

## NOTICE OF THE TWENTY FIRST ANNUAL GENERAL MEETING

NOTICE is hereby given that the Twenty First Annual General Meeting of Kotak Mahindra Life Insurance Company Limited will be held on Wednesday, 12<sup>th</sup> day of May, 2021 at 10:30 a.m., through Video Conferencing, to transact the following business:

### ORDINARY BUSINESS

1. To receive, consider and adopt the Revenue Account and the Profit & Loss Account for the year ended March 31, 2021, the Balance Sheet as at that date together with the Reports of the Directors and Auditors thereon.
2. To declare dividend on Equity Share Capital of the Company for F.Y. 2020-21
3. To appoint a Director in place of Mr. Dipak Gupta (DIN: 00004771), Non-Executive Director, who retires by rotation and being eligible, offers himself for re-appointment.

### SPECIAL BUSINESS:

4. To consider appointment of Mr. G. Murlidhar as the Non-Executive Director of the Company with effect from May 1, 2021 and if thought fit, to pass with or without modification(s), the following resolution as **Ordinary Resolution**:

**“RESOLVED THAT** pursuant to Section 152(2) of the Companies Act, 2013 and other applicable provisions of the Companies Act, 2013, (including any statutory modifications or re-enactment thereof) and applicable provisions of the Articles of the Association of the Company, Mr. G. Murlidhar (DIN: 03601196), be and is hereby appointed as the Non-Executive Director of the Company w.e.f. May 1, 2021, on such terms and conditions and tenure as may be determined by the Board from time to time.

**RESOLVED FURTHER THAT** any one Director or the Company Secretary of the Company be and is hereby authorised to file the necessary forms and returns on the portal of the Ministry of Corporate Affairs, IRDAI and any other Regulatory Authority and to provide all such information and to do all such acts, deeds and things as may be necessary and incidental as may be required for giving effect to the above.”

5. To consider transfer of funds from Policyholders' Account to Shareholders' Account and vice versa and cost of bonus and if thought fit, to pass with or without modification(s), the following resolution as an **Ordinary Resolution**:

**“RESOLVED THAT** an amount of Rs. 4,391,925 thousand being surplus in the Non Linked Non-Participating Life, Non Linked Non-Participating Life Variable (VIP)

**Kotak Mahindra Life Insurance Company Limited**

CIN: U66030MH2000PLC128503

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Mumbai - 400 051.

**Corporate Office:**

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Fund, Non Linked Non-Participating Pension Variable (VIP) Fund, Unit Linked (Life) Account and Unit Linked (Pension) Account for the year ending March 31, 2021, be and is hereby transferred from the Policyholders' Account to the Shareholders' Account;

**RESOLVED FURTHER THAT** an amount of Rs. 70,858 thousand being the deficit in the Pension Non Linked Non-Participating Policyholders' Account, General Annuity Account and Non Linked Non-Participating Health Policyholders' Account for the period ended March 31, 2021 be and is hereby funded by transfer from the Shareholders' Account;

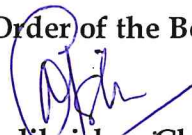
**RESOLVED FURTHER THAT** transfer of amount of Rs. 657,425 thousand being 1/9th of the cost of bonus declared to participating policyholders' account for the year ending March 31, 2021, from the Policyholders' account to the Shareholders' account be and is hereby approved."

6. To consider payment of profit related commission to Independent Directors and Mr. Shivaji Dam, Non-Executive Director and if thought fit, to pass with or without modification(s), the following resolution as **Special Resolution**:

"**RESOLVED THAT** pursuant to the provisions of Section 197 (1) of the Companies Act, 2013 (including any statutory modification or re-enactment thereof) and subject to the approval of the Regulator - IRDAI and other Statutory Authority, if any, a sum not exceeding Rs. 8,00,000/- payable as Commission on the net profits of the Company calculated in accordance with the provisions of Section 198 of the Act, be paid to Mr. Prakash Apte, Mr. Paresh Parasnis, Ms. Anita Ramachandran, Independent Directors and Mr. Shivaji Dam, Non-Executive Director of the Company for the financial year 2020-21;

**RESOLVED FURTHER THAT** Mr. Cedric Fernandes, Chief Financial Officer and Mr. Muralikrishna Cheruvu, Company Secretary be and are hereby severally authorised to take such steps and to do all such acts, deeds, matters and things as may be required to give effect to the foregoing resolution."

