplus to policyholders' liability	0.22%	0.22%	0.82%	0.82%	
14	Profit after tax/Total Income	3.60%	-0.82%	5.20%	5.65%	
15	(Total real estate + loans)/(Cash & invested assets)	0.55%	0.55%	0.75%	0.75%	
16	Total investments/(Capital + Surplus)	1341.22%	1341.22%	1138.67%	1138.67%	
17	Total affiliated investments/(Capital+ Surplus)	0.00%	0.00%	0.42%	0.42%	
18	Investment Yield - (Gross and Net) -Fund wise and With/Without unrealised gain					
	a) Without unrealised gains:					
	Non Linked - PAR	6.92%	6.99%	7.22%	8.16%	
	Non Linked - Non-PAR	6.70%	6.58%	4.80%	6.31%	
	Sub Total : Non Linked	6.79%	6.74%	5.78%	7.06%	
	Linked - PAR	NA	NA	NA	NA	
	Linked - Non PAR	6.30%	9.75%	7.77%	9.58%	
	Sub Total : Linked	6.30%	9.75%	7.77%	9.58%	
	Grand Total : Non Linked + Linked Shareholders' Fund	6.79%	6.77%	5.81%	7.11%	
	Shareholders' Fund	6.66%	6.60%	6.73%	6.85%	
	b) With unrealised gains:					
	Non Linked - PAR	15.21%	8.40%	-0.89%	8.44%	
	Non Linked - Non-PAR	13.84%	6.48%	-4.14%	6.58%	
	Sub Total : Non Linked	14.39%	7.24%	-2.83%	7.33%	
	Linked - PAR	NA	NA	NA	NA	
	Linked - Non PAR	18.87%	10.88%	-1.87%	7.26%	
	Sub Total : Linked	18.87%	10.88%	-1.87%	7.26%	
	Grand Total : Non Linked + Linked Shareholders' Fund	14.43%	7.28%	-2.81%	7.33%	
	Shareholders' Fund	11.04%	3.24%	-1.50%	6.71%	

FORM L-22						
FORM L-22 - Analytical Ratios*						
Insurer: KOTAK MAHINDRA LIFE INSURANCE COMPANY LIMITED					Date:	30-Sep-21
SL.No.	Particular	For the quarter ended September 30,2021*	Upto the quarter ended September 30,2021*	For the quarter ended September 30,2020*	Upto the quarter ended September 30,2020*	
19	Persistency Ratio**					
	Persistency Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)					
	For 13th month	77.4%	83.2%	79.9%	83.0%	
	For 25th month	72.2%	74.6%	69.5%	73.5%	
	For 37th month	63.1%	65.8%	62.1%	65.1%	
	For 49th month	59.6%	61.6%	58.3%	60.0%	
	For 61st month	53.8%	54.4%	50.7%	52.7%	
	Persistency Ratio - Premium Basis (Single Premium/Fully paid-up under Individual category)					
	For 13th month	100.0%	100.0%	100.0%	100.0%	
	For 25th month	100.0%	100.0%	100.0%	100.0%	
	For 37th month	100.0%	100.0%	100.0%	100.0%	
	For 49th month	100.0%	100.0%	100.0%	100.0%	
	For 61st month	71.9%	73.1%	72.5%	75.9%	
	Persistency Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)					
	For 13th month	71.4%	78.3%	76.6%	79.4%	
	For 25th month	68.4%	71.1%	66.9%	70.3%	
	For 37th month	59.7%	62.5%	56.5%	60.0%	
	For 49th month	53.5%	56.2%	53.3%	55.2%	
	For 61st month	50.3%	51.4%	47.1%	49.3%	
	Persistency Ratio - Number of Policy Basis (Single Premium/Fully paid-up under Individual category)					
	For 13th month	100.0%	100.0%	100.0%	100.0%	
	For 25th month	100.0%	100.0%	100.0%	100.0%	
	For 37th month	100.0%	100.0%	100.0%	100.0%	
	For 49th month	100.0%	100.0%	99.9%	100.0%	
	For 61st month	64.9%	61.3%	71.4%	71.3%	
20	NPA Ratio					
	Policyholders' Funds					
	Gross NPA Ratio	0.00%	0.00%	0.12%	0.12%	
	Net NPA Ratio	0.00%	0.00%	0.00%	0.00%	
	Shareholders' Funds					
	Gross NPA Ratio	0.00%	0.00%	0.00%	0.00%	
	Net NPA Ratio	0.00%	0.00%	0.00%	0.00%	
21	Solvency Ratio - As per Form KT-3 (Times)	2.61	2.61	3.00	3.00	
22	Debt Equity Ratio	0.00%	0.00%	0.00%	0.00%	
23	Debt Service Coverage Ratio	NA	NA	NA	NA	
24	Interest Service Coverage Ratio	NA	NA	NA	NA	
25	Average ticket size in Rs. - Individual premium (Non-Single)	61,242	59,657	49,883	46,880	
Equity Holding Pattern for Life Insurers						
1	(a) No. of shares	51,02,90,249	51,02,90,249	51,02,90,249	51,02,90,249	
2	(b) Percentage of shareholding (Indian / Foreign)	100%	100%	100%	100%	
3	(c) % of Government holding (in case of public sector insurance companies)	N.A	N.A	N.A	N.A	
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	2.01	-3.37	0.96	1.88	
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	2.01	-3.37	0.96	1.88	
6	Basic EPS after extraordinary items (net of tax expense) for the period not to be annualized)	2.01	-3.37	0.96	1.88	
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.01	-3.37	0.96	1.88	
8	(iv) Book value per share (Rs)	74.30	74.30	67.59	67.59	
Note:						
1.Policyholders' liabilities = Policyholder's Funds.						
# The persistency ratios reported are in accordance with the revised circular IRDA/ACT/CIR/MISC/035/01/2014 dated January 23, 2014. Group business policies are excluded in the calculation of the persistency ratio. The premium persistency ratio allows for lapses, surrenders, Paid ups as well as premium reductions and is expressed in terms of annualized premiums.						
* The persistency ratios have been calculated for the policies issued in the September to August period of the relevant years. For eg: the 13th month persistency for current year is calculated for the policies issued from 1st September 2019 to 31st August 2020						
2. Prior period's figures have been regrouped / reclassified wherever necessary.						
3. The persistency ratios & solvency ratio has been computed by company's appointed actuary.						

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at 30th Sept 2021 for the year 2021-22	Mathematical Reserves as at 30th Sept 2020 for the year 2020-21
Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	9,10,597	7,33,715
	General Annuity	-	-
	Pension	11,870	10,059
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total Par		9,22,467	7,43,773
Non-Par	Non-Linked -VIP		
	Life	-	4,656
	General Annuity	-	-
	Pension	-	11,621
	Health	-	-
	Non-Linked -Others		
	Life	13,38,417	10,41,128
	General Annuity	82,228	57,118
	Pension	36,594	48,220
	Health	227	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	21,51,262	15,31,008
	General Annuity	-	-
	Pension	72,439	59,430
	Health	-	-
Total Non Par		36,81,167	27,53,180
Total Business	Non-Linked -VIP		
	Life	-	4,656
	General Annuity	-	-
	Pension	-	11,621
	Health	-	-
	Non-Linked -Others		
	Life	22,49,014	17,74,843
	General Annuity	82,228	57,118
	Pension	48,463	58,278
	Health	227	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	21,51,262	15,31,008
	General Annuity	-	-
	Pension	72,439	59,430
	Health	-	-
Total		46,03,633	34,96,953

Refer IRDAI (Actuarial Report and Abstract for Life Insurance Business) Regulations, 2016

Geographical Distribution of Total Business - Individuals												
Sl.No.	State / Union Territory	New Business - Rural			New Business - Urban			Total New Business			Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
STATES												
1	Andhra Pradesh	515.00	347.53	10,201.07	3,183.00	2,783.59	78,034.23	3,698.00	3,131.12	88,235.31	5,487.99	8,619.12
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
3	Assam	1,272.00	689.83	8,619.57	3,251.00	1,897.41	33,689.00	4,523.00	2,587.24	42,308.57	5,818.49	8,405.73
4	Bihar	510.00	155.60	3,267.02	742.00	657.70	12,791.62	1,252.00	813.30	16,058.64	1,669.47	2,482.77
5	Chhattisgarh	300.00	127.59	3,918.53	679.00	468.16	12,899.73	979.00	595.75	16,818.27	1,404.11	1,999.86
6	Goa	113.00	94.92	1,904.28	508.00	1,028.71	13,127.51	621.00	1,123.63	15,031.79	1,158.58	2,282.21
7	Gujarat	1,133.00	590.70	23,498.56	8,172.00	9,752.21	2,29,060.76	9,305.00	10,342.91	2,52,559.32	21,752.65	32,095.57
8	Haryana	1,915.00	859.79	25,985.27	3,899.00	2,841.78	86,649.52	5,814.00	3,701.56	1,12,634.80	11,252.24	14,953.80
9	Himachal Pradesh	268.00	85.17	3,064.74	202.00	109.36	3,020.17	470.00	194.53	6,084.91	402.62	597.15
10	Jharkhand	139.00	84.74	2,276.15	783.00	927.74	18,683.45	922.00	1,012.48	20,959.60	2,532.82	3,545.29
11	Karnataka	1,608.00	837.84	27,569.85	9,347.00	10,382.38	2,30,411.88	10,955.00	11,220.23	2,57,981.74	23,768.49	34,988.72
12	Kerala	218.00	245.74	4,915.21	1,701.00	2,943.74	48,292.38	1,919.00	3,189.48	53,207.59	4,533.27	7,722.75
13	Madhya Pradesh	242.00	120.09	4,150.35	2,443.00	1,719.98	52,143.11	2,685.00	1,840.07	56,293.47	3,931.96	5,772.03
14	Maharashtra	1,969.00	1,008.29	41,991.96	20,694.00	22,018.31	6,39,215.59	22,663.00	23,026.60	6,81,207.54	43,254.65	66,281.25
15	Manipur	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	16.00	8.02	97.97	49.00	19.42	232.08	65.00	27.45	330.06	139.74	167.19
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	2,677.00	448.86	7,932.91	1,395.00	921.00	19,472.88	4,072.00	1,369.86	27,405.79	2,512.05	3,881.91
20	Punjab	780.00	419.10	11,113.93	1,909.00	1,248.96	42,344.89	2,689.00	1,668.06	53,458.82	3,776.10	5,444.16
21	Rajasthan	603.00	289.81	10,234.49	2,106.00	1,482.89	59,846.21	2,709.00	1,772.70	70,080.70	3,933.25	5,705.95
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	1,027.00	493.99	14,522.37	9,493.00	8,412.57	1,83,072.78	10,520.00	8,906.56	1,97,595.15	26,584.35	35,490.91
24	Telangana	417.00	159.73	10,819.23	3,852.00	4,018.49	1,20,155.55	4,269.00	4,178.22	1,30,974.78	7,874.94	12,053.17
25	Tripura	178.00	74.07	1,417.92	451.00	229.55	4,568.74	629.00	303.62	5,986.66	387.07	690.70
26	Uttarakhand	59.00	38.51	1,279.24	319.00	276.53	9,224.05	378.00	315.04	10,503.29	427.61	742.65
27	Uttar Pradesh	710.00	388.91	12,972.41	4,294.00	4,136.48	1,09,796.83	5,004.00	4,525.40	1,22,769.24	9,632.36	14,157.76
28	West Bengal	1,508.00	429.91	8,493.76	6,222.00	5,801.01	84,826.86	7,730.00	6,230.92	93,320.62	13,142.26	19,373.19
	TOTAL	18,177.00	7,998.75	2,40,246.81	85,694.00	84,077.98	20,91,559.84	1,03,871.00	92,076.73	23,31,806.65	1,95,377.09	2,87,453.82
UNION TERRITORIES¹												
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	126.00	38.45	2,703.19	777.00	762.59	20,355.09	903.00	801.04	23,058.28	1,505.04	2,306.08
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	37.53	37.53
4	Govt. of NCT of Delhi	1,105.00	280.76	10,384.17	8,684.00	13,164.55	2,83,881.85	9,789.00	13,445.31	2,94,266.01	21,655.67	35,100.98
5	Jammu & Kashmir	5.00	2.48	26.39	25.00	15.35	670.65	30.00	17.84	697.03	112.49	130.32
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	169.00	76.74	2,072.33	905.00	512.93	10,469.27	1,074.00	589.67	12,541.60	1,679.36	2,269.03
	TOTAL	1,405.00	398.43	15,186.08	10,391.00	14,455.42	3,15,376.85	11,796.00	14,853.85	3,30,562.93	24,990.08	39,843.94
	GRAND TOTAL	19,582.00	8,397.18	2,55,432.89	96,085.00	98,533.40	24,06,936.69	1,15,667.00	1,06,930.59	26,62,369.58	2,20,367.17	3,27,297.76
	IN INDIA							1,15,667.00	1,06,930.59	26,62,369.58	2,20,367.17	3,27,297.76
	OUTSIDE INDIA							0	0	0	0	0

Geographical Distribution of Total Business - Individuals													
Sl.No.	State / Union Territory	New Business - Rural			New Business - Urban			Total New Business			Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)	
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)			
STATES													
1	Andhra Pradesh	371.00	279.59	7,783.57	2,106.00	1,908.22	48,984.76	2,477.00	2,187.81	56,768.33	3,543.70	5,731.51	
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	
3	Assam	882.00	501.37	5,371.68	2,041.00	1,279.58	20,027.82	2,923.00	1,780.95	25,399.50	3,658.22	5,439.17	
4	Bihar	426.00	122.43	2,370.03	527.00	445.18	8,272.73	953.00	567.61	10,642.76	1,135.00	1,702.61	
5	Chhattisgarh	218.00	92.65	2,281.25	452.00	350.28	8,483.66	670.00	442.93	10,764.90	920.61	1,363.54	
6	Goa	89.00	80.72	1,693.30	319.00	526.78	7,453.56	408.00	607.50	9,146.86	652.11	1,259.61	
7	Gujarat	741.00	398.60	13,394.65	5,053.00	6,125.92	1,33,652.43	5,794.00	6,524.52	1,47,047.09	12,848.16	19,372.69	
8	Haryana	1,300.00	587.40	17,688.11	2,465.00	1,801.68	54,987.53	3,765.00	2,389.09	72,675.64	6,674.76	9,063.85	
9	Himachal Pradesh	181.00	51.60	1,822.64	122.00	56.50	1,580.03	303.00	108.10	3,402.67	263.75	371.85	
10	Jharkhand	100.00	60.23	1,321.29	524.00	587.44	10,998.08	624.00	647.67	12,319.37	1,585.00	2,232.68	
11	Karnataka	1,140.00	615.28	17,184.18	6,117.00	6,434.03	1,41,008.75	7,257.00	7,049.30	1,58,192.93	15,102.16	22,151.46	
12	Kerala	154.00	188.14	2,843.66	1,199.00	2,010.70	31,350.98	1,353.00	2,198.84	34,194.65	2,879.64	5,078.48	
13	Madhya Pradesh	162.00	85.37	2,306.39	1,609.00	1,177.83	32,908.75	1,771.00	1,263.21	35,215.14	2,530.82	3,794.02	
14	Maharashtra	1,252.00	668.87	24,124.53	12,003.00	12,889.61	3,24,797.70	13,255.00	13,558.48	3,48,922.23	25,860.88	39,419.36	
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	
16	Meghalaya	12.00	5.19	46.64	31.00	11.90	144.68	43.00	17.09	191.33	100.91	118.00	
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	
19	Odisha	1,107.00	335.72	5,440.20	956.00	663.57	12,705.99	2,063.00	999.28	18,146.19	1,697.59	2,696.88	
20	Punjab	580.00	310.33	7,755.60	1,231.00	820.71	27,296.70	1,811.00	1,131.04	35,052.29	2,262.31	3,393.35	
21	Rajasthan	453.00	214.63	6,816.08	1,483.00	1,068.47	37,096.97	1,936.00	1,283.09	43,913.06	2,511.44	3,794.53	
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	
23	Tamil Nadu	719.00	340.78	9,636.56	6,077.00	5,461.74	1,07,829.03	6,796.00	5,802.52	1,17,465.60	17,557.63	23,360.15	
24	Telangana	290.00	113.21	5,925.89	2,411.00	2,661.86	70,212.12	2,701.00	2,775.07	76,138.00	4,833.68	7,608.75	
25	Tripura	109.00	45.85	867.15	297.00	160.20	3,019.46	406.00	206.05	3,886.61	254.10	460.14	
26	Uttarakhand	35.00	18.58	666.42	218.00	200.59	5,957.50	253.00	219.17	6,623.92	264.46	483.63	
27	Uttar Pradesh	528.00	275.96	9,313.66	2,788.00	2,700.63	67,802.12	3,316.00	2,976.59	77,115.78	6,156.40	9,132.99	
28	West Bengal	1,202.00	302.69	5,921.40	4,080.00	3,657.23	50,997.67	5,282.00	3,959.92	56,919.07	8,266.67	12,226.59	
	TOTAL	12,051.00	5,695.20	1,52,574.90	54,109.00	53,000.64	12,07,569.04	66,160.00	58,695.84	13,60,143.93	1,21,560.01	1,80,255.84	
UNION TERRITORIES¹													
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	
2	Chandigarh	89.00	27.75	2,048.61	495.00	456.38	12,687.23	584.00	484.13	14,735.85	888.69	1,372.82	
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	22.69	22.69	
4	Govt. of NCT of Delhi	732.00	153.68	5,562.03	5,895.00	8,722.28	1,93,384.73	6,627.00	8,875.96	1,98,946.76	13,299.30	22,175.26	
5	Jammu & Kashmir	3.00	1.98	21.59	20.00	14.69	267.97	23.00	16.67	289.55	64.51	81.18	
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	
8	Puducherry	122.00	59.71	1,368.32	588.00	343.66	5,862.84	710.00	403.37	7,231.16	1,128.24	1,531.61	
	TOTAL	946.00	243.12	9,000.55	6,998.00	9,537.01	2,12,202.77	7,944.00	9,780.13	2,21,203.32	15,403.43	25,183.56	
	GRAND TOTAL	12,997.00	5,938.32	1,61,575.44	61,107.00	62,537.64	14,19,771.81	74,104.00	68,475.97	15,81,347.25	1,36,963.44	2,05,439.40	
	IN INDIA							74,104.00	68,475.97	15,81,347.25	1,36,963.44	2,05,439.40	
	OUTSIDE INDIA							0	0	0	0	0	

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
STATES															
1	Andhra Pradesh	0	0	0	0	1.00	7,464.00	139.07	4,092.13	1.00	7,464.00	139.07	4,092.13	(0.03)	139.04
2	Arunachal Pradesh	0	0	0	0	-	-	-	-	-	-	-	-	-	-
3	Assam	0	0	0	0	-	287.00	0.53	85.93	-	287.00	0.53	85.93	-	0.53
4	Bihar	0	0	0	0	-	20,622.00	39.69	6,780.70	-	20,622.00	39.69	6,780.70	-	39.69
5	Chhattisgarh	0	0	0	0	1.00	818.00	1.59	(936.57)	1.00	818.00	1.59	(936.57)	-	1.59
6	Goa	0	0	0	0	-	(112.00)	47.22	(179.62)	-	(112.00)	47.22	(179.62)	4.10	51.33
7	Gujarat	0	0	0	0	7.00	2,28,131.00	14,630.60	84,804.82	7.00	2,28,131.00	14,630.60	84,804.82	9.66	14,640.26
8	Haryana	0	0	0	0	14.00	33,908.00	4,010.50	40,448.46	14.00	33,908.00	4,010.50	40,448.46	324.48	4,334.98
9	Himachal Pradesh	0	0	0	0	3.00	2,765.00	31.00	514.31	3.00	2,765.00	31.00	514.31	67.21	98.21
10	Jharkhand	0	0	0	0	-	-	(0.00)	8.49	-	-	(0.00)	8.49	-	(0.00)
11	Karnataka	0	0	0	0	35.00	18,14,554.00	19,299.87	8,02,204.92	35.00	18,14,554.00	19,299.87	8,02,204.92	4,645.69	23,945.56
12	Kerala	0	0	0	0	6.00	6,17,240.00	3,821.08	3,94,417.78	6.00	6,17,240.00	3,821.08	3,94,417.78	316.30	4,137.38
13	Madhya Pradesh	0	0	0	0	1.00	3,900.00	25.49	1,447.94	1.00	3,900.00	25.49	1,447.94	0.04	25.53
14	Maharashtra	0	0	0	0	35.00	5,24,748.00	16,812.78	11,00,640.60	35.00	5,24,748.00	16,812.78	11,00,640.60	2,302.59	19,115.37
15	Manipur	0	0	0	0	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	0	0	0	0	-	-	-	-	-	-	-	-	-	-
17	Mizoram	0	0	0	0	-	-	-	-	-	-	-	-	-	-
18	Nagaland	0	0	0	0	-	-	-	-	-	-	-	-	-	-
19	Odisha	0	0	0	0	-	50,887.00	165.65	16,597.59	-	50,887.00	165.65	16,597.59	-	165.65
20	Punjab	0	0	0	0	4.00	99,050.00	215.39	25,528.71	4.00	99,050.00	215.39	25,528.71	0.02	215.41
21	Rajasthan	0	0	0	0	1.00	12,506.00	198.65	26,762.35	1.00	12,506.00	198.65	26,762.35	2.29	200.94
22	Sikkim	0	0	0	0	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	0	0	0	0	7.00	1,62,799.00	3,568.22	3,76,755.38	7.00	1,62,799.00	3,568.22	3,76,755.38	1,081.26	4,649.48
24	Telangana	0	0	0	0	10.00	15,709.00	392.42	35,106.62	10.00	15,709.00	392.42	35,106.62	452.53	844.95
25	Tripura	0	0	0	0	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	0	0	0	0	-	-	(0.00)	1.86	-	-	(0.00)	1.86	0.00	0.00
27	Uttar Pradesh	0	0	0	0	4.00	1,62,108.00	1,577.12	65,239.68	4.00	1,62,108.00	1,577.12	65,239.68	274.88	1,852.00
28	West Bengal	0	0	0	0	7.00	4,66,213.00	9,825.94	2,39,577.38	7.00	4,66,213.00	9,825.94	2,39,577.38	66.36	9,892.31
	TOTAL	0	0	0	0	136.00	42,23,597.00	74,802.82	32,19,899.43	136.00	42,23,597.00	74,802.82	32,19,899.43	9,547.39	84,350.20
UNION TERRITORIES															
1	Andaman and Nicobar Islands	0	0	0	0	0	-	-	-	-	-	-	-	-	-
2	Chandigarh	0	0	0	0	0	-	-	-	-	-	-	-	0.02	0.02
3	Dadra and Nagar Haveli and Daman & Diu	0	0	0	0	0	15.00	10.38	821.42	-	15.00	10.38	821.42	-	10.38
4	Govt. of NCT of Delhi	0	0	0	0	7	2,38,079.00	1,617.29	1,71,841.54	7.00	2,38,079.00	1,617.29	1,71,841.54	90.01	1,707.30
5	Jammu & Kashmir	0	0	0	0	0	-	-	-	-	-	-	-	-	-
6	Ladakh	0	0	0	0	0	-	-	-	-	-	-	-	-	-
7	Lakshadweep	0	0	0	0	0	-	-	-	-	-	-	-	-	-
8	Puducherry	0	0	0	0	0	1,224.00	5.21	425.05	-	1,224.00	5.21	425.05	-	5.21
	TOTAL	0	0	0	0	7	2,39,318.00	1,632.87	1,73,088.01	7.00	2,39,318.00	1,632.87	1,73,088.01	90.03	1,722.90
	GRAND TOTAL	0	0	0	0	143	44,62,915.00	76,435.69	33,92,987.45	143.00	44,62,915.00	76,435.69	33,92,987.45	9,637.41	86,073.10
IN INDIA															
										143.00	44,62,915.00	76,435.69	33,92,987.45	9,637.41	86,073.10
OUTSIDE INDIA															
										0	0	0	0	0	0

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
STATES															
1	Andhra Pradesh	-	-	-	-	5.00	15,008.00	166.04	9,246.97	5.00	15,008.00	166.04	9,246.97	47.31	213.35
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	826.00	2.08	276.94	-	826.00	2.08	276.94	-	2.08
4	Bihar	-	-	-	-	-	27,075.00	53.63	8,975.45	-	27,075.00	53.63	8,975.45	-	53.63
5	Chhattisgarh	-	-	-	-	2.00	1,601.00	4.39	(434.72)	2.00	1,601.00	4.39	(434.72)	-	4.39
6	Goa	-	-	-	-	1.00	186.00	82.16	1,316.08	1.00	186.00	82.16	1,316.08	35.30	117.46
7	Gujarat	-	-	-	-	13.00	4,29,269.00	15,285.79	1,72,232.23	13.00	4,29,269.00	15,285.79	1,72,232.23	494.32	15,780.10
8	Haryana	-	-	-	-	32.00	80,315.00	4,702.52	1,63,524.65	32.00	80,315.00	4,702.52	1,63,524.65	1,945.85	6,648.38
9	Himachal Pradesh	-	-	-	-	5.00	4,155.00	35.36	1,240.16	5.00	4,155.00	35.36	1,240.16	67.24	102.60
10	Jharkhand	-	-	-	-	1.00	2,402.00	3.69	377.46	1.00	2,402.00	3.69	377.46	-	3.69
11	Karnataka	-	-	-	-	78.00	28,90,073.00	28,244.03	13,84,886.29	78.00	28,90,073.00	28,244.03	13,84,886.29	6,474.63	34,718.65
12	Kerala	-	-	-	-	18.00	8,69,800.00	4,709.57	5,32,751.04	18.00	8,69,800.00	4,709.57	5,32,751.04	615.06	5,324.63
13	Madhya Pradesh	-	-	-	-	4.00	10,704.00	35.31	3,911.15	4.00	10,704.00	35.31	3,911.15	0.08	35.39
14	Maharashtra	-	-	-	-	119.00	10,08,391.00	30,564.86	19,57,208.41	119.00	10,08,391.00	30,564.86	19,57,208.41	6,539.52	37,104.38
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	1.00	1,62,839.00	469.78	60,718.66	1.00	1,62,839.00	469.78	60,718.66	0.30	470.08
20	Punjab	-	-	-	-	4.00	2,00,506.00	404.97	49,766.45	4.00	2,00,506.00	404.97	49,766.45	(0.11)	404.87
21	Rajasthan	-	-	-	-	9.00	17,603.00	785.57	44,112.60	9.00	17,603.00	785.57	44,112.60	21.03	806.60
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	-	-	-	-	12.00	3,06,634.00	6,118.79	6,34,178.29	12.00	3,06,634.00	6,118.79	6,34,178.29	1,749.93	7,868.72
24	Telangana	-	-	-	-	22.00	21,485.00	459.86	55,598.88	22.00	21,485.00	459.86	55,598.88	779.40	1,239.26
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	1.00	62.00	0.32	101.93	1.00	62.00	0.32	101.93	0.00	0.32
27	Uttar Pradesh	-	-	-	-	10.00	2,21,946.00	1,791.84	1,05,905.32	10.00	2,21,946.00	1,791.84	1,05,905.32	668.78	2,460.62
28	West Bengal	-	-	-	-	15.00	10,80,629.00	12,448.33	4,95,184.16	15.00	10,80,629.00	12,448.33	4,95,184.16	1,129.34	13,577.67
	TOTAL					352.00	73,51,509.00	1,06,368.91	56,81,078.41	352.00	73,51,509.00	1,06,368.91	56,81,078.41	20,567.97	1,26,936.88
UNION TERRITORIES¹															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	0.29	0.29
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	15.00	20.32	864.86	-	15.00	20.32	864.86	-	20.32
4	Govt. of NCT of Delhi	-	-	-	-	31.00	4,86,355.00	3,090.10	3,47,772.18	31.00	4,86,355.00	3,090.10	3,47,772.18	487.84	3,577.94
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	1,220.00	5.22	423.75	-	1,220.00	5.22	423.75	-	5.22
	TOTAL					31.00	4,87,590.00	3,115.64	3,49,060.79	31.00	4,87,590.00	3,115.64	3,49,060.79	488.13	3,603.77
	GRAND TOTAL					383.00	78,39,099.00	1,09,484.55	60,30,139.20	383.00	78,39,099.00	1,09,484.55	60,30,139.20	21,056.10	1,30,540.65
IN INDIA										383.00	78,39,099.00	1,09,484.55	60,30,139.20	21,056.10	1,30,540.65
OUTSIDE INDIA										0	0	0	0	0	0

FORM - L - 26 Investment Assets (Life Insurers-3A)

FORM 3A

Name of the Insurer : Kotak Mahindra Life Insurance Company Ltd.

