

JULY 2022

FUND UPDATE

YOUR INVESTMENT PERFORMANCE




kotak life




Hum hain... hamesha

INDIVIDUAL FUNDS

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Month Gone By – Markets

Month Gone By – Markets (period ended July 29, 2022)

Markets went up by 8.7% m-o-m primarily as concerns around continued aggressive central bank tightening eased amidst recession-related fears. All sectors barring Energy ended the month in the green as Nifty improved, currently above the 17k level. INR depreciated by 0.4% MoM, reaching ~79.27/USD in July. DXY strengthened +1.2% over the month. Yields fell in July with the 10y benchmark trading in a range of 7.29%-7.47% and eventually ending the month 13 bps lower m-o-m at 7.32%. The 10y benchmark averaged 7.39% in July.

Indicators of global economic activity weakened in July, with concerns of a synchronized downturn in US and Western Europe. US GDP fell 0.9% on an annualized basis in 2QCY22 following a contraction of 1.6% in 1QCY22. China's GDP fell by 2.6% in 2QCY22, significantly weaker than had been expected and related largely to the strict regional lockdowns due to Covid and continued weakness in the property sector. Indicators of global supply constraints had remained elevated, although there are some signs that supply bottlenecks have started to ease. Some indicators of shipping costs had declined from their peaks, while PMI surveys indicated that manufacturing delivery times have fallen back across different regions.

Monetary tightening continued synchronously across the globe with many central banks increasing the pace of tightening to tackle historically high levels of inflation, despite growing fears of a recession. Rather than providing any future guidance, global central banks are turning data dependent before committing to any action. In its July meeting, the US Fed raised the target range of the Federal Funds rate by 75 bps to 2.25–2.50%, resulting in a cumulative hike of 225 bps since July 2022. The ECB and BoC also hiked their policy rate by 50 bps and 100 bps, respectively.

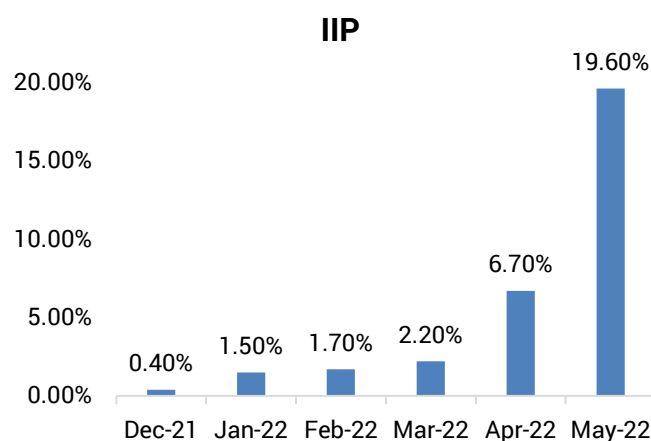
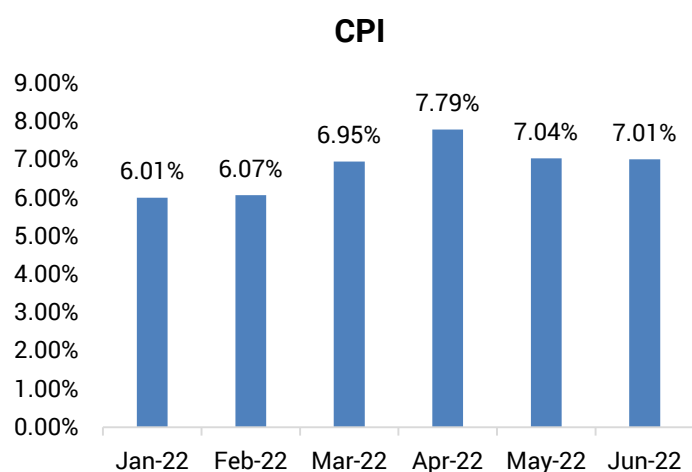
On the domestic front, several indicators suggest that the Indian economy is making resilient progress despite the drag from global spillovers, elevated inflation and some slackening of external demand as geopolitical developments take their toll on world trade. The PMI indicated sustained improvement in employment conditions in June 2022. Although manufacturing sector employment eased marginally on a sequential basis, it remained in expansionary mode. With the advancement of Southwest monsoon, the farm sector outlook remains positive. Meanwhile, the center's fiscal deficit remains in check with the government remaining cautious on spending. The fortnightly revision of petroleum products duty/cess however induces an additional uncertainty.

Oil prices declined sharply (-6.1%) over the month of July, following the decline of June amidst global growth concerns. Inability of OPEC to comply with announcements on increase in output and geo-political issues is likely to keep the pressure on crude prices. Additionally, inflationary pressures in Europe have intensified after the near doubling in wholesale gas prices since May, owing to Russia's restriction of gas supplies to Europe and the risk of further curbs.

| | 1 Month | 1 Year | 5 Year (CAGR) |
|-----------------------------|---------|--------|---------------|
| Nifty | 8.7% | 8.9% | 11.2% |
| NSE Midcap 50 | 12.0% | 6.7% | 11.3% |
| Crisil Composite Bond Index | 1.1% | 1.7% | 6.3% |
| Gold(USD/oz) | -2.3% | -2.6% | 6.8% |
| Brent Crude(USD/bbl) | -3.8% | 44.1% | 15.9% |

Source: Bloomberg

Economy



Source: Bloomberg

IIP: May IIP growth rose sharply to 19.6% (April: 6.7%) due to a low base (lockdown impact due to the Covid second wave in May 2021), and increased sequentially by 2.3%. On a sectoral basis, electricity production grew by 23.5% (April: 11.8%), manufacturing by 20.6% (5.8%), and mining by 10.9% (8%). As per the use-based classification, all categories registered positive growths led by consumer durable goods increasing by 58.5% (April: 7.4%), and capital goods by 54% (13.3%).

CPI: Headline CPI inflation in June eased marginally to 7.01% (May: 7.04%) led by a moderation in sequential momentum to 0.5% (0.9% mom in May). Food inflation moderated to 7.7% (May: 8%). On a sequential basis, the moderation in food prices was led by decline in prices of fruits, oils and fats, and pulses. The pace of increase in food prices moderated except for eggs. Meanwhile, core inflation increased marginally to 6% in June (5.9% in May), due to lower inflation in clothing and footwear, recreation, amusement, household goods and services, education, and personal

care and effects. On the other hand, inflation under the transport and communication segment moderated due to fall in petrol and diesel prices after the excise duty cut in May.

Trade Deficit: India's merchandise trade deficit widened to its highest monthly level of US\$25.6 bn in June 2022 as against a deficit of US\$9.6 bn a year ago and US\$24.3 bn in May 2022. India's merchandise exports at US\$37.9 billion in June 2022 registered a robust growth of 16.8%. India's merchandise imports at US\$63.6 bn surged to their highest monthly level in June 2022, growing by 51%. Non-oil non-gold imports at US\$40.2 bn registered robust growth in June 2022. Petroleum products and coal, coke and briquettes, accounting for 42.7% of total imports, contributed 68% of total import growth.

Fiscal deficit: The fiscal deficit stood at 21.2% of the Budgeted Estimates until 1QFY23, as compared to 18.2% in the same period last year. In absolute terms, the fiscal deficit was at Rs3,51,871 crore at the end of June 2022. The main contributors to the higher fiscal deficit were lower net tax revenues at 26.1% of FY2023BE and non-tax revenue at 23.1% of FY2023BE. Meanwhile, total expenditure was higher at 24% for the period vs 23.6% in the same period last year.

FLAWS

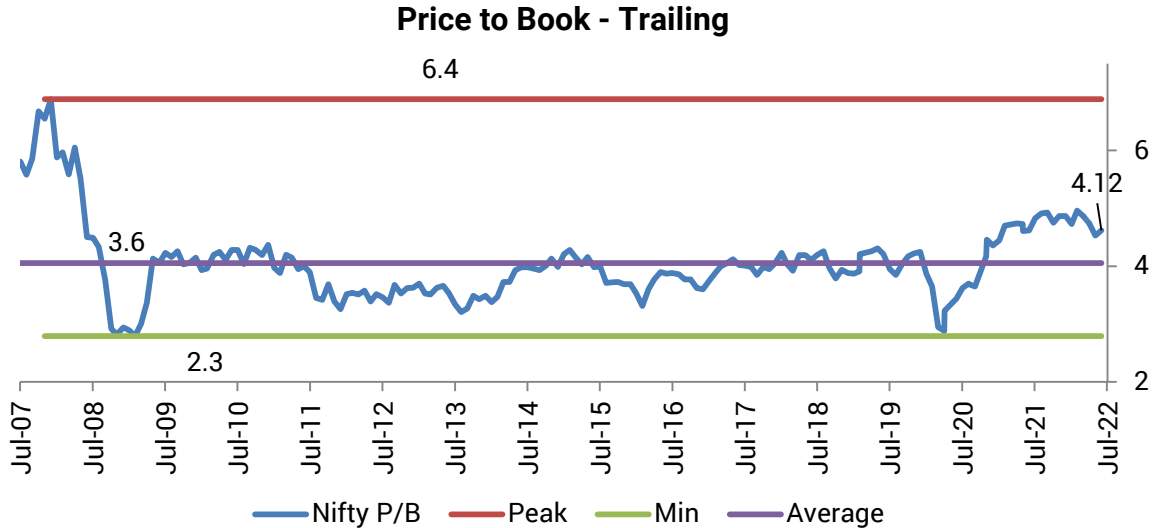
| CY Ending | Net FII Flows (\$ Billion) | Net FII Debt (\$ Billion) | Net DII Flows (\$ Billion) |
|-----------|-------------------------------|------------------------------|-------------------------------|
| CY 16 | 3.2 | (6.4) | 5.4 |
| CY 17 | 7.8 | 23.0 | 14.1 |
| CY 18 | (4.4) | (6.9) | 15.9 |
| CY 19 | 14.4 | 3.7 | 6.0 |
| CY 20 | 23.0 | (14.1) | (4.8) |
| CY21 | 3.8 | 3.1 | 12.7 |
| CY22YTD | (27.1) | (1.9) | 31.7 |

Source: Bloomberg

FII's turned buyers of Indian equities in the month of July after 9 months of sustained outflows (+\$0.6bn, following -\$6.4bn in June).

DII's maintained their buying trend from the previous month, recording 17 consecutive months of positive flows (+\$1.3bn).

Equity Market Outlook

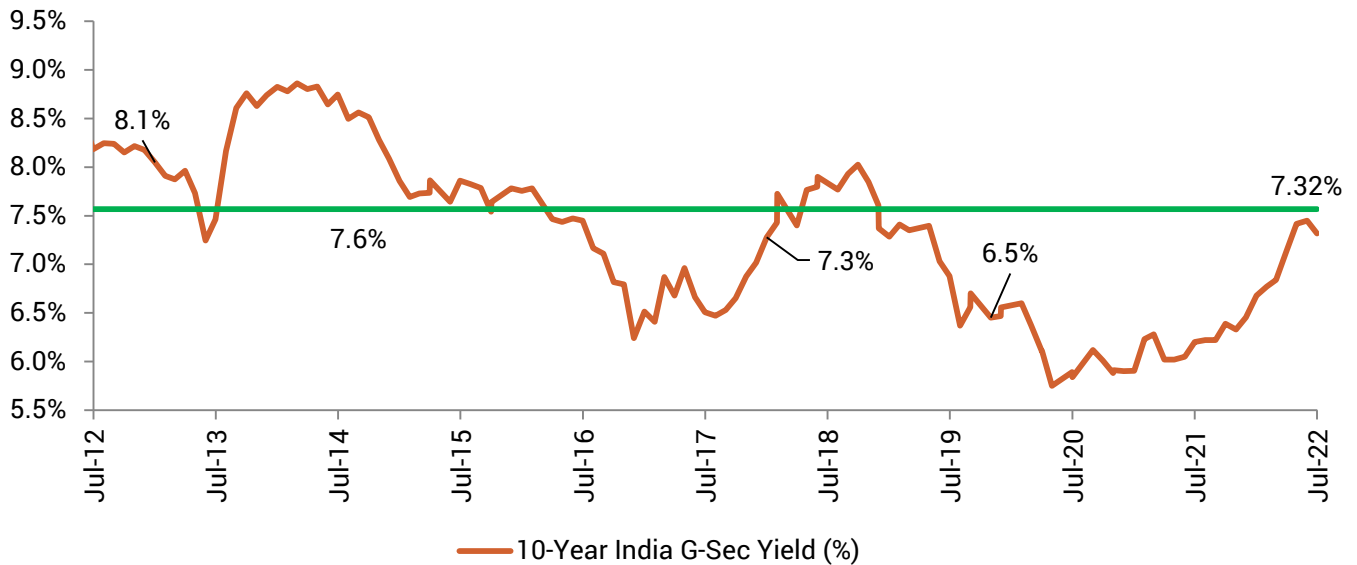


Source: NSE

- Inflation and interest rate:** RBI monetary policy committee decided to hike the Policy Repo Rate by 50 bps to 4.9% in its June meeting. In upcoming policy week further we expect 35bps hike in policy rates in line with RBI's focused on a withdrawal of accommodation to ensure that inflation remains within the target while supporting growth. In our view, the performance of the Indian market over the next few months will depend on the trajectory of domestic and global inflation.
- Quarterly earnings:** The 1QFY23 corporate earnings has been a mixed bag thus far with earnings miss from heavyweight stocks, which has been compensated by strong operating performance by BFSI sector. Most manufacturing companies have reported decline in gross margins led by higher raw material cost. Management commentaries so far has been encouraging with no major sign of demand slowdown.
- Power shortage:** India is facing its worst electricity shortage. Coal prices on the other hand have risen significantly leading to higher energy cost for manufacturing companies. The government asked the electricity companies to import coal.
- Monsoon update:** India is likely to receive normal rainfall between 94-106% of long term average in July the state-run IMD predicted. This is likely to be 4th consecutive year of normal monsoon. However, rainfall level varies at state level with few states in north have deficient rainfall till date whereas few southern states have seen excessive rainfall.

- GST collection:** GST collection rises further to Rs~1.49 lakh crore in the month of July, higher by 28% as against corresponding period in the last year. GST collection in July has been second highest ever since introduction of GST after the highest collection of Rs1.68 lakh crore that was reported in the month of April 2022 and subsequent two strong collection month of May and June 2022. Robust collection will further boost government fiscal position and will provide cushion to the impact that can be seen from recent tax cut in order to fight inflation.
- Covid:** Cases/Vaccinations: Covid cases has risen offlate on national level. However it seems to be under control so far. CoVID related restriction have been relaxed to great extent with economic activities are continues to be at normal pace. India continues to vaccinate at good pace with more than 2/3rd of Indian population is partially vaccinated and more than half of the total population is fully vaccinated.

Debt Market Outlook



Source: Bloomberg

Domestic yields moderated during July as global growth concerns has eased concerns around continued aggressive central bank tightening. Inflation has also started to moderate with the current inflation trajectory undershooting the RBI’s projections for Q1 and Q2 of FY2023. In this backdrop, markets are anticipating that the RBI will take the policy rate to slightly above the pre-pandemic level of around 5.50% and turn data-dependent before deciding on the future course of action. Yields should therefore find support around the current levels until further cues and future trajectory would be shaped by the evolving demand-supply dynamics.