By Order of the Board of Directors

  
Muralikrishna Cheruvu  
Company Secretary  
Membership No: A33581

Date: April 27, 2021

Place: Mumbai

**NOTES:**

1. In view of the massive outbreak of COVID-19 pandemic, social distancing is a pre-requisite and Ministry of Corporate Affairs ("MCA") vide its General Circular no. 02/2021 dated January 13, 2021 read with Circular no. 14/2020 dt. April 08, 2020 and Circular no. 17/2020 dt. April 13, 2020 (collectively referred to as 'MCA Circulars'), permitted holding of Annual General Meeting ("AGM") through Video Conferencing (VC) / Other Audio Visual Means ("OAVM"), without physical attendance of Members at a common venue.  
Accordingly, the Company has decided to convene its Twenty-First AGM through video conferencing, and members can attend and participate in this AGM through video conferencing.
2. The Explanatory Statement pursuant to Section 102 of the Companies Act, 2013, in respect of Special Business items along with the details of the Directors seeking appointment/re-appointment, which are considered to be unavoidable by the Board of Directors of the Company, is annexed hereto and forms part of the Notice.
3. In terms of MCA Circulars, since this AGM is being held through video conferencing, where physical attendance of members in any case has been dispensed with, there is no requirement for appointment of proxies by members under section 105 of the Act. Thus, THE FACILITY TO APPOINT A PROXY TO ATTEND AND CAST VOTE FOR THE MEMBER IS NOT MADE AVAILABLE FOR THIS AGM and hence the Proxy Form and Attendance Slip and Route Map are not annexed to this Notice.
4. However, pursuant to Section 112 and Section 113 of the Act read with the aforesaid circulars, authorized representative of a body corporate holding shares, may be appointed for the purpose of participation and casting votes in this AGM through video conferencing.
5. All the members who attend the meeting through the facility of video conferencing shall be counted for the purpose of reckoning quorum under section 103 of the Act.
6. In view of difficulties involved in dispatching of physical copies of the Annual Report and in line with the MCA Circulars, the Annual Report including the Notice of the AGM has been sent only by email to members, and to all other persons so entitled.
7. The Notice calling AGM has also been uploaded on the website of the Company at <https://insurance.kotak.com/why-kotak-life/corporate-governance>

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8. Members seeking any information with respect to the financial statements or any matter to be placed at the AGM, are requested to write to the Company through Email at [kli.compliance-officer@kotak.com](mailto:kli.compliance-officer@kotak.com).
9. All documents referred to in the Notice of AGM and the Explanatory Statement, other related documents/registers of members, any other disclosures etc. as provided in the Act and the Articles of Association of the Company shall be made available through electronic mode for inspection by the Members.

**INSTRUCTIONS FOR MEMBERS FOR ATTENDING THE AGM THROUGH VIDEO CONFERENCING ARE AS UNDER:**

1. Members whose email IDs are already registered with the Company and who are desirous to attend the AGM through video conferencing, may send their request at [kli.compliance-officer@kotak.com](mailto:kli.compliance-officer@kotak.com), requesting for participation in the AGM, by giving their names as registered in the records of the Company, DPID/Client ID or Folio Number and the Registered email ID.
2. Members whose email IDs are NOT registered and who are desirous to attend the AGM through VC/ OAVM, may get their email IDs registered with the Company by sending an email to Mr. Muralikrishna Cheruvu, Company Secretary, at designated email ID: [kli.compliance-officer@kotak.com](mailto:kli.compliance-officer@kotak.com), contact number: 022-66057685 with the following credentials:
  - i. Name registered as per the records of the Company;
  - ii. DPID/ Client ID or Folio Number;
  - iii. Email ID to be registered for attending the meeting.In case of Joint Holding, the credentials of the first named holder shall be accepted.
3. On successful registration with the Company, the invitation to join the AGM will be sent to the Members on their registered email IDs.
4. Members may attend the AGM, by following the invitation link sent to the registered email ID. Members will be able to locate Meeting ID, Password and JOIN MEETING tab. By Clicking on JOIN MEETING tab they will be redirected to Meeting Room via browser or by running Temporary Application. In order to join the Meeting, follow the steps and provide the required details (mentioned above - Meeting ID/Password/Email ID) and Join the Meeting. Members are encouraged to join the Meeting through Laptops for better experience.