Registration Number : 107

Statement as on : 30-Sep-21

PART - A

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity Of Submission : Quarterly

Rs. in Lakhs

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	3,68,007
	Investments (Policyholders)	8A	25,04,997
	Investments (Linked Liabilities)	8B	22,12,361
2	Loans	9	7,254
3	Fixed Assets	10	7,819
4	Current Assets		
	a. Cash & Bank Balance	11	8,993
	b. Advances & Other Assets	12	1,42,617
5	Current Liabilities		
	a. Current Liabilities	13	1,65,605
	b. Provisions	14	34,056
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-

Application of Funds as per Balance Sheet (A) 54,51,708

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	
2	Fixed Assets (if any)	10	7,819
3	Cash & Bank Balance (if any)	11	8,993
4	Advances & Other Assets (if any)	12	1,42,617
5	Current Liabilities	13	1,65,605
6	Provisions	14	34,056
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		-

TOTAL (B) 3,59,090
Investment Assets (A-B) 50,92,619

Reconciliation of Investment Assets

Total investment Assets (as per Balance Sheet)

Balance Sheet Value of

A. Life Fund 26,91,803
B. Pension & General Annuity and Group Business 1,88,455
C. Unit Linked Funds 22,12,244

50,92,502

Add : Last Day's ULIP Conversion

116

50,92,619

Section II
NON - LINKED BUSINESS

A: LIFE FUND		% As per Reg.	SH		PH		Book Value (SH+PH) (F)=(a+b+c+d+e)	ACTUAL % (g) = (f-a)	FVC Amount (h)	Total Fund (i)=(a+f+h)	Market Value (j)		
			Balance	FRSM ⁺	UL Non Unit Res	PAR						NON-PAR	
			(a)	(b)	(c)	(d)						(e)	
1	Central Govt. Sec	Not Less than 25%	1,09,497	1,99,216	9,746	6,37,954	9,39,808	18,96,221	71%	-	18,96,221	19,86,459	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	1,09,536	2,31,161	13,450	7,44,027	10,46,410	21,44,585	80%	-	21,44,585	22,45,592	
3	Investment subject to Exposure Norms												
a.	Housing & Infrastructure	Not Less than 15%											
1.	Approved Investments		-	13,021	7,616	80,302	1,15,367	2,16,306	9%	-	2,16,306	2,28,612	
2.	Other Investments		170	-	-	1,962	2,647	4,779	0%	-	4,779	4,791	
b.	i) Approved Investments	Not exceeding 35%	220	-	8,763	1,07,731	1,11,866	2,28,580	9%	31,619	2,60,198	2,61,727	
	ii) Other Investments		13,918	-	-	25,169	24,376	63,463	2%	2,472	65,936	65,936	
TOTAL LIFE FUND			100%	1,23,844	2,44,182	29,829	9,59,191	13,00,666	26,57,712	100%	34,091	26,91,803	28,06,658

3 a.(ii) + 3 b.(ii) above	Not exceeding 15%	14,088.18	-	-	27,131.17	27,022.67	68,242.03	2%	2,472.14	70,714.17	70,726.68
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Total Housing & Infrastructure From 1, 2 & 3	Not Less than 15%	170.00	44,505.28	11,320.62	1,68,433.83	2,24,615.88	4,49,045.61	18%	-	4,49,045.61	2,34,534.54
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B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% As per Reg.	PH		Book Value (c)= (a+b)	ACTUAL % (d)	FVC Amount (e)	Total Fund (f)=(c+e)	Market Value (g)	
			PAR	NON-PAR						
			(a)	(b)						
1	Central Govt. Sec	Not Less than 20%	16,207	1,21,846	1,38,054	73%	-	1,38,054	1,40,573	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	16,308	1,25,600	1,41,909	76%	-	1,41,909	1,44,459	
3	Balance in Approved investment	Not Exceeding 60%	2,617	43,312	45,928	24%	618	46,546	47,188	
TOTAL PENSION, GENERAL ANNUITY FUND			100%	18,925	1,68,912	1,87,837	100%	618	1,88,455	1,91,647

LINKED BUSINESS

C: LINKED FUNDS		% As per Reg.	PH		TOTAL Fund (c)= (a+b)	ACTUAL % (d)
			PAR	NON-PAR		
			(a)	(b)		
1	Approved Investments	Not Less than 75%	-	19,66,501	19,66,501	89%
2	Other Investments	Not more than 25%	-	2,45,743	2,45,743	11%
TOTAL LINKED INSURANCE FUND			100%	-	22,12,244	100%

CERTIFICATION

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Date : 25-Oct-21

Signature: _____

Cedric Fernandes
Chief of Finance

- a) + FRSM refers to 'Funds Representing Solvency Margin'
b) Funds beyond Solvency Margin shall have a separate Custody Account.
c) Other Investments shall be as permitted as per Sec 27A (2) of Insurance Act, 1938 as amended from time to time
d) Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
e) Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account

Refer IRDAI (Investment) Regulations, 2016
Schedule numbers refer to the Schedules to Balance Sheet as prescribed in IRDAI (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations, 2002

FORM L-27-UNIT LINKED BUSINESS-3A
FORM 3A

Unit Linked Insurance Business
Company Name & Code: Kotak Mahindra Life Insurance Company Limited (107)
Periodicity of Submission: Quarterly
STATEMENT AS ON : 30-Sep-21

PART - B

Par / Non-Par

Particulars	Kotak Aggressive Growth Fund	Dynamic Floor Fund	Kotak Advantage Multiplier Fund II	Kotak Dynamic Bonded Fund	Kotak Dynamic Bond Fund	Kotak Dynamic Floating Rate Fund
SFIN	ULIF-018-13/09/04- AGRGWFND-107	ULIF-028-14/11/06-DYFLRFND-107	ULIF-026-21/04/06-ADVMULFND2- 107	ULIF-009-27/06/03-DYBALFND-107	ULIF-015-15/04/04-DYBNDFND- 107	ULIF-020-07/12/04-DYFLTRFND- 107
Opening Balance (Market Value)	29,467	65,595	0.4	1,909	1,80,182	1,999
Add: Inflow during the Quarter	369	1,365	-	55	32,923	195
Increase / (Decrease) Value of Inv [Net]	3,035	2,419	0.0	125	3,858	23
Less: Outflow during the Quarter	(1,250)	(2,327)	-	(87)	(33,995)	(153)
TOTAL INVESTIBLE FUNDS (MKT VALUE)	31,620	67,052	0.4	2,002	1,82,970	2,065

Investment Of Unit Fund	Kotak Aggressive Growth Fund		Dynamic Floor Fund		Kotak Advantage Multiplier Fund II		Kotak Dynamic Bonded Fund		Kotak Dynamic Bond Fund		Kotak Dynamic Floating Rate Fund	
SFIN	ULIF-018-13/09/04- AGRGWFND-107		ULIF-028-14/11/06-DYFLRFND-107		ULIF-026-21/04/06-ADVMULFND2- 107		ULIF-009-27/06/03-DYBALFND-107		ULIF-015-15/04/04-DYBNDFND- 107		ULIF-020-07/12/04-DYFLTRFND- 107	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	-	0%	26,612	40%	0.4	91%	397	20%	1,06,155	58%	1,009	49%
State Government Securities	-	0%	6,716	10%	-	0%	22	1%	19,293	11%	663	32%
Other Approved Securities	-	0%	279	0%	-	0%	30	1%	729	0%	82	4%
Corporate Bonds	-	0%	3,814	6%	-	0%	0	0%	16,151	9%	101	5%
Infrastructure Bonds	-	0%	13,881	21%	-	0%	199	10%	33,613	18%	-	0%
Equity	25,041	79%	9,378	14%	-	0%	1,004	50%	-	0%	-	0%
Money Market	530	2%	1,678	3%	-	0%	205	10%	1,443	1%	175	8%
Mutual Funds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Deposit with Banks	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Sub Total (A)	25,571	81%	62,358	93%	0.4	91%	1,857	93%	1,77,385	97%	2,030	98%
Current Assets:												
Accrued Interest	-	0%	979	1%	0.0	1%	17	1%	3,018	2%	32	2%
Dividend Receivable	21	0%	1	0%	-	0%	3	0%	-	0%	-	0%
Bank Balance	2	0%	4	0%	0.0	8%	2	0%	0	0%	3	0%
Receivable for Sale of Investments	-	0%	579	1%	-	0%	-	0%	2,573	1%	-	0%
Other Current Assets (for Investments)	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Less: Current Liabilities												
Payable for Investments	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Fund Mgmt Charges Payable	(2)	0%	(4)	0%	(0.0)	0%	(0)	0%	(7)	0%	(0)	0%
Other Current Liabilities (for Investments)	(0)	0%	(0)	0%	-	0%	(0)	0%	(0)	0%	(0)	0%
Sub Total (B)	22	0%	1,560	2%	0.0	9%	22	1%	5,585	3%	35	2%
Other Investments (<=25%)												
Corporate Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Infrastructure Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Equity	6,027	19%	3,134	5%	-	0%	123	6%	-	0%	-	0%
Mutual funds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Others	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Sub Total (C)	6,027	19%	3,134	5%	-	0%	123	6%	-	0%	-	0%
Total (A) + (B) + (C)	31,620	100%	67,052	100%	0.4	100%	2,002	100%	1,82,970	100%	2,065	100%
Fund Carried Forward (as per LB 2)	31,609		67,036		0.4		1,999		1,82,865		2,069	

Date: 25-Oct-21

Note:

- The aggregate of all the above Segregated Unit-Funds should reconcile with item C of FORM 3A (Part A), for both Par & Non Par
- Details of Item 13 of FORM ULB 2 of IRDAI (Actuarial Report and Abstract for Life Insurance Business) Regulation, 2016 shall be
- Other Investments' are as permitted under Sec 27A(2)

Refer IRDAI (Investment) Regulations, 2016

FORM L-27-UNIT LINKED BUSINESS-3A
FORM 3A
Unit Linked Insurance Business
Company Name & Code: Kotak Mahindra Life Insur
Periodicity of Submission: Quarterly
STATEMENT AS ON : 30-Sep-21

Particulars	Kotak Dynamic Gilt Fund	Kotak Dynamic Growth Fund	Kotak Group Balanced Fund	Kotak Group Bond Fund	Kotak Group Short Term Bond Fund	Kotak Group Floating Rate Fund
SFIN	ULIF-006-27/06/03-DYGLTFND-107	ULIF-012-27/06/03-DYGWTFND-107	ULGF-003-27/06/03-BALFND-107	ULGF-004-15/04/04-BNDFND-107	ULGF-018-18/12/13-SHTRMBND-107	ULGF-005-07/12/04-FLTRFND-107
Opening Balance (Market Value)	21,563	6,536	1,57,631	2,19,580	10,868	13,022
Add: Inflow during the Quarter	2,960	57	7,770	5,061	20	779
Increase / (Decrease) Value of Inv [Net]	456	592	11,932	4,923	176	157
Less: Outflow during the Quarter	(2,810)	(214)	(2,086)	(5,891)	(400)	(3,036)
TOTAL INVESTIBLE FUNDS (MKT VALUE)	22,169	6,971	1,75,247	2,23,673	10,664	10,922

Investment Of Unit Fund	Kotak Dynamic Gilt Fund		Kotak Dynamic Growth Fund		Kotak Group Balanced Fund		Kotak Group Bond Fund		Kotak Group Short Term Bond Fund		Kotak Group Floating Rate Fund	
SFIN	ULIF-006-27/06/03-DYGLTFND-107		ULIF-012-27/06/03-DYGWTFND-107		ULGF-003-27/06/03-BALFND-107		ULGF-004-15/04/04-BNDFND-107		ULGF-018-18/12/13-SHTRMBND-107		ULGF-005-07/12/04-FLTRFND-107	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	17,090	77%	765	11%	43,131	25%	1,24,694	56%	3,996	37%	5,418	50%
State Government Securities	3,377	15%	102	1%	7,604	4%	25,770	12%	913	9%	3,606	33%
Other Approved Securities	709	3%	149	2%	877	1%	1,216	1%	195	2%	346	3%
Corporate Bonds	-	0%	-	0%	5,280	3%	19,972	9%	1,162	11%	908	8%
Infrastructure Bonds	-	0%	476	7%	10,306	6%	40,571	18%	2,884	27%	-	0%
Equity	-	0%	4,184	60%	79,668	45%	-	0%	-	0%	-	0%
Money Market	415	2%	25	0%	3,573	2%	4,430	2%	1,260	12%	480	4%
Mutual Funds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Deposit with Banks	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Sub Total (A)	21,592	97%	5,701	82%	1,50,438	86%	2,16,654	97%	10,410	98%	10,758	98%
Current Assets:												
Accrued Interest	287	1%	35	1%	1,115	1%	3,679	2%	250	2%	164	1%
Dividend Receivable	-	0%	1	0%	13	0%	-	0%	-	0%	-	0%
Bank Balance	5	0%	3	0%	4	0%	1	0%	4	0%	1	0%
Receivable for Sale of Investments	285	1%	22	0%	1,262	1%	3,345	1%	-	0%	-	0%
Other Current Assets (for Investments)	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Less: Current Liabilities												
Payable for Investments	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Fund Mgmt Charges Payable	(1)	0%	(0)	0%	(6)	0%	(6)	0%	(0)	0%	(0)	0%
Other Current Liabilities (for Investments)	(0)	0%	(0)	0%	(0)	0%	(1)	0%	(0)	0%	(0)	0%
Sub Total (B)	577	3%	60	1%	2,387	1%	7,019	3%	254	2%	164	2%
Other Investments (<=25%)												
Corporate Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Infrastructure Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Equity	-	0%	1,210	17%	22,423	13%	-	0%	-	0%	-	0%
Mutual funds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Others	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Sub Total (C)	-	0%	1,210	17%	22,423	13%	-	0%	-	0%	-	0%
Total (A) + (B) + (C)	22,169	100%	6,971	100%	1,75,247	100%	2,23,673	100%	10,664	100%	10,922	100%
Fund Carried Forward (as per LB 2)	22,200		6,971		1,75,328		2,23,795		10,669		10,927	

FORM L-27-UNIT LINKED BUSINESS-3A
FORM 3A
Unit Linked Insurance Business
Company Name & Code: Kotak Mahindra Life Insur
Periodicity of Submission: Quarterly
STATEMENT AS ON : 30-Sep-21

Particulars	Kotak Group Gilt Fund	Kotak Group Money Market Fund	Kotak Guaranteed Balanced Fund	Kotak Guaranteed Growth Fund	Kotak Opportunities Fund	Kotak Pension Balanced Fund
SFIN	ULGF-002-27/06/03-GLTFND-107	ULGF-001-27/06/03-MNMKFND-107	ULIF-010-27/06/03-GRTBALFND-107	ULIF-013-27/06/03-GRTGWTFND-107	ULIF-029-02/10/08-OPPFND-107	ULIF-011-27/06/03-PNBALFND-107
Opening Balance (Market Value)	13,190	3	3,579	44,078	93,982	4,612
Add: Inflow during the Quarter	95	0	33	355	1,991	35
Increase / (Decrease) Value of Inv [Net]	280	(0)	115	1,455	10,427	128
Less: Outflow during the Quarter	(177)	(0)	(227)	(2,996)	(3,177)	(102)
TOTAL INVESTIBLE FUNDS (MKT VALUE)	13,388	4	3,500	42,891	1,03,223	4,672

Investment Of Unit Fund	Kotak Group Gilt Fund		Kotak Group Money Market Fund		Kotak Guaranteed Balanced Fund		Kotak Guaranteed Growth Fund		Kotak Opportunities Fund		Kotak Pension Balanced Fund	
SFIN	ULGF-002-27/06/03-GLTFND-107		ULGF-001-27/06/03-MNMKFND-107		ULIF-010-27/06/03-GRTBALFND-107		ULIF-013-27/06/03-GRTGWTFND-107		ULIF-029-02/10/08-OPPFND-107		ULIF-011-27/06/03-PNBALFND-107	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	8,992	67%	-	0%	504	14%	12,444	29%	-	0%	1,170	25%
State Government Securities	3,158	24%	-	0%	623	18%	4,169	10%	-	0%	603	13%
Other Approved Securities	667	5%	-	0%	17	0%	108	0%	-	0%	36	1%
Corporate Bonds	-	0%	-	0%	278	8%	1,858	4%	-	0%	290	6%
Infrastructure Bonds	-	0%	-	0%	958	27%	6,286	15%	-	0%	1,035	22%
Equity	-	0%	-	0%	399	11%	6,385	15%	82,650	80%	473	10%
Money Market	215	2%	-	0%	525	15%	8,985	21%	1,340	1%	905	19%
Mutual Funds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Deposit with Banks	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Sub Total (A)	13,032	97%	-	0%	3,305	94%	40,234	94%	83,990	81%	4,512	97%
Current Assets:												
Accrued Interest	184	1%	-	0%	56	2%	493	1%	-	0%	70	1%
Dividend Recievable	-	0%	-	0%	0	0%	1	0%	201	0%	1	0%
Bank Balance	1	0%	4	100%	2	0%	2	0%	4	0%	2	0%
Receivable for Sale of Investments	172	1%	-	0%	14	0%	31	0%	625	1%	-	0%
Other Current Assets (for Investments)	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Less: Current Liabilities												
Payable for Investments	-	0%	-	0%	-	0%	-	0%	(597)	-1%	-	0%
Fund Mgmt Charges Payable	(0)	0%	(0)	0%	(0)	0%	(2)	0%	(7)	0%	(0)	0%
Other Current Liabilities (for Investments)	(0)	0%	-	0%	(0)	0%	(0)	0%	(0)	0%	(0)	0%
Sub Total (B)	356	3%	4	100%	72	2%	525	1%	227	0%	72	2%
Other Investments (<=25%)												
Corporate Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Infrastructure Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Equity	-	0%	-	0%	123	4%	2,132	5%	19,006	18%	88	2%
Mutual funds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Others	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Sub Total (C)	-	0%	-	0%	123	4%	2,132	5%	19,006	18%	88	2%
Total (A) + (B) + (C)	13,388	100%	4	100%	3,500	100%	42,891	100%	1,03,223	100%	4,672	100%
Fund Carried Forward (as per LB 2)	13,393		4		3,500		42,886		1,03,229		4,670	

FORM L-27-UNIT LINKED BUSINESS-3A
FORM 3A
Unit Linked Insurance Business
Company Name & Code: Kotak Mahindra Life Insur
Periodicity of Submission: Quarterly
STATEMENT AS ON : 30-Sep-21

Particulars	Kotak Pension Bond Fund	Kotak Pension Floating Rate Fund	Kotak Pension Floor Fund	Kotak Pension Gilt Fund	Kotak Pension Growth Fund	Kotak Pension Opportunities Fund
SFIN	ULIF-017-15/04/04-PNBDFND-107	ULIF-022-07/12/04-PNFLTRFND-107	ULIF-031-13/07/09-PNFLRFND-107	ULIF-008-27/06/03-PNGLTFND-107	ULIF-030-07/01/09-PNGWTFND-107	ULIF-032-17/07/09-PNOPPFND-107
Opening Balance (Market Value)	833	74	248	223	249	152
Add: Inflow during the Quarter	10	0	18	0	2	5
Increase / (Decrease) Value of Inv [Net]	16	1	8	4	6	14
Less: Outflow during the Quarter	(15)	(0)	(19)	(8)	(7)	(27)
TOTAL INVESTIBLE FUNDS (MKT VALUE)	845	75	255	220	249	144

Investment Of Unit Fund	Kotak Pension Bond Fund		Kotak Pension Floating Rate Fund		Kotak Pension Floor Fund		Kotak Pension Gilt Fund		Kotak Pension Growth Fund		Kotak Pension Opportunities Fund	
SFIN	ULIF-017-15/04/04-PNBDFND-107		ULIF-022-07/12/04-PNFLTRFND-107		ULIF-031-13/07/09-PNFLRFND-107		ULIF-008-27/06/03-PNGLTFND-107		ULIF-030-07/01/09-PNGWTFND-107		ULIF-032-17/07/09-PNOPPFND-107	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	82	10%	33	44%	100	39%	72	33%	69	28%	-	0%
State Government Securities	241	28%	33	44%	61	24%	97	44%	22	9%	-	0%
Other Approved Securities	24	3%	5	7%	4	2%	22	10%	4	1%	-	0%
Corporate Bonds	44	5%	-	0%	0	0%	-	0%	0	0%	0	0%
Infrastructure Bonds	309	37%	-	0%	32	13%	-	0%	37	15%	-	0%
Equity	-	0%	-	0%	29	11%	-	0%	24	9%	107	74%
Money Market	130	15%	-	0%	20	8%	25	11%	85	34%	20	14%
Mutual Funds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Deposit with Banks	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Sub Total (A)	830	98%	70	95%	246	97%	216	98%	240	96%	127	88%
Current Assets:												
Accrued Interest	15	2%	1	2%	3	1%	3	1%	2	1%	0	0%
Dividend Recievable	-	0%	-	0%	0	0%	-	0%	0	0%	0	0%
Bank Balance	1	0%	3	4%	2	1%	2	1%	3	1%	1	0%
Receivable for Sale of Investments	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Other Current Assets (for Investments)	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Less: Current Liabilities												
Payable for Investments	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Fund Mgmt Charges Payable	(0)	0%	(0)	0%	(0)	0%	(0)	0%	(0)	0%	(0)	0%
Other Current Liabilities (for Investments)	(0)	0%	-	0%	(0)	0%	(0)	0%	(0)	0%	(0)	0%
Sub Total (B)	16	2%	4	5%	4	2%	5	2%	5	2%	1	1%
Other Investments (<=25%)												
Corporate Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Infrastructure Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Equity	-	0%	-	0%	4	2%	-	0%	4	2%	17	12%
Mutual funds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Others	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Sub Total (C)	-	0%	-	0%	4	2%	-	0%	4	2%	17	12%
Total (A) + (B) + (C)	845	100%	75	100%	255	100%	220	100%	249	100%	144	100%
Fund Carried Forward (as per LB 2)	846		75		255		221		249		144	

FORM L-27-UNIT LINKED BUSINESS-3A
FORM 3A
Unit Linked Insurance Business
Company Name & Code: Kotak Mahindra Life Insur
Periodicity of Submission: Quarterly
STATEMENT AS ON : 30-Sep-21

Particulars	Balanced Fund	Classic Opportunities Fund	Dynamic Floor Fund II	Frontline Equity Fund	Pension Guarantee Fund	Pension Money Market Fund II
SFIN	ULIF-037-21/12/09-BALKFND-107	ULIF-033-16/12/09-CLAOPPFND-107	ULIF-035-17/12/09-DYFLRFND2-107	ULIF-034-17/12/09-FRLEQUFND-107	ULIF-038-21/12/09-PNGRTFND-107	ULIF-039-28/12/09-PNMNMKFN-107
Opening Balance (Market Value)	25,133	7,69,232	36,468	1,11,052	1,965	237
Add: Inflow during the Quarter	2,247	86,770	872	12,544	43	40
Increase / (Decrease) Value of Inv [Net]	1,827	87,233	1,418	12,620	143	2
Less: Outflow during the Quarter	(2,007)	(68,580)	(2,214)	(10,154)	(59)	(42)
TOTAL INVESTIBLE FUNDS (MKT VALUE)	27,201	8,74,655	36,543	1,26,062	2,092	237

Investment Of Unit Fund	Balanced Fund		Classic Opportunities Fund		Dynamic Floor Fund II		Frontline Equity Fund		Pension Guarantee Fund		Pension Money Market Fund II	
SFIN	ULIF-037-21/12/09-BALKFND-107		ULIF-033-16/12/09-CLAOPPFND-107		ULIF-035-17/12/09-DYFLRFND2-107		ULIF-034-17/12/09-FRLEQUFND-107		ULIF-038-21/12/09-PNGRTFND-107		ULIF-039-28/12/09-PNMNMKFN-107	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	6,641	24%	-	0%	12,543	34%	-	0%	178	8%	-	0%
State Government Securities	1,391	5%	-	0%	4,520	12%	-	0%	168	8%	-	0%
Other Approved Securities	280	1%	-	0%	144	0%	-	0%	17	1%	-	0%
Corporate Bonds	924	3%	-	0%	2,807	8%	-	0%	32	2%	-	0%
Infrastructure Bonds	1,328	5%	-	0%	7,883	22%	-	0%	259	12%	-	0%
Equity	12,306	45%	6,90,653	79%	5,736	16%	95,438	76%	1,038	50%	-	0%
Money Market	565	2%	25,125	3%	290	1%	2,550	2%	305	15%	235	99%
Mutual Funds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Deposit with Banks	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Sub Total (A)	23,434	86%	7,15,778	82%	33,924	93%	97,988	78%	1,997	95%	235	99%
Current Assets:												
Accrued Interest	179	1%	-	0%	592	2%	-	0%	15	1%	-	0%
Dividend Receivable	2	0%	1,639	0%	1	0%	15	0%	2	0%	-	0%
Bank Balance	4	0%	7	0%	2	0%	2	0%	4	0%	2	1%
Receivable for Sale of Investments	235	1%	5,148	1%	235	1%	510	0%	28	1%	-	0%
Other Current Assets (for Investments)	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Less: Current Liabilities												
Payable for Investments	-	0%	(5,304)	-1%	-	0%	-	0%	-	0%	-	0%
Fund Mgmt Charges Payable	(1)	0%	(38)	0%	(2)	0%	(5)	0%	(0)	0%	(0)	0%
Other Current Liabilities (for Investments)	(0)	0%	(0)	0%	(0)	0%	(0)	0%	(0)	0%	(0)	0%
Sub Total (B)	419	2%	1,452	0%	829	2%	522	0%	48	2%	2	1%
Other Investments (<=25%)												
Corporate Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Infrastructure Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Equity	3,347	12%	1,57,426	18%	1,791	5%	27,551	22%	47	2%	-	0%
Mutual funds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Others	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Sub Total (C)	3,347	12%	1,57,426	18%	1,791	5%	27,551	22%	47	2%	-	0%
Total (A) + (B) + (C)	27,201	100%	8,74,655	100%	36,543	100%	1,26,062	100%	2,092	100%	237	100%
Fund Carried Forward (as per LB 2)	27,204		8,75,441		36,502		1,25,911		2,092		237	

FORM L-27-UNIT LINKED BUSINESS-3A
FORM 3A
Unit Linked Insurance Business
Company Name & Code: Kotak Mahindra Life Insur
Periodicity of Submission: Quarterly
STATEMENT AS ON : 30-Sep-21

Particulars	Guarantee Fund	Kotak Group Dynamic Floor Fund	Money Market Fund	Pension Balanced Fund II	Pension Classic Opportunities Fund	Pension Frontline Equity Fund
SFIN	ULIF-048-05/02/10-GRTFND-107	ULGF-015-07/01/10-DYFLRFND-107	ULIF-041-05/01/10-MNMKFFND-107	ULIF-046-24/01/10-PNBALFND2-107	ULIF-042-07/01/10-PNCLAOPFND-107	ULIF-044-11/01/10-PNFRLEQFND-107
Opening Balance (Market Value)	711	414	62,749	53	2,059	560
Add: Inflow during the Quarter	14	0	14,711	10	54	58
Increase / (Decrease) Value of Inv [Net]	48	9	429	3	180	53
Less: Outflow during the Quarter	(49)	-	(17,502)	(1)	(135)	(46)
TOTAL INVESTIBLE FUNDS (MKT VALUE)	725	423	60,387	65	2,159	624

Investment Of Unit Fund	Guarantee Fund		Kotak Group Dynamic Floor Fund		Money Market Fund		Pension Balanced Fund II		Pension Classic Opportunities Fund		Pension Frontline Equity Fund	
SFIN	ULIF-048-05/02/10-GRTFND-107		ULGF-015-07/01/10-DYFLRFND-107		ULIF-041-05/01/10-MNMKFFND-107		ULIF-046-24/01/10-PNBALFND2-107		ULIF-042-07/01/10-PNCLAOPFND-107		ULIF-044-11/01/10-PNFRLEQFND-107	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	56	8%	127	30%	-	0%	14	21%	-	0%	-	0%
State Government Securities	53	7%	11	3%	-	0%	4	6%	-	0%	-	0%
Other Approved Securities	6	1%	22	5%	-	0%	6	9%	-	0%	-	0%
Corporate Bonds	10	1%	11	3%	-	0%	0	0%	0	0%	0	0%
Infrastructure Bonds	135	19%	59	14%	-	0%	-	0%	-	0%	-	0%
Equity	376	52%	29	7%	-	0%	18	28%	1,604	74%	449	72%
Money Market	65	9%	150	35%	75,258	125%	15	23%	260	12%	85	14%
Mutual Funds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Deposit with Banks	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Sub Total (A)	701	97%	408	97%	75,258	125%	57	87%	1,864	86%	535	86%
Current Assets:												
Accrued Interest	5	1%	6	1%	-	0%	1	1%	0	0%	0	0%
Dividend Recievable	1	0%	0	0%	-	0%	0	0%	2	0%	2	0%
Bank Balance	1	0%	4	1%	4	0%	4	6%	2	0%	4	1%
Receivable for Sale of Investments	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Other Current Assets (for Investments)	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Less: Current Liabilities												
Payable for Investments	-	0%	-	0%	(14,874)	-25%	-	0%	-	0%	-	0%
Fund Mgmt Charges Payable	(0)	0%	(0)	0%	(1)	0%	(0)	0%	(0)	0%	(0)	0%
Other Current Liabilities (for Investments)	(0)	0%	(0)	0%	(0)	0%	(0)	0%	(0)	0%	(0)	0%
Sub Total (B)	6	1%	10	2%	(14,871)	-25%	5	7%	4	0%	6	1%
Other Investments (<=25%)												
Corporate Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Infrastructure Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Equity	17	2%	5	1%	-	0%	4	5%	291	13%	84	13%
Mutual funds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Others	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Sub Total (C)	17	2%	5	1%	-	0%	4	5%	291	13%	84	13%
Total (A) + (B) + (C)	725	100%	423	100%	60,387	100%	65	100%	2,159	100%	624	100%
Fund Carried Forward (as per LB 2)	725		423		60,301		65		2,159		627	

FORM L-27-UNIT LINKED BUSINESS-3A
FORM 3A
Unit Linked Insurance Business
Company Name & Code: Kotak Mahindra Life Insur
Periodicity of Submission: Quarterly
STATEMENT AS ON : 30-Sep-21

(Rs in Lakhs)