Funds available with insurance plans launched on & post Sept. 1, 2010.

| Returns As On 30th July 2022 | Classic Opportunities Fund (AUM: ₹ 9,32,562.67 Lakhs) | Frontline Equity Fund (AUM: ₹ 1,46,051.06 Lakhs) | Dynamic Floor Fund II (AUM: ₹ 33,991.28 Lakhs) | Balanced Fund (AUM: ₹ 27,618.23 Lakhs) | Guarantee Fund (AUM: ₹ 520.70 Lakhs) | Kotak Dynamic Bond Fund (AUM: ₹ 1,61,378.97 Lakhs) | Kotak Dynamic Gilt Fund (AUM: ₹ 20,341.72 Lakhs) | Kotak Dynamic Floating Rate Fund (AUM: ₹ 2,099.22 Lakhs) | Money Market Fund (AUM: ₹ 59,084.52 Lakhs) | Discontinued Policy Fund (AUM: ₹ 64,854.07 Lakhs) |
|------------------------------|---|--|--|--|--------------------------------------|--|--|--|--|---|
| 1 month | 9.4 | 9.8 | 2.7 | 6.0 | 3.1 | 1.0 | 1.0 | 0.4 | 0.4 | 0.3 |
| 3 months | 0.2 | 0.4 | 0.2 | 0.4 | 0.3 | 0.1 | 0.1 | 0.3 | 1.0 | 0.7 |
| 6 months | -2.8 | -3.0 | -0.5 | -1.6 | -0.4 | -0.1 | -0.1 | 0.7 | 1.8 | 1.2 |
| 1 year | 4.7 | 6.8 | 2.7 | 4.8 | 5.5 | 1.1 | 1.2 | 1.9 | 3.3 | 2.5 |
| 2 years | 24.7 | 27.1 | 5.2 | 14.9 | 12.6 | 1.7 | 1.4 | 2.5 | 3.4 | 3.2 |
| 3 years | 16.9 | 18.4 | 2.5 | 11.9 | 8.5 | 5.2 | 4.6 | 4.0 | 4.1 | 3.8 |
| 4 years | 11.3 | 12.3 | 3.5 | 9.6 | 7.2 | 7.6 | 7.4 | 5.1 | 4.8 | 4.4 |
| 5 years | 10.5 | 11.8 | 3.5 | 8.8 | 6.9 | 6.0 | 5.9 | 4.7 | 5.1 | 4.7 |
| 6 years | 11.9 | 12.7 | 4.9 | 9.5 | 7.6 | 6.6 | 6.5 | 5.1 | 5.4 | 5.0 |
| 7 years | 10.9 | 11.6 | 5.2 | 9.3 | 7.4 | 7.3 | 7.3 | 5.5 | 5.7 | 5.3 |
| 10 years | 14.7 | 14.8 | 6.7 | 11.4 | 8.2 | 7.9 | 7.9 | 6.9 | 6.6 | 6.3 |
| Inception | 12.4 | 12.0 | 6.0 | 10.0 | 7.7 | 8.1 | 7.3 | 6.8 | 6.7 | 6.5 |

Funds available with insurance plans launched Prior to Sept. 1, 2010.

| Returns As On 30th July 2022 | Kotak Opportunities Fund (AUM: ₹ 97,546.57 Lakhs) | Kotak Aggressive Growth Fund (AUM: ₹ 28,173.58 Lakhs) | Kotak Dynamic Growth Fund (AUM: ₹ 6,274.22 Lakhs) | Dynamic Floor Fund (AUM: ₹ 63,576.46 Lakhs) | Kotak Dynamic Balanced Fund (AUM: ₹ 1,795.74 Lakhs) |
|------------------------------|---|---|---|---|---|
| 1 month | 9.4 | 10.3 | 7.6 | 2.5 | 5.6 |
| 3 months | -0.1 | 1.9 | 0.4 | 0.1 | 1.3 |
| 6 months | -3.3 | -1.1 | -2.1 | -0.8 | -0.4 |
| 1 year | 3.9 | 7.4 | 6.4 | 1.9 | 4.7 |
| 2 years | 24.0 | 24.9 | 20.4 | 4.3 | 12.5 |
| 3 years | 16.2 | 17.0 | 14.4 | 2.2 | 9.7 |
| 4 years | 10.5 | 11.0 | 10.7 | 3.2 | 8.1 |
| 5 years | 9.7 | 10.8 | 10.0 | 3.2 | 7.6 |
| 6 years | 11.2 | 11.6 | 10.8 | 4.6 | 8.4 |
| 7 years | 10.1 | 10.7 | 10.2 | 5.0 | 8.4 |
| 10 years | 14.0 | 14.0 | 12.9 | 6.3 | 10.9 |
| Inception | 15.7 | 15.2 | 13.8 | 7.7 | 12.2 |

| Returns As On 30th July 2022 | Kotak Guaranteed Growth Fund (AUM: ₹ 33,171.77 Lakhs) | Kotak Guaranteed Balanced Fund (AUM: ₹ 3,134.90 Lakhs) | Pension Classic Opportunities Fund (AUM: ₹ 1,997.11 Lakhs) | Kotak Pension Opportunities Fund (AUM: ₹ 132.15 Lakhs) | Pension Frontline Equity Fund (AUM: ₹ 625.90 Lakhs) | Pension Guarantee Fund (AUM: ₹ 1,996.57 Lakhs) |
|------------------------------|---|--|--|--|---|--|
| 1 month | 2.6 | 2.2 | 8.1 | 7.9 | 8.3 | 3.4 |
| 3 months | 0.4 | 0.3 | 2.7 | 1.7 | 2.0 | 0.3 |
| 6 months | -0.3 | -0.2 | 1.2 | -1.4 | 0.5 | -0.6 |
| 1 year | 2.7 | 2.6 | 9.7 | 7.1 | 9.4 | 4.8 |
| 2 years | 5.0 | 4.6 | 20.4 | 19.6 | 22.3 | 12.5 |
| 3 years | 0.3 | 1.6 | 14.3 | 14.2 | 15.7 | 8.9 |
| 4 years | 1.1 | 2.6 | 9.4 | 9.1 | 10.5 | 7.5 |
| 5 years | 1.9 | 2.9 | 9.0 | 8.6 | 10.4 | 7.1 |
| 6 years | 3.7 | 4.5 | 10.7 | 10.2 | 11.3 | 7.8 |
| 7 years | 4.3 | 5.1 | 9.7 | 9.3 | 10.6 | 7.6 |
| 10 years | 7.3 | 7.5 | 14.0 | 13.3 | 14.0 | 8.3 |
| Inception | 10.6 | 10.0 | 12.1 | 11.3 | 12.0 | 7.4 |

Funds available with insurance plans launched Prior to Sept. 1, 2010.

| Returns As On 30th July 2022 | Kotak Pension Growth Fund (AUM: ₹ 228.37 Lakhs) | Kotak Pension Floor Fund (AUM: ₹ 224.61 Lakhs) | Pension Floor Fund II (AUM: ₹ 819.65 Lakhs) | Kotak Pension Balanced Fund (AUM: ₹ 4,091.52 Lakhs) | Pension Balanced Fund II (AUM: ₹ 62.81 Lakhs) | Kotak Pension Bond Fund (AUM: ₹ 710.67 Lakhs) | Kotak Pension Gilt Fund (AUM: ₹ 179.57 Lakhs) | Kotak Pension Floating Rate Fund (AUM: ₹ 68.57 Lakhs) | Pension Money Market Fund II (AUM: ₹ 240.17 Lakhs) |
|------------------------------|---|--|---|---|---|---|---|---|--|
| 1 month | 1.8 | 2.6 | 2.1 | 1.9 | 4.3 | 1.1 | 0.9 | 0.3 | 0.3 |
| 3 months | 0.6 | 0.9 | 0.7 | 0.2 | 1.0 | 0.0 | 0.4 | 0.0 | 0.9 |
| 6 months | 0.6 | 1.8 | 1.2 | 0.1 | 0.9 | -0.1 | 0.6 | 0.5 | 1.6 |
| 1 year | 2.9 | 5.2 | 4.1 | 2.3 | 5.1 | 1.8 | 2.4 | 1.6 | 2.9 |
| 2 years | 4.1 | 5.7 | 5.3 | 3.6 | 11.2 | 2.6 | 2.6 | 2.3 | 2.7 |
| 3 years | -0.6 | 2.6 | 2.2 | 0.9 | 9.9 | 5.6 | 4.9 | 3.9 | 3.6 |
| 4 years | 0.4 | 3.4 | 3.3 | 2.0 | 8.0 | 7.9 | 7.6 | 5.1 | 4.4 |
| 5 years | 1.3 | 3.4 | 3.4 | 2.4 | 7.5 | 6.2 | 6.0 | 4.8 | 4.8 |
| 6 years | 3.2 | 4.7 | 4.8 | 4.0 | 8.4 | 6.8 | 6.6 | 5.2 | 5.1 |
| 7 years | 3.9 | 5.2 | 5.2 | 4.7 | 8.4 | 7.5 | 7.4 | 5.6 | 5.5 |
| 10 years | 6.9 | 6.5 | 6.6 | 7.2 | 10.8 | 8.0 | 8.0 | 6.9 | 6.5 |
| Inception | 8.0 | 5.8 | 6.0 | 10.0 | 9.4 | 8.2 | 7.4 | 6.8 | 6.5 |

KOTAK GROUP PLANS

| Returns As On 30th July 2022 | Kotak Group Dynamic Floor Fund (AUM: ₹ 426.30 Lakhs) | Kotak Group Balanced Fund (AUM: ₹ 1,42,923.62 Lakhs) | Kotak Group Bond Fund (AUM: ₹ 2,43,590.83 Lakhs) | Kotak Group Gilt Fund (AUM: ₹ 12,403.47 Lakhs) | Kotak Group Floating Rate Fund (AUM: ₹ 9,062.60 Lakhs) | Kotak Group Money Market Fund (AUM: ₹ 3.28 Lakhs) | Kotak Group Secure Capital Fund (AUM: ₹ 65,884.85 Lakhs) | Kotak Group Prudent Fund (AUM: ₹ 18,127.10 Lakhs) |
|------------------------------|--|--|--|--|--|---|--|---|
| 1 month | 1.3 | 6.2 | 1.0 | 1.0 | 0.4 | -0.1 | 1.0 | 2.5 |
| 3 months | 0.3 | 0.6 | 0.2 | 0.1 | 0.3 | 0.4 | 0.2 | 0.6 |
| 6 months | 0.1 | -1.3 | 0.2 | 0.1 | 0.9 | 1.0 | 0.1 | -0.1 |
| 1 year | 2.1 | 5.3 | 1.6 | 1.6 | 2.4 | 0.6 | 1.4 | 2.8 |
| 2 years | 3.1 | 15.8 | 2.2 | 1.6 | 3.0 | 6.3 | 2.0 | 6.1 |
| 3 years | 1.8 | 13.1 | 5.8 | 4.8 | 4.4 | 9.0 | 5.6 | 7.6 |
| 4 years | 3.4 | 10.7 | 8.1 | 7.7 | 5.6 | 7.7 | 7.9 | n.a |
| 5 years | 3.3 | 9.8 | 6.5 | 6.1 | 5.2 | 7.1 | 6.4 | n.a |
| 6 years | 4.6 | 10.4 | 7.1 | 6.7 | 5.6 | 6.6 | 6.9 | n.a |
| 7 years | 5.0 | 10.1 | 7.8 | 7.5 | 6.0 | 6.6 | 7.6 | n.a |
| 10 years | 6.5 | 12.2 | 8.4 | 8.1 | 7.3 | n.a | 8.2 | n.a |
| Inception | 5.9 | 12.9 | 8.6 | 7.5 | 7.3 | 7.1 | 8.4 | 9.0 |

KOTAK FIXED MATURITY PLANS

| Returns As On 30th July 2022 | Kotak Group Short Term Bond Fund (AUM: ₹ 47,966.69 Lakhs) |
|------------------------------|---|
| 1 month | 0.7 |
| 3 months | 0.3 |
| 6 months | 0.7 |
| 1 year | 2.2 |
| 2 years | 2.8 |
| 3 years | 4.9 |
| 4 years | 6.1 |
| 5 years | 5.6 |
| 6 years | 6.0 |
| 7 years | n.a |
| 10 years | n.a |
| Inception | 6.3 |

KOTAK PRIVILEGE ASSURANCE PLANS

| Returns As On 30th July 2022 | Kotak Advantage Multiplier Fund II (AUM: ₹ 0.44 Lakhs) |
|------------------------------|--|
| 1 month | 0.8 |
| 3 months | -0.1 |
| 6 months | -1.8 |
| 1 year | -1.3 |
| 2 years | -0.8 |
| 3 years | 0.9 |
| 4 years | 2.3 |
| 5 years | 2.0 |
| 6 years | 2.2 |
| 7 years | 2.5 |
| 10 years | 3.4 |
| Inception | 4.1 |

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

NO. OF FUNDS MANAGED BY FUND MANAGER

| Sr No. | Fund Manager | Equity | Debt | Balanced |
|--------|-----------------|--------|------|----------|
| 1 | Manoj Bharadwaj | 7 | 15 | 18 |
| 2 | Hemant Kanawala | 5 | NA | 9 |
| 3 | Rohit Agarwal | 2 | NA | 9 |

Mr. Manoj Bharadwaj – Debt Fund Manager

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

Mr. Hemant Kanawala – Head Equities

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

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

Mr. Rohit Agarwal – Equity Fund Manager

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

| | | Kotak Wealth Insurance | Kotak Ace Investment | Kotak Single Invest Advantage | Kotak Headstart Child Assure | Kotak Platinum | Kotak Invest Maxima |
|-------|----------------------------|------------------------|----------------------|-------------------------------|------------------------------|----------------|---------------------|
| Funds | Classic Opportunities Fund | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| | Frontline Equity Fund | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| | Balanced Fund | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| | Dynamic Bond Fund | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| | Dynamic Floating Rate Fund | ✓ | ✓ | ✗ | ✓ | ✓ | ✗ |
| | Money Market Fund | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| | Dynamic Gilt Fund | ✓ | ✓ | ✓ | ✓ | ✓ | ✗ |
| | Discontinued Policy Fund | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

*currently active plans

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

INDIVIDUAL FUND

CLASSIC OPPORTUNITIES FUND

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



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

Investment Objective

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

Date of Inception

16th December 2009

AUM (in Lakhs)

9,32,562.67

NAV

43.8220

Fund Manager

Equity : Hemant Kanawala
Debt : Manoj Bharadwaj

Benchmark Details

Equity - 100% (BSE 200)

Modified Duration

Debt & Money
Market Instruments : 0.01

Asset Allocation

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

Performance Meter

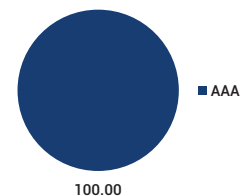
| | Classic Opportunities Fund (%) | Benchmark (%) |
|-----------|--------------------------------|---------------|
| 1 month | 9.4 | 9.6 |
| 3 months | 0.2 | -0.3 |
| 6 months | -2.8 | -0.6 |
| 1 year | 4.7 | 8.5 |
| 2 years | 24.7 | 26.7 |
| 3 years | 16.9 | 17.2 |
| 4 years | 11.3 | 11.3 |
| 5 years | 10.5 | 11.2 |
| 6 years | 11.9 | 12.5 |
| 7 years | 10.9 | 11.0 |
| 10 years | 14.7 | 13.4 |
| Inception | 12.4 | 10.5 |

Past performance is not necessarily indicative of future performance

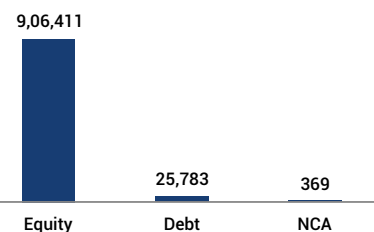
Portfolio

| Holdings | % to Fund |
|--|--------------|
| Equity | 97.20 |
| Reliance Industries Ltd | 7.76 |
| ICICI Bank Ltd | 7.60 |
| Infosys Ltd | 5.62 |
| HDFC Bank Ltd | 5.44 |
| State Bank of India | 4.52 |
| Larsen And Toubro Ltd | 3.18 |
| Kotak Banking ETF - Dividend Payout Option | 3.05 |
| Axis Bank Ltd | 2.96 |
| Bharti Airtel Ltd | 2.60 |
| UltraTech Cement Ltd | 2.55 |
| Mahindra & Mahindra Ltd | 2.55 |
| Tata Consultancy Services Ltd | 2.43 |
| Bajaj Finance Ltd | 2.43 |
| Maruti Suzuki India Ltd | 2.36 |
| SBI Life Insurance Company Ltd | 2.14 |
| Hindustan Unilever Ltd | 1.85 |
| Hindalco Industries Ltd | 1.64 |
| Housing Development Finance Corp. Ltd | 1.55 |
| S R F Ltd | 1.53 |
| SBI ETF Nifty Bank | 1.42 |
| Others | 32.02 |
| MMI | 2.76 |
| NCA | 0.04 |

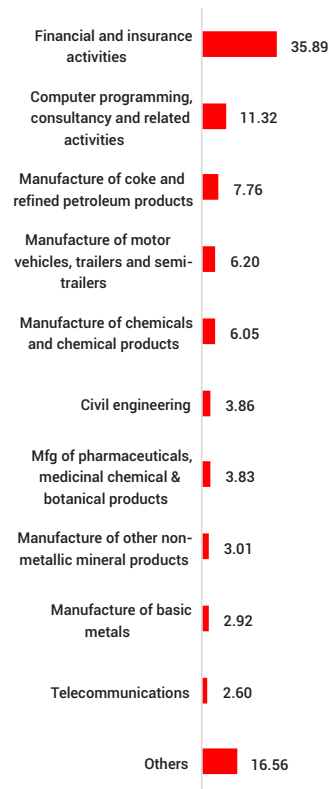
Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