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5. In case of Android/iPhone connection, participants will be required to download & install the appropriate application as given in the email sent to them. Application may be downloaded from Google Play Store/ App Store.
6. Further members will be required to allow Camera & use Internet audio settings as and when asked while setting up the meeting on Mobile App.
7. Please note that Participants Connecting from Mobile Devices or Tablets or through Laptop connecting via Mobile Hotspot may experience Audio/ Video loss due to fluctuation in their respective network. It is therefore recommended to use Stable WiFi or LAN connection to mitigate any kind of aforesaid glitches.
8. The helpline number for those members who need assistance with using the technology before and during the meeting through Electronic mode will be provided in the Meeting Invitation sent to the registered email IDs.
9. Members can join the AGM through video conferencing mode 15 minutes before and after 4:00 p.m. i.e. the scheduled time of commencement of the Meeting by following the procedure mentioned hereinabove. The facility of participation at the AGM will be made available for 10 members on 'first-come-first-served' basis. The Large shareholders (i.e. shareholders holding 2% or more), Promoters, Institutional Investors, Directors, Key Managerial Personnel, Chairpersons of all Committees, Auditors, etc. will be allowed without restriction on account of 'first-come-first-serve' principle.
10. Members will be allowed to pose questions concurrently, during the course of the Meeting. The queries can also be given in advance at [kli.compliance-officer@kotak.com](mailto:kli.compliance-officer@kotak.com).
11. During the meeting, after response to the questions raised by the Members in advance or at the AGM, the Chairman may formally propose to the members to vote on the resolutions as set out in the Notice of the AGM and announce the start of the casting of vote through the show of hands, unless a demand for poll is made by any member in accordance with section 109 of the Act.

In case, poll is demanded on any resolution to be taken during the meeting, members shall cast their votes on such resolution only by sending email through their registered email IDs at [kli.compliance-officer@kotak.com](mailto:kli.compliance-officer@kotak.com).

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After the Members, who are eligible and interested to cast votes, have cast their votes, the voting will be closed with the formal announcement of closure of the AGM.

12. The Company reserves the right to restrict number of speakers depending on the availability of time for the AGM.
13. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential.
14. Members who need assistance before or during the AGM, can contact:

Mr. Muralikrishna Cheruvu, Chief Compliance Officer & Company Secretary  
Email ID: [kli.compliance-officer@kotak.com](mailto:kli.compliance-officer@kotak.com)  
Contact number: 022-66057685.

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## STATEMENT SETTING OUT MATERIAL FACTS CONCERNING ITEMS OF SPECIAL BUSINESS:

In terms of Section 102 of the Companies Act, 2013, the following statement sets out all the material facts relating to Item Nos. 4 to 6 of the Notice dated April 27, 2021:

### Item No. 4

The tenure of Mr. G. Murlidhar as the Managing Director expires on April 30, 2021. However, considering his vast experience in the field of finance and Insurance, the Board, in order to utilize his experience, recommended that Mr. G. Murlidhar be appointed as the Non-Executive Director of the Company.

Mr. G. Murlidhar is a Chartered Accountant, Cost Accountant and Company Secretary. He possesses more than 36 years of work experience. He was the Managing Director of the Company since June 22, 2011. He was responsible for discharging statutory duties and responsibilities who was chosen by the management to lead the executive operations of the Company. He has rich experience in the areas of Accounts, Operations, Regulatory Compliance, Internal Control, Distribution and Information Technology (IT).

The Board in its meeting held on April 27, 2021 approved his appointment as the Non-Executive Director of the Company w.e.f. May 1, 2021, pursuant to the provisions of Section 152 of the Companies Act, 2013, subject to the approval of the Members at this Annual General Meeting.