Particulars	Pension Floor Fund II	Discontinued Policy Fund	Kotak Group Secure Capital Fund	Kotak Group Prudent Fund	Total of all Funds
SFIN	ULIF-043-08/01/10-PNFLRKFND2-107	ULIF-050-23/03/11-DISPOLFND-107	ULGF-016-12/04/11-SECCAPFND-107	ULGF-019-04/07/17-KGPFND-107	
Opening Balance (Market Value)	836	68,930	71,963	17,829	20,39,767
Add: Inflow during the Quarter	22	8,083	30,163	3,194	2,12,924
Increase / (Decrease) Value of Inv [Net]	24	1,048	1,575	745	1,47,507
Less: Outflow during the Quarter	(20)	(10,087)	(17,651)	(404)	(1,87,954)
TOTAL INVESTIBLE FUNDS (MKT VALUE)	862	67,975	86,050	21,364	22,12,244

Investment Of Unit Fund	Pension Floor Fund II		Discontinued Policy Fund		Kotak Group Secure Capital Fund		Kotak Group Prudent Fund		Total	
SFIN	ULIF-043-08/01/10-PNFLRKFND2-107		ULIF-050-23/03/11-DISPOLFND-107		ULGF-016-12/04/11-SECCAPFND-107		ULGF-019-04/07/17-KGPFND-107			
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	169	20%	45,576	67%	46,832	54%	10,744	50%	4,75,615	21%
State Government Securities	163	19%	-	0%	7,289	8%	1,509	7%	92,183	4%
Other Approved Securities	15	2%	-	0%	530	1%	131	1%	6,649	0%
Corporate Bonds	63	7%	-	0%	9,593	11%	661	3%	63,957	3%
Infrastructure Bonds	242	28%	-	0%	13,568	16%	1,511	7%	1,35,572	6%
Equity	88	10%	-	0%	-	0%	2,876	13%	10,19,952	46%
Money Market	85	10%	13,694	20%	5,542	6%	2,625	12%	1,53,312	7%
Mutual Funds	-	0%	-	0%	-	0%	-	0%	-	0%
Deposit with Banks	-	0%	-	0%	-	0%	-	0%	-	0%
Sub Total (A)	825	96%	59,269	87%	83,354	97%	20,057	94%	19,47,240	88%
Current Assets:										
Accrued Interest	17	2%	593	1%	1,537	2%	178	1%	13,525	1%
Dividend Receivable	0	0%	-	0%	-	0%	0	0%	1,906	0%
Bank Balance	4	1%	2	0%	2	0%	3	0%	106	0%
Receivable for Sale of Investments	-	0%	8,112	12%	1,160	1%	253	1%	24,589	1%
Other Current Assets (for Investments)	-	0%	-	0%	-	0%	-	0%	-	0%
Less: Current Liabilities										
Payable for Investments	-	0%	-	0%	-	0%	-	0%	(20,775)	-1%
Fund Mgmt Charges Payable	(0)	0%	(1)	0%	(3)	0%	(1)	0%	(87)	0%
Other Current Liabilities (for Investments)	(0)	0%	(0)	0%	(0)	0%	(0)	0%	(3)	0%
Sub Total (B)	21	2%	8,705	13%	2,696	3%	433	2%	19,261	1%
Other Investments (<=25%)										
Corporate Bonds	-	0%	-	0%	-	0%	-	0%	-	0%
Infrastructure Bonds	-	0%	-	0%	-	0%	-	0%	-	0%
Equity	15	2%	-	0%	-	0%	873	4%	2,45,743	11%
Mutual funds	-	0%	-	0%	-	0%	-	0%	-	0%
Others	-	0%	-	0%	-	0%	-	0%	-	0%
Sub Total (C)	15	2%	-	0%	-	0%	873	4%	2,45,743	11%
Total (A) + (B) + (C)	862	100%	67,975	100%	86,050	100%	21,364	100%	22,12,244	100%
Fund Carried Forward (as per LB 2)	862		67,388		86,063		21,424		22,12,361	

Signature: _____
Cedric Fernandes
Chief of Finance

FORM - L 28 - Statement of NAV of Segregated Funds

FORM 3A Part C

Company Name & Code: Kotak Mahindra Life Insurance Company Limited (107)

Statement For The Period : 30-Sep-2021

Periodicity of Submission: Quarterly

PART - C

Link to FORM 3A (Part B)

Rs. In Lakhs

S.No.	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date*	Previous Qtr NAV 30-Jun-2021	2nd Previous Qtr NAV 31-Mar-2021	3rd Previous Qtr NAV 31-Dec-2020	4th Previous Qtr NAV 30-Sep-2020	Annualised Return/Yield	3 year Rolling CAGR	Highest NAV since inception
1	Kotak Aggressive Growth Fund	ULIF-018-13/09/04-AGRGTWFND-107	13-Sep-04	Non Par	31,620	126.8695	126.8695	114.8888	106.7253	99.8157	81.7786	55.14%	17.45%	128.5115
2	Dynamic Floor Fund	ULIF-028-14/11/06-DYFLRFND-107	14-Nov-06	Non Par	67,052	32.4271	32.4271	31.2648	30.5687	30.3388	29.1768	11.14%	5.63%	32.5235
3	Kotak Advantage Multiplier Fund II	ULIF-026-21/04/06-ADMULFND2-107	21-Apr-06	Non Par	0	19.8797	19.8797	19.5842	19.5938	19.6717	19.6192	1.33%	3.89%	19.9332
4	Kotak Dynamic Balanced Fund	ULIF-009-27/06/03-DYBALFND-107	27-Jun-03	Non Par	2,002	90.3986	90.3986	84.7572	81.4058	79.7333	71.3158	26.76%	12.61%	91.1172
5	Kotak Dynamic Bond Fund	ULIF-015-15/04/04-DYBNDFND-107	15-Apr-04	Non Par	1,82,970	41.8881	41.8881	41.0063	40.6437	41.0025	39.7489	5.38%	10.54%	41.9623
6	Kotak Dynamic Floating Rate Fund	ULIF-020-07/12/04-DYFLTRFND-107	07-Dec-04	Non Par	2,065	31.5969	31.5969	31.2360	30.9481	31.0080	30.4960	3.61%	6.20%	31.6144
7	Kotak Dynamic Gilt Fund	ULIF-006-27/06/03-DYGLTFND-107	27-Jun-03	Non Par	22,169	38.3833	38.3833	37.5933	37.3561	37.8106	36.6519	4.72%	10.21%	38.4506
8	Kotak Dynamic Growth Fund	ULIF-012-27/06/03-DYGTWFND-107	27-Jun-03	Non Par	6,971	120.0451	120.0451	109.9631	102.7679	96.9891	82.9201	44.77%	16.83%	121.2475
9	Kotak Group Balanced Fund	ULGF-003-27/06/03-BALFND-107	27-Jun-03	Non Par	1,75,247	102.1205	102.1205	95.0242	89.6760	86.0887	75.9738	34.42%	16.11%	102.8459
10	Kotak Group Bond Fund	ULGF-004-15/04/04-BNDFND-107	15-Apr-04	Non Par	2,23,673	45.6407	45.6407	44.6345	44.1880	44.5256	43.1230	5.84%	11.09%	45.7194
11	Kotak Group Floating Rate Fund	ULGF-005-07/12/04-FLTRFND-107	07-Dec-04	Non Par	10,922	33.9209	33.9209	33.4813	33.1320	33.1792	32.6064	4.03%	6.68%	33.9315
12	Kotak Group Gilt Fund	ULGF-002-27/06/03-GLTFND-107	27-Jun-03	Non Par	13,388	40.1993	40.1993	39.0979	39.5375	39.5375	38.3410	4.85%	10.41%	40.2652
13	Kotak Group Money Market Fund	ULGF-001-27/06/03-MNMKFND-107	27-Jun-03	Non Par	4	18.3339	18.3339	18.3776	18.2481	18.1669	16.3991	11.80%	9.81%	24.7634
14	Kotak Guaranteed Balanced Fund	ULIF-010-27/06/03-GRTBALFND-107	27-Jun-03	Non Par	3,500	62.0885	62.0885	60.1019	58.8663	58.3560	56.3622	10.16%	4.43%	64.4949
15	Kotak Guaranteed Growth Fund	ULIF-013-27/06/03-GRGTWFND-107	27-Jun-03	Non Par	42,891	68.6334	68.6334	66.3752	64.7513	64.0963	61.8612	10.95%	2.67%	74.3787
16	Kotak Opportunities Fund	ULIF-029-02/10/08-OPPFND-107	02-Oct-08	Non Par	1,03,223	77.9547	77.9547	70.1314	64.8570	60.2601	49.8964	56.23%	18.36%	78.8077
17	Kotak Pension Balanced Fund	ULIF-011-27/06/03-PNBALFND-107	27-Jun-03	Non Par	4,672	61.5807	61.5807	59.9094	59.0270	58.9681	57.0099	8.02%	3.75%	65.0650
18	Kotak Pension Bond Fund	ULIF-017-15/04/04-PNBDFND-107	15-Apr-04	Non Par	845	42.0414	42.0414	41.2321	40.8007	40.9189	39.7475	5.77%	10.58%	42.1153
19	Kotak Pension Floating Rate Fund	ULIF-022-07/12/04-PNFLTRFND-107	07-Dec-04	Non Par	75	31.7827	31.7827	31.4712	31.2079	31.2393	30.6888	3.56%	6.25%	31.8073
20	Kotak Pension Floor Fund	ULIF-031-13/07/09-PNFLRFND-107	13-Jul-09	Non Par	255	20.2721	20.2721	19.6235	19.2563	19.0950	18.3732	10.33%	4.67%	20.6424
21	Kotak Pension Gilt Fund	ULIF-008-27/06/03-PNGLTFND-107	27-Jun-03	Non Par	220	38.8004	38.8004	38.0094	37.6596	37.9027	36.8524	5.29%	9.92%	38.8514
22	Kotak Pension Growth Fund	ULIF-030-07/01/09-PNGWTFND-107	07-Jan-09	Non Par	249	27.9917	27.9917	27.3665	26.9384	26.8433	26.0078	7.63%	1.37%	31.4300
23	Kotak Pension Opportunities Fund	ULIF-032-17/07/09-PNOPPFND-107	17-Jul-09	Non Par	144	41.1361	41.1361	37.6753	35.8498	34.4421	28.8591	42.54%	15.48%	41.6876
24	Balanced Fund	ULIF-037-21/12/09-BALKFND-107	21-Dec-09	Non Par	27,201	33.7352	33.7352	31.4570	29.8221	28.6305	25.3347	33.16%	14.69%	33.9716
25	Classic Opportunities Fund	ULIF-033-16/12/09-CLAOPPFND-107	16-Dec-09	Non Par	8,74,655	45.3002	45.3002	40.7392	37.6360	34.9270	28.9237	56.62%	18.99%	45.7850
26	Dynamic Floor Fund II	ULIF-035-17/12/09-DYFLRFND2-107	17-Dec-09	Non Par	36,543	21.0787	21.0787	20.2735	19.7701	19.5685	18.7981	12.13%	5.74%	21.1428
27	Frontline Equity Fund	ULIF-034-17/12/09-FRLEQFND-107	17-Dec-09	Non Par	1,26,062	42.7052	42.7052	38.3951	35.2218	32.5657	26.5842	60.64%	19.89%	43.2116
28	Pension Guarantee Fund	ULIF-038-21/12/09-PNGRTFND-107	21-Dec-09	Non Par	2,092	24.9221	24.9221	23.2253	22.2297	21.7403	19.3442	28.83%	11.04%	25.0611
29	Pension Money Market Fund II	ULIF-039-28/12/09-PNMNMKFND-107	28-Dec-09	Non Par	237	21.6524	21.6524	21.5208	21.3888	21.2629	21.1405	2.42%	4.69%	21.6524
30	Guarantee Fund	ULIF-048-05/02/10-GRTFND-107	05-Feb-10	Non Par	725	25.5312	25.5312	23.8784	22.8829	22.2949	20.0134	27.57%	10.25%	25.6744
31	Kotak Group Dynamic Floor Fund	ULGF-015-07/01/10-DYFLRFND-107	07-Jan-10	Non Par	423	32.7626	32.7626	32.0950	31.6878	31.7258	30.8197	6.30%	5.00%	33.4233
32	Money Market Fund	ULIF-041-05/01/10-MNMKFND-107	05-Jan-10	Non Par	60,387	21.8674	21.8674	21.7140	21.5603	21.3845	21.1779	3.26%	5.10%	21.8674
33	Pension Balanced Fund II	ULIF-046-24/01/10-PNBALFND2-107	24-Jan-10	Non Par	65	30.5141	30.5141	29.2626	28.3537	27.8250	25.3191	20.52%	11.53%	30.6762
34	Pension Classic Opportunities Fund	ULIF-042-07/01/10-PNCLAOPPFND-107	07-Jan-10	Non Par	2,159	41.9805	41.9805	38.5318	36.9178	35.4937	29.4380	42.61%	14.96%	42.4673
35	Pension Frontline Equity Fund	ULIF-044-11/01/10-PNFRLEQFND-107	11-Jan-10	Non Par	624	41.5487	41.5487	37.8079	35.7831	34.1637	28.2380	47.14%	16.64%	42.0699
36	Pension Floor Fund II	ULIF-043-08/01/10-PNFLRFND2-107	08-Jan-10	Non Par	862	20.4299	20.4299	19.8495	19.5101	19.3752	18.6272	9.68%	4.73%	21.0869
37	Discontinued Policy Fund	ULIF-050-23/03/11-DISPOLFND-107	23-Mar-11	Non Par	67,975	20.1804	20.1804	19.8744	19.7248	19.6512	19.3795	4.13%	5.00%	20.1839
38	Kotak Group Secure Capital Fund	ULGF-016-12/04/11-SECCAPFND-107	12-Apr-11	Non Par	86,050	25.0591	25.0591	24.5240	24.2863	24.4795	23.7146	5.67%	10.82%	25.1011
39	Kotak Group Short Term Bond Fund	ULGF-018-18/12/13-SHTRMBND-107	19-Oct-15	Non Par	10,664	14.9348	14.9348	14.6921	14.5348	14.5864	14.2838	4.56%	7.58%	14.9376
40	Kotak Group Prudent Fund	ULGF-019-04/07/17-KGPFND-107	01-Jun-18	Non Par	21,364	14.3783	14.3783	13.8673	13.5490	13.4625	12.6575	13.60%	12.35%	14.4213
	TOTAL				22,12,244									

CERTIFICATION

Certified that the performance of all segregated funds have been placed and reviewed by the Board.
All information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Note: 1) NA represents funds for which NAV is not available for the entire one or three years respectively .
2) Post Redemption of all units on 12/03/2012, Kotak Group Money Market Fund was relaunched from 13/08/2013.

Date: 25-Oct-21

Signature: _____
Full Name **Cedric Fernandes**
Chief of Finance

PERIODIC DISCLOSURES

FORM L-29

Detail regarding debt securities - ULIP

Insurer:

Kotak Mahindra Life Insurance Company Ltd.

Date: 30-09-2021

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30-09-2021	As % of total for this class	As at 30-09-2020	As % of total for this class	As at 30-09-2021	As % of total for this class	As at 30-09-2020	As % of total for this class
Break down by credit rating								
AAA rated	3,47,344	37%	3,46,634	42%	3,36,968	37%	3,32,885	42%
AA or better	98	0%	583	0%	94	0%	583	0%
Rated below AA but above A	-	0%	97	0%	-	0%	94	0%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Any other	-	0%	-	0%	-	0%	-	0%
Central Government	5,30,428	57%	4,31,491	53%	5,24,967	58%	4,31,921	54%
State Government	49,418	5%	36,870	5%	48,226	5%	35,575	4%
Total	9,27,287	100%	8,15,676	100%	9,10,255	100%	8,01,058	100%
Breakdown By Residual maturity								
Up to 1 year	1,67,410	18%	2,41,140	30%	1,67,466	18%	2,40,864	30%
more than 1 year and upto 3 years	1,34,343	14%	80,674	10%	1,30,610	14%	77,311	10%
More than 3 years and up to 7 years	1,41,770	15%	2,05,119	25%	1,35,920	15%	2,01,352	25%
More than 7 years and up to 10 years	1,50,193	16%	1,11,311	14%	1,45,944	16%	1,02,443	13%
More than 10 years and up to 15 years	2,44,313	26%	42,737	5%	2,42,303	27%	43,104	5%
More than 15 years and up to 20 years	10,941	1%	483	0%	10,929	1%	430	0%
Above 20 years	78,317	8%	1,34,212	16%	77,083	8%	1,35,555	17%
Total	9,27,287	100%	8,15,676	100%	9,10,255	100%	8,01,058	100%
Breakdown by type of the issuer								
a. Central Government	6,13,588	66%	5,20,256	64%	6,08,127	67%	5,20,686	65%
b. State Government	49,418	5%	36,870	5%	48,226	5%	35,575	4%
c. Corporate Securities	2,64,281	29%	2,58,549	32%	2,53,902	28%	2,44,797	31%
Total	9,27,287	100%	8,15,676	100%	9,10,255	100%	8,01,058	100%

Note

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. The detail of ULIP and Non-ULIP will be given separately.
3. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

Date : 25-Oct-2021

Signature: _____

Full Name

Cedric Fernandes
Chief of Finance

FORM L-29

PERIODIC DISCLOSURES

Detail regarding debt securities - Traditional

Insurer:

Kotak Mahindra Life Insurance Company Ltd.

Date:

30-Sep-21

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30-09-2021	As % of total for this class	As at 30-09-2020	As % of total for this class	As at 30-09-2021	As % of total for this class	As at 30-09-2020	As % of total for this class
Break down by credit rating								
AAA rated	5,41,049	20%	4,14,565	17%	5,17,249	20%	3,91,701	17%
AA or better	664	0%	221	0%	664	0%	220	0%
Rated below AA but above A	2,064	0%	-	0%	1,960	0%	-	0%
Rated below A but above B	2,728	0%	2,627	0%	2,819	0%	2,824	0%
Any other	-	0%	6,273	0%	-	0%	6,897	0%
Central Government	21,27,459	79%	19,28,595	81%	20,34,683	79%	18,02,623	80%
State Government	25,477	1%	39,522	2%	24,018	1%	37,442	2%
Total	26,99,440	100%	23,91,803	100%	25,81,393	100%	22,41,706	100%
Breakdown By Residual maturity								
Up to 1 year	23,294	1%	26,314	1%	23,225	1%	26,879	1%
more than 1 year and upto 3 years	25,451	1%	23,113	1%	24,799	1%	22,681	1%
More than 3 years and up to 7 years	1,74,477	6%	1,25,077	5%	1,67,238	6%	1,21,176	5%
More than 7 years and up to 10 years	3,32,791	12%	2,84,207	12%	3,17,035	12%	2,65,924	12%
More than 10 years and up to 15 years	1,18,556	4%	69,348	3%	1,16,405	5%	66,334	3%
More than 15 years and up to 20 years	17,649	1%	3,006	0%	17,438	1%	2,522	0%
Above 20 years	20,07,221	74%	18,60,738	78%	19,15,251	74%	17,36,190	77%
Total	26,99,440	100%	23,91,803	100%	25,81,393	100%	22,41,706	100%
Breakdown by type of the issuer								
a. Central Government	21,48,604	80%	19,49,935	82%	20,55,828	80%	18,23,963	81%
b. State Government	25,477	1%	39,522	2%	24,018	1%	37,442	2%
c. Corporate Securities	5,25,360	19%	4,02,346	17%	5,01,547	19%	3,80,301	17%
Total	26,99,440	100%	23,91,803	100%	25,81,393	100%	22,41,706	100%

Note

- In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
- The detail of ULIP and Non-ULIP will be given separately.
- Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

Date : 25-Oct-2021

Signature:
Full Name

Cedric Fernandes
Chief of Finance

FORM L-30-Related Party Transactions

Insurer: Kotak Mahindra Life Insurance Company Limited

30-Sep-21

([₹] in Lakhs)

SI No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received [#]			
				For the Quarter ended 30th Sep 2021 (Audited)	Up to the Period ended 30th Sep 2021 (Audited)	For the Quarter ended 30th Sep 2020 (Audited)	Up to the Period ended 30th Sep 2020 (Audited)
1	Kotak Mahindra Bank Ltd	Holding Company	Purchase of Investment	-	-	-	-
2	Kotak Mahindra Bank Ltd	Holding Company	Sale of Fixed Assets	27	27	-	-
3	Kotak Securities Ltd	Fellow Subsidiaries	Brokerage Expenses	66	118	41	89
4	Kotak Mahindra Bank Ltd	Holding Company	Commission Paid	5,364	8,408	4,416	7,449
5	Kotak Securities Ltd	Fellow Subsidiaries	Commission Paid	23.55	27	2	4
6	Kotak Mahindra Prime Ltd	Fellow Subsidiaries	Commission Paid	0	0	0	0
7	Kotak Mahindra Bank Ltd	Holding Company	Bank Charges	119	219	98	139
8	Kotak Mahindra General Insurance Company Ltd	Fellow Subsidiaries	Insurance Premium Paid	13	23	10	16
9	Kotak Mahindra Bank Ltd	Holding Company	Reimbursements from companies for Services provided	22	77	18	25
10	Kotak Mahindra General Insurance Company Ltd	Fellow Subsidiaries	Reimbursements from companies for Services provided	1	108	6	7
11	Kotak Mahindra Prime Ltd	Fellow Subsidiaries	Reimbursements from companies for Services provided	0	0	0	0
12	Kotak Mahindra Bank Ltd	Holding Company	Reimbursements to companies for Services received	852	1,603	659.34	1,499
13	Kotak Securities Ltd	Fellow Subsidiaries	Reimbursements to companies for Services received	3	6	3	6
14	Kotak Mahindra Prime Ltd	Fellow Subsidiaries	Reimbursements to companies for Services received	-	-	-	-
15	Key Management Personnel	Key Management Personnel	Remuneration of Key Management Personnel	139	300	42	136
16	Kotak Mahindra Prime Ltd	Fellow Subsidiaries	Interest Income	-	-	69	154
17	Kotak Mahindra Asset Management Company Ltd	Fellow Subsidiaries	Premium Income	0	15	-	-
18	Kotak Mahindra Bank Ltd	Holding Company	Premium Income	35	823	2	427
19	Kotak Mahindra Prime Ltd	Fellow Subsidiaries	Premium Income	(1)	42	(0)	20
20	Kotak Securities Ltd	Fellow Subsidiaries	Premium Income	5	72	(1)	37
21	Kotak Mahindra Capital Company Ltd	Fellow Subsidiaries	Premium Income	1	8	(0)	4
22	Kotak Investment Advisors Ltd	Fellow Subsidiaries	Premium Income	1	11	-	5
23	BSS MicroFinance Limited	Fellow Subsidiaries	Premium Income	-	-	-	-
24	Kotak Life Insurance Superannuation Fund	Enterprises in which key management personnel/Individual have sign	Premium Income	3	7	5	9
25	Key Management Personnel	Key Management Personnel	Premium Income	-	-	-	1
26	Kotak Life Insurance Superannuation Fund	Enterprises in which key management personnel/Individual have sign	Superannuation Fund Contribution	3	7	5	9
27	Kotak Mahindra General Insurance Company Ltd	Fellow Subsidiaries	Premium Income	3	15	6	6
28	BSS MicroFinance Limited	Fellow Subsidiaries	Commission Paid	133	219	8	33
29	Kotak Mahindra Asset Management Company Ltd	Fellow Subsidiaries	Reimbursements from companies for Services provided	4	8	12	15
30	Kotak Mahindra General Insurance Company Ltd	Fellow Subsidiaries	Reimbursements to companies for Services received	12	92	4	9
31	Kotak Mahindra Investment Ltd	Fellow Subsidiaries	Premium Income	0	5	(0)	3
32	Kotak Mahindra Life Insurance Employees Gratuity Fund	Enterprises in which key management personnel/Individual have sign	Gratuity Fund Contribution	270	270	-	-
33	Kotak Mahindra Life Insurance Employees Gratuity Fund	Enterprises in which key management personnel/Individual have sign	Premium Income	270	520	-	-
34	Kotak Investment Advisors Ltd	Fellow Subsidiaries	Reimbursements to companies for Services received	0	0	-	10
35	Komaf Financial Services Pvt Ltd	Enterprises in which key management personnel/Individual have sign	Premium Income	5	5	3	3
36	Kotak Investment Advisors Ltd	Fellow Subsidiaries	Sale of Fixed Assets	0	0	-	-
37	Kotak Mahindra Asset Management Company Ltd	Fellow Subsidiaries	Reimbursements to companies for Services provided	0	0	-	-
38	Kotak Mahindra Bank Ltd	Holding Company	Purchase of Fixed Asssets	-	22	-	-
39	Kotak Mahindra Bank Ltd	Holding Company	Dividend paid	-	6,287	-	-
40	Kotak Mahindra Bank Ltd	Holding Company	Royalty Expenses	346	692	-	-
41	Kotak Mahindra Capital Company Ltd	Fellow Subsidiaries	Dividend Paid	-	1,014	-	-
42	Kotak Mahindra General Insurance Company Ltd	Fellow Subsidiaries	Purchase of Fixed Assets	(0)	18	-	-
43	Kotak Mahindra General Insurance Company Ltd	Fellow Subsidiaries	Sale of Fixed Assets	4	4	-	-
44	Kotak Mahindra General Insurance Company Ltd	Fellow Subsidiaries	Claims Received	6	7	-	-
45	Kotak Mahindra Prime Ltd	Fellow Subsidiaries	Dividend Paid	-	864	-	-
46	Kotak Mahindra Pension Fund Ltd	Fellow Subsidiaries	Reimbursements to companies for Services received	15	15	-	-
47	Kotak Mahindra Pension Fund Ltd	Fellow Subsidiaries	Sale of Fixed Assets	2	2	-	-
48	Kotak Mahindra Pension Fund Ltd	Fellow Subsidiaries	Reimbursements from companies for Services provided	0	0	-	-
49	Kotak Mahindra Prime Ltd	Fellow Subsidiaries	Sale/Maturity of Commercial Paper / Bonds / Debentures	-	-	-	300

PART-B Related Party Transaction Balances - As at the end of the September 2021

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? so, Nature of consideration to be provided at the time of settlement	If Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	Kotak Mahindra Bank Ltd	Holding Company	5,123	Receivable	No	NA	NIL	NIL
2	Kotak Mahindra Bank Ltd	Holding Company	11	Receivable	No	NA	NIL	NIL
3	Kotak Mahindra Bank Ltd	Holding Company	316	Payable	No	NA	NIL	NIL
4	Kotak Mahindra Bank Ltd	Holding Company	469	Payable	No	NA	NIL	NIL
5	Kotak Mahindra Bank Ltd	Holding Company	1,432	Payable	No	NA	NIL	NIL
6	Kotak Mahindra Bank Ltd	Holding Company	54	Payable	No	NA	NIL	NIL
7	Kotak Mahindra Bank Ltd	Holding Company	25	Payable	No	Bank Guarantee given	NIL	NIL
8	Kotak Securities Ltd	Fellow Subsidiaries	1	Payable	No	NA	NIL	NIL
9	Kotak Securities Ltd	Fellow Subsidiaries	6	Payable	No	NA	NIL	NIL
10	Kotak Securities Ltd	Fellow Subsidiaries	19	Payable	No	NA	NIL	NIL
11	Kotak Securities Ltd	Fellow Subsidiaries	4	Payable	No	NA	NIL	NIL
12	Kotak Mahindra Prime Ltd	Fellow Subsidiaries	0	Receivable	No	NA	NIL	NIL
13	Kotak Mahindra Prime Ltd	Fellow Subsidiaries	16	Payable	No	NA	NIL	NIL
14	Kotak Mahindra Prime Ltd	Fellow Subsidiaries	0	Payable	No	NA	NIL	NIL
15	Kotak Mahindra Pension Fund Ltd	Fellow Subsidiaries	0	Payable	No	NA	NIL	NIL
16	Kotak Mahindra Investments Ltd	Fellow Subsidiaries	0	Payable	No	NA	NIL	NIL
17	Kotak Mahindra General Insurance Company Ltd	Fellow Subsidiaries	0	Receivable	No	NA	NIL	NIL
18	Kotak Mahindra General Insurance Company Ltd	Fellow Subsidiaries	1	Receivable	No	NA	NIL	NIL
19	Kotak Mahindra General Insurance Company Ltd	Fellow Subsidiaries	22	Receivable	No	NA	NIL	NIL
20	Kotak Mahindra General Insurance Company Ltd	Fellow Subsidiaries	3	Payable	No	NA	NIL	NIL
21	Kotak Mahindra General Insurance Company Ltd	Fellow Subsidiaries	0	Payable	No	NA	NIL	NIL
22	Kotak Mahindra Capital Company Ltd	Fellow Subsidiaries	0	Payable	No	NA	NIL	NIL
23	Kotak Mahindra Asset Management Company Ltd	Fellow Subsidiaries	1	Receivable	No	NA	NIL	NIL
24	Kotak Mahindra Asset Management Company Ltd	Fellow Subsidiaries	5	Payable	No	NA	NIL	NIL
25	Kotak Investment Advisors Ltd	Fellow Subsidiaries	6	Payable	No	NA	NIL	NIL
26	Komaf Financial Services Pvt Ltd	Enterprises in which key management personnel/Individual have significant influence	1	Payable	No	NA	NIL	NIL
27	BSS MicroFinance Limited	Fellow Subsidiaries	222	Payable	No	NA	NIL	NIL
28	BSS MicroFinance Limited	Fellow Subsidiaries	77	Payable	No	NA	NIL	NIL