INDIVIDUAL FUND

FRONTLINE EQUITY FUND

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



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

Investment Objective

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

Date of Inception

17th December 2009

AUM (in Lakhs)

1,46,051.06

NAV

41.8132

Fund Manager

Equity : Rohit Agarwal
Debt : Manoj Bharadwaj

Benchmark Details

Equity - 100% (BSE 100)

Modified Duration

Debt & Money
Market Instruments : 0.01

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity | 60 - 100 | 97 |
| Gsec / Debt | 00 - 40 | 0 |
| MMI / Others | 00 - 40 | 3 |

Performance Meter

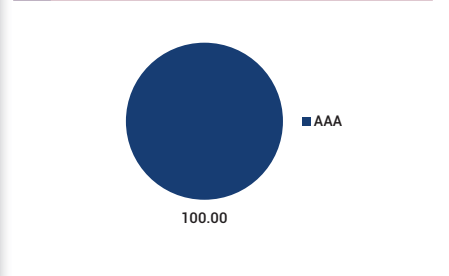
| | Frontline Equity Fund (%) | Benchmark (%) |
|-----------|---------------------------|---------------|
| 1 month | 9.8 | 9.5 |
| 3 months | 0.4 | -0.3 |
| 6 months | -3.0 | -0.5 |
| 1 year | 6.8 | 8.8 |
| 2 years | 27.1 | 25.3 |
| 3 years | 18.4 | 16.1 |
| 4 years | 12.3 | 10.8 |
| 5 years | 11.8 | 10.9 |
| 6 years | 12.7 | 12.1 |
| 7 years | 11.6 | 10.6 |
| 10 years | 14.8 | 12.9 |
| Inception | 12.0 | 10.0 |

Past performance is not necessarily indicative of future performance

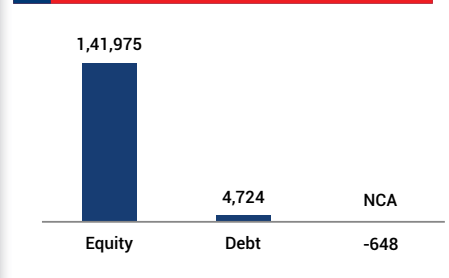
Portfolio

| Holdings | % to Fund |
|--|--------------|
| Equity | 97.21 |
| ICICI Bank Ltd | 7.74 |
| Reliance Industries Ltd | 7.21 |
| Infosys Ltd | 6.37 |
| Axis Bank Ltd | 3.73 |
| State Bank of India | 3.39 |
| Maruti Suzuki India Ltd | 3.20 |
| HDFC Bank Ltd | 3.12 |
| ICICI Prudential Bank ETF Nifty Bank Index | 2.98 |
| SBI ETF Nifty Bank | 2.95 |
| Hindustan Unilever Ltd | 2.91 |
| Kotak Banking ETF - Dividend Payout Option | 2.88 |
| I T C Ltd | 2.86 |
| Mahindra & Mahindra Ltd | 2.49 |
| Tata Consultancy Services Ltd | 2.43 |
| UltraTech Cement Ltd | 2.34 |
| Larsen And Toubro Ltd | 2.31 |
| Bajaj Finance Ltd | 2.31 |
| S R F Ltd | 1.88 |
| SBI Life Insurance Company Ltd | 1.81 |
| Bharti Airtel Ltd | 1.51 |
| Others | 30.78 |
| MMI | 3.23 |
| NCA | -0.44 |

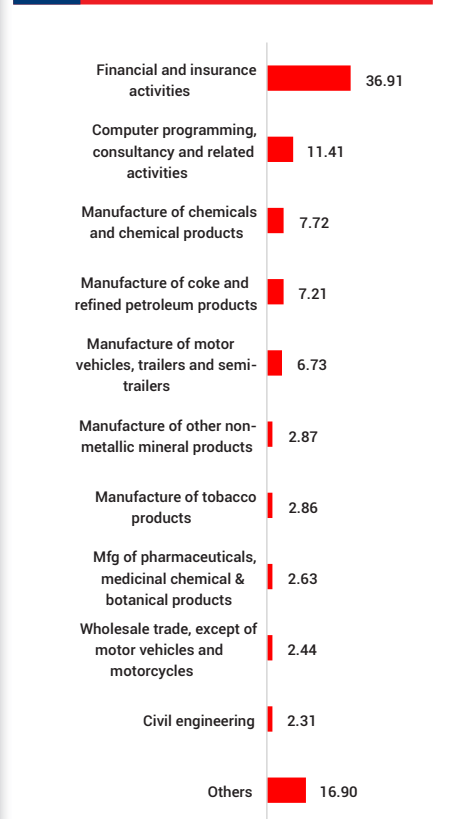
Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

INDIVIDUAL FUND

DYNAMIC FLOOR FUND II

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



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

Investment Objective

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

Date of Inception
17th December 2009

AUM (in Lakhs)
33,991.28

NAV
20.9759

Fund Manager
Equity : Rohit Agarwal
Debt : Manoj Bharadwaj

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

Modified Duration
Debt & Money
Market Instruments : 3.49

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity | 00 - 75 | 20 |
| Gsec / Debt | 00 - 100 | 71 |
| MMI / Others | 00 - 40 | 9 |

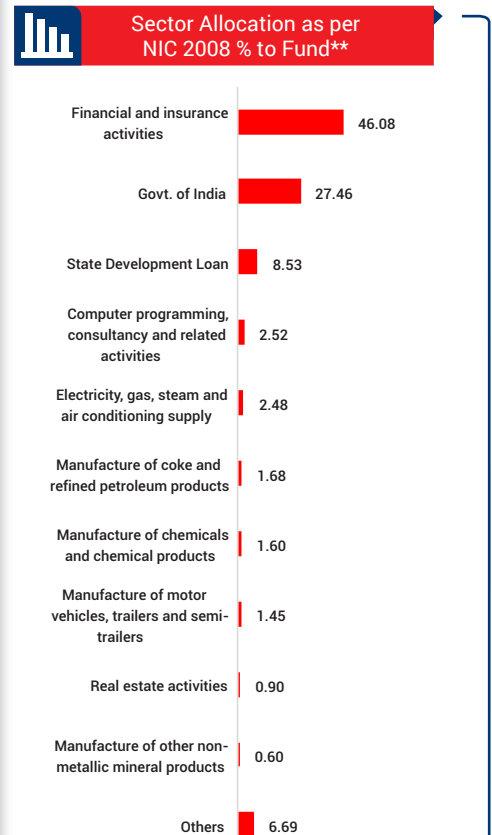
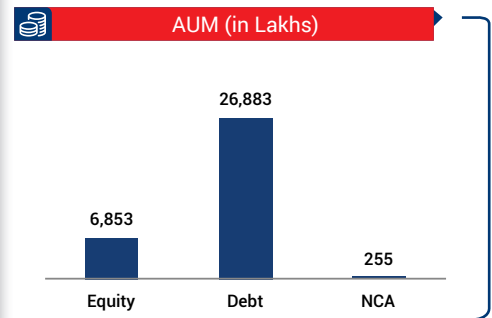
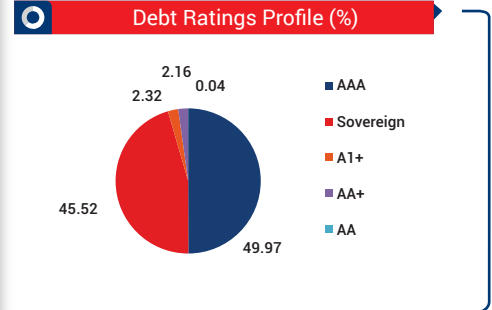
Performance Meter

| | Dynamic Floor Fund II (%) | Benchmark (%) |
|-----------|---------------------------|---------------|
| 1 month | 2.7 | 3.9 |
| 3 months | 0.2 | 0.2 |
| 6 months | -0.5 | -0.2 |
| 1 year | 2.7 | 4.7 |
| 2 years | 5.2 | 10.8 |
| 3 years | 2.5 | 10.0 |
| 4 years | 3.5 | 9.3 |
| 5 years | 3.5 | 8.6 |
| 6 years | 4.9 | 9.2 |
| 7 years | 5.2 | 9.0 |
| 10 years | 6.7 | 10.0 |
| Inception | 6.0 | 9.0 |

Past performance is not necessarily indicative of future performance

Portfolio

| Holdings | % to Fund |
|--|--------------|
| Equity | 20.16 |
| ICICI Bank Ltd | 1.66 |
| Reliance Industries Ltd | 1.45 |
| Infosys Ltd | 1.37 |
| Axis Bank Ltd | 0.78 |
| State Bank of India | 0.73 |
| Maruti Suzuki India Ltd | 0.69 |
| Kotak Banking ETF - Dividend Payout Option | 0.68 |
| ICICI Prudential Bank ETF Nifty Bank Index | 0.64 |
| Hindustan Unilever Ltd | 0.63 |
| SBI ETF Nifty Bank | 0.63 |
| HDFC Bank Ltd | 0.54 |
| Mahindra & Mahindra Ltd | 0.53 |
| Tata Consultancy Services Ltd | 0.53 |
| Larsen And Toubro Ltd | 0.50 |
| UltraTech Cement Ltd | 0.50 |
| I T C Ltd | 0.49 |
| SBI Life Insurance Company Ltd | 0.43 |
| Bajaj Finance Ltd | 0.42 |
| S R F Ltd | 0.39 |
| Bharti Airtel Ltd | 0.33 |
| Others | 6.25 |
| G-Sec | 42.01 |
| 7.38% GOI - 20.06.2027 | 5.09 |
| 6.54% GOI - 17.01.2032 | 4.60 |
| 7.54% GOI - 23.05.2036 | 4.28 |
| 1.44% INFLATION INDEX GS 2023 | 2.93 |
| 6.79% GOI - 26.12.2029 | 2.59 |
| 8.54% REC - 15.11.2028 | 2.59 |
| 7.10% GOI - 18.04.2029 | 1.88 |
| 6.24% MH SDL - 11.08.2026 | 1.55 |
| 5.74% GOI - 15.11.2026 | 1.26 |
| GOI FRB - 07.11.2024 | 0.93 |
| Others | 14.31 |
| Corporate Debt | 28.60 |
| 7.35% Bajaj Finance Ltd - 10.11.2022 | 2.69 |
| 8.56% REC - 29.11.2028 | 2.37 |
| 7.25% HDFC - 17.06.2030 | 1.55 |
| 8.55% HDFC - 27.03.2029 | 1.54 |
| 7.85% PFC - 03.04.2028 | 1.53 |
| 7.34% NHB - 07.08.2025 | 0.95 |
| 6.25% Cholamandalam Invest and Fin co Ltd - 21.02.2024 | 0.92 |
| 7.05% Embassy Office Parks REIT - 18.10.2026 | 0.90 |
| 7.09% HDB Financial services Ltd - 17.04.2023 | 0.83 |
| 9.39% LIC Housing Finance - 23.08.2024 - P - 26.08.15 | 0.80 |
| Others | 14.52 |
| MMI | 8.48 |
| NCA | 0.75 |



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

INDIVIDUAL FUND

BALANCED FUND

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



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

Investment Objective

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

Date of Inception

21st December 2009

AUM (in Lakhs)

27,618.23

NAV

33.3631

Fund Manager

Equity : Rohit Agarwal
Debt : Manoj Bharadwaj

Benchmark Details

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

Modified Duration

Debt & Money
Market Instruments : 3.45

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity | 30 - 60 | 59 |
| Gsec / Debt | 20 - 70 | 32 |
| MMI / Others | 00 - 40 | 9 |

Performance Meter

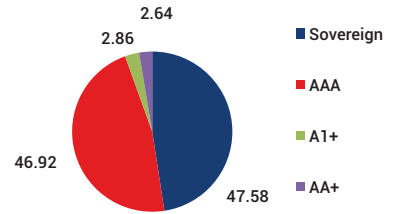
| | Balanced Fund (%) | Benchmark (%) |
|-----------|-------------------|---------------|
| 1 month | 6.0 | 6.0 |
| 3 months | 0.4 | -0.1 |
| 6 months | -1.6 | -0.1 |
| 1 year | 4.8 | 6.3 |
| 2 years | 14.9 | 16.2 |
| 3 years | 11.9 | 12.5 |
| 4 years | 9.6 | 10.0 |
| 5 years | 8.8 | 9.5 |
| 6 years | 9.5 | 10.4 |
| 7 years | 9.3 | 9.8 |
| 10 years | 11.4 | 11.2 |
| Inception | 10.0 | 9.5 |

Past performance is not necessarily indicative of future performance

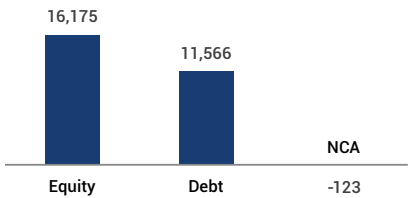
Portfolio

| Holdings | % to Fund |
|--|--------------|
| Equity | 58.57 |
| ICICI Bank Ltd | 4.77 |
| Reliance Industries Ltd | 4.47 |
| Infosys Ltd | 3.94 |
| Axis Bank Ltd | 2.15 |
| State Bank of India | 2.02 |
| Maruti Suzuki India Ltd | 1.97 |
| SBI ETF Nifty Bank | 1.83 |
| Hindustan Unilever Ltd | 1.80 |
| I T C Ltd | 1.70 |
| Kotak Banking ETF - Dividend Payout Option | 1.69 |
| Mahindra & Mahindra Ltd | 1.67 |
| ICICI Prudential Bank ETF Nifty Bank Index | 1.61 |
| HDFC Bank Ltd | 1.56 |
| Tata Consultancy Services Ltd | 1.53 |
| Larsen And Toubro Ltd | 1.47 |
| UltraTech Cement Ltd | 1.43 |
| SBI Life Insurance Company Ltd | 1.26 |
| S R F Ltd | 1.13 |
| Bharti Airtel Ltd | 0.94 |
| P I Industries Ltd | 0.83 |
| Others | 18.79 |
| G-Sec | 22.68 |
| 7.38% GOI - 20.06.2027 | 2.92 |
| 6.54% GOI - 17.01.2032 | 2.73 |
| 7.54% GOI - 23.05.2036 | 2.25 |
| 6.95% GOI - 16.12.2061 | 1.26 |
| 6.42% NABARD - 25.11.2030 | 1.15 |
| 7.10% GOI - 18.04.2029 | 1.11 |
| 6.24% MH SDL - 11.08.2026 | 1.09 |
| 5.74% GOI - 15.11.2026 | 0.95 |
| 8.15% GOI FCI Bonds - 16.10.22 | 0.91 |
| GOI FRB - 07.11.2024 | 0.61 |
| Others | 7.70 |
| Corporate Debt | 9.15 |
| 7.35% Bajaj Finance Ltd - 10.11.2022 | 0.95 |
| 7.34% NHB - 07.08.2025 | 0.62 |
| 6.25% Cholamandalam Invest and Fin co ltd - 21.02.2024 | 0.57 |
| 5.65% Bajaj Finance Ltd - 10.05.2024 | 0.56 |
| 7.05% Embassy Office Parks REIT - 18.10.2026 | 0.56 |
| 8.56% REC - 29.11.2028 | 0.54 |
| 7.09% HDB Financial services Ltd - 17.04.2023 | 0.47 |
| 5.78% HDFC - 25.11.2025 | 0.42 |
| 7.40% Muthoot Finance Ltd - 05.01.2024 | 0.40 |
| 7.85% PFC - 03.04.2028 | 0.37 |
| Others | 3.70 |
| MMI | 10.05 |
| NCA | -0.44 |

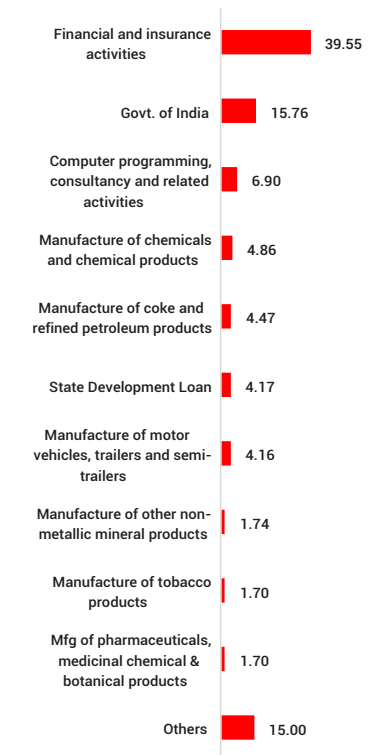
Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