Members are requested to kindly consider the appointment of Mr. G. Murlidhar as the Non-Executive Director of the Company w.e.f. May 1, 2021.

The Directors recommend the above Resolution for the approval of the Members as an Ordinary Resolution.

None of the Directors, Key Managerial Persons and their relatives are concerned or interested in respect of the Resolution set out in Item no. 4 except Mr. G. Murlidhar who may be deemed to be concerned or interested in the resolution relating to his appointment.

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**Item No. 5**

During the financial year 2020-21 there was a surplus of Rs. 2,420,819 thousand in the Life Non Linked Non-Participating Policyholders' Account, a surplus of Rs. 64,584 thousand in the Life Non Linked Non-Participating Variable (VIP) Policyholders' Account, a surplus of Rs. 151,420 thousand in the Pension Non Linked Non-Participating Variable (VIP) Policyholders' Account, a deficit of Rs. 29,344 thousand in the Pension Non Linked Non-Participating Policyholders' Account, a deficit of Rs. 23,410 thousand in the General Annuity Policyholders' Account, a deficit of Rs. 18,104 thousand in the Non Linked Non-Participating Health Policyholders' Account, a surplus of Rs. 1,515,131 thousand in the Unit Linked (Life) Account and a surplus of Rs. 239,971 thousand in the Unit Linked (Pension) Account.

It has been decided to transfer the surplus of Rs. 4,391,925 thousand from the Non Linked Non-Participating (Life), Non Linked Non Par Life Variable (VIP) Fund, Non Linked Non Par Pension Variable (VIP) Fund, Unit Linked (Life) and Unit Linked (Pension) Policyholders' Account to the Shareholders' Account. Such a transfer needs to be supported by an Ordinary Resolution of the Shareholders at the General Meeting of the Company.

It has been decided to fund the total deficit of Rs. 70,858 thousand in the above mentioned accounts by transferring funds from the Shareholders' Account to the General Annuity Policyholders' Account, Pension Non Linked Non-Participating Policyholders' Account and Non Linked Non-Participating Health Policyholders' Account. Such a transfer needs to be supported by an Ordinary Resolution of the Shareholders at the General Meeting of the Company.

Further, it has been decided to transfer an amount of Rs. 657,425 thousand for 1/9th of the cost of bonus declared to participating policyholders' account for the year ended March 31, 2021, from the Policyholders' account to the Shareholders' account. Such a transfer needs to be supported by an Ordinary Resolution of the Shareholders at the General Meeting of the Company.

The Directors recommend the above Resolution for the approval of the Members as an Ordinary Resolution.

All the relevant documents are available for inspection in physical form at the Registered Office as well as the Corporate Office of the Company during the business hours i.e. from 09.30 a.m. to 6.30 p.m. between Monday to Friday. The same shall also be available for inspection at the Meeting through electronic mode.

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None of the Directors, Key Managerial Persons and their relatives are concerned or interested in respect of the Resolution set out in Item no. 5, except as policyholders, if any.

#### ITEM NO. 6

With the constitution of various Committees of the Board and the increasing demand over the time of the Independent and Professional Directors on various matters relating to the Company, it is advisable to put in place an appropriate mechanism to compensate, attract and retain professionals on the Board. Thus, it is proposed to remunerate the Independent Directors based on the performance of the Company on yearly basis by way of commission on the net profits. The commission proposed for the Independent Directors is set out in the Resolution set out in Item no. 6 of the Notice.

The Articles of Association of the Company is available for inspection in physical form at the Registered Office as well as the Corporate Office of the Company during the business hours i.e. from 09.30 a.m. to 6.30 p.m. between Monday to Friday. The same shall also be available for inspection at the Meeting through electronic mode.

The Directors recommend the above Resolution for the approval of the Members as a Special Resolution.

None of the Directors except Mr. Prakash Apte, Mr. Paresh Parasnis and Ms. Anita Ramachandran as Independent Directors and Mr. Shivaji Dam, Non-Executive Director of the Company are deemed to be concerned or interested in these resolutions except as members of the Company.