FORM L-31 Board of Directors & Key Management Persons

Name of the Insurer: Kotak Mahindra Life Insurance Company Limited

Date: 30-Sep-2021

Board of Directors and Key Management Persons				
Sl. No.	Name of the Person	Designation	Role/Function	Details of change in the period if any
1	Mr. Uday Kotak	Chairman - Non-Executive Director	As specified under the Companies Act, 2013 and Rules made thereunder read with the Corporate Governance Guidelines issued by the IRDAI	No Change
2	Mr. Shivaji Dam	Non-Executive Director	As specified under the Companies Act, 2013 and Rules made thereunder read with the Corporate Governance Guidelines issued by the IRDAI	No Change
3	Mr. Prakash Apte	Independent Director	As specified under the Companies Act, 2013 and Rules made thereunder read with the Corporate Governance Guidelines issued by the IRDAI	No Change
4	Mr. Paresh Parasnis	Independent Director	As specified under the Companies Act, 2013 and Rules made thereunder read with the Corporate Governance Guidelines issued by the IRDAI	No Change
5	Ms. Anita Ramachandran	Independent Director - Woman Director	As specified under the Companies Act, 2013 and Rules made thereunder read with the Corporate Governance Guidelines issued by the IRDAI	No Change
6	Mr. Gaurang Shah	Non-Executive Director	As specified under the Companies Act, 2013 and Rules made thereunder read with the Corporate Governance Guidelines issued by the IRDAI	No Change
7	Mr. Dipak Gupta	Non-Executive Director	As specified under the Companies Act, 2013 and Rules made thereunder read with the Corporate Governance Guidelines issued by the IRDAI	No Change
8	Mr. G. Murlidhar	Non-Executive Director	As specified under the Companies Act, 2013 and Rules made thereunder read with the Corporate Governance Guidelines issued by the IRDAI	No Change
9	Mr. Mahesh Balasubramanian	Managing Director	As specified under the Companies Act, 2013 and Rules made thereunder read with the Corporate Governance Guidelines issued by the IRDAI	No Change
10	Mr. Sunil Sharma	Chief Risk Officer	As specified under the Corporate Governance Guidelines issued by the IRDAI	No Change
11	Mr. R. Jayaraman	Appointed Actuary	As specified under the Corporate Governance Guidelines issued by the IRDAI read with IRDA (Appointed Actuary) Regulations, 2000	No Change
12	Mr. Cedric Fernandes	Chief Financial Officer	As specified under the Companies Act, 2013 and Rules made thereunder read with the Corporate Governance Guidelines issued by the IRDAI	No Change
13	Mr. Muralikrishna Cheruvu	Chief Compliance Officer & Company Secretary	As specified under the Companies Act, 2013 and Rules made thereunder read with the Corporate Governance Guidelines issued by the IRDAI	No Change
14	Mr. Hitesh Veera	Head - Operations	As specified under the Corporate Governance Guidelines issued by the IRDAI	No Change
15	Ms. Radhavi Deshpande	Chief Investment Officer	As specified under the Corporate Governance Guidelines issued by the IRDAI read with IRDA (Investment) Regulations, 2016	No Change
16	Ms. Kirti Patil	Head - Information Technology	As specified under the Corporate Governance Guidelines issued by the IRDAI	No Change
17	Ms. Ruchira Bhardwaja	Chief Human Resources Officer	As specified under the Corporate Governance Guidelines issued by the IRDAI	No Change
18	Mr. Piyush Trivedi	Head - Alternate, Direct, Digital Channels and Product Marketing	As specified under the Corporate Governance Guidelines issued by the IRDAI	No Change
19	Mr. Subhasis Ghosh	Head - Group Sales, Marketing and Alliances	As specified under the Corporate Governance Guidelines issued by the IRDAI	No Change
20	Mr. Vivek Prakash	Head - Agency	As specified under the Corporate Governance Guidelines issued by the IRDAI	No Change

Note:

a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016

b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

Form No. L-32 Available Solvency Margin and Solvency Ratio (Frequency -Quarterly)

As at

30-Sep-2021

Name of the Insurer: Kotak Mahindra Life Insurance Company Limited

Form Code:

KT-3

Classification: **Total Business**

Registration Number:

107

Item	Description	Notes No...	Adjusted Value (Rs.Lakhs)
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:	1	48,35,842
	Deduct:		
02	Mathematical Reserves	2	46,03,633
03	Other Liabilities	3	1,98,562
04	Excess in Policyholders' funds (01-02-03)		33,647
05	Available Assets in Shareholders Fund:	4	3,79,596
	Deduct:		
06	Other Liabilities of shareholders' fund	3	437
07	Excess in Shareholders' funds (05-06)		3,79,160
08	Total ASM (04)+(07)		4,12,807
09	Total RSM		1,57,903
10	Solvency Ratio (ASM/RSM)		2.61

Note:

- Item No. 01 shall be the amount of the Total Admissible assets for Solvency as mentioned in Form IRDAI-Assets-AA under Policyholders A/c;
- Item No. 02 shall be the amount of the Mathematical Reserves as mentioned in Form H;
- Item No. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
- Item No. 05 shall be the amount of the Total Admissible assets for Solvency as mentioned in Form IRDAI-Assets-AA under Shareholders A/C;

Refer IRDAI (Actuarial Report and Abstract for Life Insurance Business) Regulations, 2016

FORM L-33-NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer:

Kotak Mahindra Life Insurance Company Ltd.

Registration Number:

107

Statement as on :

30-Sep-21

Rs. In Lakhs

DETAILS OF NON-PERFORMING ASSETS

Name of Fund: Life Fund

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30th Sep 2021)	Prev. FY (As on 31st Mar 2021)	YTD (As on 30th Sep 2021)	Prev. FY (As on 31st Mar 2021)	YTD (As on 30th Sep 2021)	Prev. FY (As on 31st Mar 2021)	YTD (As on 30th Sep 2021)	Prev. FY (As on 31st Mar 2021)	YTD (As on 30th Sep 2021)	Prev. FY (As on 31st Mar 2021)
1	Investments Assets (As per Form 5)	2,34,104	1,99,991	-	-	16,340	76,452	24,07,268	22,22,831	26,57,712	24,99,274
2	Gross NPA	-	2,499	-	-	-	-	-	-	-	2,499
3	% of Gross NPA on Investment Assets (2/1)	0.0%	1.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
4	Provision made on NPA	-	2,499	-	-	-	-	-	-	-	2,499
5	Provision as a % of NPA (4/2)	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	2,34,104	1,97,493	-	-	16,340	76,452	24,07,268	22,22,831	26,57,712	24,96,776
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10	Write off made during the period	1,282	-	-	-	-	-	-	-	1,282	-

Certification

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various investments made and covered in the return are **within** the exhaustive categories provided in Investment Guidelines as amended from time to time.

Date: 25-Oct-21

Note:

1. The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
2. Total Investment Assets should reconcile with figures shown in Form 3A / 3B
3. Gross NPA is investments classified as NPA, before any provisions
4. Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
5. Net Investment assets is net of 'provisions'
6. Net NPA is gross NPAs less provisions
7. Write off as approved by the Board

Note: Investment Assets reconcile with figures shown in Schedule 8, 8A, 8B & 9 of the Balance Sheet excluding Policy loans in Schedule 9

FORM L-33-NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer:

Kotak Mahindra Life Insurance Company Ltd.

Registration Number:

107

Statement as on :

30-Sep-21

Rs. In Lakhs

DETAILS OF NON-PERFORMING ASSETS

Name of Fund: General Annuity and Pension Fund

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30th Sep 2021)	Prev. FY (As on 31st Mar 2021)	YTD (As on 30th Sep 2021)	Prev. FY (As on 31st Mar 2021)	YTD (As on 30th Sep 2021)	Prev. FY (As on 31st Mar 2021)	YTD (As on 30th Sep 2021)	Prev. FY (As on 31st Mar 2021)	YTD (As on 30th Sep 2021)	Prev. FY (As on 31st Mar 2021)
1	Investments Assets (As per Form 5)	39,651	39,971	-	-	4,805	22,762	1,43,381	1,37,290	1,87,837	2,00,022
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	39,651	39,971	-	-	4,805	22,762	1,43,381	1,37,290	1,87,837	2,00,022
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Certification

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various investments made and covered in the return are **within** the exhaustive categories provided in Investment Guidelines as amended from time to time.

Date: 25-Oct-21

Note:

1. The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
2. Total Investment Assets should reconcile with figures shown in Form 3A / 3B
3. Gross NPA is investments classified as NPA, before any provisions
4. Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
5. Net Investment assets is net of 'provisions'
6. Net NPA is gross NPAs less provisions
7. Write off as approved by the Board

FORM L-33-NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer:

Kotak Mahindra Life Insurance Company Ltd.

Registration Number:

107

Statement as on :

30-Sep-21

Rs. In Lakhs

DETAILS OF NON-PERFORMING ASSETS

Name of Fund: Unit Linked Funds

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30th Sep 2021)	Prev. FY (As on 31st Mar 2021)	YTD (As on 30th Sep 2021)	Prev. FY (As on 31st Mar 2021)	YTD (As on 30th Sep 2021)	Prev. FY (As on 31st Mar 2021)	YTD (As on 30th Sep 2021)	Prev. FY (As on 31st Mar 2021)	YTD (As on 30th Sep 2021)	Prev. FY (As on 31st Mar 2021)
1	Investments Assets (As per Form 5)	1,99,529	1,82,753	-	-	1,05,148	1,13,449	19,07,567	16,28,757	22,12,244	19,24,959
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	1,99,529	1,82,753	-	-	1,05,148	1,13,449	19,07,567	16,28,757	22,12,244	19,24,959
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Certification

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various investments made and covered in the return are **within** the exhaustive categories provided in Investment Guidelines as amended from time to time.

Date: 25-Oct-21

Note:

1. The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
2. Total Investment Assets should reconcile with figures shown in Form 3A / 3B
3. Gross NPA is investments classified as NPA, before any provisions
4. Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
5. Net Investment assets is net of 'provisions'
6. Net NPA is gross NPAs less provisions
7. Write off as approved by the Board

FORM - L - 34 Statement of Investment and Income on Investment

Name of the Insurer: **Kotak Mahindra Life Insurance Company Ltd.**
 Registration Number: **107**
 Statement as on : **30-Sep-21**
 Statement of Investment and Income on Investment
 Periodicity of Submission: **Quarterly**

Name of the Fund: **Life Business**

Rs in Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	Government Securities													
A01	Central Government Bonds	CGSB	18,83,869	33,973	7.15	7.15	18,64,297	67,718	7.24	7.24	15,78,566	58,918	7.44	7.44
A02	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A04	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-
B	Government Securities/Other Approved Securities													
B01	Central Government Guaranteed	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
B02	State Government Bonds	SGGB	21,262	646	12.05	12.05	23,785	1,343	11.26	11.26	48,663	5,365	21.99	21.99
B03	State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-
B04	Other Approved Securities (excluding	SGOA	408	8	7.43	7.43	408	15	7.43	7.43	409	15	7.42	7.42
B05	Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-
C	Housing & Loans To State Govt. For Housing And Fire Fighting Equipment													
	TAXABLE BONDS OF													
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
C08	Bonds/Debentures issued by NHB / Institution accredited by NHB	HTDN	60,910	1,258	8.19	8.19	60,204	2,465	8.17	8.17	56,104	2,746	9.76	9.76
C12	Debentures / Bonds / CPs / Loans	HODS	-	-	-	-	-	-	-	-	-	-	-	-
C18	Reclassified Approved Investments - Debt (Point 6 under Note for	HORD	2,499	1,217	386.39	386.39	2,499	1,217	129.74	129.74	2,499	(624)	(49.79)	(49.79)
	Infrastructure Investments													
C20	Infrastructure - Other Approved Securities	ISAS	2,20,251	4,033	7.27	7.27	2,12,355	7,746	7.28	7.28	1,37,989	5,808	8.39	8.39
C21	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
C22	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
C28	LT Bank Bonds Approved Investment- Infrastructure	ILBI	1,048	20	7.65	7.65	1,048	40	7.58	7.58	5,080	1,057	41.50	41.50
	TAXABLE BONDS OF													
C29	Infrastructure - PSU - Debentures / Bonds	IPTD	1,39,072	2,663	7.60	7.60	1,34,922	5,142	7.60	7.60	1,13,632	6,550	11.50	11.50
C30	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
C31	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	4,392	110	9.94	9.94	4,434	221	9.93	9.93	8,762	317	7.22	7.22
C32	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
C36	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
C37	Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	-	-	-	-	-	-	-	-	-	-
C43	Reclassified Approved Investments	IORD	2,899	69	9.43	9.43	2,860	132	9.23	9.23	2,825	127	8.99	8.99
D	Approved Investment Subject To Exposure Norms													
D01	PSU - Equity shares - quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-
D02	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	1,24,187	1,633	5.22	5.22	1,16,252	3,312	5.68	5.68	12,704	(31)	(0.49)	(0.49)
D05	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	5,004	727	94.67	94.67
D07	Corporate Securities - Preference	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-
D09	Corporate Securities - Debentures	ECOS	13,020	289	8.82	8.82	13,013	575	8.82	8.82	9,774	470	9.60	9.60

D10	Corporate Securities - Debentures / Bonds/ CPs /Loan - Promoter Group	EDPG	-	-	-	-	-	-	-	-	-	-	-	-
D12	Investment properties - Immovable	EINP	15,507	446	11.41	11.41	15,507	870	11.19	11.19	15,507	792	10.19	10.19
D13	Loans - Policy Loans	ELPL	7,034	173	9.73	9.73	6,828	335	9.79	9.79	4,586	244	10.62	10.62
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	40,462	1,015	9.95	9.95	38,575	1,932	9.99	9.99	28,344	1,386	9.76	9.76
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
D18	Deposits - Repo / Reverse Repo -	ECMR	23,880	190	3.15	3.15	28,772	458	3.17	3.17	18,470	273	2.95	2.95
D21	CCIL - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-
D22	Commercial Papers	ECPP	-	-	-	-	-	-	-	-	-	-	-	-
D23	Application Money	ECAM	14,905	-	-	-	11,439	-	-	-	2,962	-	-	-
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	80	3	8.30	8.30
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	-	-
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
D31	Net Current Assets (Only in respect of ULIP Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds -	EAPB	-	-	-	-	-	-	-	-	4,215	(34)	(14.03)	(14.03)
D40	Units of Real Estate Investment Trust (REITs)	ERIT	-	-	-	-	-	-	-	-	-	-	-	-
D41	Units of Infrastructure Investment Trust	EIIT	-	-	-	-	-	-	-	-	-	-	-	-
E	Other Investments													
E01	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
E03	Equity Shares (incl Co-op Societies)	OESH	34,475	348	4.00	4.00	33,337	861	5.15	5.15	29,696	(9)	(0.06)	(0.06)
E06	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
E10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	36	-	-	-
E14	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	4,470	175	7.83	7.83
E11	Alternate Investment Funds (Category I)	OAFA	3,277	38	4.64	4.64	3,197	144	8.96	8.96	3,388	(72)	(4.25)	(4.25)
E12	Alternative Investment Funds- (Category II)	OAFB	9,070	198	8.68	8.68	9,177	495	10.76	10.76	9,431	(71)	(1.50)	(1.50)
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-	-	-	-	-	-	-	-	-
E20	Passively Managed Equity ETFs (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-	-	-	-	-	-	1,513	14	11.64	11.64
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	11,798	-	-	-	9,915	48	0.97	0.97	494	137	55.33	55.33
E15	Mutual Funds - Debt / Income / Serial Plans	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
E16	Mutual Funds (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		26,34,226	48,32,674	7.28	7.28	25,92,823	95,068	7.31	7.31	21,05,203	84,284	7.99	7.99

CERTIFICATION

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Date: 25-Oct-21

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

Form shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level.

YTD Income on investment shall be reconciled with figures in P&L and Revenue account

Refer IRDAI (Investment) Regulations, 2016

FORM - L - 34 Statement of Investment and Income on Investment
FORM - 1

(Read with Regulation 10)

Name of the Insurer:

Kotak Mahindra Life Insurance Company Ltd.

Registration Number:

107

Statement as on :

30-Sep-21

Name of the Fund: **General Annuity and Pension Business**

Statement of Investment and Income on Investment

Periodicity of Submission:

Quarterly

Rs in Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	Government Securities													
A01	Central Government Bonds	CGSB	1,34,896	2,287	6.73	6.73	1,40,090	4,473	6.37	6.37	1,18,092	5,962	10.07	10.07
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A04	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	4,959	10	4.48	4.48
B	Government Securities/Other Approved Securities													
B01	Central Government Guaranteed	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-
B02	State Government Bonds	SGGB	64	1	8.32	8.32	64	3	8.28	8.28	869	36	8.21	8.21
C	Housing & Loans To State Govt. For Housing And Fire Fighting Equipment													
	TAXABLE BONDS OF													
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
C09	Bonds/Debentures issued by NHB / Institution accredited by NHB	HTDN	16,286	248	6.05	6.05	16,303	493	6.03	6.03	14,221	686	9.62	9.62
C14	Debentures / Bonds / CPs / Loans	HODS	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure Investments													
C20	Infrastructure - Other Approved Securities	ISAS	2,196	37	6.68	6.68	1,770	40	6.67	6.67	350	55	48.71	48.71
C21	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
C22	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
C28	LT Bank Bonds Approved Investment- Infrastructure	ILBI	-	-	-	-	-	-	-	-	2,044	24	10.16	10.16
	TAXABLE BONDS OF													
C29	Infrastructure - PSU - Debentures / Bonds	IPTD	15,845	243	6.09	6.09	15,857	482	6.06	6.06	11,787	575	9.72	9.72
C30	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
C31	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	170	4	9.15	9.15	170	8	9.15	9.15	416	17	8.08	8.08
C32	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
C36	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
C37	Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	-	-	-	-	-	-	-	-	-	-
C43	Reclassified Approved Investments - Debt (Point 6 under Note for	IORD	170	0			170	0	9.15	9.15	-	-	-	-
D	Approved Investment Subject To Exposure Norms													
D01	PSU - Equity shares - quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-
D02	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	1,157	45	15.59	15.59	1,100	62	11.25	11.25	211	10	9.88	9.88
D05	Corporate Securities - Bonds - (Taxable)	EPBT	496	10	7.80	7.80	496	19	7.77	7.77	654	85	25.78	25.78
D07	Corporate Securities - Preference	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-
D09	Corporate Securities - Debentures	ECOS	7,052	118	6.65	6.65	7,056	234	6.61	6.61	7,247	266	7.32	7.32

D10	Corporate Securities - Debentures / Bonds/ CPs / Loan - Promoter Group	EDPG	-	-	-	-	-	-	-	-	-	-	-	-
D12	Investment properties - Immovable	EINP	349	14	15.95	15.95	349	26	15.11	15.11	349	21	11.76	11.76
D13	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	0	0	4.33	4.33	0	0	4.36	4.36	1	0	7.22	7.22
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
D18	Deposits - Repo / Reverse Repo -	ECMR	10,512	84	3.16	3.16	13,545	217	3.19	3.19	7,058	104	2.95	2.95
D21	CCIL - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-
D22	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
D23	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	-	-
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
D31	Net Current Assets (Only in respect of ULIP Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-
D41	Units of Infrastructure Investment Trust	EIIT	-	-	-	-	-	-	-	-	-	-	-	-
E	Other Investments													
E01	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
E03	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-
E14	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-	-	-	-	-	-	-	-	-
E11	Alternate Investment Funds (Category I)	OAFA	-	-	-	-	-	-	-	-	-	-	-	-
E12	Alternative Investment Funds- (Category II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-
E20	Passively Managed Equity ETFs (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-
E06	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
E10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-	-	-	-	-	-	-	-	-	-
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	-	-	-	-	-	-	-	-	-	-	-	-
E15	Mutual Funds - Debt / Income / Serial Plans	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
E16	Mutual Funds (under Insurer's)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		1,89,192	3,092	6.48	6.48	1,96,970	6,056	6.13	6.13	1,68,257	7,849	9.30	9.30

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Date: 25-Oct-21

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

Form shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level.

YTD Income on investment shall be reconciled with figures in P&L and Revenue account

Refer IRDAI (Investment) Regulations, 2016

FORM - L - 34 Statement of Investment and Income on Investment

FORM - 1

(Read with Regulation 10)

Name of the Insurer:

Kotak Mahindra Life Insurance Company Ltd.

Registration Number:

107

Statement as on :

30-Sep-21

Name of the Fund: Linked Life Insurance Business

Statement of Investment and Income on Investment

Periodicity of Submission:

Quarterly

Rs in Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	Government Securities													
A01	Central Government Bonds	CGSB	4,33,913	11,076	10.13	10.13	4,36,540	16,046	7.33	7.33	1,98,757	5,674	5.69	5.69
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A04	Treasury Bills	CTRB	55,760	491	3.50	3.50	63,718	1,109	3.47	3.47	1,15,628	2,635	4.55	4.55
B	Government Securities/Other Approved Securities													
B01	Central Government Guaranteed	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	6,666	113	6.72	6.72	6,675	222	6.64	6.64	6,752	319	9.41	9.41
B02	State Government Bonds	SGGB	47,967	1,439	11.91	11.91	47,120	2,423	10.26	10.26	45,732	4,232	18.46	18.46
C	Housing & Loans To State Govt. For Housing And Fire Fighting Equipment													
	TAXABLE BONDS OF													
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	14,313	144	3.98	3.98	10,854	216	3.96	3.96	11,285	370	6.54	6.54
C09	Bonds/Debentures issued by NHB / Institution accredited by NHB	HTDN	49,237	1,205	9.71	9.71	49,094	1,919	7.80	7.80	59,168	3,299	11.12	11.12
C14	Debentures / Bonds / CPs / Loans	HODS	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure Investments													
C20	Infrastructure - Other Approved	ISAS	43,138	1,244	11.44	11.44	44,583	1,787	7.99	7.99	77,849	5,693	14.59	14.59
C21	Infrastructure - PSU - Equity shares - Quoted	ITPE	7,253	(37)	(2.00)	(2.00)	7,670	683	17.77	17.77	9,342	(100)	(2.14)	(2.14)
C22	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	31,260	7,588	96.30	96.30	32,365	9,251	57.01	57.01	34,370	1,497	8.69	8.69
C28	LT Bank Bonds Approved Investment- Infrastructure	ILBI	2,637	45	6.77	6.77	2,635	92	7.00	7.00	6,251	191	6.09	6.09
	TAXABLE BONDS OF													
C29	Infrastructure - PSU - Debentures / Bonds	IPTD	73,201	2,107	11.42	11.42	70,954	2,825	7.94	7.94	85,862	4,848	11.26	11.26
C30	Infrastructure - PSU - CPs	IPCP	2,490	21	4.02	4.02	3,189	63	4.32	4.32	3,653	14	4.51	4.51
C31	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	9,348	180	7.65	7.65	9,525	367	7.69	7.69	10,072	530	10.50	10.50
C32	Infrastructure - Other Corporate	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
C36	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
C37	Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	-	-	-	-	-	-	-	-	-	-
C43	Reclassified Approved Investments - Debt (Point 6 under Note for	IORD	-	-	-	-	-	-	-	-	-	-	-	-
D	Approved Investment Subject To Exposure Norms													
D01	PSU - Equity shares - quoted	EAEQ	28,778	1,262	17.39	17.39	26,514	3,495	26.29	26.29	17,215	1,277	14.80	14.80
D02	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	8,78,830	1,05,102	47.45	47.45	8,30,178	1,78,583	42.91	42.91	5,23,250	1,71,334	65.31	65.31
D05	Corporate Securities - Bonds -	EPBT	10,253	279	10.81	10.81	10,885	470	8.62	8.62	13,754	868	12.59	12.59
D07	Corporate Securities - Preference Shares	EPNQ	20	1	19.85	19.85	19	1	15.14	15.14	37	7	38.02	38.02
D09	Corporate Securities - Debentures	ECOS	55,121	1,045	7.52	7.52	52,520	1,722	6.54	6.54	53,280	4,648	17.40	17.40
D10	Corporate Securities - Debentures /	EDPG	-	-	-	-	-	-	-	-	3,786	295	15.55	15.55

D13	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	462	2	4.35	4.35	462	7	4.36	4.36	714	24	6.77	6.77
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	1,16,335	927	3.16	3.16	97,203	1,551	3.18	3.18	78,360	1,170	2.98	2.98
D21	CCIL - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-
D22	Commercial Papers	ECCP	3,992	17	4.31	4.31	11,528	173	4.32	4.32	17,916	529	5.89	5.89
D23	Application Money	ECAM	7,018	-	-	-	7,517	-	-	-	3,028	-	-	-
D24	Perpetual Debt Instruments of Tier I &	EUPD	-	-	-	-	-	-	-	-	976	33	7.25	7.25
D25	Perpetual Debt Instruments of Tier I &	EPPD	-	-	-	-	-	-	-	-	-	-	-	-
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	-	-
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
D31	Net Current Assets (Only in respect of ULIP Business)	ENCA	19,261	-	-	-	19,261	-	-	-	15,606	-	-	-
D32	Passively Managed Equity ETF (Non Promoter Group)	EETF	7,049	784	44.11	44.11	3,987	797	39.86	39.86	400	13	76.41	76.41
D41	Units of Infrastructure Investment Trust	EIIT	-	-	-	-	-	-	-	-	-	-	-	-
E	Other Investments													
E01	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
E03	Equity Shares (incl Co-op Societies)	OESH	63,104	9,343	58.74	58.74	58,723	13,424	45.60	45.60	15,262	6,953	90.87	90.87
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	74,259	5,574	29.78	29.78	71,531	8,759	24.42	24.42	42,361	4,424	20.83	20.83
E11	Alternate Investment Funds (Category I)	OAFA	-	-	-	-	-	-	-	-	-	-	-	-
E12	Alternate Investment Funds- (Category II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-
E20	Passively Managed Equity ETFs (Promoter Group)	OETP	41,502	3,112	29.75	29.75	40,135	4,583	22.77	22.77	23,542	2,536	21.48	21.48
E10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9) (Reclassified approved investments)	ORAD	-	-	-	-	98	2	6.83	6.83	113	6	10.27	10.27
E26	Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	59,444	2,085	13.91	13.91	55,043	9,342	33.85	33.85	14,870	3,261	43.74	43.74
E15	Mutual Funds - Debt / Income / Serial	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
E16	Mutual Funds (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		21,42,609	1,55,149	28.73	28.73	20,70,528	2,59,913	25.04	25.04	14,89,188	2,26,581	30.35	30.35

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Date: 25-Oct-21

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

Form shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level.

YTD Income on investment shall be reconciled with figures in P&L and Revenue account

Refer IRDAI (Investment) Regulations, 2016

FORM L - 35 - Statement of Down Graded Investments**FORM - 2**

(Read with Regulation 10)

PART - A

Name of the Insurer: Kotak Mahindra Life Insurance Company Ltd..

Registration Number: 107

Statement as on: **30-Sep-21** Name of Fund Life Fund**Statement of Down Graded Investments**

Periodicity of Submission: Quarterly

Rs in Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter ¹</u>								
	9.15% SPJUHi - 30.06.2023	IOR	250	06-Aug-15	INDIA RATING	INDIA RATING - AAA	INDIA RATING - AA-	27-Sep-21	
	9.15% SPJUHi - 30.06.2024	IOR	310	06-Aug-15	INDIA RATING	INDIA RATING - AAA	INDIA RATING - AA-	27-Sep-21	
	9.15% SPJUHi - 30.06.2025	IOR	330	06-Aug-15	INDIA RATING	INDIA RATING - AAA	INDIA RATING - AA-	27-Sep-21	
	9.15% SPJUHi - 30.06.2026	IOR	370	06-Aug-15	INDIA RATING	INDIA RATING - AAA	INDIA RATING - AA-	27-Sep-21	
	9.15% SPJUHi - 31.12.2024	IOR	320	06-Aug-15	INDIA RATING	INDIA RATING - AAA	INDIA RATING - AA-	27-Sep-21	
	9.15% SPJUHi - 31.12.2026	IOR	380	06-Aug-15	INDIA RATING	INDIA RATING - AAA	INDIA RATING - AA-	27-Sep-21	
B.	<u>As on Date ²</u>								
	9.05% Essel Lucknow Raebareli Toll Roads Ltd 31.03.2021	IOR	2,819	02-Aug-16	INDIA RATING	INDIA RATING - AAA	INDIA RATING - BBB-	10-Feb-20	
	9.15% SPJUHi - 30.06.2023	IOR	250	06-Aug-15	INDIA RATING	INDIA RATING - AAA	INDIA RATING - AA-	27-Sep-21	
	9.15% SPJUHi - 30.06.2024	IOR	310	06-Aug-15	INDIA RATING	INDIA RATING - AAA	INDIA RATING - AA-	27-Sep-21	
	9.15% SPJUHi - 30.06.2025	IOR	330	06-Aug-15	INDIA RATING	INDIA RATING - AAA	INDIA RATING - AA-	27-Sep-21	
	9.15% SPJUHi - 30.06.2026	IOR	370	06-Aug-15	INDIA RATING	INDIA RATING - AAA	INDIA RATING - AA-	27-Sep-21	
	9.15% SPJUHi - 31.12.2024	IOR	320	06-Aug-15	INDIA RATING	INDIA RATING - AAA	INDIA RATING - AA-	27-Sep-21	
	9.15% SPJUHi - 31.12.2026	IOR	380	06-Aug-15	INDIA RATING	INDIA RATING - AAA	INDIA RATING - AA-	27-Sep-21	

CERTIFICATION*Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.*

Date : 25-Oct-21

FORM L - 35 - Statement of Down Graded Investments**FORM - 2**

(Read with Regulation 10)

PART - A

Name of the Insurer: Kotak Mahindra Life Insurance Company Ltd..