INDIVIDUAL FUND

KOTAK OPPORTUNITIES FUND

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



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

Investment Objective

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

Date of Inception
02nd October 2008

AUM (in Lakhs)
97,546.57

NAV
74.8162

Fund Manager
Equity : Hemant Kanawala
Debt : Manoj Bharadwaj

Benchmark Details
Equity - 100% (BSE 200)

Modified Duration
Debt & Money
Market Instruments : 0.01

Asset Allocation

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

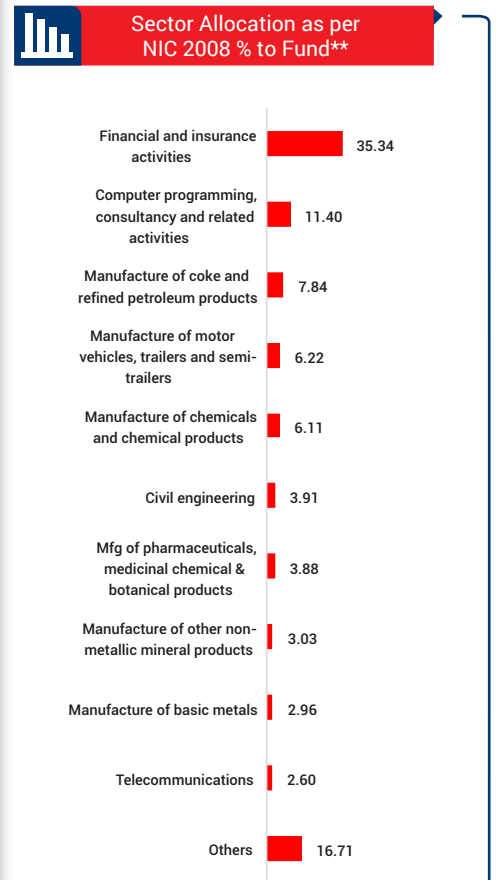
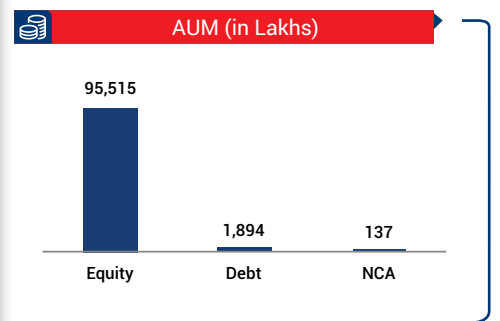
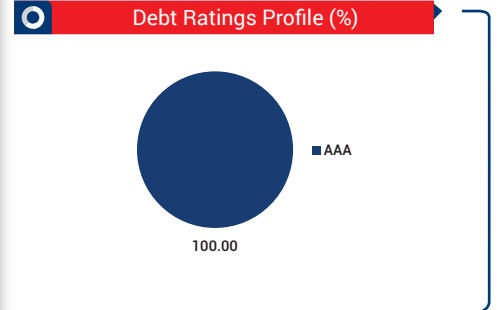
Performance Meter

| | Opportunities Fund (%) | Benchmark (%) |
|-----------|------------------------|---------------|
| 1 month | 9.4 | 9.6 |
| 3 months | -0.1 | -0.3 |
| 6 months | -3.3 | -0.6 |
| 1 year | 3.9 | 8.5 |
| 2 years | 24.0 | 26.7 |
| 3 years | 16.2 | 17.2 |
| 4 years | 10.5 | 11.3 |
| 5 years | 9.7 | 11.2 |
| 6 years | 11.2 | 12.5 |
| 7 years | 10.1 | 11.0 |
| 10 years | 14.0 | 13.4 |
| Inception | 15.7 | 11.8 |

Past performance is not necessarily indicative of future performance

Portfolio

| Holdings | % to Fund |
|--|--------------|
| Equity | 97.92 |
| Reliance Industries Ltd | 7.84 |
| ICICI Bank Ltd | 7.67 |
| Infosys Ltd | 5.64 |
| HDFC Bank Ltd | 5.46 |
| State Bank of India | 4.53 |
| Larsen And Toubro Ltd | 3.19 |
| Kotak Banking ETF - Dividend Payout Option | 3.08 |
| Axis Bank Ltd | 2.99 |
| Bharti Airtel Ltd | 2.60 |
| UltraTech Cement Ltd | 2.57 |
| Mahindra & Mahindra Ltd | 2.56 |
| Bajaj Finance Ltd | 2.47 |
| Tata Consultancy Services Ltd | 2.40 |
| Maruti Suzuki India Ltd | 2.36 |
| SBI Life Insurance Company Ltd | 2.14 |
| Hindustan Unilever Ltd | 1.88 |
| Hindalco Industries Ltd | 1.66 |
| Housing Development Finance Corp. Ltd | 1.57 |
| S R F Ltd | 1.55 |
| SBI ETF Nifty Bank | 1.43 |
| Others | 32.33 |
| MMI | 1.94 |
| NCA | 0.14 |



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

INDIVIDUAL FUND

KOTAK AGGRESSIVE GROWTH FUND

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



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

Investment Objective

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

Date of Inception

13th September 2004

AUM (in Lakhs)

28,173.58

NAV

125.5117

Fund Manager

Equity : Rohit Agarwal
Debt : Manoj Bharadwaj

Benchmark Details

Equity - 100% (BSE 100)

Modified Duration

Debt & Money
Market Instruments : 0.01

Asset Allocation

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

Performance Meter

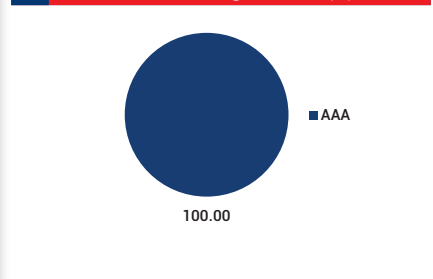
| | Aggressive Growth Fund (%) | Benchmark (%) |
|-----------|----------------------------|---------------|
| 1 month | 10.3 | 9.5 |
| 3 months | 1.9 | -0.3 |
| 6 months | -1.1 | -0.5 |
| 1 year | 7.4 | 8.8 |
| 2 years | 24.9 | 25.3 |
| 3 years | 17.0 | 16.1 |
| 4 years | 11.0 | 10.8 |
| 5 years | 10.8 | 10.9 |
| 6 years | 11.6 | 12.1 |
| 7 years | 10.7 | 10.6 |
| 10 years | 14.0 | 12.9 |
| Inception | 15.2 | 13.1 |

Past performance is not necessarily indicative of future performance

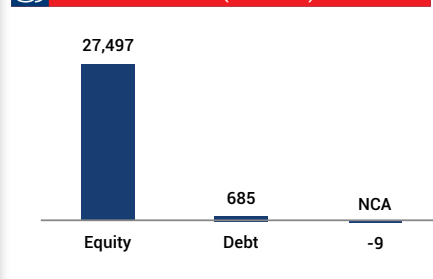
Portfolio

| Holdings | % to Fund |
|--|--------------|
| Equity | 97.60 |
| ICICI Bank Ltd | 8.29 |
| Reliance Industries Ltd | 7.95 |
| Infosys Ltd | 6.64 |
| Kotak Banking ETF - Dividend Payout Option | 3.88 |
| Axis Bank Ltd | 3.88 |
| State Bank of India | 3.59 |
| Mahindra & Mahindra Ltd | 3.18 |
| Maruti Suzuki India Ltd | 3.09 |
| Hindustan Unilever Ltd | 3.08 |
| Larsen And Toubro Ltd | 2.96 |
| ICICI Prudential Bank ETF Nifty Bank Index | 2.89 |
| SBI ETF Nifty Bank | 2.88 |
| HDFC Bank Ltd | 2.50 |
| Tata Consultancy Services Ltd | 2.36 |
| Housing Development Finance Corp. Ltd | 2.17 |
| I T C Ltd | 2.12 |
| UltraTech Cement Ltd | 2.11 |
| S R F Ltd | 2.03 |
| Bajaj Finance Ltd | 1.93 |
| Titan Industries Ltd | 1.84 |
| Others | 28.25 |
| MMI | 2.43 |
| NCA | -0.03 |

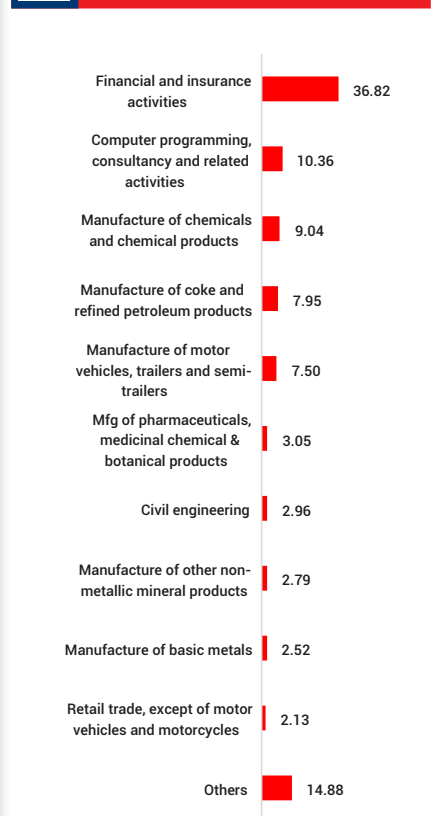
Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

INDIVIDUAL FUND

GUARANTEE FUND

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



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Investment Objective

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

Date of Inception

05th February 2010

AUM (in Lakhs)

520.70

NAV

25.3494

Fund Manager

Equity : Hemant Kanawala
Debt : Manoj Bharadwaj

Benchmark Details

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

Modified Duration

Debt & Money
Market Instruments : 1.64

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity | 00 - 75 | 35 |
| Gsec / Debt | 00 - 100 | 43 |
| MMI / Others | 00 - 100 | 22 |

Performance Meter

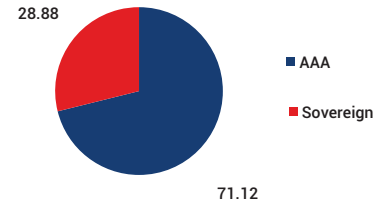
| | Guarantee Fund (%) | Benchmark (%) |
|-----------|--------------------|---------------|
| 1 month | 3.1 | 3.9 |
| 3 months | 0.3 | 0.2 |
| 6 months | -0.4 | -0.2 |
| 1 year | 5.5 | 4.7 |
| 2 years | 12.6 | 10.8 |
| 3 years | 8.5 | 10.0 |
| 4 years | 7.2 | 9.3 |
| 5 years | 6.9 | 8.6 |
| 6 years | 7.6 | 9.2 |
| 7 years | 7.4 | 9.0 |
| 10 years | 8.2 | 10.0 |
| Inception | 7.7 | 9.3 |

Past performance is not necessarily indicative of future performance

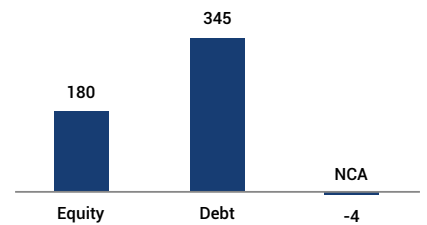
Portfolio

| Holdings | % to Fund |
|---|--------------|
| Equity | 34.55 |
| Reliance Industries Ltd | 3.14 |
| Infosys Ltd | 2.60 |
| HDFC Bank Ltd | 2.52 |
| ICICI Bank Ltd | 2.28 |
| Housing Development Finance Corp. Ltd | 1.73 |
| Tata Consultancy Services Ltd | 1.56 |
| I T C Ltd | 1.42 |
| Hindustan Unilever Ltd | 1.30 |
| Larsen And Toubro Ltd | 1.24 |
| Bharti Airtel Ltd | 1.03 |
| Asian Paints Ltd | 0.83 |
| State Bank of India | 0.81 |
| Axis Bank Ltd | 0.77 |
| Bajaj Finance Ltd | 0.76 |
| Maruti Suzuki India Ltd | 0.74 |
| Mahindra & Mahindra Ltd | 0.70 |
| Sun Pharmaceuticals Ltd | 0.66 |
| Titan Industries Ltd | 0.50 |
| UltraTech Cement Ltd | 0.49 |
| Power Grid Corporation of India Ltd | 0.48 |
| Others | 9.01 |
| G-Sec | 21.05 |
| 1.44% INFLATION INDEX GS 2023 | 8.74 |
| 7.10% PFC - 11.01.2027 | 1.91 |
| 9.72% PN SDL - 28.08.2023 | 0.82 |
| 8.90% KA SDL - 19.12.2022 | 0.69 |
| 8.30% Fertilizer Co GOI - 07.12.23 | 0.63 |
| 8.58% GJ SDL - 23.01.2023 | 0.31 |
| 8.72% TN SDL -19.09.2026 | 0.30 |
| 8.84% PN SDL - 11.06.2024 | 0.29 |
| 7.04% GJ SDL - 07.08.2026 | 0.28 |
| 6.65% Fertilizer Co GOI - 29.01.23 | 0.28 |
| Others | 6.79 |
| Corporate Debt | 22.17 |
| 7.85% PFC - 03.04.2028 | 5.87 |
| 9.30% PGC - 28.06.2024 | 2.51 |
| 9.39% LIC Housing Finance - 23.08.2024 - P - 26.08.15 | 2.00 |
| 9.24% LIC Housing Finance - 30.09.2024 | 2.00 |
| 8.57% REC - 21.12.2024 | 1.98 |
| 7.95% REC - 12.03.2027 | 1.97 |
| 7.63% PFC - 14.08.2026 | 1.94 |
| 7.35% Bajaj Finance Ltd - 10.11.2022 | 1.93 |
| 7.83% LIC Housing Finance - 25.09.2026 P 26.11.2020 | 1.91 |
| 8.49% NTPC - 25.03.2025 | 0.05 |
| Others | 0.01 |
| MMI | 23.04 |
| NCA | -0.81 |

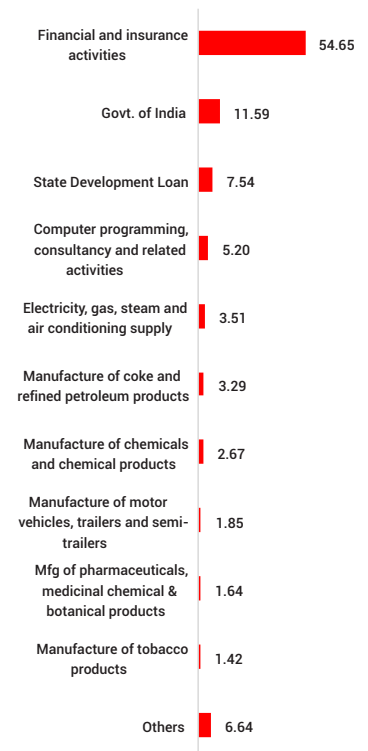
Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

INDIVIDUAL FUND

MONEY MARKET FUND

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



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Investment Objective

Aims to protect your capital and not have downside risks

Date of Inception

05th January 2010

AUM (in Lakhs)

59,084.52

NAV

22.4854

Fund Manager

Debt : Manoj Bharadwaj

Benchmark Details

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

Modified Duration

Debt & Money
Market Instruments : 0.63

Asset Allocation

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

Performance Meter

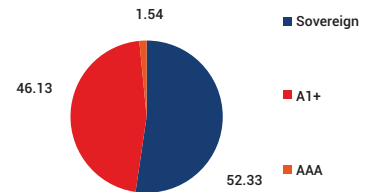
| | Money Market Fund (%) | Benchmark (%) |
|-----------|-----------------------|---------------|
| 1 month | 0.4 | 0.4 |
| 3 months | 1.0 | 1.1 |
| 6 months | 1.8 | 2.1 |
| 1 year | 3.3 | 3.9 |
| 2 years | 3.4 | 3.8 |
| 3 years | 4.1 | 4.4 |
| 4 years | 4.8 | 5.2 |
| 5 years | 5.1 | 5.5 |
| 6 years | 5.4 | 5.8 |
| 7 years | 5.7 | 6.1 |
| 10 years | 6.6 | 6.9 |
| Inception | 6.7 | 6.9 |

Past performance is not necessarily indicative of future performance

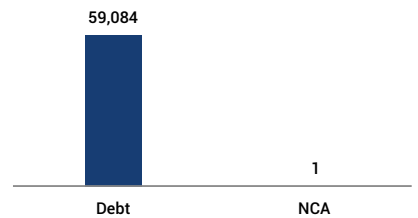
Portfolio

| Holdings | % to Fund |
|----------|-----------|
| MMI | 100.00 |
| NCA | 0.00 |