**DETAILS OF DIRECTORS SEEKING RE-APPOINTMENT/ APPOINTMENT**

<b>Name</b>	<b>Mr. Dipak Gupta</b>	<b>Mr. G. Murlidhar</b>
<b>DIN</b>	00004771	03601196
<b>Qualification</b>	B.E. (Electronics), PGDM-IIM, Ahmedabad	ACA, ICWA, ACS
<b>Age</b>	60 years	60 years
<b>Date of First Appointment on Board</b>	August 31, 2000	May 1, 2021
<b>Brief Details</b>	<p>Mr. Dipak Gupta, B.E. (Electronics), PGDM-IIM, Ahmedabad and has over 34 years of experience in the financial services sector, 28 years of which have been with the Kotak Group.</p> <p>He is the Joint Managing Director of the Kotak Mahindra Bank. He helms numerous functions including Compliance, Vigilance, Internal Audit, Human Resources, IT including Cyber Security, Digital Initiatives, Customer Experience, Marketing &amp; Communications, Environment Social Governance (ESG) and Corporate Social Responsibility (CSR).</p> <p>He was responsible for leading the Kotak Group's initiatives into the banking arena. Prior to this, he was the CEO of Kotak Prime.</p> <p>Prior to joining the Kotak Group, he was with AF Ferguson &amp; Company for approximately six years.</p>	<p>Mr. G. Murlidhar is a Non-Executive Director of Kotak Mahindra Life Insurance Company Ltd. and Kotak Mahindra General Insurance Company Ltd. He is a finance professional with wide experience in a variety of industries including insurance, financial services, engineering, pharma, and manufacturing.</p> <p>Mr. G. Murlidhar joined Kotak Life Insurance as a founding member in 2001, and has held several leadership positions including CFO and COO. He was the Managing Director &amp; CEO of the Company from June 2011 until his superannuation in April 2021. He was instrumental in establishing a strong financial and operational backbone for the Company, in addition to developing a diversified and balanced distribution network.</p> <p>Under his leadership as MD &amp; CEO, Kotak Life Insurance consistently achieved strong growth with ~16% CAGR in the last nine years, besides consistently being among the</p>

Name	Mr. Dipak Gupta	Mr. G. Murlidhar
		<p>industry-best on business quality parameters such as 13th month persistency and conservation ratio.</p> <p>Mr. G. Murlidhar has been the recipient of various prestigious awards including "CA Business Leader - Insurance" from the Institute of Chartered Accountants of India, and "Insurance CEO of the Year" from FICCI. As a prominent leader of the insurance industry, he was the Co-chairman of Insurance Committee of FICCI, a member of the Executive Committee of Life Insurance Council, and a Member of Insurance Advisory Committee (IAC) of IRDAI.</p> <p>He is a Chartered Accountant, Cost &amp; Management Accountant and Company Secretary and has completed AMP from Harvard Business School, USA.</p>
<b>Shareholding in the Company</b>	10 shares held jointly with Kotak Mahindra Bank Limited	NIL
<b>Relationship with other Directors/Manager /KMPs, if any</b>	None	None
<b>Status of other Directorship as on March 31, 2021</b>	<ol style="list-style-type: none"> <li>1. Kotak Mahindra Bank Limited;</li> <li>2. Kotak Mahindra Life Insurance Company Limited;</li> <li>3. Kotak Mahindra Capital Company Limited</li> </ol>	Kotak Mahindra General Insurance Company Limited

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Name	Mr. Dipak Gupta	Mr. G. Murlidhar
	4. Kotak Investment Advisors Limited; 5. Kotak Mahindra (UK) Limited; 6. Kotak Mahindra Inc.;; 7. Kotak Infrastructure Debt Fund Limited.	
<b>Status of Membership/ Chairmanship of other Companies as on March 31, 2021</b>	<b>Kotak Investment Advisors Ltd.</b> Audit Committee-Member  <b>Kotak Mahindra Capital Company Ltd.</b> Audit Committee-Member  <b>Kotak Mahindra Bank Ltd.</b> Shareholder's Grievance/ Investor Relations Committee- Member	<b>Kotak Mahindra General Insurance Company Limited</b> Investment Committee - Chairman Audit Committee - Member Banking Committee - Member Policyholders' Protection Committee - Member

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