Registration Number: 107

Statement as on: **30-Sep-21**Name of Fund General Annuity and Pension Fund**Statement of Down Graded Investments**

Periodicity of Submission: Quarterly

Rs in Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter ¹</u>								
	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	
B.	<u>As on Date ²</u>								
	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	

CERTIFICATION*Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.*

Date : 25-Oct-21

Note:

- 1 Provide details of Down Graded Investments during the Quarter.*
 - 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.*
- Form shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level.*
- Category of Investmet (COI) shall be as per Guidelines issued by the Authority*

FORM L - 35 - Statement of Down Graded Investments**FORM - 2**

(Read with Regulation 10)

PART - A

Name of the Insurer: Kotak Mahindra Life Insurance Company Ltd..

Registration Number: 107

Statement as on: **30-Sep-21**Name of Fund Linked Fund**Statement of Down Graded Investments**

Periodicity of Submission: Quarterly

Rs in Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter ¹</u>								
	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	
B.	<u>As on Date ²</u>								
	9.00% SAIL - 14.10.2024	EPBT	98	15-Jan-15	INDIA RATING	INDIA RATING - AAA	INDIA RATING - AA	07-Sep-21	

CERTIFICATION*Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.*

Date : 25-Oct-21

Note:*1 Provide details of Down Graded Investments during the Quarter.**2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.**Form shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level.**Category of Investment (COI) shall be as per Guidelines issued by the Authority*

Sl. No	Particulars	For the Quarter - Current Year				For the Quarter - Previous Year				Up to the Quarter - Current Year				Up to the Quarter - Previous Year				
		Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	
1	First year Premium																	
i	Individual Single Premium- (ISP)																	
	From 0-10000	5.24	2474	-	123.70	17.15	8577	-	428.85	8.90	4305	-	215.25	26.37	13183	-	659.15	
	From 10,001-25,000	37.68	262	-	2,718.45	16.49	107	-	1,627.66	52.70	360	-	3,644.80	24.24	160	-	2,485.89	
	From 25001-50,000	20.53	60	-	1,121.17	18.62	90	-	1,069.31	30.61	89	-	1,672.50	23.21	62	-	1,412.54	
	From 50,001- 75,000	7.99	13	-	539.24	6.79	11	-	367.24	13.51	23	-	899.75	8.97	15	-	541.49	
	From 75,001-100,000	160.32	161	-	656.25	130.19	133	-	1,242.73	258.84	260	-	904.97	232.97	236	-	1,640.48	
	From 1,00,001 -1,25,000	23.27	20	-	78.97	57.56	53	-	1,108.45	34.82	30	-	145.68	70.18	64	-	1,141.36	
	Above Rs. 1,25,000	20,256.83	2761	-	1,98,723.85	17,318.24	2500	-	1,72,405.26	32,192.71	4394	-	3,15,541.48	25,924.36	3643	-	2,57,104.39	
ii	Individual Single Premium (ISPA)- Annuity																	
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-150,000	1.48	1	-	0.15	9.55	7	-	0.95	4.06	3	-	0.42	9.55	7	-	0.95	
	From 150,001- 2,00,000	5.16	3	-	6.26	35.38	19	-	5.16	7.12	4	-	6.39	50.80	27	-	8.86	
	From 2,00,001-250,000	299.28	126	-	17.70	473.69	201	-	32.08	467.25	197	-	27.67	706.48	302	-	52.99	
	From 2,50,001 -3,00,000	365.60	130	-	21.26	424.81	147	-	27.84	573.13	203	-	33.41	744.27	256	-	46.66	
	Above Rs. 3,00,000	5,922.00	540	-	364.56	7,074.29	648	-	500.74	10,678.93	853	-	745.60	11,078.33	1011	-	767.71	
iii	Individual Single Premium- (ISP) - Health																	
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
iv	Group Single Premium (GSP)																	
	From 0-10000	(16.72)	-	-10032.00	(57,582.79)	(106.48)	-	-11343.00	3,358.58	(114.56)	-	-	522587.00	92,303.84	(398.27)	-	-41781	(36,776.63)
	From 10,001-25,000	23.02	-	7669.00	(666.15)	23.51	-	6352.00	624.05	49.95	-	-	20874.00	3,182.69	40.14	-	11077	2,331.11
	From 25001-50,000	47.08	-	15370.00	5,338.40	44.24	-	15475.00	458.47	92.96	-	-	33479.00	11,581.13	73.11	-	21342	3,383.22
	From 50,001- 75,000	41.59	-	12364.00	5,324.27	34.34	-	12757.00	4,440.97	89.82	-	-	27005.00	11,292.52	70.85	-	18942	7,707.06
	From 75,001-100,000	42.43	-	11711.00	4,794.62	45.86	-	15016.00	5,625.95	86.89	-	-	17295.00	8,332.56	75.06	-	20474	8,427.20
	From 1,00,001 -1,25,000	37.47	-	12363.00	4,858.30	39.63	-	21859.00	5,420.15	85.39	-	-	32495.00	10,285.79	70.12	-	26568	8,543.61
	Above Rs. 1,25,000	34,041.29	-	4184949.00	30,42,269.47	17,704.84	-	2469136.00	16,75,279.27	56,917.52	-	-	6634971.00	48,29,051.89	26,295.96	-	3885384	24,28,646.43
v	Group Single Premium- Annuity- GSPA																	
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
vi	Individual non Single Premium- INSP																	
	From 0-10000	177.06	2772	-	1,41,915.60	410.73	6812	-	3,92,521.33	346.01	5216	-	2,73,038.08	906.77	15100	-	8,65,003.87	
	From 10,001-25,000	2,207.98	12008	-	3,27,776.58	2,687.16	15501	-	5,94,917.94	3,639.17	20119	-	6,26,337.36	4,912.44	28628	-	11,33,389.30	
	From 25001-50,000	8,073.25	23133	-	2,57,864.84	8,540.65	25213	-	3,36,052.47	12,145.75	34888	-	4,18,071.90	14,612.82	43456	-	5,71,195.04	
	From 50,001- 75,000	4,920.92	8892	-	1,14,266.40	4,460.29	8073	-	1,09,712.37	7,395.91	13318	-	1,75,139.64	7,316.12	13203	-	1,83,386.45	
	From 75,001-100,000	5,883.18	6079	-	86,800.91	4,158.45	4317	-	63,741.03	8,388.89	8681	-	1,27,583.22	6,634.92	6865	-	1,06,691.50	
	From 1,00,001 -1,25,000	4,768.35	4496	-	79,165.58	3,811.05	3594	-	61,961.12	6,855.87	6441	-	1,12,713.06	6,112.19	5743	-	1,00,224.66	
	Above Rs. 1,25,000	14,931.51	6223	-	2,00,108.26	9,315.69	3749	-	1,31,246.83	23,012.59	9207	-	3,05,591.56	14,848.03	5800	-	2,03,112.23	
vii	Individual non Single Premium- Annuity- INSPA																	
	From 0-50000	15.75	46	-	304.68	23.08	71	-	401.14	23.25	70	-	424.61	44.51	126	-	756.35	
	From 50,001-100,000	38.17	51	-	477.00	55.97	85	-	836.82	63.85	83	-	755.74	97.04	146	-	1,530.71	
	From 1,00,001-150,000	22.68	20	-	267.66	48.38	46	-	840.29	33.64	30	-	407.63	84.95	78	-	1,442.98	
	From 150,001- 2,00,000	32.88	18	-	382.66	28.90	16	-	321.06	51.96	28	-	659.64	43.13	25	-	516.19	
	From 2,00,001-250,000	16.74	9	-	247.25	37.56	17	-	374.50	23.59	12	-	306.93	56.26	26	-	629.66	
	From 2,50,001 -3,00,000	8.83	3	-	81.23	14.77	6	-	185.66	9.48	3	-	81.23	17.29	7	-	207.57	
	Above Rs. 3,00,000	62.07	12	-	672.54	85.62	15	-	1,112.19	237.79	30	-	2,380.76	212.08	35	-	2,739.33	

FORM L-37-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (GROUP)

Name of the Insurer:Kotak Mahindra Life Insurance Company LTD

Date: Quarter End: 30-Sep-2021

Business Acquisition through Different Channels (Group)

Sl.No.	Channels	For the Quarter - Current Year			For the Quarter - Previous Year			Up to the Quarter - Current Year			Up to the Quarter - Previous Year		
		No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)
1	Individual agents	1	27	1.95	0	0	(0.00)	4	914	43.39	1	38	(0.00)
2	Corporate Agents-Banks	1	1128245	6,353.32	5	730382	3,025.71	2	1573667	9,649.73	5	1157616	4,468.04
3	Corporate Agents -Others	1	779286	6,039.06	4	325591	2,574.49	5	1070526	9,041.88	7	565864	4,063.95
4	Brokers	7	90908	1,708.46	48	73198	1,661.47	39	319642	3,715.65	98	129373	2,550.91
5	Micro Agents	5	606358	2,431.01	10	227747	675.45	11	1422458	5,221.15	16	571881	1,750.42
6	Direct Business	128	1858091	59,901.88	156	1376832	41,739.88	322	3451892	81,812.76	346	1954058	57,896.08
7	IMF	0	0	-	0	0	-	0	0	-	0	0	-
8	Others (Please Specify)	0	0	-	0	0	-	0	0	-	0	0	-
	Total	143	4462915	76,435.69	223	2733750	49,677.00	383	7839099	1,09,484.55	473	4378830	70,729.39
	Referral Arrangements												

FORM L-38 BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (INDIVIDUAL)

Name of the Insurer: Kotak Mahindra Life Insurance Company Limited

Business Acquisition through Different Channels (Individual)

Date: 30-Sep-2021

Quarter End: Sep'21

Sl. No.	Channels	For the Quarter - Current Year		For the Quarter - Previous Year		Up to the Quarter - Current Year		Up to the Quarter - Previous Year	
		No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)
1	Individual agents	18174	10,501.07	21240	11,548.76	29010	16,605.82	41284	20,703.59
2	Corporate Agents-Banks	30493	39,960.26	26464	31,651.51	45445	61,844.81	46589	49,774.50
3	Corporate Agents -Others	353	248.58	434	195.85	483	393.67	887	399.31
4	Brokers	1763	1,448.01	1397	1,102.81	2625	2,371.90	2249	1,905.48
5	Micro Agents	1223	2.45	470	0.94	1699	3.40	536	1.07
6	Direct Business	21368	16,191.50	28866	14,696.27	34752	25,435.46	45081	21,912.12
	- Online (Through Company Website)	370	72.23	590	68.50	939	151.08	1077	121.04
	- Others	20998	16,119.27	28276	14,627.77	33813	25,284.38	44004	21,791.07
7	IMF	0	0.00	1	0.32	0	0.00	2	1.52
8	Common Service Centres	252	0.50	0	0.00	252	0.50	0	0.00
9	Web Aggregators	204	49.91	903	37.33	805	109.33	1328	55.31
10	Point of Sales	257	70.04	-1	-0.05	561	156.88	6	2.97
11	Others (Please Specify)								
	Total	74087	68,472.32	79774	59,233.73	115632	1,06,921.78	137962	94,755.85
	Referral Arrangements	17	3.65	194	27.35	35	8.80	242	42.43

Note:

1. No of Policies stand for no. of policies sold

FORM L-39-Data on Settlement of Claims (Individual)

Name of the Insurer: Kotak Mahindra Life Insurance Company Ltd

Quarter End: 30-Sep-2021

Date: 30-Sep-2021

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid					Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)	
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year			> 1 year
1	Maturity Claims	12,529	4,373	107	106	53	-	17,168	18,770.49
2	Survival Benefit ²	316	28,504	56	19	495	-	29,390	8,113.13
3	Annuities / Pension	3,330	120	164	97	136	-	3,847	1,105.18
4	Surrender ³	66	12,383	83	86	80	-	12,698	33,345.81
5	Other benefits ⁴	(3)	782	28	106	123	-	1,036	3,487.18
	Death Claims	-	2,502	-	-	-	-	2,502	18,715.10

¹ The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement.

Date of receipt of the last requirement to be readily available with the Insurer in respect of every claim.

² Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.

³ In case of Surrender, the computation of ageing of data will be from the date of application of surrender to the date of settlement of the claim.

⁴ Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

FORM L-39-Data on Settlement of Claims (Group)

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid					Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)	
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year			> 1 year
1	Maturity Claims	-	1,515	3,783	209	55	-	5,562	30,322.86
2	Survival Benefit	-	5	-	-	-	-	5	46.00
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	59,642	88,519	214	6	2	1,48,383	10,290.38
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	37,865	49	-	-	-	37,914	67,670.52

¹ The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

FORM L-39-Data on Settlement of Claims (Individual)

Name of the Insurer: Kotak Mahindra Life Insurance Company Ltd.

Quarter End: 30-Sep-2021

Date: 30-Sep-2021

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	22,634	8,270	554	132	100	2	31,692	41,554.72
2	Survival Benefit ²	710	46,492	405	30	667	-	48,304	13,541.41
3	Annuities / Pension	6,331	199	273	167	142	-	7,112	1,894.46
4	Surrender ³	173	19,626	165	144	97	-	20,205	53,291.44
5	Other benefits ⁴	-2	1,561	61	128	186	-	1,934	8,474.78
	Death Claims	-	4,191	1	-	-	-	4,192	29,610.81

¹ The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement.
Date of receipt of the last requirement to be readily available with the Insurer in respect of every claim.

² Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.

³ In case of Surrender, the computation of ageing of data will be from the date of application of surrender to the date of settlement of the claim.

⁴ Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

FORM L-39-Data on Settlement of Claims (Group)

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	3,302	6,000	338	56	-	9,696	61,701.98
2	Survival Benefit	-	12	-	-	-	-	12	159.52
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	72,502	1,34,344	694	8	7	2,07,555	11,275.58
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	58,570	59	5	2	-	58,636	93,541.31

¹ The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

FORM L-40 Quarterly Claims Data for Life

Name of the Insurer: Kotak Mahindra Life Insurance Company Ltd

Date: 30-Sep-2021

Quarter End: 30-Sep-2021

Death Claims

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period ¹	681	1,690
2	Claims Intimated / Booked during the period	2,349	39,527
(a)	Less than 3 years from the date of acceptance of risk	724	38,486
(b)	Greater than 3 years from the date of acceptance of risk	1,625	1,041
3	Claims Paid during the period	2,502	37,914
4	Claims Repudiated during the period ²	21	42
5	Claims Rejected ³	-	-
6	Unclaimed ⁴	-	-
7	Claims O/S at End of the period	507	3,261
	Outstanding Claims:-		
	Less than 3months	352	2,915
	3 months and less than 6 months	147	259
	6 months and less than 1 year	1	70
	1year and above	7	17

¹ Opening Balance is the closing balance of previous quarter.

² Where claim cannot be considered due to non-admissibility under the provisions of Sec.45.

³ Where claim cannot be considered due to non-admissibility resulting from the policy terms and conditions.

⁴ Pending claims which are transferred to Unclaimed Account after the mandatory period as prescribed by the Authority.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

Individual Claims

No. of claims only

Sl. No.	Claims Experience	Maturity	Survival Benefit ¹	Annuities/ Pension	Surrender	Other Benefits ²
1	Claims O/S at the beginning of the period	459	2,112	1,029	1,231	381
2	Claims Booked during the period	16,884	30,441	4,017	12,446	944
3	Claims Paid during the period	17,111	28,950	3,749	12,635	952
4	Unclaimed ³	57	440	98	63	84
5	Claims O/S at End of the period	175	3,163	1,199	979	289
	Outstanding Claims (Individual)					
	Less than 3months	164	2,395	1,034	861	222
	3 months and less than 6 months	11	765	165	118	66
	6 months and less than 1 year		3			-
	1year and above		-			1

¹ Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.

² Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

³ Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority.

FORM L-40 Quarterly Claims Data for Life

Name of the Insurer: Kotak Mahindra Life Insurance Company Ltd

Date: 30-Sep-2021

Quarter End: 30-Sep-2021

Death Claims

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period ¹	16	427
2	Claims Intimated / Booked during the period	4,703	61,598
(a)	Less than 3 years from the date of acceptance of risk	1,463	60,100
(b)	Greater than 3 years from the date of acceptance of risk	3,240	1,498
3	Claims Paid during the period	4,192	58,636
4	Claims Repudiated during the period ²	20	128
5	Claims Rejected ³	-	-
6	Unclaimed ⁴	-	-
7	Claims O/S at End of the period	507	3,261
	Outstanding Claims:-		
	Less than 3months	352	2,915
	3 months and less than 6 months	147	259
	6 months and less than 1 year	1	70
	1year and above	7	17

¹ Opening Balance is the closing balance of previous quarter.

² Where claim cannot be considered due to non-admissibility under the provisions of Sec.45.

³ Where claim cannot be considered due to non-admissibility resulting from the policy terms and conditions.

⁴ Pending claims which are transferred to Unclaimed Account after the mandatory period as prescribed by the Authority.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

Individual Claims

No. of claims only

Sl. No.	Claims Experience	Maturity	Survival Benefit ¹	Annuities/ Pension	Surrender	Other Benefits ²
1	Claims O/S at the beginning of the period	2,305	1,628	781	975	674
2	Claims Booked during the period	29,562	49,839	7,530	20,209	1,549
3	Claims Paid during the period	31,623	47,853	7,009	20,143	1,850
4	Unclaimed ³	69	451	103	62	84
5	Claims O/S at End of the period	175	3,163	1,199	979	289
	Outstanding Claims (Individual)					
	Less than 3months	164	2,395	1,034	861	222
	3 months and less than 6 months	11	765	165	118	66
	6 months and less than 1 year		3			-
	1year and above		-			1

¹ Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.

² Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

³ Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority.

PERIODIC DISCLOSURES FORM L-41

Insurer: **Kotak Mahindra Life Insurance Company Limited**

Date : **30-Sep-21**

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING September 21								
SI No.	Particulars	Opening Balance * As on beginning of the quarter	Additions during quarter	Complaints Resolved/ settled during the quarter			Complaints Pending at the end of quarter	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers	18	330	80	0	221	47	605
a)	Death Claims	0	16	1	0	11	4	28
b)	Policy Servicing	1	4	0	0	5	0	11
c)	Proposal Processing	0	6	2	0	4	0	10
d)	Survival Claims	2	19	9	0	9	3	27
e)	ULIP Related	0	1	0	0	1	0	1
f)	Unfair Business Practices	13	219	54	0	142	36	423
g)	Others	2	65	14	0	49	4	105
	Total Number of complaints	18	330	80	0	221	47	605

2	Total No. of policies during previous year:	3,41,275
3	Total No. of claims during previous year	1,69,461
4	Total No. of policies during current year	1,16,050
5	Total No. of claims during current year	1,16,140
6	Total No. of Policy Complaints (Current year)per 10000 policies (current year)	47
7	Total No. of Claims Complaints (current year) per 10000 claims registered (current year)	5

8	Duration wise Pending Status	Complaints made by customers		Complaints made by		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
(a)	Up to 15 days	47	100%	0	0%	47	100%
(b)	15 - 30 days	0	0%	0	0%	0	0%
(c)	30 - 90 days	0	0%	0	0%	0	0%
(d)	90 days & Beyond	0	0%	0	0%	0	0%
	Total Number	47	100%	0	0%	47	100%
	* Opening balance should tally with the closing balance of the previous Qtr						

PERIODIC DISCLOSURES FORM L-41

Insurer: **Kotak Mahindra Life Insurance Company Limited**

Date: 30-Sep-21

GRIEVANCE DISPOSAL UPTO THE PERIOD								
SI No.	Particulars	Opening Balance * As on beginning of the quarter	Additions during quarter	Complaints Resolved/ settled during the quarter			Complaints Pending at the end of quarter	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers	18	605	150	0	426	47	605
a)	Death Claims	1	28	2	0	23	4	28
b)	Policy Servicing	0	11	2	0	9	0	11
c)	Proposal Processing	1	10	5	0	6	0	10
d)	Survival Claims	0	27	10	0	14	3	27
e)	ULIP Related	0	1	0	0	1	0	1
f)	Unfair Business Practices	14	423	111	0	290	36	423
g)	Others	2	105	20	0	83	4	105
	Total Number of complaints	18	605	150	0	426	47	605

2	Total No . of policies during previous year:	3,41,275
3	Total No. of claims during previous year	1,69,461
4	Total No. of policies during current year	1,16,050
5	Total No. of claims during current year	1,16,140
6	Total No. of Policy Complaints (Current year)per 10000 policies (current year)	47.39
7	Total No. of Claims Complaints (current year) per 10000 claims registered (current year)	4.74

8	Duration wise Pending Status	Complaints made by customers		Complaints made by		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
(a)	Up to 15 days	47	100%	0	0%	47	100%
(b)	15 - 30 days	0	0%	0	0%	0	0%
(c)	30 - 90 days	0	0%	0	0%	0	0%
(d)	90 days & Beyond	0	0%	0	0%	0	0%
	Total Number	47	100%	0	0%	47	100%
	* Opening balance should tally with the closing balance of the previous Qtr						

Name of the insurer: Kotak Mahindra Life Insurance Company Limited

INDIVIDUAL / GROUP BUSINESS¹

Range (Minimum to Maximum) of parameters used for valuation																			
Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)			
		As at 30th Sept 2021 for the year 21-22	As at 30th Sept 2020 for the year 20-21	As at 30th Sept 2021 for the year 21-22	As at 30th Sept 2020 for the year 20-21	As at 30th Sept 2021 for the year 21-22	As at 30th Sept 2020 for the year 20-21	As at 30th Sept 2021 for the year 21-22	As at 30th Sept 2020 for the year 20-21	As at 30th Sept 2021 for the year 21-22	As at 30th Sept 2020 for the year 20-21	As at 30th Sept 2021 for the year 21-22	As at 30th Sept 2020 for the year 20-21	As at 30th Sept 2021 for the year 21-22	As at 30th Sept 2020 for the year 20-21	As at 30th Sept 2021 for the year 21-22	As at 30th Sept 2020 for the year 20-21		
Par	Non-Linked -VIP																		
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Non-Linked -Others																		
	Life																		
	General Annuity																		
	Pension																		
	Health																		
	Life	5.49% to 6.14%	5.50% to 6.21%	85.7% to 121% of IALM (2012-14)	85.7% to 121% of IALM (2012-14)	NA	NA	Renewal: Regular-633 Death: 2200 Surrender: 438; Disability: 7425 Maturity: 438 per policy	Renewal: Regular-633 Death: 2200 Surrender: 413 Disability: 7005 Maturity: 413 per policy	0.3% to 6.55%	0.3% to 6.55%	NA	NA	6%	6%	10% to 20%	10% to 20%	Reversionary Bonus/Cash Bonus Declared for 3 years: 2.5% to 4.25%; years: 2% to 4.3% Special TB Bonus Declared for 1 year: 2% Post 1 years: 1% Special Survival Bonus Declared for 1 year: 1.5%; Terminal Bonus - Conventional With Profit Declared for 1 year: 1.5% to 3%; Post 1 year: 0.00781% to 1.8%. Terminal Bonus - Accumating With Profit Declared for 1 year: 10% to 15%; Post 1 year: 5%	Reversionary Bonus/Cash Bonus Declared for 3 years: 2.5% to 4.25%; years: 2% to 4.3% Special TB Bonus Declared for 1 year: 2% Post 1 years: 1% Special Survival Bonus Declared for 1 year: 1.5%; Terminal Bonus - Conventional With Profit Declared for 1 year: 1.5% to 3%; Post 1 year: 0.00781% to 1.5%. Terminal Bonus - Accumating With Profit Declared for 1 year: 10% to 15%; Post 1 year: 5%
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension																		
	Health																		
	Life	5.49% to 6.14%	5.50% to 6.21%	121% of IALM (2012-14)	121% of IALM (2012-14)	NA	NA	Renewal: Regular-633 and Single-127 Death: 121 Surrender: 438; Disability: NA Maturity: 438 per policy	Renewal: Regular-633 and Single-127 Death: 121 Surrender: 413 Disability: NA Maturity: 413 per policy	0.8% to 1.1%	0.8% to 1.1%	6%	6%	10% to 20%	10% to 20%	Reversionary Bonus Declared for 3 years: 4.4% to 5.5%; years: 2.25% to 3.25% Terminal Bonus - Conventional With Profit Declared for 1 year: NA; Post 1 year: 0.752% to 4.68%. Terminal Bonus - Accumating With Profit Declared for 1 year: 10%; Post 1 year: 5%	Reversionary Bonus Declared for 3 years: 4.4% to 5.5%; years: 2.25% to 3.25% Terminal Bonus - Conventional With Profit Declared for 1 year: NA; Post 1 year: 0.752% to 4.68%. Terminal Bonus - Accumating With Profit Declared for 1 year: 10%; Post 1 year: 5%		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension																		
	Health																		
	Linked -VIP																		
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Linked -Others																			
Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Non-Linked -Others																			
Life																			
General Annuity																			
Pension																			
Health																			
Life	5.02% to 5.67%	5% to 5.65%	28.6% to 203.5% of IALM (2012-14)	28.6% to 203.5% of IALM (2012-14)	NA	NA	Renewal: Micro-finance insurance (MFI); Regular-63 ; Non Micro-finance insurance (Non-MFI); Single-127;Regular-633, Limited-316 Death: 2200 Surrender: 438; Disability: NA Maturity: 438.3 per policy	Renewal: Micro-finance insurance (MFI);Regular-63 ; Non Micro-finance insurance (Non-MFI); Single-127;Regular-633, Limited-316 Death: 2200 Surrender: 413; Disability: NA Maturity: 413 per policy	1.8% to 13.55%	1.65% to 13.4%	6%	6%	10% to 30%	10% to 30%					
General Annuity	6.01% to 6.66%	6.23% to 6.88%	60% to 75% of IALM (2012-14)	60% to 75% of IALM (2012-14)	NA	NA	Renewal: Single-27 Death: 119 Surrender: 100 Disability: NA Maturity: NA	Renewal: Single-127 Death: 113 Surrender: NA Disability: NA Maturity: NA	NA	NA	6%	6%	4% to 25%	NA					
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Non-Par								Renewal: Regular -64 Death: 6235 Surrender: 391 Disability: NA Maturity: NA								
	Health	5.02% to 5.67%	NA	100% of IALM (2012-14)	NA	2% to 74% of CIBT 1993	NA	NA	0% to 9.375%	NA	6%	NA	1% to 15%	NA		
	Linked -VIP															
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Linked-Others															
		Non Unit: 5.02% to 5.67%; Unit: 6.61% to 7.26%	Non Unit: 5% to 5.65%; Unit: 6.71% to 7.36%	90.75% to 137.5% of IALM (2012-14)	90.75% to 137.5% of IALM (2012-14)	NA	NA	NA	Renewal: 127 to 633 Death: 440 to 2200 Surrender: 438 Disability: NA Maturity: 438	Renewal: 127 to 633 Death: 440 to 2200 Surrender: 413 Disability: NA Maturity: 413	2.57% to 5.14%	2.57% to 5.14%	6%	6%	0% to 40%	0% to 40%
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		Non Unit: 5.02% to 5.67%; Unit: 6.61% to 7.26%	Non Unit: 5% to 5.65%; Unit: 6.71% to 7.36%	104.5% of IALM (2012-14)	104.5% of IALM (2012-14)	NA	NA	NA	Renewal: Single-127 to Regular- 633 Death: 440 to 2200 Surrender: 438 Disability: NA Maturity: 438	Renewal: Single -127 to Regular-633 Death: 440 to 2200 Surrender: 438 Disability: NA Maturity: 413	2.57% to 5.14%	2.57% to 5.14%	6%	6%	0% to 40%	0% to 40%
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

NOT APPLICABLE

¹ Individual and Group Business are to be reported separately

² Fixed per policy expenses

³ Premium related expenses

⁴ Restricted to Lapse and Surrender

In addition, insurers may also voluntarily disclose Product and Type wise Actual Bonus Declared separately.

In addition to the above, the following shall be mentioned.

- 1 Brief details on valuation data covering its accuracy, completeness and reasonableness and how the data flows to the valuation system
- 2 Brief mention of any significant change in the valuation basis and /or methodology

a. How the policy data needed for valuation is accessed.

For Individual Business, the data needed for valuation at a per policy level is extracted from the policy administration system in 'csv' format. The valuation is done using the well known actuarial software package 'Prophet'. The data is then converted into a format required by Prophet using the 'Data Conversion System' module in Prophet.

b. How the valuation basis are supplied to the system

For Individual Business which are valued in PROPHET, the valuation basis is supplied to Prophet through various tables like the 'Parameter File', the 'Global File', and the 'Generic File'.

Refer IRDAI (Actuarial Report and Abstract for Life Insurance Business) Regulations, 2016

Notes

- 1 For Nonpar Annuity, Improvements for future mortality are assumed.
- 2 Fixed renewal expenses of Rs.632.5 is assumed for premium paying policies. For fully paid up policies, fixed renewal expenses of Rs.126.5 and for policies in ACM (Automatic Cover Maintenance) mode and Reduced paid up policies, fixed renewal expenses of Rs.316.25 is assumed. For online term plan, fixed renewal expenses of Rs. 316.25 is assumed and for rural term plans, fixed renewal expenses of Rs. 63.25 is assumed.
- 3 6 month inflation applied on 31-Mar-21
- 4 Morbidity rates used, if any, are based on CIBT 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.

c. Basis of provisions for Incurred But Not Reported (IBNR)

- Individual** Provision for IBNR is 6 times the average claims paid (net of reinsurance and mathematical reserves) over the past one year.
- Group** Provision for IBNR reserve is based on higher of chain ladder approach and average delay method.

d. Change in Valuation Methods or Basis

i. Par- Life

Investment expense assumption updated in line with experience.