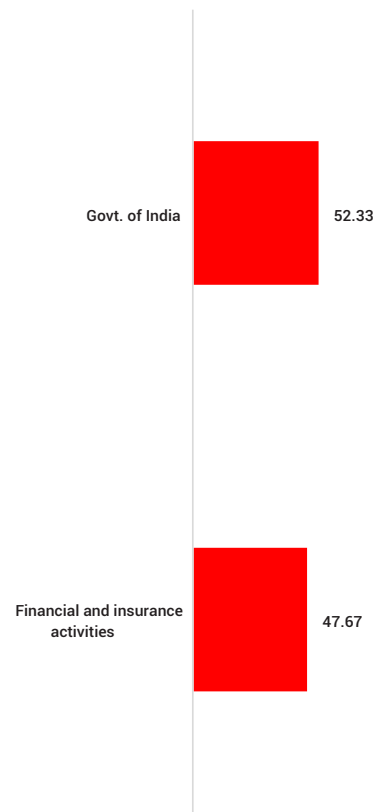
Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

INDIVIDUAL FUND

KOTAK DYNAMIC GROWTH FUND

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



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Investment Objective

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

Date of Inception

27th June 2003

AUM (in Lakhs)

6,274.22

NAV

118.8607

Fund Manager

Equity : Rohit Agarwal
Debt : Manoj Bharadwaj

Benchmark Details

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

Modified Duration

Debt & Money
Market Instruments : 3.81

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity | 40 - 80 | 75 |
| Gsec / Debt | 20 - 60 | 22 |
| MMI / Others | 00 - 40 | 3 |

Performance Meter

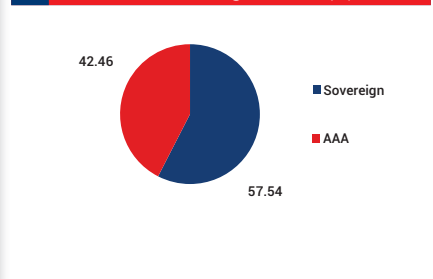
| | Kotak Dynamic Growth Fund (%) | Benchmark (%) |
|-----------|-------------------------------|---------------|
| 1 month | 7.6 | 7.7 |
| 3 months | 0.4 | -0.1 |
| 6 months | -2.1 | -0.2 |
| 1 year | 6.4 | 7.6 |
| 2 years | 20.4 | 20.7 |
| 3 years | 14.4 | 14.4 |
| 4 years | 10.7 | 10.5 |
| 5 years | 10.0 | 10.3 |
| 6 years | 10.8 | 11.3 |
| 7 years | 10.2 | 10.3 |
| 10 years | 12.9 | 12.1 |
| Inception | 13.8 | 13.0 |

Past performance is not necessarily indicative of future performance

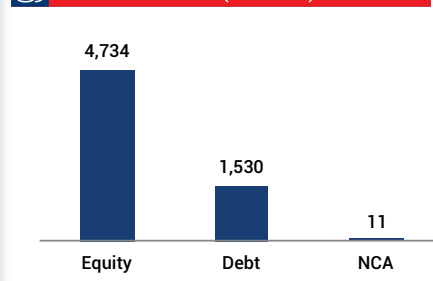
Portfolio

| Holdings | % to Fund |
|--|--------------|
| Equity | 75.44 |
| ICICI Bank Ltd | 6.73 |
| Reliance Industries Ltd | 5.63 |
| Infosys Ltd | 5.48 |
| Axis Bank Ltd | 2.88 |
| State Bank of India | 2.76 |
| Maruti Suzuki India Ltd | 2.48 |
| ICICI Prudential Bank ETF Nifty Bank Index | 2.35 |
| SBI ETF Nifty Bank | 2.31 |
| Hindustan Unilever Ltd | 2.27 |
| HDFC Bank Ltd | 2.02 |
| Mahindra & Mahindra Ltd | 1.94 |
| Tata Consultancy Services Ltd | 1.93 |
| Larsen And Toubro Ltd | 1.87 |
| I T C Ltd | 1.83 |
| UltraTech Cement Ltd | 1.79 |
| SBI Life Insurance Company Ltd | 1.65 |
| Bajaj Finance Ltd | 1.60 |
| S R F Ltd | 1.43 |
| Bharti Airtel Ltd | 1.28 |
| P I Industries Ltd | 1.14 |
| Others | 24.07 |
| G-Sec | 14.71 |
| 7.59% GOI - 11.01.2026 | 1.63 |
| 6.67% GOI - 15.12.2035 | 1.49 |
| 7.16% GOI - 20.09.2050 | 1.35 |
| 5.74% GOI - 15.11.2026 | 0.96 |
| 8.17% GOI - 01.12.2044 | 0.92 |
| 6.79% GOI - 15.05.2027 | 0.85 |
| 6.65% Fertilizer Co GOI - 29.01.23 | 0.80 |
| 8.30% GOI - 02.07.2040 | 0.68 |
| 8.70% REC - 28.09.2028 | 0.68 |
| 5.63% GOI - 12.04.2026 | 0.63 |
| Others | 4.72 |
| Corporate Debt | 7.20 |
| 7.20% HDFC - 13.04.2023 | 5.88 |
| 8.56% REC - 29.11.2028 | 0.51 |
| 8.65% PFC - 28.12.2024 | 0.49 |
| 9.02% REC - 19.11.2022 | 0.32 |
| MMI | 2.47 |
| NCA | 0.18 |

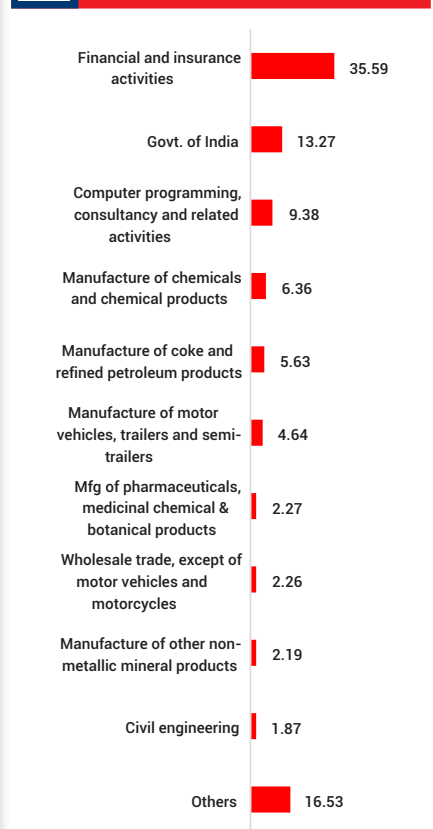
Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

INDIVIDUAL FUND

DYNAMIC FLOOR FUND

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



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Investment Objective

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

Date of Inception
14th November 2006

AUM (in Lakhs)
63,576.46

NAV
32.0507

Fund Manager
Equity : Rohit Agarwal
Debt : Manoj Bharadwaj

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

Modified Duration
Debt & Money
Market Instruments : 3.51

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity | 00 - 75 | 19 |
| Gsec / Debt | 00 - 100 | 64 |
| MMI / Others | 00 - 40 | 17 |

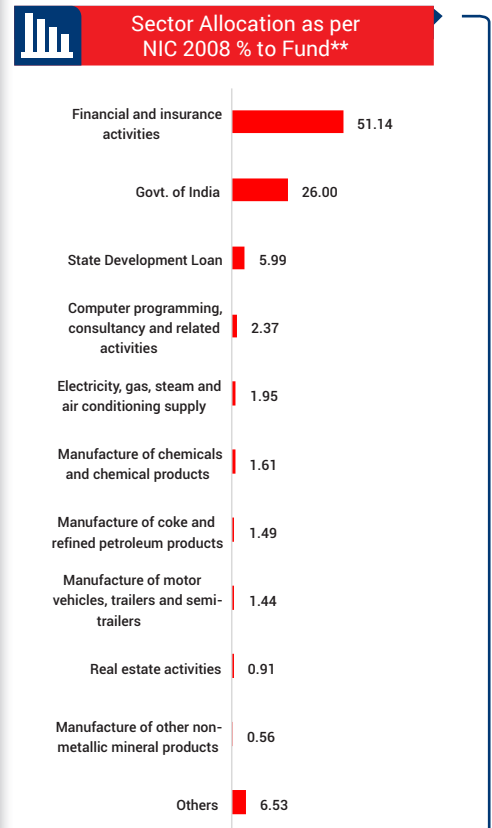
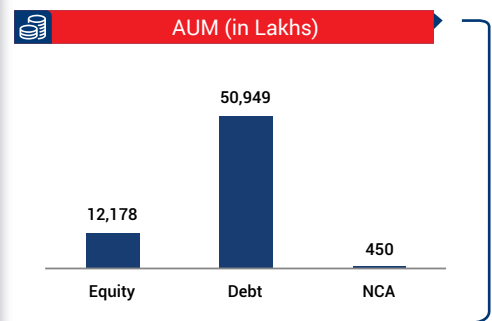
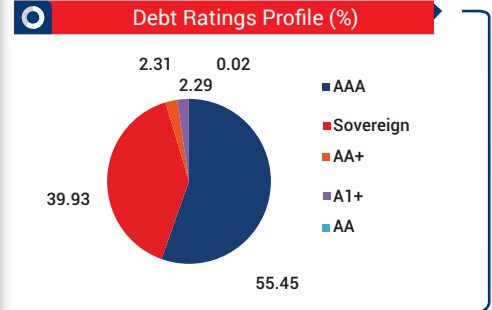
Performance Meter

| | Dynamic Floor Fund (%) | Benchmark (%) |
|-----------|------------------------|---------------|
| 1 month | 2.5 | 3.9 |
| 3 months | 0.1 | 0.2 |
| 6 months | -0.8 | -0.2 |
| 1 year | 1.9 | 4.7 |
| 2 years | 4.3 | 10.8 |
| 3 years | 2.2 | 10.0 |
| 4 years | 3.2 | 9.3 |
| 5 years | 3.2 | 8.6 |
| 6 years | 4.6 | 9.2 |
| 7 years | 5.0 | 9.0 |
| 10 years | 6.3 | 10.0 |
| Inception | 7.7 | 8.9 |

Past performance is not necessarily indicative of future performance

Portfolio

| Holdings | % to Fund |
|--|--------------|
| Equity | 19.15 |
| ICICI Bank Ltd | 1.59 |
| Reliance Industries Ltd | 1.49 |
| Infosys Ltd | 1.31 |
| Axis Bank Ltd | 0.74 |
| State Bank of India | 0.70 |
| Maruti Suzuki India Ltd | 0.65 |
| ICICI Prudential Bank ETF Nifty Bank Index | 0.61 |
| Hindustan Unilever Ltd | 0.60 |
| SBI ETF Nifty Bank | 0.60 |
| Mahindra & Mahindra Ltd | 0.59 |
| Kotak Banking ETF - Dividend Payout Option | 0.56 |
| I T C Ltd | 0.55 |
| HDFC Bank Ltd | 0.52 |
| Tata Consultancy Services Ltd | 0.51 |
| Larsen And Toubro Ltd | 0.48 |
| UltraTech Cement Ltd | 0.46 |
| SBI Life Insurance Company Ltd | 0.41 |
| S R F Ltd | 0.37 |
| Bharti Airtel Ltd | 0.31 |
| Titan Industries Ltd | 0.30 |
| Others | 5.81 |
| G-Sec | 37.35 |
| 7.38% GOI - 20.06.2027 | 4.75 |
| 7.54% GOI - 23.05.2036 | 4.21 |
| 6.54% GOI - 17.01.2032 | 4.06 |
| 6.79% GOI - 26.12.2029 | 3.90 |
| 8.54% REC - 15.11.2028 | 1.98 |
| 7.10% GOI - 18.04.2029 | 1.88 |
| 1.44% INFLATION INDEX GS 2023 | 1.48 |
| 5.74% GOI - 15.11.2026 | 1.16 |
| 6.99% UP SDL - 27.10.2031 | 1.13 |
| 6.45% REC - 07.01.2031 | 0.96 |
| Others | 11.86 |
| Corporate Debt | 27.02 |
| 6.99% IRFC - 04.06.2041 | 2.12 |
| 5.78% HDFC - 25.11.2025 | 1.91 |
| 8.56% REC - 29.11.2028 | 1.82 |
| 8.55% HDFC - 27.03.2029 | 1.73 |
| 6.25% Cholamandalam Invest and Fin co ltd - 21.02.2024 | 1.61 |
| 7.85% PFC - 03.04.2028 | 1.33 |
| 5.65% Bajaj Finance Ltd - 10.05.2024 | 1.02 |
| 7.34% NHB - 07.08.2025 | 0.95 |
| 7.05% Embassy Office Parks REIT - 18.10.2026 | 0.91 |
| 7.35% Bajaj Finance Ltd - 10.11.2022 | 0.87 |
| Others | 12.75 |
| MMI | 15.76 |
| NCA | 0.71 |



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

INDIVIDUAL FUND

KOTAK DYNAMIC BALANCED FUND

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



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Investment Objective

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

Date of Inception

27th June 2003

AUM (in Lakhs)

1,795.74

NAV

89.4841

Fund Manager

Equity : Hemant Kanawala
Debt : Manoj Bharadwaj

Benchmark Details

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

Modified Duration

Debt & Money
Market Instruments : 1.61

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity | 30 - 60 | 57 |
| Gsec / Debt | 20 - 70 | 33 |
| MMI / Others | 00 - 40 | 10 |

Performance Meter

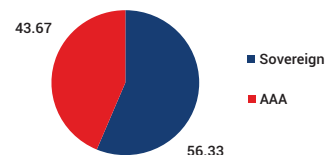
| | Dynamic Balanced Fund (%) | Benchmark (%) |
|-----------|---------------------------|---------------|
| 1 month | 5.6 | 6.0 |
| 3 months | 1.3 | -0.1 |
| 6 months | -0.4 | -0.1 |
| 1 year | 4.7 | 6.3 |
| 2 years | 12.5 | 16.2 |
| 3 years | 9.7 | 12.5 |
| 4 years | 8.1 | 10.0 |
| 5 years | 7.6 | 9.5 |
| 6 years | 8.4 | 10.4 |
| 7 years | 8.4 | 9.8 |
| 10 years | 10.9 | 11.2 |
| Inception | 12.2 | 11.6 |

Past performance is not necessarily indicative of future performance

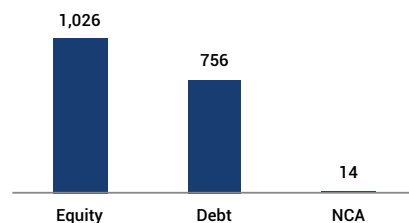
Portfolio

| Holdings | % to Fund |
|---|--------------|
| Equity | 57.12 |
| ICICI Bank Ltd | 5.20 |
| Reliance Industries Ltd | 4.49 |
| Infosys Ltd | 4.29 |
| HDFC Bank Ltd | 3.93 |
| Larsen And Toubro Ltd | 3.17 |
| SBI ETF Nifty Bank | 3.01 |
| Tata Consultancy Services Ltd | 2.48 |
| Asian Paints Ltd | 2.04 |
| Hindustan Unilever Ltd | 1.92 |
| Bharti Airtel Ltd | 1.79 |
| I T C Ltd | 1.74 |
| Kotak Banking ETF - Dividend Payout Option | 1.69 |
| UltraTech Cement Ltd | 1.45 |
| Housing Development Finance Corp. Ltd | 1.24 |
| Maruti Suzuki India Ltd | 1.20 |
| Mahindra & Mahindra Ltd | 1.15 |
| Titan Industries Ltd | 1.15 |
| Bajaj Finance Ltd | 1.12 |
| Sun Pharmaceuticals Ltd | 1.03 |
| Axis Bank Ltd | 1.02 |
| Others | 12.01 |
| G-Sec | 23.70 |
| 6.18% GOI - 04.11.2024 | 19.31 |
| 8.15% GOI FCI Bonds - 16.10.22 | 1.40 |
| 1.44% INFLATION INDEX GS 2023 | 1.04 |
| 6.67% GOI - 17.12.2050 | 0.28 |
| 8.30% Fertilizer Co GOI - 07.12.23 | 0.11 |
| 6.97% GOI - 06.09.2026 | 0.10 |
| 8.72% TN SDL -19.09.2026 | 0.06 |
| 6.65% Fertilizer Co GOI - 29.01.23 | 0.05 |
| 8.44% RJ SDL - 27.06.2028 | 0.05 |
| 9.72% PN SDL - 28.08.2023 | 0.05 |
| Others | 1.25 |
| Corporate Debt | 9.19 |
| 7.20% HDFC - 13.04.2023 | 4.44 |
| 8.56% REC - 29.11.2028 | 1.18 |
| 7.85% PFC - 03.04.2028 | 1.13 |
| 9.39% LIC Housing Finance - 23.08.2024 - P - 26.08.15 | 0.58 |
| 8.57% REC - 21.12.2024 | 0.57 |
| 10.08% IOT Utkal Energy Services Limited - 20.03.2026 | 0.36 |
| 10.08% IOT Utkal Energy Services Limited - 20.03.2025 | 0.29 |
| 10.08% IOT Utkal Energy Services Limited - 20.03.2024 | 0.29 |
| 10.08% IOT Utkal Energy Services Limited - 20.03.2023 | 0.21 |
| 10.08% IOT Utkal Energy Services Limited - 20.03.2027 | 0.12 |
| MMI | 9.19 |
| NCA | 0.80 |

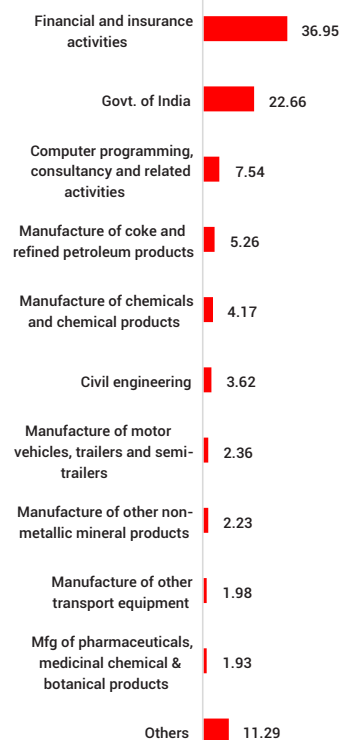
Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

INDIVIDUAL FUND

DYNAMIC BOND FUND

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



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Investment Objective

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

Date of Inception

15th April 2004

AUM (in Lakhs)

1,61,378.97

NAV

41.6209

Fund Manager

Debt : Manoj Bharadwaj

Benchmark Details

Debt - 100% (Crisil Composite Bond)

Modified Duration

Debt & Money
Market Instruments : 3.63

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Gsec | 00 - 75 | 55 |
| Debt | 25 - 100 | 31 |
| MMI / Others | 00 - 40 | 14 |

Performance Meter

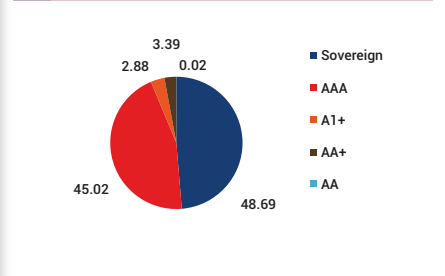
| | Dynamic Bond Fund (%) | Benchmark (%) |
|-----------|-----------------------|---------------|
| 1 month | 1.0 | 1.0 |
| 3 months | 0.1 | 0.0 |
| 6 months | -0.1 | 0.0 |
| 1 year | 1.1 | 1.7 |
| 2 years | 1.7 | 2.7 |
| 3 years | 5.2 | 5.8 |
| 4 years | 7.6 | 7.5 |
| 5 years | 6.0 | 6.3 |
| 6 years | 6.6 | 6.9 |
| 7 years | 7.3 | 7.5 |
| 10 years | 7.9 | 7.9 |
| Inception | 8.1 | 6.7 |

Past performance is not necessarily indicative of future performance

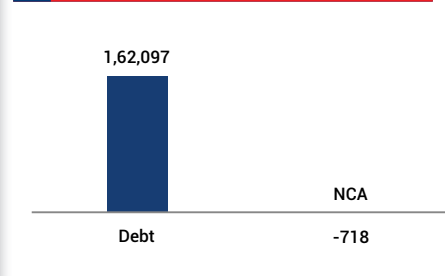
Portfolio

| Holdings | % to Fund |
|--|--------------|
| G-Sec | 54.74 |
| 6.54% GOI - 17.01.2032 | 8.14 |
| 7.38% GOI - 20.06.2027 | 7.66 |
| 7.54% GOI - 23.05.2036 | 5.97 |
| 6.24% MH SDL - 11.08.2026 | 3.08 |
| 5.74% GOI - 15.11.2026 | 2.52 |
| GOI FRB - 07.11.2024 | 2.22 |
| 6.79% GOI - 26.12.2029 | 2.14 |
| 8.54% REC - 15.11.2028 | 1.96 |
| 7.10% GOI - 18.04.2029 | 1.90 |
| 6.45% REC - 07.01.2031 | 1.65 |
| Others | 17.50 |
| Corporate Debt | 31.01 |
| 7.35% Bajaj Finance Ltd - 10.11.2022 | 2.48 |
| 5.78% HDFC - 25.11.2025 | 1.80 |
| 8.55% HDFC - 27.03.2029 | 1.69 |
| 7.34% NHB - 07.08.2025 | 1.62 |
| 7.05% Embassy Office Parks REIT - 18.10.2026 | 1.60 |
| 8.56% REC - 29.11.2028 | 1.56 |
| 6.25% Cholamandalam Invest and Fin co ltd - 21.02.2024 | 1.46 |
| 7.09% HDB Financial services Ltd - 17.04.2023 | 1.41 |
| 5.65% Bajaj Finance Ltd - 10.05.2024 | 1.41 |
| 5.10% Sundaram Finance - 01.12.2023 | 1.38 |
| Others | 14.60 |
| MMI | 14.70 |
| NCA | -0.44 |

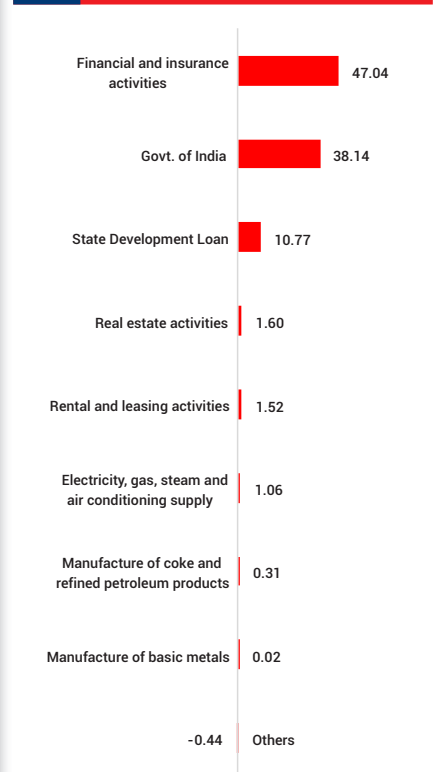
Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

INDIVIDUAL FUND

KOTAK DYNAMIC GILT FUND

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



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- Fund Performance
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Investment Objective

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

Date of Inception

27th June 2003

AUM (in Lakhs)

20,341.72

NAV

38.1568

Fund Manager

Debt : Manoj Bharadwaj

Benchmark Details

Debt - 100% (IBEX)

Modified Duration

Debt & Money
Market Instruments : 4.03

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Gsec | 80 - 100 | 91 |
| MMI / Others | 00 - 40 | 9 |

Performance Meter

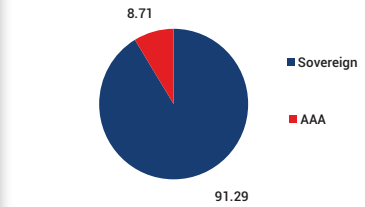
| | Dynamic Gilt Fund (%) | Benchmark (%) |
|-----------|-----------------------|---------------|
| 1 month | 1.0 | 1.2 |
| 3 months | 0.1 | 0.5 |
| 6 months | -0.1 | 0.2 |
| 1 year | 1.2 | 1.8 |
| 2 years | 1.4 | 2.5 |
| 3 years | 4.6 | 5.3 |
| 4 years | 7.4 | 7.7 |
| 5 years | 5.9 | 6.6 |
| 6 years | 6.5 | 7.0 |
| 7 years | 7.3 | 7.7 |
| 10 years | 7.9 | 8.2 |
| Inception | 7.3 | 7.4 |

Past performance is not necessarily indicative of future performance

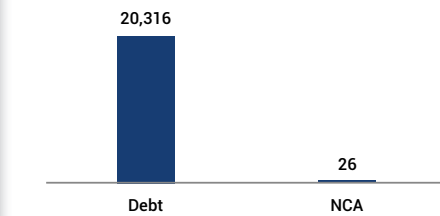
Portfolio

| Holdings | % to Fund |
|---------------------------|--------------|
| G-Sec | 91.18 |
| 7.10% GOI - 18.04.2029 | 11.60 |
| 7.38% GOI - 20.06.2027 | 8.65 |
| 6.54% GOI - 17.01.2032 | 6.85 |
| GOI FRB - 04.10.2028 | 5.43 |
| 7.54% GOI - 23.05.2036 | 5.09 |
| 7.17% GOI - 08.01.2028 | 4.34 |
| 6.24% MH SDL - 11.08.2026 | 4.03 |
| 6.84% GOI - 19.12.2022 | 3.95 |
| 7.08% MP SDL - 09.03.2029 | 3.74 |
| 5.74% GOI - 15.11.2026 | 3.40 |
| Others | 34.10 |
| MMI | 8.70 |
| NCA | 0.13 |

Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

INDIVIDUAL FUND

KOTAK DYNAMIC FLOATING RATE FUND

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



- Market Outlook
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Investment Objective

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

Date of Inception

07th December 2004

AUM (in Lakhs)

2,099.22

NAV

32.0011

Fund Manager

Debt : Manoj Bharadwaj

Benchmark Details

Debt - 100% (CRISIL Liquid)

Modified Duration

Debt & Money
Market Instruments : 0.63

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Gsec | 00 - 75 | 31 |
| Debt | 25 - 100 | 42 |
| MMI / Others | 00 - 40 | 27 |

Performance Meter

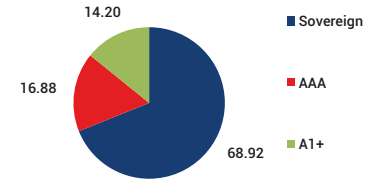
| | Dynamic Floating Rate Fund (%) | Benchmark (%) |
|-----------|--------------------------------|---------------|
| 1 month | 0.4 | 0.4 |
| 3 months | 0.3 | 1.1 |
| 6 months | 0.7 | 2.1 |
| 1 year | 1.9 | 3.9 |
| 2 years | 2.5 | 3.8 |
| 3 years | 4.0 | 4.4 |
| 4 years | 5.1 | 5.2 |
| 5 years | 4.7 | 5.5 |
| 6 years | 5.1 | 5.8 |
| 7 years | 5.5 | 6.1 |
| 10 years | 6.9 | 6.9 |
| Inception | 6.8 | 6.7 |

Past performance is not necessarily indicative of future performance

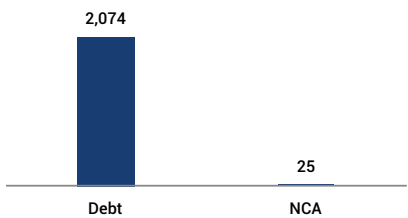
Portfolio

| Holdings | % to Fund |
|---|--------------|
| G-Sec | 30.78 |
| 9.37% MAH SDL - 04.12.2023 | 11.53 |
| 7.20% MH SDL -09.08.2027 | 3.29 |
| 8.84% PN SDL - 11.06.2024 | 2.52 |
| 8.51% PN SDL - 10.04.2023 | 2.17 |
| 8.92% RJ SDL - 21.11.2022 | 1.83 |
| 9.65% TN SDL - 12.03.2024 | 1.81 |
| 8.85% TN SDL - 17.10.2022 | 1.73 |
| 8.30% Fertilizer Co GOI - 07.12.23 | 1.60 |
| 6.13% GOI - 04.06.2028 | 0.94 |
| 8.68% GJ SDL - 06.02.2023 | 0.84 |
| Others | 2.51 |
| Corporate Debt | 42.08 |
| GOI FRB - 07.11.2024 | 30.76 |
| GOI FRB - 22.09.2033 | 6.55 |
| HDB Financial services Ltd FBIL MIBOR 3M - 20.10.2022 | 4.77 |
| MMI | 25.93 |
| NCA | 1.21 |

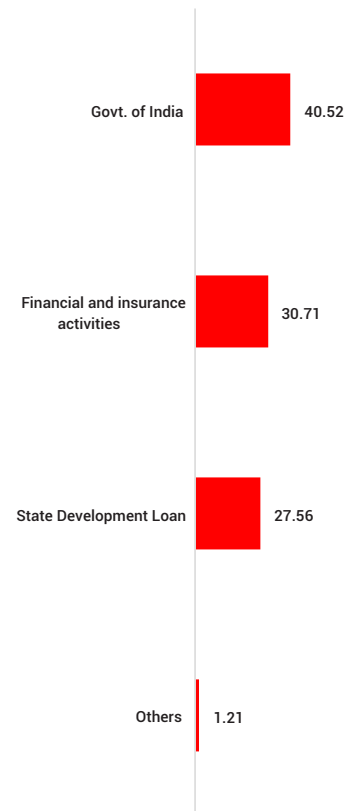
Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

INDIVIDUAL FUND

KOTAK GUARANTEED GROWTH FUND

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



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Investment Objective

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

Date of Inception

27th June 2003

AUM (in Lakhs)

33,171.77

NAV

68.6132

Fund Manager

Equity : Rohit Agarwal
Debt : Manoj Bharadwaj

Benchmark Details

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

Modified Duration

Debt & Money
Market Instruments : 2.63

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity | 00 - 80 | 20 |
| Gsec / Debt | 20 - 60 | 54 |
| MMI / Others | 00 - 40 | 26 |

Performance Meter

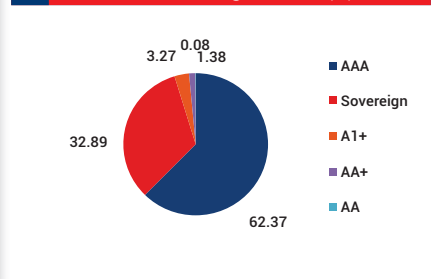
| | Guaranteed Growth Fund (%) | Benchmark (%) |
|-----------|----------------------------|---------------|
| 1 month | 2.6 | 4.3 |
| 3 months | 0.4 | 0.0 |
| 6 months | -0.3 | 0.0 |
| 1 year | 2.7 | 4.9 |
| 2 years | 5.0 | 11.6 |
| 3 years | 0.3 | 10.5 |
| 4 years | 1.1 | 9.4 |
| 5 years | 1.9 | 8.6 |
| 6 years | 3.7 | 9.4 |
| 7 years | 4.3 | 9.2 |
| 10 years | 7.3 | 10.3 |
| Inception | 10.6 | 10.9 |