No other change as compared to 31st March 2021

ii. Par- Pension

Investment expense assumption updated in line with experience.

No other change as compared to 31st March 2021

iii. Non-Par- Life

Investment expense assumption updated in line with experience.

No other change as compared to 31st March 2021

iv. Non-Par- Annuity

Investment expense assumption updated in line with experience.

No other change as compared to 31st March 2021

v. Non-Par- Health

Investment expense assumption updated in line with experience.

No other change as compared to 31st March 2021

v. UL- Life

Investment expense assumption updated in line with experience.

No other change as compared to 31st March 2021

vi. UL- Pension

Investment expense assumption updated in line with experience.

No other change as compared to 31st March 2021

Valuation Basis (Frequency -Quarterly and Annual)

Quarter End: 30-Sep-21
Date: 30-Sep-21

Name of the insurer: Kotak Mahindra Life Insurance Company Limited

INDIVIDUAL / GROUP BUSINESS¹

Range (Minimum to Maximum) of parameters used for valuation																			
Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)			
		As at 30th Sept 2021 for the year 21-22	As at 30th Sept 2020 for the year 20-21	As at 30th Sept 2021 for the year 21-22	As at 30th Sept 2020 for the year 20-21	As at 30th Sept 2021 for the year 21-22	As at 30th Sept 2020 for the year 20-21	As at 30th Sept 2021 for the year 21-22	As at 30th Sept 2020 for the year 20-21	As at 30th Sept 2021 for the year 21-22	As at 30th Sept 2020 for the year 20-21	As at 30th Sept 2021 for the year 21-22	As at 30th Sept 2020 for the year 20-21	As at 30th Sept 2021 for the year 21-22	As at 30th Sept 2020 for the year 20-21	As at 30th Sept 2021 for the year 21-22	As at 30th Sept 2020 for the year 20-21		
Par	Non-Linked -VIP																		
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Non-Linked -Others																		
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Linked -VIP																		
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Linked -Others																		
Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Non-Par	Non-Linked -VIP																		
	Life	NA	5.65%	NA	0.1% of total SA (Basic Cover)	NA	NA	NA	1000	NA	NA	NA	6%	NA	NA				
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA				
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA				
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA				
	Non-Linked -Others																		
	Life	5.02% to 5.67%	5% to 5.65%	36.3% to 276.98% of IALM (2012-14)	36.3% to 394.7% fo IALM (2012-14)	NA	NA	NA	Group Credit: Renewal: 11.00 per member for Credit Micro-finance insurance (MFI) 34.10 per member for Credit Non Micro-finance insurance (Non-MFI); Death: 27.50 per member for Credit Micro-finance insurance (MFI) 990.00 per member for Credit Non Micro-finance insurance (Non-MFI); Surrender: 141.85 per member; Group Term: NA Traditional Fund Business: 1000 per policy	Group Credit: Renewal: 12.1 per member for Credit Micro-finance insurance (MFI) 28.6 per member for Credit Non Micro-finance insurance (Non-MFI); Death: 27.5 per member for Credit Micro-finance insurance (MFI) 990 per member for Credit Non Micro-finance insurance (Non-MFI); Surrender: 133.82 per member;; Group Term: NA Traditional Fund Business: 1000 per policy	11 % of unexpired retained risk premium	11 % of unexpired retained risk premium	6%	6%	NA	NA			
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA				
	Pension	NA	NA	NA	NA	NA	NA	NA	1000 per policy	NA	NA	NA	6%	6%	NA	NA			
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA				
	Linked -VIP																		
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Linked -Others																		
Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	11 % of unexpired retained risk premium	11 % of unexpired retained risk premium	NA	NA	NA	NA				
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

NOT APPLICABLE

¹ Individual and Group Business are to be reported separately

² Fixed per policy expenses

³ Premium related expenses

⁴ Restricted to Lapse and Surrender

In addition, insurers may also voluntarily disclose Product and Type wise Actual Bonus Declared separately.

In addition to the above, the following shall be mentioned.

- 1 Brief details on valuation data covering its accuracy, completeness and reasonableness and how the data flows to the valuation system
- 2 Brief mention of any significant change in the valuation basis and /or methodology

a. How the policy data needed for valuation is accessed.

For Group Business, the data in respect of Annually Renewable Group Term business, Group Unit Linked Business and Traditional Fund based Group Business is extracted from Group Operations MIS in Microsoft Excel files. The valuation for this business is done using an Excel Program. For Group Single & Regular Premium decreasing term assurance business with premium rates fixed for more than one year ("credit life" products), the data needed for valuation at a per member level is extracted from the policy administration system in 'csv' format. The valuation is done using the well known actuarial software package 'Prophet'. The data is then converted into a format required by Prophet using the 'Data Conversion System' module in Prophet.

b. How the valuation basis are supplied to the system

For Group Single & Regular Premium decreasing term assurance business which are valued in PROPHET, the valuation basis is supplied to Prophet through various tables like the 'Parameter File', the 'Global File', and the 'Generic File'. For Group Business, the parameters are included in various formulae in Excel sheets.

Refer IRDAI (Actuarial Report and Abstract for Life Insurance Business) Regulations, 2016

Notes:

- 1 The reserve for OYRT risk cover net of reinsurance under Unit linked business and term business is based on maximum of Unearned Premium Reserve or Unexoiored Risk Reserve basis

c. Change in Valuation Methods or Basis

i. Group- Non Par -Life

Investment expense assumption updated in line with experience.

No other change as compared to 31st March 2021

Form L 43 Voting Activity Disclosure under Stewardship Code

Name of the Insurer: Kotak Mahindra Life Insurance Company LTD

For the Quarter ending: Sept 2021

Date:30-Sep-2021

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
15-Jul-21	Max Financial	PB	Management	Approval for payment of a one-time special incentive of a gross amount of Rs. Five Crores (in addition to existing remuneration as approved by the members of the Company at the last AGM) which will be part of the remuneration to be paid for the FY 2021-22 to Mr. Mohit Talwar.	FOR	Abstain	Cannot opine on individual remuneration
24-Jul-21	HCL Technologies	PB	Management	Re-appointment of Ms. Nishi Vasudeva as an Independent Director of the Company.	FOR	Abstain	Cannot opine on individual capabilities
17-Jul-21	HDFC Bank	AGM	Management	To receive, consider and adopt the audited financial statements (standalone) of the Bank for the financial year ended March 31, 2021 and the Reports of the Board of Directors and Auditors thereon.	FOR	FOR	No concern Identified
17-Jul-21	HDFC Bank	AGM	Management	To receive, consider and adopt the audited financial statements (consolidated) of the Bank for the financial year ended March 31, 2021 and the Report of Auditors thereon.	FOR	FOR	No concern Identified
17-Jul-21	HDFC Bank	AGM	Management	To declare dividend on Equity Shares.	FOR	FOR	No concern Identified
17-Jul-21	HDFC Bank	AGM	Management	To appoint a director in place of Mr. Srikanth Nadhamuni (DIN 02551389), who retires by rotation and, being eligible, offers himself for re-appointment.	FOR	FOR	No concern Identified
17-Jul-21	HDFC Bank	AGM	Management	To ratify the additional audit fees to the Statutory Auditors, MSKA & Associates, Chartered Accountants	FOR	FOR	No concern Identified
17-Jul-21	HDFC Bank	AGM	Management	To revise the term of office of MSKA & Associates as Statutory Auditors of the Bank	FOR	FOR	No concern Identified
17-Jul-21	HDFC Bank	AGM	Management	To appoint M/s. M. M. Nissim & Co. LLP, Chartered Accountants as joint Statutory Auditors.	FOR	FOR	No concern Identified
17-Jul-21	HDFC Bank	AGM	Management	Approval for revised remuneration of non-executive directors except for Part Time Non-Executive Chairperson.	FOR	FOR	No concern Identified
17-Jul-21	HDFC Bank	AGM	Management	To approve the re-appointment Mr. Umesh Chandra Sarangi (DIN 02040436) as an Independent Director for a period of three (3) years from March 1, 2021 to February 29, 2024.	FOR	FOR	No concern Identified
17-Jul-21	HDFC Bank	AGM	Management	To approve the appointment Mr. Atanu Chakraborty (DIN 01469375) as a Part time Non-Executive Chairman and Independent Director of the Bank for a period of three (3) years commencing from May 5, 2021.	FOR	FOR	No concern Identified
17-Jul-21	HDFC Bank	AGM	Management	To approve the appointment of Dr. (Ms.) Sunita Maheshwari (DIN 01641411) as an Independent Director for a period of five (5) years from March 30, 2021 to March 29, 2026.	FOR	FOR	No concern Identified
17-Jul-21	HDFC Bank	AGM	Management	To ratify and approve the related party transactions with Housing Development Finance Corporation Limited	FOR	FOR	No concern Identified
17-Jul-21	HDFC Bank	AGM	Management	To ratify and approve the related party transactions with HDB Financial Services Limited	FOR	FOR	No concern Identified
17-Jul-21	HDFC Bank	AGM	Management	To Issue Unsecured Perpetual Debt Instruments (part of Additional Tier I capital), Tier II Capital Bonds and Long Term Bonds (financing of infrastructure and affordable housing) on a private placement basis	FOR	FOR	No concern Identified
17-Jul-21	HDFC Bank	AGM	Management	To consider amendment to the ESOS-Plan D-2007 as approved by the Members	FOR	FOR	No concern Identified
17-Jul-21	HDFC Bank	AGM	Management	To consider amendment to the ESOS-Plan E-2010 as approved by the Members	FOR	FOR	No concern Identified
17-Jul-21	HDFC Bank	AGM	Management	To consider amendment to the ESOS-Plan F-2013 as approved by the Members	FOR	FOR	No concern Identified
17-Jul-21	HDFC Bank	AGM	Management	To consider amendment to the ESOS-Plan G-2016 as approved by the Members	FOR	FOR	No concern Identified
19-Jul-21	HDFC Life Insur.	AGM	Management	To receive, consider and adopt: (a) the audited Standalone Revenue Account, Profit and Loss Account, and Receipts and Payments Account of the Company for the financial year ended March 31, 2021, and the Balance Sheet as at that date, together with the reports of the Directors and Auditors thereon; (b) the audited Consolidated Revenue Account, Profit and Loss Account, and Receipts and Payments Account of the Company for the financial year ended March 31, 2021 and the Balance Sheet as at that date, together with the report of the Auditors thereon.	FOR	FOR	No concern Identified
19-Jul-21	HDFC Life Insur.	AGM	Management	To declare dividend on equity shares for the financial year ended March 31, 2021.	FOR	FOR	No concern Identified
19-Jul-21	HDFC Life Insur.	AGM	Management	To appoint a Director in place of Mr. Deepak S. Parekh (DIN: 00009078) who retires by rotation and, being eligible, offers himself for re-appointment.	FOR	FOR	No concern Identified
19-Jul-21	HDFC Life Insur.	AGM	Management	Re-appointment of one of the Joint Statutory Auditors	FOR	FOR	No concern Identified
19-Jul-21	HDFC Life Insur.	AGM	Management	Payment of remuneration to Joint Statutory Auditors:	FOR	FOR	No concern Identified
19-Jul-21	HDFC Life Insur.	AGM	Management	Re-appointment of Mr. Sumit Bose (DIN: 03340616) as an Independent Director, for a second term	FOR	FOR	No concern Identified
19-Jul-21	HDFC Life Insur.	AGM	Management	Re-appointment of Ms. Vibha Padalkar (DIN: 01682810), as Managing Director & Chief Executive Officer of the Company and to fix her remuneration	FOR	FOR	Continuity in the management of company.
19-Jul-21	HDFC Life Insur.	AGM	Management	Re-appointment of Mr. Suresh Badami (DIN: 08224871), as Whole-time Director of the Company (designated as "Executive Director") and to fix his remuneration.	FOR	FOR	Continuity in the management of company.
20-Jul-21	H D F C	AGM	Management	Audited financial statements of the Corporation for the financial year ended March 31, 2021 together with the reports of the Board of Directors and Auditors thereon; and	FOR	FOR	No concern Identified
20-Jul-21	H D F C	AGM	Management	Audited consolidated financial statements for the financial year ended March 31, 2021 together with the report of the Auditors thereon.	FOR	FOR	No concern Identified
20-Jul-21	H D F C	AGM	Management	To declare dividend on equity shares for the financial year ended March 31, 2021	FOR	FOR	No concern Identified
20-Jul-21	H D F C	AGM	Management	To appoint a Director in place of Mr. Keeki M. Mistry (DIN:00008866), who retires by rotation and, being eligible, offers himself for re-appointment	FOR	FOR	No concern Identified
20-Jul-21	H D F C	AGM	Management	Revision in the salary range of Ms. Renu Sud Karnad, Managing Director of the Corporation	FOR	FOR	No concern Identified
20-Jul-21	H D F C	AGM	Management	Revision in the salary range of Mr. V. Srinivasa Rangan, Whole-time Director (designated as "Executive Director") of the Corporation	FOR	FOR	No concern Identified
20-Jul-21	H D F C	AGM	Management	Re-appointment of Mr. Keeki M. Mistry as the Managing Director (designated as "Vice Chairman & Chief Executive Officer") of the Corporation	FOR	FOR	No concern Identified
20-Jul-21	H D F C	AGM	Management	Approval of Related Party Transactions with HDFC Bank Limited, an associate company of the Corporation	FOR	FOR	No concern Identified
20-Jul-21	H D F C	AGM	Management	Increasing the borrowing limits of the Board of Directors of the Corporation.	FOR	FOR	No concern Identified
20-Jul-21	H D F C	AGM	Management	Issuance of Redeemable Non-Convertible Debentures and/or other hybrid instruments on a private placement basis.	FOR	FOR	No concern Identified
20-Jul-21	Bajaj Fin.	AGM	Management	To consider and adopt the standalone and consolidated financial statements of the Company for the financial year ended 31 March 2021, together with the Directors' and Auditors' Reports thereon.	FOR	FOR	No concern Identified
20-Jul-21	Bajaj Fin.	AGM	Management	To declare a dividend of Rs.10 per equity share of face value of Rs.2 for the financial year ended 31 March 2021.	FOR	FOR	No concern Identified
20-Jul-21	Bajaj Fin.	AGM	Management	To appoint a director in place of Rajivnayan Rahul Kumar Bajaj (DIN: 00018262), who retires by rotation in terms of section 152(6) of the Companies Act, 2013 and, being eligible, offers himself for re-appointment.	FOR	FOR	No concern Identified
20-Jul-21	Bajaj Fin.	AGM	Management	Issue of non-convertible debentures through private placement	FOR	FOR	No concern Identified
23-Jul-21	Crompton Gr. Con	AGM	Management	To receive, consider and adopt the Audited Financial Statements (including the consolidated financial statements) of the Company for the financial year ended 31st March, 2021 together with the Reports of the Board of Directors and Auditors thereon.	FOR	FOR	No concern Identified
23-Jul-21	Crompton Gr. Con	AGM	Management	To confirm payment of Interim Dividend of ₹ 3/- per Equity Share paid during the year and to declare a final dividend of ₹ 2.50/- per Equity Share of the face value of ₹ 2/- each for the year ended 31st March, 2021.	FOR	FOR	No concern Identified
23-Jul-21	Crompton Gr. Con	AGM	Management	Re-appointment of M/s. Sharp & Tannan, Chartered Accountants, Statutory Auditors of the Company and to fix their remuneration.	FOR	FOR	No concern Identified
23-Jul-21	Crompton Gr. Con	AGM	Management	Appointment of Mr. Shantanu Khosla (DIN: 00059877) as a Director liable to retire by rotation.	FOR	FOR	Continuity in the management of company.
23-Jul-21	Crompton Gr. Con	AGM	Management	Retirement of Ms. Shweta Jalan (DIN: 00291675) who retires by rotation at the conclusion of this meeting but does not seek re-appointment.	FOR	FOR	No concern Identified
23-Jul-21	Crompton Gr. Con	AGM	Management	Managerial remuneration of Mr. Shantanu Khosla (DIN:00059877), Managing Director, in the event of exercise of ESOPs.	FOR	FOR	No concern Identified
23-Jul-21	Crompton Gr. Con	AGM	Management	Managerial remuneration of Mr. Mathew Job (DIN: 02922413), Executive Director and Chief Executive Officer, in the event of exercise of ESOPs.	FOR	FOR	No concern Identified
23-Jul-21	Crompton Gr. Con	AGM	Management	Remuneration to all Directors in the event of exercise of ESOPs by Mr. Shantanu Khosla (DIN:00059877), Managing Director and Mr. Mathew Job (DIN: 02922413), Executive Director and Chief Executive Officer.	FOR	FOR	No concern Identified
23-Jul-21	Crompton Gr. Con	AGM	Management	Appointment of Mr. P.R. Ramesh (DIN: 01915274) as an Independent Director.	FOR	Abstain	Cannot opine on individual capabilities
23-Jul-21	Crompton Gr. Con	AGM	Management	Ratification of remuneration payable to M/s. Ashwin Solanki & Associates, Cost Auditors of the Company.	FOR	FOR	No concern Identified
28-Jul-21	Dr Reddys Labs	AGM	Management	To receive, consider and adopt the financial statements (standalone and consolidated) of the company for the year ended March 31, 2021, together with the reports of the board of directors and auditors thereon.	FOR	FOR	No concern Identified
28-Jul-21	Dr Reddys Labs	AGM	Management	To declare dividend on the equity shares for the financial year 2020-21.	FOR	FOR	No concern Identified
28-Jul-21	Dr Reddys Labs	AGM	Management	To reappoint Mr. G V Prasad (DIN: 00057433), as a director, who retires by rotation, and being eligible offers himself for the reappointment.	FOR	FOR	Continuity in the management of company.
28-Jul-21	Dr Reddys Labs	AGM	Management	To re appoint statutory auditors and fix their remuneration	FOR	FOR	No concern Identified
28-Jul-21	Dr Reddys Labs	AGM	Management	To ratify the remuneration payable to cost auditors, M/s. Sagar & Associates, cost accountants for the financial year ending March 31, 2022.	FOR	FOR	No concern Identified
30-Jul-21	Axis Bank	AGM	Management	To receive, consider and adopt: a) the audited standalone financial statements of the Bank, for the financial year ended 31 March, 2021 and the Reports of the Directors' and the Auditors' thereon; and b) the audited consolidated financial statements of the Bank for the financial year ended 31 March, 2021 and the Report of the Auditors' thereon.	FOR	FOR	No concern Identified
30-Jul-21	Axis Bank	AGM	Management	To appoint a director in place of Shri Rajiv Anand (DIN 02541753), who retires by rotation and being eligible, has offered himself for re-appointment.	FOR	FOR	No concern Identified

Form L 43 Voting Activity Disclosure under Stewardship Code

Name of the Insurer: Kotak Mahindra Life Insurance Company LTD

For the Quarter ending: Sept 2021

Date:30-Sep-2021

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
30-Jul-21	Axis Bank	AGM	Management	To appoint M/s M P Citale & Co., Chartered Accountants, Mumbai (Firm Registration No. 101851W), as one of the Joint Statutory Auditors of the Bank	FOR	FOR	No concern Identified
30-Jul-21	Axis Bank	AGM	Management	To appoint M/s C N K & Associates LLP, Chartered Accountants, Mumbai (Firm Registration No. 101961W/ W100036), as one of the Joint Statutory Auditors of the Bank	FOR	FOR	No concern Identified
30-Jul-21	Axis Bank	AGM	Management	Appointment of Smt. Vasantha Govindan (DIN 02230959), who was appointed as an Additional Non-Executive (Nominee) Director of the Bank	FOR	FOR	No concern Identified
30-Jul-21	Axis Bank	AGM	Management	Appointment of Prof. S. Mahendra Dev as an Independent Director of the Bank for a period of four (4) years, with effect from 14 June, 2021.	FOR	FOR	No concern Identified
30-Jul-21	Axis Bank	AGM	Management	Revision in the remuneration payable to Shri Rakesh Makhija (DIN 00117692), as the Non-Executive (Part-Time) Chairman of the Bank.	FOR	FOR	No concern Identified
30-Jul-21	Axis Bank	AGM	Management	Revision in remuneration by way of salary, allowances and perquisites payable to Shri Amitabh Chaudhry (DIN 00531120), as the Managing Director & CEO of the Bank	FOR	FOR	No concern Identified
30-Jul-21	Axis Bank	AGM	Management	Re-appointment of Shri Amitabh Chaudhry (DIN 00531120), as the Managing Director & CEO of the Bank	FOR	FOR	No concern Identified
30-Jul-21	Axis Bank	AGM	Management	Revision in remuneration by way of salary, allowances and perquisites payable to Shri Rajiv Anand (DIN 02541753), as the Executive Director (Wholesale Banking) of the Bank.	FOR	FOR	No concern Identified
30-Jul-21	Axis Bank	AGM	Management	Revision in remuneration payable to Mr. Rajesh Dahiya (DIN 07508488), as the Executive Director (Corporate Centre) of the Bank.	FOR	FOR	No concern Identified
30-Jul-21	Axis Bank	AGM	Management	Approval for payment of compensation to each Non-Executive Director [excluding the Non-Executive (Part-time) Chairperson] of the Bank.	FOR	FOR	No concern Identified
30-Jul-21	Axis Bank	AGM	Management	Raise additional funds by way of issue of securities for a sum not exceeding ₹ 35,000 Crores.	FOR	FOR	No concern Identified
30-Jul-21	Axis Bank	AGM	Management	Issue, offer and allot additional equity stock options convertible into Equity Shares to the permanent Employees and Whole-Time Directors of the Bank.	FOR	FOR	No concern Identified
30-Jul-21	Axis Bank	AGM	Management	Issue, offer and allot additional equity stock options convertible into Equity Shares to permanent Employees and Whole-Time Directors of the subsidiary companies of the Bank.	FOR	FOR	No concern Identified
30-Jul-21	Axis Bank	AGM	Management	Re-classification of United India Insurance Company Limited ("UIICL"), Promoters of the Bank to public.	FOR	FOR	No concern Identified
30-Jul-21	Axis Bank	AGM	Management	Re-classification of National Insurance Company Limited ("NICTL"), Promoters of the Bank to public.	FOR	FOR	No concern Identified
30-Jul-21	Axis Bank	AGM	Management	Re-classification of The New India Assurance Company Limited ("NIACL"), Promoters of the Bank to public.	FOR	FOR	No concern Identified
30-Jul-21	Axis Bank	AGM	Management	Re-classification of General Insurance Corporation of India ("GIC"), Promoters of the Bank to public.	FOR	FOR	No concern Identified
28-Jul-21	NATIONAL INVESTMENT AND INFRASTRUCTURE FUND LIMITED-NIIF	AGM	Management	To receive, consider and adopt the audited financial statements including Balance sheet as at March 31, 2021 and the Statement of Profit and Loss for the financial year ended on March 31, 2021, Cash Flow Statement together with the reports of Auditor's and Directors' thereon.	FOR	FOR	No concern Identified
28-Jul-21	NATIONAL INVESTMENT AND INFRASTRUCTURE FUND LIMITED-NIIF	AGM	Management	To appoint a Director in the place of Mr. Sanjay Bhandarkar (DIN: 01260274), who retires by rotation and being eligible, offers himself for re-appointment	FOR	FOR	No concern Identified
28-Jul-21	NATIONAL INVESTMENT AND INFRASTRUCTURE FUND LIMITED-NIIF	AGM	Management	Appointment of Mr. Bruce Ross Crane as a Nominee Director of the Company	FOR	FOR	No concern Identified
28-Jul-21	NATIONAL INVESTMENT AND INFRASTRUCTURE FUND LIMITED-NIIF	AGM	Management	Appointment of Mr. Martin Michael Adams as a Nominee Director of the Company	FOR	FOR	No concern Identified
28-Jul-21	NATIONAL INVESTMENT AND INFRASTRUCTURE FUND LIMITED-NIIF	AGM	Management	Appointment of Mr. Ajay Seth as a Nominee Director of the Company	FOR	FOR	No concern Identified
28-Jul-21	NATIONAL INVESTMENT AND INFRASTRUCTURE FUND LIMITED-NIIF	AGM	Management	Re-Appointment of Mr. Sujoy Bose (DIN:02566157) as Managing Director and fixation of his remuneration	FOR	FOR	No concern Identified
31-Jul-21	J B Chem & Pharm	PB	Management	To approve JBCPL Employee Stock Option Scheme 2021 ("Scheme" or "ESOP 2021") for Employees of the Company	FOR	FOR	We had raised a concern on the same .But post seeking clarification form the company , decision is taken.
31-Jul-21	J B Chem & Pharm	PB	Management	To approve grant of Options to employees of subsidiary and/or holding company under "JBCPL Employee Stock Option Scheme 2021" ("Scheme" or "ESOP 2021")	FOR	FOR	We had raised a concern on the same .But post seeking clarification form the company , decision is taken.
31-Jul-21	J B Chem & Pharm	PB	Management	To approve grant of Options to Mr. Nikhil Chopra, Chief Executive Officer and Whole-time director, exceeding 1% of the issued share capital of the Company under "JBCPL Employee Stock Option Scheme 2021" ("Scheme" or "ESOP 2021")	FOR	FOR	We had raised a concern on the same .But post seeking clarification form the company , decision is taken.
31-Jul-21	J B Chem & Pharm	PB	Management	To approve withdrawal and revocation of employee stock option scheme set-up in the year 2004	FOR	FOR	No concern Identified
31-Jul-21	J B Chem & Pharm	PB	Management	To approve increase in cap of remuneration for Mr. Nikhil Chopra (DIN: 07220097) as Chief Executive Officer and Whole-time director of the Company	FOR	FOR	We had raised a concern on the same .But post seeking clarification form the company , decision is taken.
31-Jul-21	J B Chem & Pharm	PB	Management	To approve revision in remuneration of Mr. Nikhil Chopra (DIN: 07220097), Chief Executive Officer and Whole-time director of the Company, for financial year 2021-22	FOR	FOR	We had raised a concern on the same .But post seeking clarification form the company , decision is taken.
02-Aug-21	Titan Company	AGM	Management	To receive, consider and adopt the Audited Standalone Financial Statements for the financial year ended 31st March 2021 together with the Reports of the Board of Directors and Auditors thereon	FOR	FOR	No concern Identified
02-Aug-21	Titan Company	AGM	Management	To receive, consider and adopt the Audited Consolidated Financial Statements for the financial year ended 31st March 2021 together with the Report of the Auditors thereon	FOR	FOR	No concern Identified
02-Aug-21	Titan Company	AGM	Management	To declare dividend on equity shares for the financial year ended 31st March 2021.	FOR	FOR	No concern Identified
02-Aug-21	Titan Company	AGM	Management	To appoint a Director in place of Mr. V Arun Roy (DIN: 01726117), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	No concern Identified
02-Aug-21	Titan Company	AGM	Management	Re-appointment of Mr. Ashwani Puri as an Independent Director	FOR	FOR	No concern Identified
02-Aug-21	Titan Company	AGM	Management	Appointment of Mr. Sandeep Singhal as an Independent Director	FOR	FOR	No concern Identified
02-Aug-21	Titan Company	AGM	Management	Appointment of Mr. Pankaj Kumar Bansal as a Director	FOR	FOR	No concern Identified
02-Aug-21	Titan Company	AGM	Management	Appointment of Branch Auditors	FOR	FOR	No concern Identified
04-Aug-21	Hero Motocorp	AGM	Management	To receive, consider and adopt the audited standalone financial statements of the Company for the financial year ended March 31, 2021 together with the reports of the Directors' and Auditors' thereon and the audited consolidated financial statements of the Company for the financial year ended March 31, 2021.	FOR	FOR	No concern Identified
04-Aug-21	Hero Motocorp	AGM	Management	To confirm payment of interim dividend of Rs.70/- per equity share and to declare a final dividend of Rs.35/-per equity share for the financial year 2020-21.	FOR	FOR	No concern Identified
04-Aug-21	Hero Motocorp	AGM	Management	To appoint a Director in place of Mr. Pradeep Dinoxia (DIN:00037995) who retires by rotation and being eligible, offers himself for re-appointment	FOR	FOR	No concern Identified
04-Aug-21	Hero Motocorp	AGM	Management	Ratification of remuneration of Cost Auditors for financial year 2021-22	FOR	FOR	No concern Identified
04-Aug-21	Hero Motocorp	AGM	Management	Appointment of Air Chief Marshal Brender Singh Dhanoa (Retd.) (DIN: 08851613) as an Independent Director of the Company	FOR	FOR	No concern Identified