Past performance is not necessarily indicative of future performance

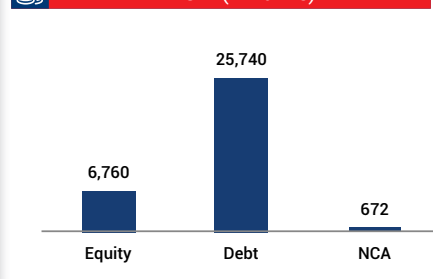
Portfolio

| Holdings | % to Fund |
|--|--------------|
| Equity | 20.38 |
| ICICI Bank Ltd | 1.73 |
| Reliance Industries Ltd | 1.45 |
| Infosys Ltd | 1.42 |
| Axis Bank Ltd | 0.83 |
| State Bank of India | 0.79 |
| Maruti Suzuki India Ltd | 0.70 |
| SBI ETF Nifty Bank | 0.65 |
| Hindustan Unilever Ltd | 0.64 |
| Kotak Banking ETF - Dividend Payout Option | 0.57 |
| ICICI Prudential Bank ETF Nifty Bank Index | 0.56 |
| Tata Consultancy Services Ltd | 0.55 |
| Larsen And Toubro Ltd | 0.54 |
| Mahindra & Mahindra Ltd | 0.53 |
| UltraTech Cement Ltd | 0.51 |
| SBI Life Insurance Company Ltd | 0.49 |
| HDFC Bank Ltd | 0.49 |
| Bharti Airtel Ltd | 0.36 |
| S R F Ltd | 0.36 |
| I T C Ltd | 0.34 |
| Somany Ceramics Ltd | 0.32 |
| Others | 6.52 |
| G-Sec | 31.97 |
| 1.44% INFLATION INDEX GS 2023 | 4.06 |
| 7.54% GOI - 23.05.2036 | 2.33 |
| 6.54% GOI - 17.01.2032 | 1.96 |
| 7.38% GOI - 20.06.2027 | 1.93 |
| 6.85% NABARD - 21.03.2031 | 1.77 |
| 8.54% REC - 15.11.2028 | 1.60 |
| 7.10% GOI - 18.04.2029 | 1.54 |
| 7.88% GOI - 19.03.2030 | 1.50 |
| 6.24% MH SDL - 11.08.2026 | 1.33 |
| 8.24% NABARD - 22.03.2029 | 0.88 |
| Others | 13.08 |
| Corporate Debt | 22.23 |
| 8.56% REC - 29.11.2028 | 1.76 |
| 8.55% HDFC - 27.03.2029 | 1.64 |
| 7.85% PFC - 03.04.2028 | 1.14 |
| 5.65% Bajaj Finance Ltd - 10.05.2024 | 0.87 |
| 7.05% Embassy Office Parks REIT - 18.10.2026 | 0.81 |
| 7.25% HDFC - 17.06.2030 | 0.75 |
| 7.34% NHB - 07.08.2025 | 0.73 |
| 5.78% HDFC - 25.11.2025 | 0.73 |
| 7.50% Sundaram Finance - 07.11.2022 | 0.73 |
| 5.10% Sundaram Finance - 01.12.2023 | 0.65 |
| Others | 12.42 |
| MMI | 23.39 |
| NCA | 2.03 |

Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

INDIVIDUAL FUND

KOTAK GUARANTEED BALANCED FUND

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



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Investment Objective

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

Date of Inception

27th June 2003

AUM (in Lakhs)

3,134.90

NAV

62.1131

Fund Manager

Equity : Rohit Agarwal
Debt : Manoj Bharadwaj

Benchmark Details

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

Modified Duration

Debt & Money
Market Instruments : 2.87

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity | 00 - 60 | 15 |
| Gsec / Debt | 20 - 70 | 64 |
| MMI / Others | 00 - 40 | 21 |

Performance Meter

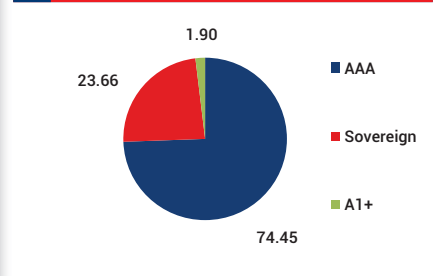
| | Guaranteed Balanced Fund (%) | Benchmark (%) |
|-----------|------------------------------|---------------|
| 1 month | 2.2 | 3.5 |
| 3 months | 0.3 | 0.0 |
| 6 months | -0.2 | 0.1 |
| 1 year | 2.6 | 4.1 |
| 2 years | 4.6 | 9.4 |
| 3 years | 1.6 | 9.4 |
| 4 years | 2.6 | 9.0 |
| 5 years | 2.9 | 8.1 |
| 6 years | 4.5 | 8.8 |
| 7 years | 5.1 | 8.8 |
| 10 years | 7.5 | 9.7 |
| Inception | 10.0 | 9.9 |

Past performance is not necessarily indicative of future performance

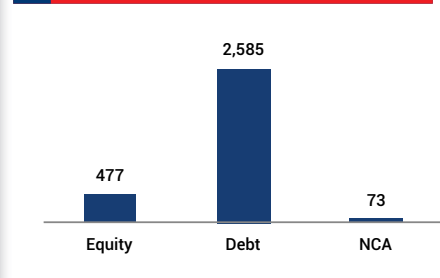
Portfolio

| Holdings | % to Fund |
|---|--------------|
| Equity | 15.21 |
| ICICI Bank Ltd | 1.31 |
| Reliance Industries Ltd | 1.18 |
| Infosys Ltd | 1.04 |
| Axis Bank Ltd | 0.59 |
| Maruti Suzuki India Ltd | 0.51 |
| ICICI Prudential Bank ETF Nifty Bank Index | 0.48 |
| Hindustan Unilever Ltd | 0.47 |
| SBI ETF Nifty Bank | 0.47 |
| State Bank of India | 0.46 |
| Kotak Banking ETF - Dividend Payout Option | 0.45 |
| HDFC Bank Ltd | 0.41 |
| Mahindra & Mahindra Ltd | 0.41 |
| Tata Consultancy Services Ltd | 0.40 |
| I T C Ltd | 0.39 |
| Larsen And Toubro Ltd | 0.38 |
| UltraTech Cement Ltd | 0.37 |
| SBI Life Insurance Company Ltd | 0.34 |
| S R F Ltd | 0.29 |
| Bajaj Finance Ltd | 0.28 |
| Bharti Airtel Ltd | 0.25 |
| Others | 4.73 |
| G-Sec | 30.83 |
| 8.54% REC - 15.11.2028 | 3.38 |
| 7.54% GOI - 23.05.2036 | 3.04 |
| 1.44% INFLATION INDEX GS 2023 | 1.91 |
| 7.38% GOI - 20.06.2027 | 1.91 |
| 8.24% NABARD - 22.03.2029 | 1.67 |
| 7.43% NABARD - 31.01.2030 | 1.60 |
| 6.45% REC - 07.01.2031 | 1.50 |
| 6.67% GOI - 17.12.2050 | 0.99 |
| 7.65% RJ SDL - 29.11.2027 | 0.84 |
| 7.10% GOI - 18.04.2029 | 0.77 |
| Others | 13.22 |
| Corporate Debt | 33.01 |
| 7.25% HDFC - 17.06.2030 | 2.74 |
| 8.56% REC - 29.11.2028 | 2.37 |
| 8.55% HDFC - 27.03.2029 | 2.34 |
| 7.85% PFC - 03.04.2028 | 1.95 |
| 7.09% HDB Financial services Ltd - 17.04.2023 | 1.61 |
| 7.35% Bajaj Finance Ltd - 10.11.2022 | 1.60 |
| 10.08% IOT Utkal Energy Services Limited - 20.03.2024 | 1.59 |
| 10.08% IOT Utkal Energy Services Limited - 20.03.2026 | 1.44 |
| 10.08% IOT Utkal Energy Services Limited - 20.03.2023 | 1.28 |
| 10.08% IOT Utkal Energy Services Limited - 20.03.2025 | 1.28 |
| Others | 14.80 |
| MMI | 18.62 |
| NCA | 2.32 |

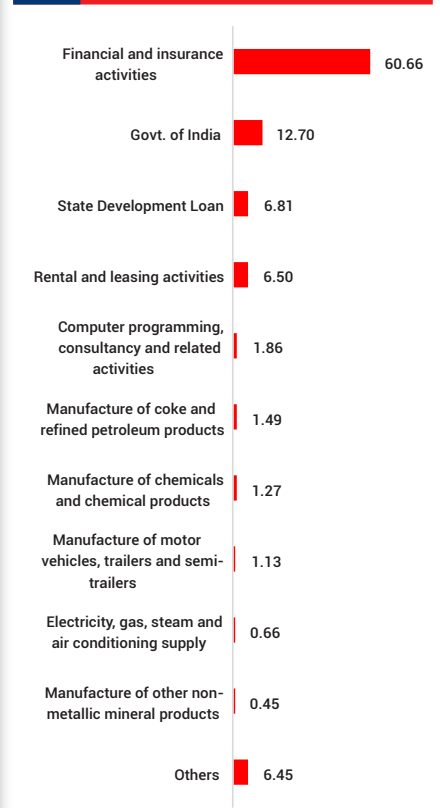
Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

INDIVIDUAL FUND

PENSION CLASSIC OPPORTUNITIES FUND

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



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Investment Objective

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

Date of Inception
07th January 2010

AUM (in Lakhs)
1,997.11

NAV
42.0953

Fund Manager
Equity : Hemant Kanawala
Debt : Manoj Bharadwaj

Benchmark Details
Equity - 100% (BSE 200)

Modified Duration
Debt & Money Market Instruments : 0.01

Asset Allocation

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

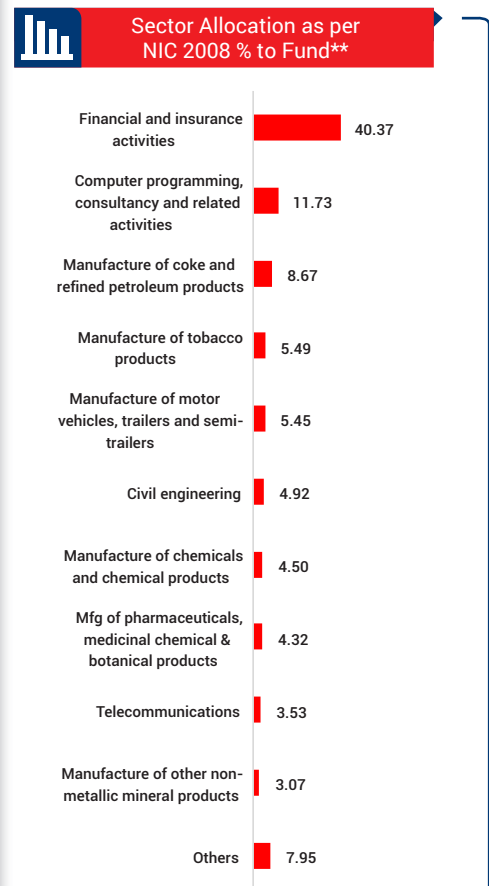
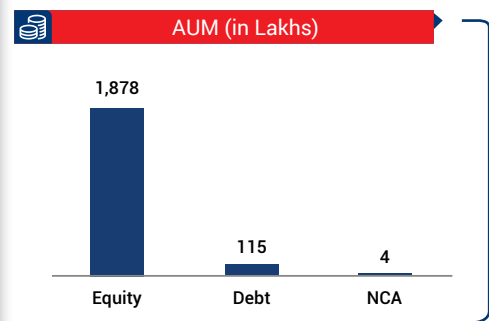
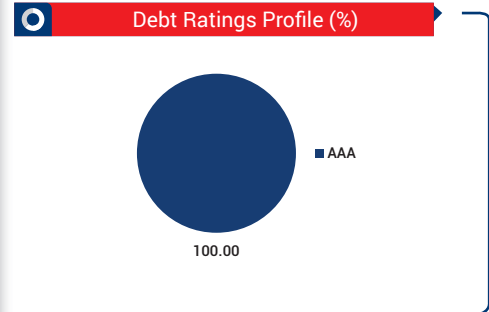
Performance Meter

| | Pension Classic Opportunities Fund (%) | Benchmark (%) |
|-----------|--|---------------|
| 1 month | 8.1 | 9.6 |
| 3 months | 2.7 | -0.3 |
| 6 months | 1.2 | -0.6 |
| 1 year | 9.7 | 8.5 |
| 2 years | 20.4 | 26.7 |
| 3 years | 14.3 | 17.2 |
| 4 years | 9.4 | 11.3 |
| 5 years | 9.0 | 11.2 |
| 6 years | 10.7 | 12.5 |
| 7 years | 9.7 | 11.0 |
| 10 years | 14.0 | 13.4 |
| Inception | 12.1 | 10.1 |

Past performance is not necessarily indicative of future performance

Portfolio

| Holdings | % to Fund |
|---|--------------|
| Equity | 94.04 |
| Reliance Industries Ltd | 8.22 |
| ICICI Bank Ltd | 8.05 |
| Infosys Ltd | 6.43 |
| HDFC Bank Ltd | 5.53 |
| I T C Ltd | 5.49 |
| SBI ETF Nifty Bank | 5.47 |
| Tata Consultancy Services Ltd | 5.30 |
| Larsen And Toubro Ltd | 4.92 |
| Hindustan Unilever Ltd | 4.50 |
| Housing Development Finance Corp. Ltd | 3.89 |
| Bharti Airtel Ltd | 3.42 |
| ICICI Prudential Bank ETF Nifty Bank Index | 3.27 |
| Maruti Suzuki India Ltd | 2.88 |
| Bajaj Finance Ltd | 2.85 |
| Kotak Banking ETF - Dividend Payout Option | 2.72 |
| Mahindra & Mahindra Ltd | 2.57 |
| Titan Industries Ltd | 2.00 |
| UltraTech Cement Ltd | 1.95 |
| Axis Bank Ltd | 1.93 |
| Sun Pharmaceuticals Ltd | 1.80 |
| Others | 10.86 |
| Corporate Debt | 0.01 |
| 5.50% Britannia Industries Ltd - 03.06.2024 | 0.01 |
| MMI | 5.76 |
| NCA | 0.19 |



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

INDIVIDUAL FUND

KOTAK PENSION OPPORTUNITIES FUND

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



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Investment Objective

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

Date of Inception
17th July 2009

AUM (in Lakhs)
132.15

NAV
40.3507

Fund Manager
Equity : Hemant Kanawala
Debt : Manoj Bharadwaj

Benchmark Details
Equity - 100% (BSE 200)

Modified Duration
Debt & Money Market Instruments : 0.01

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity | 75 - 100 | 87 |
| Gsec / Debt | 00 - 25 | 0 |
| MMI / Others | 00 - 25 | 13 |

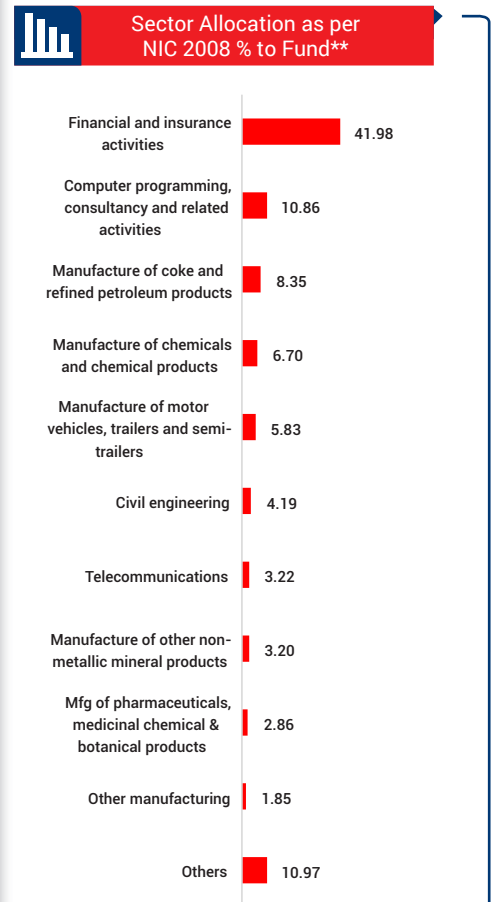
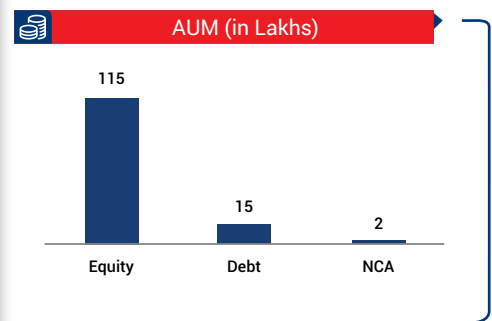
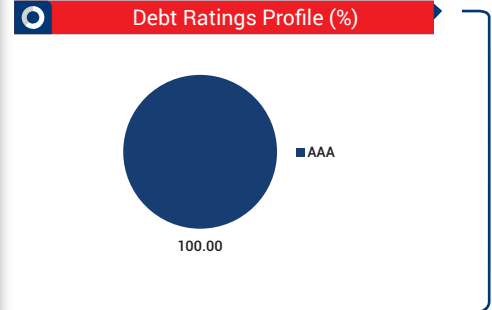
Performance Meter

| | Pension Opportunities Fund (%) | Benchmark (%) |
|-----------|--------------------------------|---------------|
| 1 month | 7.9 | 9.6 |
| 3 months | 1.7 | -0.3 |
| 6 months | -1.4 | -0.6 |
| 1 year | 7.1 | 8.5 |
| 2 years | 19.6 | 26.7 |
| 3 years | 14.2 | 17.2 |
| 4 years | 9.1 | 11.3 |
| 5 years | 8.6 | 11.2 |
| 6 years | 10.2 | 12.5 |
| 7 years | 9.3 | 11.0 |
| 10 years | 13.3 | 13.4 |
| Inception | 11.3 | 11.3 |