Form L 43 Voting Activity Disclosure under Stewardship Code

Name of the Insurer: Kotak Mahindra Life Insurance Company LTD

For the Quarter ending: Sept 2021

Date:30-Sep-2021

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
04-Aug-21	Hero Motocorp	AGM	Management	Re-appointment of Dr. Pawan Munjal (DIN: 00004223) as a Whole-time Director of the Company	FOR	FOR	No concern Identified
04-Aug-21	Hero Motocorp	AGM	Management	To approve terms and conditions and payment of remuneration of Dr. Pawan Munjal (DIN: 00004223) as the Whole-time Director of the Company.	FOR	Abstain	Cannot opine on individual remuneration
04-Aug-21	Hero Motocorp	AGM	Management	To approve extension of benefits of Employee Incentive Scheme - 2014 to the eligible employees of the subsidiary companies.	FOR	FOR	No concern Identified
05-Aug-21	Larsen & Toubro	AGM	Management	To consider and adopt the audited financial statements of the Company for the year ended March 31, 2021 and the Reports of the Board of Directors and Auditors thereon and the audited consolidated financial statements of the Company and the report of the auditors thereon for the year ended March 31, 2021	FOR	FOR	No concern Identified
05-Aug-21	Larsen & Toubro	AGM	Management	To declare final dividend on equity shares	FOR	FOR	No concern Identified
05-Aug-21	Larsen & Toubro	AGM	Management	To appoint a Director in place of Mr. D. K. Sen (DIN: 03554707), who retires by rotation and is eligible for re-appointment	FOR	FOR	No concern Identified
05-Aug-21	Larsen & Toubro	AGM	Management	To appoint a Director in place of Mr. Hemant Bhargava (DIN: 01922717), who retires by rotation and is eligible for re-appointment	FOR	FOR	No concern Identified
05-Aug-21	Larsen & Toubro	AGM	Management	To appoint a Director in place of Mr. M. V. Satish (DIN: 06393156), who retires by rotation and is eligible for re-appointment	FOR	FOR	No concern Identified
05-Aug-21	Larsen & Toubro	AGM	Management	To appoint a Director in place of Mr. R. Shankar Raman (DIN: 00019798), who retires by rotation and is eligible for re-appointment	FOR	FOR	No concern Identified
05-Aug-21	Larsen & Toubro	AGM	Management	Mrs. Preetha Reddy (DIN: 00001871) who was appointed as an Additional Director	FOR	FOR	No concern Identified
05-Aug-21	Larsen & Toubro	AGM	Management	Mrs. Preetha Reddy (DIN: 00001871) be and is hereby appointed as an Independent Director of the Company for a term of five years with effect from March 01, 2021 to February 28, 2026.	FOR	FOR	No concern Identified
05-Aug-21	Larsen & Toubro	AGM	Management	Re-appointment of Mr. Sanjeev Aga (DIN: 00022065) as an Independent Director of the Company for a term upto May 24, 2021	FOR	FOR	No concern Identified
05-Aug-21	Larsen & Toubro	AGM	Management	Re-appointment of Mr. Narayanan Kumar (DIN: 00007848) as an Independent Director of the Company for a term upto May 26, 2021.	FOR	FOR	No concern Identified
05-Aug-21	Larsen & Toubro	AGM	Management	Re-appointment of Mr. M. V. Satish (DIN: 06393156) as the Whole-time Director of the Company	FOR	FOR	No concern Identified
05-Aug-21	Larsen & Toubro	AGM	Management	Re-appointment of Mr. R. Shankar Raman (DIN: 00019798) as the Whole-time Director of the Company	FOR	FOR	No concern Identified
05-Aug-21	Larsen & Toubro	AGM	Management	Issue of convertible bonds and/or equity shares through depository receipts, including by way of Qualified Institutions Placement to Qualified Institutional Buyers ('QIB')	FOR	FOR	No concern Identified
05-Aug-21	Larsen & Toubro	AGM	Management	Remuneration and appointment of M/s R. Nanabhov & Co. Cost Accountants as Cost Auditors	FOR	FOR	No concern Identified
06-Aug-21	M & M	AGM	Management	Consideration and Adoption of the Audited Standalone Financial Statements of the Company for the Financial Year ended 31st March, 2021 and the Reports of the Board of Directors and Auditors thereon	FOR	FOR	No concern Identified
06-Aug-21	M & M	AGM	Management	Consideration and Adoption of the Audited Consolidated Financial Statements of the Company for the Financial Year ended 31st March, 2021 and the Reports of the Auditors thereon	FOR	FOR	No concern Identified
06-Aug-21	M & M	AGM	Management	Declaration of Dividend on Ordinary (Equity) Shares	FOR	FOR	No concern Identified
06-Aug-21	M & M	AGM	Management	Re-appointment of Mr. Vijay Kumar Sharma, as a Director liable to retire by rotation	FOR	FOR	No concern Identified
06-Aug-21	M & M	AGM	Management	Re-appointment of Mr. CP Gurnani, as a Director liable to retire by rotation	FOR	FOR	No concern Identified
06-Aug-21	M & M	AGM	Management	Ratification of Remuneration to Cost Auditors	FOR	FOR	No concern Identified
06-Aug-21	M & M	AGM	Management	Appointment of Ms. Nisaba Godrej as an Independent Director	FOR	FOR	No concern Identified
06-Aug-21	M & M	AGM	Management	Appointment of Mr. Muthiah Murugappan as an Independent Director	FOR	FOR	No concern Identified
06-Aug-21	M & M	AGM	Management	Re-appointment of Mr. T. N. Manoharan as an Independent Director	FOR	FOR	No concern Identified
06-Aug-21	M & M	AGM	Management	Payment of remuneration to Mr. Anand G. Mahindra as a Non-Executive Chairman of the Company with effect from 12th November, 2021	FOR	FOR	No concern Identified
10-Aug-21	AAVAS Financiers	AGM	Management	To consider and adopt: (a) the audited Standalone Financial Statements of the Company for the Financial Year ended March 31, 2021 together with the reports of the Board of Directors and Auditors thereon; and (b) the audited Consolidated Financial Statements of the Company for the Financial Year ended March 31, 2021 together with the report of the Auditors thereon.	FOR	FOR	No concern Identified
10-Aug-21	AAVAS Financiers	AGM	Management	To appoint a Director in place of Mr. Nishant Sharma (DIN:03117012), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	No concern Identified
10-Aug-21	AAVAS Financiers	AGM	Management	To appoint a Director in place of Mr. Vivek Vig (DIN:01117418), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	No concern Identified
10-Aug-21	AAVAS Financiers	AGM	Management	To reappoint Mrs. Kalpana Iyer (DIN:01874130) as an Independent Director of the Company.	FOR	FOR	No concern Identified
10-Aug-21	AAVAS Financiers	AGM	Management	To approve increase in the borrowing powers in excess of Paid-up Share Capital, Free Reserves and Securities Premium of the Company under Section 180(1)(c) of the Companies Act, 2013.	FOR	FOR	No concern Identified
10-Aug-21	AAVAS Financiers	AGM	Management	To approve creation of charges on assets of the Company under Section 180(1)(a) of the Companies Act, 2013 to secure borrowings made/to be made under section 180(1)(c) of the Companies Act, 2013.	FOR	FOR	No concern Identified
10-Aug-21	AAVAS Financiers	AGM	Management	To approve issuance of Non-Convertible Debentures, in one or more tranches /issuances on Private Placement Basis.	FOR	FOR	No concern Identified
10-Aug-21	AAVAS Financiers	AGM	Management	To approve "Equity Stock Option Plan For Employees 2021" ("ESOP-2021") of Aavas Financiers Limited	FOR	FOR	No concern Identified
09-Aug-21	Shree Cement	AGM	Management	To receive, consider and adopt: a. the Audited Standalone Financial Statements of the Company for the financial year ended March 31, 2021 and the Reports of the Board of Directors and Auditors thereon; and b. the Audited Consolidated Financial Statements of the Company for the financial year ended March 31, 2021 and the Report of the Auditors thereon.	FOR	FOR	No concern Identified
09-Aug-21	Shree Cement	AGM	Management	To declare dividend of Rs.60/- per shares on the equity shares of the company, as final dividend, for the financial year ended March 31, 2021.	FOR	FOR	No concern Identified
09-Aug-21	Shree Cement	AGM	Management	To appoint a Director in place of Shri Beni Gopal Bangur (DIN: 00244196), who retires by rotation at this Annual General Meeting and being eligible, offers himself for re-appointment.	FOR	FOR	No concern Identified
09-Aug-21	Shree Cement	AGM	Management	Remuneration payable to M/s. K. G. Goyal and Associates, Cost Accountants (Firm Registration No. 000024), who have been appointed by the Board of Directors as the Cost Auditors of the Company	FOR	FOR	No concern Identified
09-Aug-21	Shree Cement	AGM	Management	Re-appointment of Shri Hari Mohan Bangur (DIN: 00244329), as Managing Director of the Company	FOR	FOR	No concern Identified
10-Aug-21	ICICI Lombard	AGM	Management	To receive, consider and adopt the audited financial statements for the financial year ended March 31, 2021, together with the Reports of the Board of Directors and Auditors thereon.	FOR	FOR	No concern Identified
10-Aug-21	ICICI Lombard	AGM	Management	To confirm payment of interim dividend on equity shares of the Company for the financial year ended March 31, 2021	FOR	FOR	No concern Identified
10-Aug-21	ICICI Lombard	AGM	Management	To declare final dividend on equity shares of the Company for the financial year ended March 31, 2021.	FOR	FOR	No concern Identified
10-Aug-21	ICICI Lombard	AGM	Management	To appoint a Director in place of Ms. Vishakha Mulve (DIN: 00203578), who retires by rotation, and being eligible, offers herself for re-appointment	FOR	FOR	No concern Identified
10-Aug-21	ICICI Lombard	AGM	Management	To re-appoint M/s. PKF Sridhar & Santham LLP, Chartered Accountants, one of the Joint Statutory Auditors of the Company	FOR	FOR	No concern Identified
10-Aug-21	ICICI Lombard	AGM	Management	To fix the remuneration of M/s. PKF Sridhar & Santham LLP, Chartered Accountants and M/s. Chaturvedi & Co., Chartered Accountants, Joint Statutory Auditors of the Company for FY2022	FOR	FOR	No concern Identified
10-Aug-21	ICICI Lombard	AGM	Management	Re-appointment of Mrs. Lalita D. Gupte (DIN: 00043559) as a Non-executive, Independent Director of the Company	FOR	FOR	No concern Identified
10-Aug-21	ICICI Lombard	AGM	Management	Remuneration payable to Mr. Bhargav Dasgupta (DIN: 00047728), Managing Director & CEO of the Company	FOR	FOR	No concern Identified
10-Aug-21	ICICI Lombard	AGM	Management	Revision in remuneration payable to Mr. Alok Kumar Agarwal (DIN: 03434304), Whole-time Director designated as Executive Director-Wholesale of the Company	FOR	FOR	No concern Identified
10-Aug-21	ICICI Lombard	AGM	Management	Revision in remuneration payable to Mr. Sanjeev Mantri (DIN: 01922264), Whole-time Director designated as Executive Director-Retail of the Company	FOR	FOR	No concern Identified
11-Aug-21	ITC	AGM	Management	To consider and adopt the Financial Statements of the Company for the financial year ended 31st March, 2021, the Consolidated Financial Statements for the said financial year and the Reports of the Board of Directors and the Auditors thereon.	FOR	FOR	No concern Identified
11-Aug-21	ITC	AGM	Management	To confirm Interim Dividend and declare Final Dividend for the financial year ended 31st March, 2021	FOR	FOR	No concern Identified
11-Aug-21	ITC	AGM	Management	To appoint a Director in place of Mr. Hemant Bhargava (DIN: 01922717) who retires by rotation and, being eligible, offers himself for re-election.	FOR	FOR	No concern Identified
11-Aug-21	ITC	AGM	Management	To appoint a Director in place of Mr. Sumant Bhargavan (DIN: 01732482) who retires by rotation and, being eligible, offers himself for re-election.	FOR	FOR	No concern Identified
11-Aug-21	ITC	AGM	Management	Remuneration of Rs.3,40,00,000/- (Rupees Three Crores and Forty Lakhs only) to Messrs. S R B C & CO LLP, Chartered Accountants (Registration No. 324982E/E300003), Statutory Auditors of the Company, for conduct of audit for the financial year 2021-22	FOR	FOR	No concern Identified
11-Aug-21	ITC	AGM	Management	Appointment of Mr. Shivamal Mukherjee (DIN: 03024803) as an Independent Director of the Company	FOR	FOR	No concern Identified
11-Aug-21	ITC	AGM	Management	Re-appointment of Mr. Sumant Bhargavan (DIN: 01732482) as a Wholetime Director of the Company	FOR	FOR	No concern Identified
11-Aug-21	ITC	AGM	Management	The remuneration of Messrs. ABK & Associates, Cost Accountants, appointed by the Board of Directors of the Company as the Cost Auditors	FOR	FOR	No concern Identified
11-Aug-21	ITC	AGM	Management	The remuneration of Messrs. S. Mahadevan & Co., Cost Accountants, appointed by the Board of Directors of the Company as the Cost Auditors	FOR	FOR	No concern Identified
12-Aug-21	Clearing Corporation of India	AGM	Management	Approval and Adoption of: (a) the Audited Standalone Financial Statements of the Company for the financial year ended March 31, 2021, the reports of the Board of Directors and Auditors thereon; and (b) the Audited Consolidated Financial Statements of the Company for the financial year ended March 31, 2021 and the report of the Auditors thereon.	FOR	FOR	No concern Identified
12-Aug-21	Clearing Corporation of India	AGM	Management	Declaration of dividend @ 8.5% on Redeemable Non-convertible Cumulative Preference Shares (RNCPS-1I) for the financial year ended 31st March, 2021.	FOR	FOR	No concern Identified

Form L 43 Voting Activity Disclosure under Stewardship Code

Name of the Insurer: Kotak Mahindra Life Insurance Company LTD

For the Quarter ending: Sept 2021

Date:30-Sep-2021

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
12-Aug-21	Clearing Corporation of India	AGM	Management	Declaration of dividend on Equity Shares, for the financial year ended 31st March, 2021.	FOR	FOR	No concern Identified
12-Aug-21	Clearing Corporation of India	AGM	Management	Appoint a Director in place of Mr. Pradeep Madhav (holding DIN – 00267422), who retires by rotation and, being eligible, offers himself for re-appointment.	FOR	FOR	No concern Identified
12-Aug-21	Clearing Corporation of India	AGM	Management	Appointment of M/s. G. M. Kapadia & Co., Chartered Accountants (Firm Reg. no. 104767W) as Statutory Auditors of the Company in place of M/s Kalyaniwalla &	FOR	FOR	No concern Identified
12-Aug-21	Clearing Corporation of India	AGM	Management	Appointment of Shri S.V. Sastry (holding DIN :07972562) as Nominee Director of the Company.	FOR	FOR	No concern Identified
12-Aug-21	Clearing Corporation of India	AGM	Management	Appointment of Shri P.R. Ramesh (holding DIN:01915274) as Independent Director of the Company.	FOR	FOR	No concern Identified
12-Aug-21	Clearing Corporation of India	AGM	Management	Appointment of Shri A.K. Anand (holding DIN :08964078) as Nominee Director of the Company.	FOR	FOR	No concern Identified
12-Aug-21	Clearing Corporation of India	AGM	Management	Appointment of Ms. Radhavi Deshpande (holding DIN : 09162876) as Nominee Director of the Company	FOR	FOR	No concern Identified
12-Aug-21	Clearing Corporation of India	AGM	Management	Re-appointment of Mr. Narayan Seshadri (holding DIN: 00053563) as an Independent Director for second term of one year from April 12, 2021 to April 11, 2022 by way of a Special Resolution	FOR	FOR	No concern Identified
12-Aug-21	Clearing Corporation of India	AGM	Management	Re-appointment of Mr. G. Sivakumar (holding DIN: 07537575) as an Independent Director for second term of one year from September 8, 2021 to September 7, 2022 by way of a Special Resolution.	FOR	FOR	No concern Identified
14-Aug-21	J K Cements	AGM	Management	To receive, consider and adopt a) the Audited Standalone Financial Statements of the Company for the Financial Year ended 31 March 2021, together with the Reports of Directors and Auditors thereon. b) the Audited Consolidated Financial Statements of the Company for the Financial Year ended 31 March 2021, together with the Reports of Auditors thereon	FOR	FOR	No concern Identified
14-Aug-21	J K Cements	AGM	Management	To declare dividend of Rs.15 (150%) on Equity Shares of the Company for the Financial year 2020-21	FOR	FOR	No concern Identified
14-Aug-21	J K Cements	AGM	Management	To appoint a Director in place of Shri Paul Heinz Hugentobler aged about 72 years (DIN: 00452691), who retires by rotation pursuant to the provisions of Article 90 of the Article of Association of the Company and being eligible offers himself for reappointment.	FOR	FOR	No concern Identified
14-Aug-21	J K Cements	AGM	Management	Ratification of remuneration to the Cos Auditors	FOR	FOR	No concern Identified
14-Aug-21	J K Cements	AGM	Management	Private Placement of Non-Convertible Debentures	FOR	FOR	No concern Identified
14-Aug-21	J K Cements	AGM	Management	Re-classification from Promoters/members of Promoters Group category to Public category of the Company	FOR	FOR	No concern Identified
14-Aug-21	J K Cements	AGM	Management	Re-classification from Promoters/members of Promoters Group category to Public category of the Company	FOR	FOR	No concern Identified
14-Aug-21	J K Cements	AGM	Management	Appointment of Mr. Nidhipati Singhania (DIN: 00171211) as a Director	FOR	FOR	No concern Identified
14-Aug-21	J K Cements	AGM	Management	Appointment of Mr. Ajay Narayan Jha (DIN: 02270071) as a Director	FOR	FOR	No concern Identified
14-Aug-21	J K Cements	AGM	Management	Alteration of Articles of Association of the Company	FOR	Against	Concern raised over Article 91, which states that Raghavpat Singhania and Madhavkrishna Singhania, promoter directors, shall not be liable to retire by rotation. Do not favour perpetual board representation by virtue of non-retiring directorship
18-Aug-21	South Ind.Bank	AGM	Management	To receive, consider and adopt the Bank's Audited Financial statements, including audited Balance Sheet as on 31st March, 2021 and Profit and Loss Account for the year ended on that date together with the reports of the Board of Directors and Auditors thereon.	FOR	FOR	No concern Identified
18-Aug-21	South Ind. Bank	AGM	Management	To appoint a director in the place of Sri Pradeep M Godbole (DIN: 08259944) who retires by rotation under Section 152 of Companies Act, 2013 and being eligible, offers himself for reappointment.	FOR	FOR	No concern Identified
18-Aug-21	South Ind. Bank	AGM	Management	Appointment of Joint Statutory Central Auditors	FOR	FOR	No concern Identified
18-Aug-21	South Ind. Bank	AGM	Management	Authorising Board to Appoint Branch Auditors:	FOR	FOR	No concern Identified
18-Aug-21	South Ind. Bank	AGM	Management	To appoint Sri. R A Sankara Narayanan (DIN: 05230407) as Independent Director of the Bank.	FOR	FOR	No concern Identified
18-Aug-21	South Ind. Bank	AGM	Management	Increase in Authorised capital	FOR	FOR	No concern Identified
18-Aug-21	South Ind. Bank	AGM	Management	Raising of Tier I capital of the Bank through issuance of Securities	FOR	FOR	No concern Identified
18-Aug-21	South Ind. Bank	AGM	Management	Raising of funds by issue of bonds/ debentures/ securities on private placement basis	FOR	FOR	No concern Identified
18-Aug-21	South Ind. Bank	AGM	Management	Amendments in Employees Stock Option Scheme	FOR	FOR	No concern Identified
17-Aug-21	Eicher Motors	AGM	Management	To receive, consider and adopt the Audited Financial Statements (including Audited Consolidated Financial Statements) of the Company for the Financial Year ended March 31, 2021 together with the Reports of the Board of Directors and the Auditors thereon.	FOR	FOR	No concern Identified
17-Aug-21	Eicher Motors	AGM	Management	To declare a dividend of Rs. 17/- per equity share of face value of Rs. 1/- each for the Financial Year ended March 31, 2021.	FOR	FOR	No concern Identified
17-Aug-21	Eicher Motors	AGM	Management	To appoint Mr. Siddhartha Lal (DIN: 00037645), who retires by rotation and being eligible, offers himself for re-appointment as a Director.	FOR	FOR	No concern Identified
17-Aug-21	Eicher Motors	AGM	Management	To consider and ratify remuneration of Cost Auditor payable for the Financial Year 2020-21.	FOR	FOR	No concern Identified
17-Aug-21	Eicher Motors	AGM	Management	To consider and approve re-appointment of Mr. Siddhartha Lal as Managing Director and payment of remuneration	FOR	FOR	No concern Identified
17-Aug-21	Eicher Motors	AGM	Management	To consider and approve payment of remuneration to Mr. S. Sandilya, Chairman (Non-Executive & Independent Director) for the Financial Year 2020-21, which may exceed fifty per cent of the total remuneration payable to all the Non-Executive Directors of the Company	FOR	FOR	No concern Identified
18-Aug-21	UltraTech Cem.	AGM	Management	Adoption of Audited Financial Statements	FOR	FOR	No concern Identified
18-Aug-21	UltraTech Cem.	AGM	Management	Declaration of Dividend	FOR	FOR	No concern Identified
18-Aug-21	UltraTech Cem.	AGM	Management	To appoint a Director in place of Mr. Kumar Mangalam Birla (DIN: 00012813), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	No concern Identified
18-Aug-21	UltraTech Cem.	AGM	Management	Re-appointment of Auditor	FOR	FOR	No concern Identified
18-Aug-21	UltraTech Cem.	AGM	Management	Ratification of the remuneration of the Cost Auditors viz. M/s. D. C. Dave & Co., Cost Accountants, Mumbai and M/s. N. D. Birla & Co., Cost Accountants, Ahmedabad for the financial year ending 31st March, 2022	FOR	FOR	No concern Identified
18-Aug-21	UltraTech Cem.	AGM	Management	Appointment of Mr. Sunil Duggal (DIN:00041825) as an Independent Director	FOR	FOR	No concern Identified
18-Aug-21	UltraTech Cem.	AGM	Management	Re-appointment of Mr. Atul Daga (DIN: 06416619), Wholetime Director and Chief Financial Officer	FOR	FOR	No concern Identified
20-Aug-21	ICICI Bank	AGM	Management	To receive, consider and adopt the standalone and consolidated financial statements for the financial year ended March 31, 2021 together with the Reports of the Directors and the Auditors thereon.	FOR	FOR	No concern Identified
20-Aug-21	ICICI Bank	AGM	Management	To declare dividend on equity shares.	FOR	FOR	No concern Identified
20-Aug-21	ICICI Bank	AGM	Management	To appoint a director in place of Mr. Sandeep Bakshi (DIN: 00109206), who retires by rotation and, being eligible, offers himself for re-appointment	FOR	FOR	No concern Identified
20-Aug-21	ICICI Bank	AGM	Management	Appointment of M/s MSKA & Associates, Chartered Accountants (Registration No. 105047W) as one of the Joint Statutory Auditors of the Company	FOR	FOR	No concern Identified
20-Aug-21	ICICI Bank	AGM	Management	Appointment of M/s Khimji Kunverji & Co LLP, Chartered Accountants (Registration No. 105146W/W100621) as one of the Joint Statutory Auditors of the Company	FOR	FOR	No concern Identified
20-Aug-21	ICICI Bank	AGM	Management	Revised remuneration on the following terms and conditions for Mr. Sandeep Bakshi (DIN: 00109206), Managing Director & Chief Executive Officer (MD & CEO)	FOR	FOR	No concern Identified
20-Aug-21	ICICI Bank	AGM	Management	Revised remuneration on the following terms and conditions for Ms. Vishakha Mulve (DIN: 00203578), Executive Director	FOR	FOR	No concern Identified
20-Aug-21	ICICI Bank	AGM	Management	Revised remuneration on the following terms and conditions for Mr. Sandeep Batra (DIN: 03620913), Executive Director	FOR	FOR	No concern Identified
20-Aug-21	ICICI Bank	AGM	Management	Revised remuneration on the following terms and conditions for Mr. Anup Bagchi (DIN: 00105962), Executive Director	FOR	FOR	No concern Identified
20-Aug-21	ICICI Bank	AGM	Management	Re-appointment of Mr. Anup Bagchi (DIN: 00105962), as a Wholetime Director (designated as Executive Director) of the Bank, liable to retire by rotation	FOR	FOR	No concern Identified
20-Aug-21	ICICI Bank	AGM	Management	To pay compensation in the form of fixed remuneration of Rs 2,000,000 per annum to each NonExecutive Director (other than part-time Chairman and the Director	FOR	FOR	No concern Identified

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
24-Aug-21	Maruti Suzuki	AGM	Management	To consider and adopt (a) the audited financial statements of the Company for the financial year ended 31st March, 2021 and the reports of the Board of Directors and Auditors thereon; and (b) the audited consolidated financial statements of the Company for the financial year ended 31st March, 2021 and the report of the Auditors thereon	FOR	FOR	No concern Identified
24-Aug-21	Maruti Suzuki	AGM	Management	To declare dividend on equity shares	FOR	FOR	No concern Identified
24-Aug-21	Maruti Suzuki	AGM	Management	To appoint a Director in place of Mr. Toshihiro Suzuki, who retires by rotation and being eligible, offers himself for re-appointment	FOR	FOR	No concern Identified
24-Aug-21	Maruti Suzuki	AGM	Management	To appoint a Director in place of Mr. Kinji Saito, who retires by rotation and being eligible, offers himself for reappointment	FOR	FOR	No concern Identified
24-Aug-21	Maruti Suzuki	AGM	Management	To re-appoint Statutory Auditors for the second term of five years.	FOR	FOR	No concern Identified
24-Aug-21	Maruti Suzuki	AGM	Management	To appoint Mr. Shigetoshi Torii as a Director and Wholtime Director designated as Joint Managing Director (Production and Supply Chain)	FOR	FOR	No concern Identified
24-Aug-21	Maruti Suzuki	AGM	Management	To appoint Mr. Hisashi Takeuchi as a Whole-time Director designated as Joint Managing Director (Commercial)	FOR	FOR	No concern Identified
24-Aug-21	Maruti Suzuki	AGM	Management	To ratify the remuneration of the Cost Auditor, M/s R. J. Goel & Co., cost accountants	FOR	FOR	No concern Identified
23-Aug-21	Hindalco Inds.	AGM	Management	To receive, consider and adopt the Audited Financial Statements (including Audited Consolidated Financial Statements) for the year ended 31st March, 2021 and the Report of the Directors and the Auditors thereon.	FOR	FOR	No concern Identified
23-Aug-21	Hindalco Inds.	AGM	Management	To declare Dividend on equity shares of the Company for the year ended 31st March, 2021.	FOR	FOR	No concern Identified
23-Aug-21	Hindalco Inds.	AGM	Management	To appoint a Director in place of Mr. Askan Agarwala (DIN:00023684), who retires by rotation and being eligible, offers himself for reappointment	FOR	FOR	No concern Identified
23-Aug-21	Hindalco Inds.	AGM	Management	To ratify the remuneration of the Cost Auditors for the financial year ending 31st March, 2022	FOR	FOR	No concern Identified
23-Aug-21	Hindalco Inds.	AGM	Management	To re-appoint Mr. Satish Pai (DIN: 06646758) as the Managing Director of the Company	FOR	FOR	No concern Identified
23-Aug-21	Hindalco Inds.	AGM	Management	To re-appoint Mr. Praveen Kumar Maheshwari (DIN:00174361) as Whole-time Director of the Company	FOR	FOR	No concern Identified
25-Aug-21	Cipla	AGM	Management	To receive, consider and adopt the audited standalone financial statements of the Company for the financial year ended 31st March, 2021 and the reports of the Board of Directors and Auditor thereon	FOR	FOR	No concern Identified
25-Aug-21	Cipla	AGM	Management	To receive, consider and adopt the audited consolidated financial statements of the Company for the financial year ended 31st March, 2021 and the report of the Auditor thereon	FOR	FOR	No concern Identified
25-Aug-21	Cipla	AGM	Management	To declare dividend on equity shares	FOR	FOR	No concern Identified
25-Aug-21	Cipla	AGM	Management	To re-appoint the Statutory Auditor of the Company	FOR	FOR	No concern Identified
25-Aug-21	Cipla	AGM	Management	To re-appoint Mr M K Hamied as a director liable to retire by rotation	FOR	FOR	No concern Identified
25-Aug-21	Cipla	AGM	Management	To appoint Mr Robert Stewart as an Independent director	FOR	FOR	No concern Identified
25-Aug-21	Cipla	AGM	Management	To appoint Mr Ramesh Pruthi Vaibhavankara Rajagopalan as an Independent director	FOR	FOR	No concern Identified
25-Aug-21	Cipla	AGM	Management	To re-appoint Mr Umang Vohra as Managing Director and Global Chief Executive Officer	FOR	FOR	No concern Identified
25-Aug-21	Cipla	AGM	Management	To ratify remuneration of the cost auditor for the financial year ended 31st March, 2022	FOR	FOR	No concern Identified
27-Aug-21	Crompton Gr. Con	EGM	Management	Appointment of M/s MSKA & Associates, Chartered Accountants, (Firm Registration No.105047W) as Statutory Auditors of the Company and to fix their remuneration	FOR	FOR	No concern Identified
27-Aug-21	Alkem Lab	AGM	Management	To receive, consider and adopt: (a) the Audited Standalone Financial Statements of the Company for the financial year ended 31st March, 2021 and the Reports of the Board of Directors and Auditors thereon; and (b) the Audited Consolidated Financial Statements of the Company for the financial year ended 31st March, 2021 and the Report of Auditors thereon	FOR	FOR	No concern Identified
27-Aug-21	Alkem Lab	AGM	Management	To confirm the payment of interim dividend and to declare final dividend on equity shares for the financial year ended 31st March, 2021.	FOR	FOR	No concern Identified
27-Aug-21	Alkem Lab	AGM	Management	To appoint a Director in place of Mr. Sandeep Singh (DIN: 01277984), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	No concern Identified
27-Aug-21	Alkem Lab	AGM	Management	To appoint a Director in place of Mr. Mritunjay Kumar Singh (DIN: 00881412), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	No concern Identified
27-Aug-21	Alkem Lab	AGM	Management	Re-appointment of Dr. Dheeraj Sharma (DIN: 07683375), whose term of office an Independent Director	FOR	FOR	No concern Identified
27-Aug-21	Alkem Lab	AGM	Management	Remuneration payable to Mr. Suresh D. Shenoy, Cost Accountant (Membership No. 8318), who was appointed by the Board of Directors of the Company as Cost Auditor	FOR	FOR	No concern Identified
26-Aug-21	United Spirits	AGM	Management	To receive, consider and adopt the Audited Financial Statements (including Consolidated Financial Statements) of the Company for the financial year ended March 31, 2021 and the Reports of the Directors' and Auditors thereon.	FOR	FOR	No concern Identified
26-Aug-21	United Spirits	AGM	Management	To appoint a Director in place of Mr. John Thomas Kennedy (DIN: 07529946), who retires by rotation and being eligible, offers himself for re-appointment	FOR	FOR	No concern Identified
26-Aug-21	United Spirits	AGM	Management	Re-appointment of Price Waterhouse & Co., Chartered Accountants LLP (FRN304026/E-300009) as Auditors of the Company.	FOR	FOR	No concern Identified
26-Aug-21	United Spirits	AGM	Management	Appointment of Ms. Hina Nagarajan as a Director	FOR	FOR	No concern Identified
26-Aug-21	United Spirits	AGM	Management	Appointment of Ms. Hina Nagarajan as a Managing Director and Chief Executive Officer of the Company for a period of five years and approval of remuneration payable to her for three years.	FOR	FOR	No concern Identified
26-Aug-21	United Spirits	AGM	Management	Appointment of Mr. Vegulaparanan Kasi Viswanathan as an Independent Director of the Company for the second term.	FOR	FOR	No concern Identified
26-Aug-21	United Spirits	AGM	Management	Continuation of Mr. Mahendra Kumar Sharma as a Director of the Company on completion of 75 years of age.	FOR	FOR	No concern Identified
26-Aug-21	United Spirits	AGM	Management	Payment of Commission to Independent Directors and Non-Executive Directors.	FOR	FOR	No concern Identified
27-Aug-21	HCL Technologies	AGM	Management	Adoption of Financial Statements along with the Reports of the Board of Directors and of the Auditors thereon	FOR	FOR	No concern Identified
27-Aug-21	HCL Technologies	AGM	Management	To re-appoint Mr. Shikhar Malhotra (DIN - 00779720), who retires by rotation and being eligible, offers himself for re-appointment as a Director, liable to retire by rotation	FOR	FOR	No concern Identified
27-Aug-21	HCL Technologies	AGM	Management	Re-appointment of Mr. Deepak Kapoor as an Independent Director of the Company	FOR	FOR	No concern Identified
27-Aug-21	HCL Technologies	AGM	Management	Appointment of Ms. Vanitha Narayanan as an Independent Director of the Company	FOR	FOR	No concern Identified
27-Aug-21	HCL Technologies	AGM	Management	Appointment of Mr. C. Vijayakumar as a Director of the Company	FOR	FOR	No concern Identified
27-Aug-21	HCL Technologies	AGM	Management	Appointment of Mr. C. Vijayakumar as the Managing Director of the Company.	FOR	FOR	No concern Identified
27-Aug-21	HCL Technologies	AGM	Management	Approval for payment of advisory fee and extension of facilities & benefits to Shri Shiv Nadar as the Chairman Emeritus and Strategic Advisor to the Board	FOR	FOR	No concern Identified
31-Aug-21	Bharti Airtel	AGM	Management	To receive, consider and adopt the audited standalone and consolidated financial statements of the Company for the financial year ended March 31, 2021 together with the reports of the Board of Directors and of the Auditors thereon	FOR	FOR	No concern Identified
31-Aug-21	Bharti Airtel	AGM	Management	To re-appoint Mr. Rakesh Bharti Mittal as a Director, liable to retire by rotation	FOR	FOR	No concern Identified
31-Aug-21	Bharti Airtel	AGM	Management	Appointment of Mr. Tao Yih Arthur Lang as a Director, liable to retire by rotation	FOR	FOR	No concern Identified
31-Aug-21	Bharti Airtel	AGM	Management	Appointment of Ms. Nisaba Godrej as an Independent Director	FOR	FOR	No concern Identified
31-Aug-21	Bharti Airtel	AGM	Management	Re-appointment of Mr. Sunil Bharti Mittal as the Chairman of the Company	FOR	FOR	No concern Identified
31-Aug-21	Bharti Airtel	AGM	Management	Payment of commission to Non-Executive Directors (including Independent Directors) of the Company	FOR	FOR	No concern Identified
31-Aug-21	Bharti Airtel	AGM	Management	Ratification of remuneration to be paid to Sanjay Gupta & Associates, Cost Accountants, Cost Auditors of the Company for the FY 2021-22	FOR	FOR	No concern Identified
31-Aug-21	SRF	AGM	Management	To receive, consider and adopt the standalone and consolidated audited financial statements of the Company for the financial year ended March 31, 2021 along with the Reports of the Auditors' and Board of Directors' thereon.	FOR	FOR	No concern Identified
31-Aug-21	SRF	AGM	Management	To resolve not to fill the vacancy caused by the retirement of Dr. Meenakshi Gopinath (DIN: 00295656), who retires by rotation at the conclusion of this meeting, but does not seek reappointment	FOR	FOR	No concern Identified
31-Aug-21	SRF	AGM	Management	Re-appointment of Mr. Kartik Bharat Ram (DIN: 00008557) as Deputy Managing Director	FOR	FOR	No concern Identified
31-Aug-21	SRF	AGM	Management	Approval for appointment, payment and facilities to be extended to Mr. Arun Bharat Ram as Chairman Emeritus of the Company from April 1, 2022 to March 31, 2027.	FOR	FOR	No concern Identified
31-Aug-21	SRF	AGM	Management	Ratification of Remuneration of Cost Auditors for financial year 2021-22.	FOR	FOR	No concern Identified
31-Aug-21	SRF	AGM	Management	Offer or invitation to subscribe to Redeemable Non-Convertible Debentures of the Company on private placement	FOR	FOR	No concern Identified
31-Aug-21	Sun Pharma.Inds.	AGM	Management	To receive, consider and adopt the audited standalone financial statements of the Company for the financial year ended March 31, 2021 and the reports of the Board of Directors and Auditors thereon.	FOR	FOR	No concern Identified
31-Aug-21	Sun Pharma.Inds.	AGM	Management	To receive, consider and adopt the audited consolidated financial statements of the Company for the financial year ended March 31, 2021 and the report of the Auditors thereon.	FOR	FOR	No concern Identified
31-Aug-21	Sun Pharma.Inds.	AGM	Management	To confirm payment of Interim Dividend* of Rs.5.50 (Rupees Five and Paise Fifty Only) per Equity Share of Rs.1/- each and to declare Final Dividend** of Rs.2/- (Rupees Two Only) per Equity Share for the financial year 2020-21	FOR	FOR	No concern Identified
31-Aug-21	Sun Pharma.Inds.	AGM	Management	To appoint Mr. Dilip Shanghvi (DIN: 00005588), who retires by rotation and being eligible, has offered himself for re-appointment as a Director.	FOR	FOR	No concern Identified

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
31-Aug-21	Sun Pharma.Inds.	AGM	Management	To appoint Mr. Kalyanasundaram Subramanian (DIN: 00179072) who retires by rotation and being eligible, has offered himself for re-appointment as a Director.	FOR	FOR	No concern Identified
31-Aug-21	Sun Pharma.Inds.	AGM	Management	Payable to M/s. B M Sharma & Associates, Cost Accountants, Firm's Registration No. 100537, appointed as the Cost Auditors of the Company to conduct the audit of cost records maintained by the Company for the financial year 2021-22.	FOR	FOR	No concern Identified
31-Aug-21	Sun Pharma.Inds.	AGM	Management	Re-appointment of Mr. Kalyanasundaram Subramanian ("Mr. Kal") (DIN: 00179072) as the Whole-time Director of the Company	FOR	FOR	No concern Identified
31-Aug-21	Sun Pharma.Inds.	AGM	Management	Remuneration payable to Mr. Sailesh T. Desai, Whole-time Director (DIN:00005443)	FOR	FOR	No concern Identified
31-Aug-21	Sun Pharma.Inds.	AGM	Management	Appointment of Dr. Pawan Goenka (DIN: 00254502), as an Additional Independent Director with effect from May 21, 2021.	FOR	FOR	No concern Identified
31-Aug-21	Sun Pharma.Inds.	AGM	Management	Appointment of Ms. Rama Bijapurkar (DIN: 00001835), as an Additional Independent Director with effect from May 21, 2021.	FOR	FOR	No concern Identified
31-Aug-21	Sun Pharma.Inds.	AGM	Management	Payment of commission to the Non-Executive Directors (Other than Managing Director and Whole-time Directors) of the Company.	FOR	FOR	No concern Identified
06-Sep-21	Britannia Inds.	AGM	Management	To receive, consider and adopt: a. the Audited Standalone Financial Statements of the Company for the Financial Year ended 31 March 2021, together with the Reports of the Board of Directors and the Auditors thereon; b. the Audited Consolidated Financial Statements of the Company for the Financial Year ended 31 March 2021, together with the Reports of the Auditors thereon.	FOR	FOR	No concern Identified
06-Sep-21	Britannia Inds.	AGM	Management	To resolve not to fill vacancy in place of the retiring director Mr. Jehangir N Wadia (DIN: 00088831), who has not offered himself for re-appointment in terms of Section 152 of the Companies Act, 2013.	FOR	FOR	No concern Identified
06-Sep-21	Britannia Inds.	AGM	Management	Appointment of Dr. Urjit Patel (DIN: 00175210) as an Independent Director of the Company	FOR	FOR	No concern Identified
06-Sep-21	Britannia Inds.	AGM	Management	Re-appointment of Dr. Y.S.P Thorat (DIN: 00135258) as an Independent Director of the Company	FOR	FOR	No concern Identified
06-Sep-21	Britannia Inds.	AGM	Management	Re-appointment of Dr. Ajay Shah (DIN: 01141239) as an Independent Director of the Company	FOR	FOR	No concern Identified
06-Sep-21	Britannia Inds.	AGM	Management	Termination of the existing Britannia Industries Limited - Employee Stock Option Scheme and replacing with Britannia Industries Limited - Phantom Option Scheme 2021 and replacing the options under Britannia Industries Limited - Employee Stock Option Scheme with the options under Britannia Industries Limited - Phantom Option Scheme 2021	FOR	FOR	No concern Identified
06-Sep-21	Britannia Inds.	AGM	Management	Approval of the Remuneration payable to Mr. Nusli N Wadia (DIN: 00015731), Chairman and NonExecutive Director of the Company, for the Financial Year 2020-21	FOR	FOR	No concern Identified
06-Sep-21	Britannia Inds.	AGM	Management	Appointment of Mr. N. Venkataraman (DIN: 05220857) as a Director of the Company	FOR	FOR	No concern Identified
06-Sep-21	Britannia Inds.	AGM	Management	Appointment of Mr. N. Venkataraman (DIN: 05220857) as a Whole-Time Director designated as Executive Director and Chief Financial Officer of the Company	FOR	FOR	No concern Identified
14-Sep-21	P I Inds.	AGM	Management	To receive, consider and adopt the Audited Financial Statements (both Standalone and Consolidated) of the Company for the financial year ended March 31, 2021 and the Report of Directors and Auditors thereon.	FOR	FOR	No concern Identified
14-Sep-21	P I Inds.	AGM	Management	To confirm the payment of Interim Dividend and to declare Final Dividend on equity shares for the financial year ended March 31, 2021.	FOR	FOR	No concern Identified
14-Sep-21	P I Inds.	AGM	Management	To appoint a Director in place of Dr. Raman Ramchandran (DIN: 00200297), who retires by rotation, and being eligible, offers himself for reappointment.	FOR	FOR	No concern Identified
14-Sep-21	P I Inds.	AGM	Management	Ratification of Cost Auditors remuneration	FOR	FOR	No concern Identified
14-Sep-21	P I Inds.	AGM	Management	Elevation of the position held by Mr. Rainish Sama (DIN: 06429468) from Whole-time Director to Joint Managing Director of the Company w.e.f May 18, 2021	FOR	FOR	No concern Identified
14-Sep-21	P I Inds.	AGM	Management	Appointment of Dr. K.V.S. Ram Rao (DIN: 08874100) as Director of the Company.	FOR	FOR	No concern Identified
14-Sep-21	P I Inds.	AGM	Management	Appointment of Dr. K.V.S. Ram Rao (DIN: 08874100) as a Whole-time Director of the Company.	FOR	FOR	No concern Identified
14-Sep-21	P I Inds.	AGM	Management	Payment of remuneration by way of commission to Mr. Narayan K. Seshadri (DIN: 00053563), a Non-Executive Independent Chairman of the Company	FOR	FOR	No concern Identified
15-Sep-21	Somany Ceramics	AGM	Management	To receive, consider and adopt: -the Audited Standalone Financial Statements of the Company for the financial year ended March 31, 2021 together with the Reports of Directors' and Auditors' thereon; and the Audited Consolidated Financial Statements of the Company for the financial year ended March 31, 2021 together with report of Auditors thereon.	FOR	FOR	No concern Identified
15-Sep-21	Somany Ceramics	AGM	Management	To confirm the payment of Interim Dividend of Rs.2.40 per Equity Share of Rs.2.00 each of the Company for the Financial year ended March 31, 2021 as final dividend	FOR	FOR	No concern Identified
15-Sep-21	Somany Ceramics	AGM	Management	To appoint a Director in place of Shri Abhishek Somany (DIN: 00021448), who retires by rotation at this Annual General Meeting and being eligible, has offered himself for re-appointment.	FOR	FOR	No concern Identified
15-Sep-21	Somany Ceramics	AGM	Management	Approval of shareholders for continuation of directorship of Shri Ghanshyam Girdharbhai Trivedi (DIN: 00021470) after attaining age of 75 years as a Non-Executive Non Independent Director of the Company	FOR	FOR	No concern Identified
15-Sep-21	Somany Ceramics	AGM	Management	Authorize borrowings by way of Issuance of Non-Convertible Debentures/Bonds/Other Similar Instruments.	FOR	FOR	No concern Identified
23-Sep-21	Max Financial	AGM	Management	To receive, consider and adopt the audited standalone financial statements of the Company for the financial year ended March 31, 2021, together with the Reports of the Board of Directors and Auditors thereon.	FOR	FOR	No concern Identified
23-Sep-21	Max Financial	AGM	Management	To receive, consider and adopt the audited consolidated financial statements of the Company and its subsidiary for the year ended March 31, 2021 and the Report of the Auditors thereon.	FOR	FOR	No concern Identified
23-Sep-21	Max Financial	AGM	Management	To appoint Mr. Sahil Yachani (DIN: 00761695), who retires by rotation and being eligible offers himself for re-appointment, as a Director.	FOR	FOR	No concern Identified
23-Sep-21	Max Financial	AGM	Management	Appointment of Mr. K. Narasimha Murthy (DIN: 00023046) as an Independent Director	FOR	FOR	No concern Identified
24-Sep-21	SBI Life Insuran	AGM	Management	To receive, consider and adopt the Revenue Account, Profit and Loss Account and Receipts and Payments Account for the financial year ended March 31, 2021 and the Balance Sheet of the Company as at March 31, 2021, together with the reports of the Board of Directors' of the Company ("Board"), report of the Statutory Auditors of the Company ("Auditors") and comments of the Comptroller and Auditor General of India ("CAG").	FOR	FOR	No concern Identified
24-Sep-21	SBI Life Insuran	AGM	Management	To confirm the interim dividend declared by the Company on March 25, 2021 as final dividend for the year ended March 31, 2021.	FOR	FOR	No concern Identified
24-Sep-21	SBI Life Insuran	AGM	Management	Fixation of remuneration of the Statutory Auditors of the Company	FOR	FOR	No concern Identified
24-Sep-21	SBI Life Insuran	AGM	Management	Revision in the remuneration of Mr. Mahesh Kumar Sharma (DIN: 08740737), Managing Director and Chief Executive Officer of the Company	FOR	FOR	No concern Identified
24-Sep-21	SBI Life Insuran	AGM	Management	Appointment of Mr. Shobhinder Duggal (DIN: 00039580), as an Independent Director of the Company	FOR	FOR	No concern Identified
24-Sep-21	SBI Life Insuran	AGM	Management	Appointment of Dr. Tejendra Mohan Bhasin (DIN: 03091429), as an Independent Director of the Company.	FOR	FOR	No concern Identified
24-Sep-21	SBI Life Insuran	AGM	Management	Appointment of Ms. Usha Sangwan (DIN: 02609263), as an Independent Director of the Company.	FOR	FOR	No concern Identified
27-Sep-21	B P C L	AGM	Management	To receive, consider and adopt (a) the Audited Financial Statements of the Company for the Financial Year ended 31st March, 2021 (b) the Audited Consolidated Financial Statements of the Company for the Financial Year ended 31st March, 2021; and the Reports of the Board of Directors, the Statutory Auditors and the Comments of the Comptroller & Auditor General of India thereon.	FOR	FOR	No concern Identified
27-Sep-21	B P C L	AGM	Management	To confirm the payments of First and Second Interim Dividend and to declare Final Dividend on Equity Shares for the Financial Year ended 31st March, 2021	FOR	FOR	No concern Identified
27-Sep-21	B P C L	AGM	Management	To appoint a Director in place of Shri Arun Kumar Singh, Director (DIN: 06646894), who retires by rotation and being eligible, offers himself for reappointment	FOR	FOR	No concern Identified
27-Sep-21	B P C L	AGM	Management	To authorize the Board of Directors of the Company to fix the remuneration of the Joint Statutory Auditors of the Company for the Financial Year 2021-22	FOR	FOR	No concern Identified
27-Sep-21	B P C L	AGM	Management	Approval of Remuneration of the Cost Auditors for the Financial Year 2021-22	FOR	FOR	No concern Identified
27-Sep-21	B P C L	AGM	Management	Appointment of Shri Vetsa Ramakrishna Gupta (DIN 08188547) as Director (Finance) (Whole time Director)	FOR	FOR	No concern Identified
28-Sep-21	NTPC	AGM	Management	To consider and adopt (a) the Audited Standalone Financial Statements of the Company for the financial year ended 31st March 2021, the reports of the Board of Directors and Auditors thereon; and (b) the Audited Consolidated Financial Statements of the Company for the financial year ended 31st March 2021 and the report of the Auditors thereon	FOR	FOR	No concern Identified
28-Sep-21	NTPC	AGM	Management	To confirm payment of interim dividend and declare final dividend for the financial year 2020-21	FOR	FOR	No concern Identified
28-Sep-21	NTPC	AGM	Management	To appoint Shri Anil Kumar Gautam (DIN: 08293632) Director (Finance), who retires by rotation as a Director	FOR	FOR	No concern Identified
28-Sep-21	NTPC	AGM	Management	To appoint Shri Dilip Kumar Patel (DIN: 08695490) Director (HR), who retires by rotation as a Director	FOR	FOR	No concern Identified
28-Sep-21	NTPC	AGM	Management	To fix the remuneration of the Statutory Auditors for the financial year 2021-22	FOR	FOR	No concern Identified
28-Sep-21	NTPC	AGM	Management	To reappoint Shri Gurdeep Singh (DIN: 00307037), as Chairman & Managing Director of the Company	FOR	FOR	No concern Identified
28-Sep-21	NTPC	AGM	Management	To increase borrowing powers of the Company from " 2,00,000 Crore to " 2,25,000 Crore	FOR	FOR	No concern Identified
28-Sep-21	NTPC	AGM	Management	To mortgage or create charge over the movable and immovable properties of the Company in favour of lenders in connection with the borrowings of the Company	FOR	FOR	No concern Identified
28-Sep-21	NTPC	AGM	Management	To ratify the remuneration of the Cost Auditors for the financial year 2021-22	FOR	FOR	No concern Identified
28-Sep-21	NTPC	AGM	Management	To raise funds upto Rs.18,000 Crore through issue of Bonds/Debentures on Private Placement basis	FOR	FOR	No concern Identified
30-Sep-21	J K Cements	PB	Management	To Appoint Mr. Satish Kumar Kalra (Din:01952165), As An Independent Director of The Company	FOR	FOR	No concern Identified
30-Sep-21	J K Cements	PB	Management	To Appoint Mr. Mudi T Aggarwal (Din:07374870), as an Independent Director of The Company	FOR	FOR	No concern Identified

Form L 43 Voting Activity Disclosure under Stewardship Code

Name of the Insurer: Kotak Mahindra Life Insurance Company LTD

For the Quarter ending: Sept 2021

Date:30-Sep-2021

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
30-Sep-21	J K Cements	PB	Management	To Modify The Resolution No. 9 Passed At The 27Th Annual General Meeting Held on 14Th August,2021 With Respect To Term of Appointment of Mr. Ajay Narayan Jha (Din: 02270071) As A Non Executive Independent Director	FOR	FOR	No concern Identified
30-Sep-21	J K Cements	PB	Management	To Alter Articles of Association of the Company	FOR	FOR	No concern Identified
30-Sep-21	United Spirits	TCM (Equity Shareholders)	Management	Scheme of Amalgamation and Arrangement under Sections 230 to 232 of the Companies Act, 2013 amongst Pioneer Distilleries Limited and United Spirits Limited and their respective shareholders and creditors	FOR	FOR	No concern Identified
28-Sep-21	Bharat Electron	AGM	Management	To consider and adopt: a) the Audited Financial Statement(s) of the Company for the financial year ended 31 March 2021 and the reports of the Board of Directors and the Auditors thereon; and b) the Audited Consolidated Financial Statement(s) of the Company for the financial year ended 31 March 2021 and the reports of Auditors thereon	FOR	FOR	No concern Identified
28-Sep-21	Bharat Electron	AGM	Management	To confirm the payment of interim dividend of Rs.2.80 (280%) per equity share and to declare final dividend of Rs.1.20 (120%) per equity share of Rs 1 each fully paid up for the financial year 2020-21.	FOR	FOR	No concern Identified
28-Sep-21	Bharat Electron	AGM	Management	To appoint a Director in place of Mr Vinay Kumar Katval for the financial year ended 31 March 2021, who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	No concern Identified
28-Sep-21	Bharat Electron	AGM	Management	Appointment of Mr Anuraag Bajpai (DIN: 08948155) as Director.	FOR	FOR	No concern Identified
28-Sep-21	Bharat Electron	AGM	Management	Ratification of Remuneration of the Cost Auditor	FOR	FOR	No concern Identified
28-Sep-21	Indraprastha Gas	AGM	Management	To receive, consider and adopt the (a) the Audited Financial Statements of the Company for the financial year ended March 31, 2021, (b) the Audited Consolidated Financial Statements for the financial year ended March 31, 2021; and the reports of the Board of Directors and the Statutory Auditor and the comments of Comptroller & Auditor General of India thereon.	FOR	FOR	No concern Identified
28-Sep-21	Indraprastha Gas	AGM	Management	To declare a Dividend on equity shares for the financial year ended March 31, 2021.	FOR	FOR	No concern Identified
28-Sep-21	Indraprastha Gas	AGM	Management	To appoint a Director in place of Shri Asit Kumar Jana, who retires by rotation, and being eligible, offers himself for re-appointment.	FOR	FOR	No concern Identified
28-Sep-21	Indraprastha Gas	AGM	Management	To authorize Board of Directors of the Company to fix remuneration of the Statutory Auditor of the Company	FOR	FOR	No concern Identified
28-Sep-21	Indraprastha Gas	AGM	Management	Appointment of Shri Arun Kumar Singh (DIN:06646894) as a Director of the Company, liable to retire by rotation	FOR	FOR	No concern Identified
28-Sep-21	Indraprastha Gas	AGM	Management	Appointment of Shri Rakesh Kumar Jain (DIN:08788595) as a Director of the Company, liable to retire by rotation	FOR	FOR	No concern Identified
28-Sep-21	Indraprastha Gas	AGM	Management	Appointment of Shri Ashish Kundra (DIN: 06966214) as a Director of the Company, liable to retire by rotation	FOR	FOR	No concern Identified
28-Sep-21	Indraprastha Gas	AGM	Management	Ratification of the remuneration payable to the Cost Auditors for the financial year ending March 31, 2022	FOR	FOR	No concern Identified
28-Sep-21	Indraprastha Gas	AGM	Management	Ratify the contract for purchase of Non-APM gas for NCT of Delhi, at a price determined by Government of India from time to time, amounting to Rs. 617.38 Crores, with its related party i.e. GAIL (India) Limited (Nominee of Government of India), during the period April 1, 2020 to March 31, 2021.	FOR	FOR	No concern Identified
29-Sep-21	HDFC Life Insur.	EGM	Management	To Issue Equity Shares on Preferential Basis to Exide Industries Limited and Matters Related Therewith	FOR	FOR	No concern Identified
29-Sep-21	Dalmia Bhar.	AGM	Management	To receive, consider and adopt: (a) Audited Standalone Financial Statements of the Company for the year ended March 31, 2021 together with the Report(s) of the Directors and Auditors thereon; and (b) Audited Consolidated Financial Statements of the Company for the year ended March 31, 2021 together with the Report of the Auditors thereon.	FOR	FOR	No concern Identified
29-Sep-21	Dalmia Bhar.	AGM	Management	To consider and declare dividend of Rs.1.33/- (66.50%) per equity share of Rs.2/- each for the financial year ended March 31, 2021	FOR	FOR	No concern Identified
29-Sep-21	Dalmia Bhar.	AGM	Management	To consider and appoint a Director in place of Mr. Yadu Hari Dalmia (DIN: 00009800), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	No concern Identified
29-Sep-21	Dalmia Bhar.	AGM	Management	To consider and appoint M/s Walker Chandrak & Co LLP, Chartered Accountants (Firm Registration No. 001076N/ NS00013) as Statutory Auditors of the Company	FOR	FOR	No concern Identified
29-Sep-21	Dalmia Bhar.	AGM	Management	Continuation of directorship of Mr. Yadu Hari Dalmia (DIN: 00009800), on attaining seventy-five years of age, as a Non-Executive Director of the Company	FOR	FOR	No concern Identified
29-Sep-21	Dalmia Bhar.	AGM	Management	Continuation of directorship of Mr. Virendra Singh Jain (DIN: 00253196), on attaining seventy-five years of age as an Independent Director of the Company	FOR	FOR	No concern Identified
29-Sep-21	Dalmia Bhar.	AGM	Management	Payment of remuneration to Mr. Gautam Dalmia (DIN 00009758), the Managing Director of the Company	FOR	FOR	No concern Identified
29-Sep-21	Dalmia Bhar.	AGM	Management	Payment of remuneration to Mr. Puneet Yadu Dalmia (DIN 00022633), the Managing Director of the Company	FOR	FOR	No concern Identified
28-Sep-21	Fincare Business Services Limited	AGM	Management	Adoption of accounts	FOR	FOR	No concern Identified
28-Sep-21	Fincare Business Services Limited	AGM	Management	Re-appointment of Mr. Maninder Singh Juneja, Nominee Director, who is liable to retire by rotation	FOR	FOR	No concern Identified
28-Sep-21	Fincare Business Services Limited	AGM	Management	Appointment of Statutory Auditors of the Company	FOR	FOR	No concern Identified
28-Sep-21	Fincare Business Services Limited	AGM	Management	Approval for adoption of new set of articles of association (AOA) of the Company	FOR	FOR	No concern Identified
29-Sep-21	National Securities Depository Limited (NSDL)	AGM	Management	To receive, consider and adopt the Audited Standalone and Consolidated Financial Statements of the Company for the financial year ended March 31, 2021, together with the Reports of the Board of Directors and the Auditors thereon	FOR	FOR	No concern Identified
29-Sep-21	National Securities Depository Limited (NSDL)	AGM	Management	To declare final dividend on equity shares for the financial year ended March 31, 2021	FOR	FOR	No concern Identified
29-Sep-21	National Securities Depository Limited (NSDL)	AGM	Management	To appoint Mr. Rajeev Kumar (DIN: 01879049) as Shareholder Director of the Company who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	No concern Identified
29-Sep-21	National Securities Depository Limited (NSDL)	AGM	Management	Appointment of Ms. Padmaja Chunduru as the Director of the Company	FOR	FOR	No concern Identified
29-Sep-21	National Securities Depository Limited (NSDL)	AGM	Management	To ratify the appointment of Ms. Padmaja Chunduru (DIN: 08058663) as MD&CEO of NSDL.	FOR	FOR	No concern Identified

FORM L-45 OFFICES AND OTHER INFORMATION

As at : 30-Sep-2021

Name of the Insurer:Kotak Mahindra Life Insurance Company Ltd

Date: 30-Sep-2021

Sl. No.	Information	Number
1	No. of offices at the beginning of the year	230
2	No. of branches approved during the year	33
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	0
6	No of branches at the end of the year	230
7	No. of branches approved but not opened	33
8	No. of rural branches	0
9	No. of urban branches	230
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	(a)Independent Directors: 3 (b)Executive Director (Managing Director): 1 (c) Non-executive Director: 8 Non-Executive Directors (including 3 Independent Directors) (d) Woman Director (Independent Director): 1 (e) NIL
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	36369 242 36611
12	No. of Insurance Agents and Intermediaries (a) Individual Agents, (b) Corporate Agents-Banks (c)Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Micro Agents (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (To be specified)	No. of Insurance Agents and Intermediaries (a) Individual Agents,- 118175 (b) Corporate Agents-Banks-37 (c)Corporate Agents-Others-36 (d) Insurance Brokers-133 (e) Web Aggregators-7 (f) Insurance Marketing Firm-1 (g) Micro Agents-99 (h) Point of Sales persons (DIRECT)-4466 (i) Other as allowed by IRDAI-3

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	32745	115995
Recruitments during the quarter	7790	10514
Attrition during the quarter	3924	3552
Number at the end of the quarter	36611	122957