Past performance is not necessarily indicative of future performance

Portfolio

| Holdings | % to Fund |
|---|--------------|
| Equity | 86.84 |
| Reliance Industries Ltd | 7.61 |
| ICICI Bank Ltd | 6.70 |
| Infosys Ltd | 5.76 |
| SBI ETF Nifty Bank | 5.10 |
| HDFC Bank Ltd | 4.82 |
| Larsen And Toubro Ltd | 4.19 |
| Hindustan Unilever Ltd | 3.95 |
| Housing Development Finance Corp. Ltd | 3.87 |
| Tata Consultancy Services Ltd | 3.42 |
| Bharti Airtel Ltd | 3.12 |
| Maruti Suzuki India Ltd | 2.92 |
| Mahindra & Mahindra Ltd | 2.91 |
| Asian Paints Ltd | 2.75 |
| Bajaj Finance Ltd | 2.29 |
| State Bank of India | 2.15 |
| Axis Bank Ltd | 2.06 |
| ICICI Prudential Bank ETF Nifty Bank Index | 2.01 |
| UltraTech Cement Ltd | 1.93 |
| Titan Industries Ltd | 1.85 |
| National Thermal Power Corporation Ltd | 1.62 |
| Others | 15.80 |
| Corporate Debt | 0.01 |
| 5.50% Britannia Industries Ltd - 03.06.2024 | 0.01 |
| MMI | 11.35 |
| NCA | 1.80 |



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

INDIVIDUAL FUND

PENSION FRONTLINE EQUITY FUND

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



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- Mail

Investment Objective

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

Date of Inception
11th January 2010

AUM (in Lakhs)
625.90

NAV
41.4446

Fund Manager
Equity : Hemant Kanawala
Debt : Manoj Bharadwaj

Benchmark Details
Equity - 100% (BSE 100)

Modified Duration
Debt & Money Market Instruments : 0.01

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity | 60 - 100 | 86 |
| Gsec / Debt | 00 - 40 | 0 |
| MMI / Others | 00 - 40 | 14 |

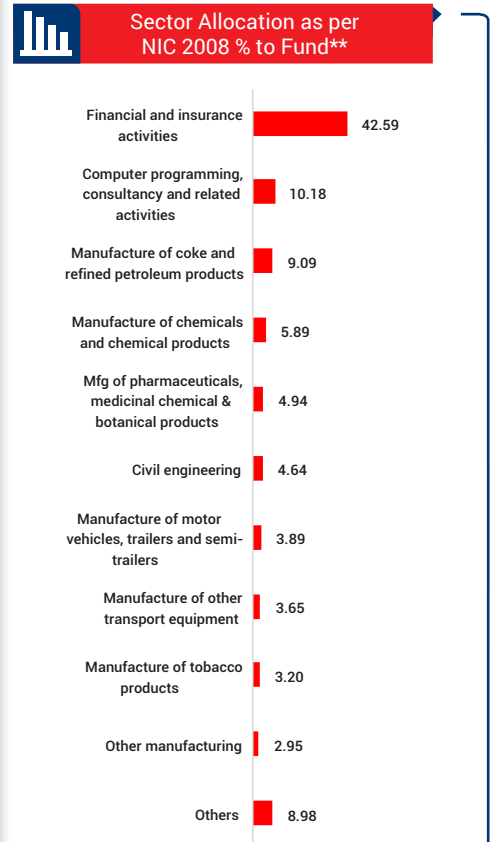
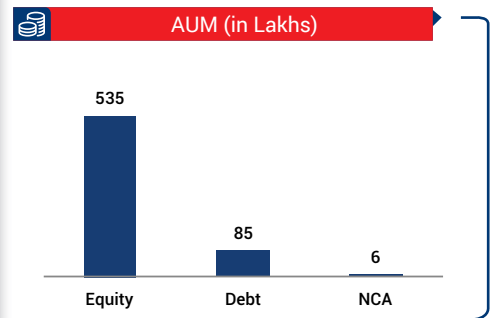
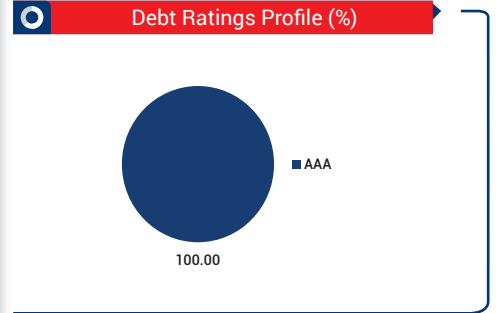
Performance Meter

| | Pension Frontline Equity Fund (%) | Benchmark (%) |
|-----------|-----------------------------------|---------------|
| 1 month | 8.3 | 9.5 |
| 3 months | 2.0 | -0.3 |
| 6 months | 0.5 | -0.5 |
| 1 year | 9.4 | 8.8 |
| 2 years | 22.3 | 25.3 |
| 3 years | 15.7 | 16.1 |
| 4 years | 10.5 | 10.8 |
| 5 years | 10.4 | 10.9 |
| 6 years | 11.3 | 12.1 |
| 7 years | 10.6 | 10.6 |
| 10 years | 14.0 | 12.9 |
| Inception | 12.0 | 9.8 |

Past performance is not necessarily indicative of future performance

Portfolio

| Holdings | % to Fund |
|---|--------------|
| Equity | 85.53 |
| Reliance Industries Ltd | 7.47 |
| ICICI Bank Ltd | 6.55 |
| Infosys Ltd | 5.70 |
| Larsen And Toubro Ltd | 4.64 |
| SBI ETF Nifty Bank | 4.29 |
| HDFC Bank Ltd | 4.23 |
| Axis Bank Ltd | 3.40 |
| Tata Consultancy Services Ltd | 3.39 |
| Hindustan Unilever Ltd | 3.29 |
| I T C Ltd | 3.20 |
| Titan Industries Ltd | 2.95 |
| Bajaj Finance Ltd | 2.81 |
| Asian Paints Ltd | 2.60 |
| Bharti Airtel Ltd | 2.53 |
| Mahindra & Mahindra Ltd | 2.26 |
| Eicher Motors Ltd | 2.22 |
| ICICI Prudential Bank ETF Nifty Bank Index | 2.03 |
| Kotak Banking ETF - Dividend Payout Option | 2.01 |
| Sun Pharmaceuticals Ltd | 1.92 |
| Cipla Ltd | 1.92 |
| Others | 16.11 |
| Corporate Debt | 0.01 |
| 5.50% Britannia Industries Ltd - 03.06.2024 | 0.01 |
| MMI | 13.58 |
| NCA | 0.89 |



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

INDIVIDUAL FUND

PENSION GUARANTEE FUND

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



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

Investment Objective

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

Date of Inception
21st December 2009

AUM (in Lakhs)
1,996.57

NAV
24.5022

Fund Manager
Equity : Hemant Kanawala
Debt : Manoj Bharadwaj

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

Modified Duration
Debt & Money
Market Instruments : 1.25

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity | 00 - 75 | 40 |
| Gsec / Debt | 00 - 100 | 28 |
| MMI / Others | 00 - 100 | 32 |

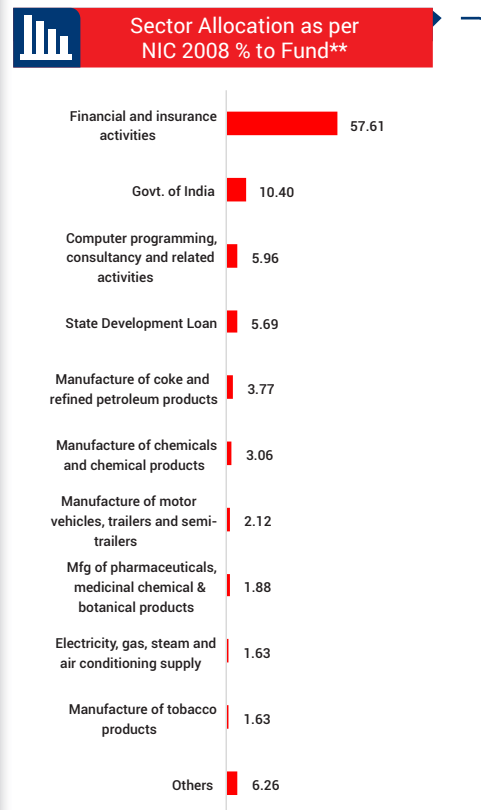
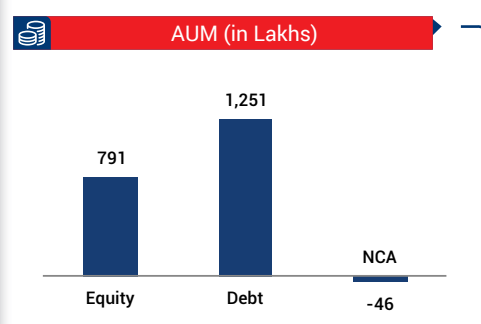
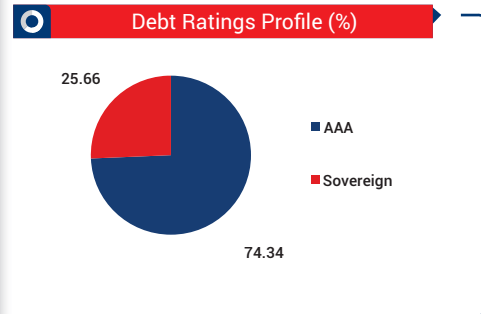
Performance Meter

| | Pension Guarantee Fund (%) | Benchmark (%) |
|-----------|----------------------------|---------------|
| 1 month | 3.4 | 3.9 |
| 3 months | 0.3 | 0.2 |
| 6 months | -0.6 | -0.2 |
| 1 year | 4.8 | 4.7 |
| 2 years | 12.5 | 10.8 |
| 3 years | 8.9 | 10.0 |
| 4 years | 7.5 | 9.3 |
| 5 years | 7.1 | 8.6 |
| 6 years | 7.8 | 9.2 |
| 7 years | 7.6 | 9.0 |
| 10 years | 8.3 | 10.0 |
| Inception | 7.4 | 9.0 |

Past performance is not necessarily indicative of future performance

Portfolio

| Holdings | % to Fund |
|---|--------------|
| Equity | 39.61 |
| Reliance Industries Ltd | 3.59 |
| Infosys Ltd | 2.97 |
| HDFC Bank Ltd | 2.88 |
| ICICI Bank Ltd | 2.61 |
| Housing Development Finance Corp. Ltd | 1.97 |
| Tata Consultancy Services Ltd | 1.79 |
| I T C Ltd | 1.63 |
| Hindustan Unilever Ltd | 1.49 |
| Larsen And Toubro Ltd | 1.42 |
| Bharti Airtel Ltd | 1.18 |
| Asian Paints Ltd | 0.95 |
| State Bank of India | 0.93 |
| Bajaj Finance Ltd | 0.88 |
| Axis Bank Ltd | 0.88 |
| Maruti Suzuki India Ltd | 0.86 |
| Mahindra & Mahindra Ltd | 0.80 |
| Sun Pharmaceuticals Ltd | 0.76 |
| Titan Industries Ltd | 0.57 |
| UltraTech Cement Ltd | 0.56 |
| Power Grid Corporation of India Ltd | 0.54 |
| Others | 10.36 |
| G-Sec | 17.62 |
| 1.44% INFLATION INDEX GS 2023 | 6.37 |
| 7.54% GOI - 23.05.2036 | 1.00 |
| 9.72% PN SDL - 28.08.2023 | 0.65 |
| 8.90% KA SDL - 19.12.2022 | 0.55 |
| 8.09% REC - 21.03.2028 | 0.52 |
| 8.06% REC - 27.03.2028 | 0.51 |
| 7.10% PFC - 11.01.2027 | 0.50 |
| 8.30% Fertilizer Co GOI - 07.12.23 | 0.49 |
| 8.13% GOI - 22.06.2045 | 0.42 |
| 6.67% GOI - 17.12.2050 | 0.31 |
| Others | 6.29 |
| Corporate Debt | 10.26 |
| 8.57% REC - 21.12.2024 | 1.03 |
| 8.83% EXIM- 09.01.2023 | 1.01 |
| 7.83% LIC Housing Finance - 25.09.2026 P 26.11.2020 | 1.00 |
| 8.95% PFC - 10.10.2028 | 0.54 |
| 8.63% REC - 25.08.2028 | 0.53 |
| 9.34% REC - 25.08.2024 | 0.53 |
| 8.13% PGC - 25.04.2029 | 0.51 |
| 7.95% REC - 12.03.2027 | 0.51 |
| 8.50% LIC Housing Finance - 29.08.2025 | 0.51 |
| 8.52% LIC Housing Finance - 03.03.2025 | 0.51 |
| Others | 3.58 |
| MMI | 34.80 |
| NCA | -2.29 |



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

INDIVIDUAL FUND

KOTAK PENSION GROWTH FUND

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



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

Investment Objective

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

Date of Inception
07th January 2009

AUM (in Lakhs)
228.37

NAV
28.2859

Fund Manager
Equity : Hemant Kanawala
Debt : Manoj Bharadwaj

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

Modified Duration
Debt & Money
Market Instruments : 1.76

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity | 00 - 80 | 12 |
| Gsec / Debt | 20 - 60 | 55 |
| MMI / Others | 00 - 40 | 33 |

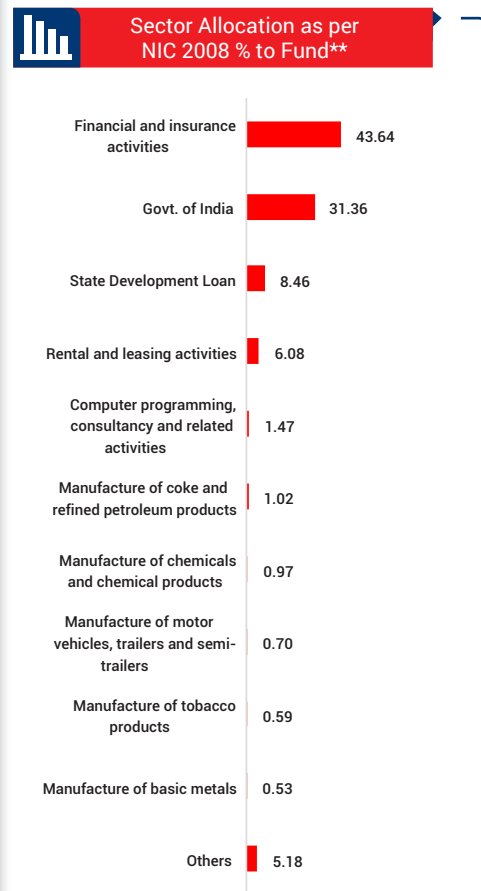
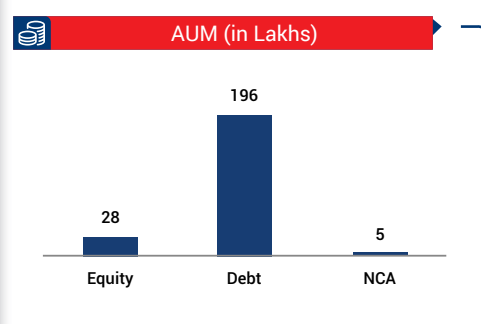
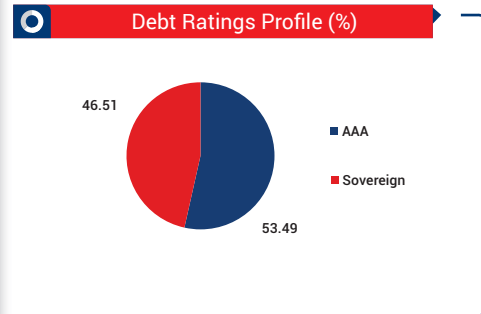
Performance Meter

| | Pension Growth Fund (%) | Benchmark (%) |
|-----------|-------------------------|---------------|
| 1 month | 1.8 | 4.3 |
| 3 months | 0.6 | 0.0 |
| 6 months | 0.6 | 0.0 |
| 1 year | 2.9 | 4.9 |
| 2 years | 4.1 | 11.6 |
| 3 years | -0.6 | 10.5 |
| 4 years | 0.4 | 9.4 |
| 5 years | 1.3 | 8.6 |
| 6 years | 3.2 | 9.4 |
| 7 years | 3.9 | 9.2 |
| 10 years | 6.9 | 10.3 |
| Inception | 8.0 | 10.6 |

Past performance is not necessarily indicative of future performance

Portfolio

| Holdings | % to Fund |
|---|--------------|
| Equity | 12.15 |
| Reliance Industries Ltd | 0.92 |
| Infosys Ltd | 0.74 |
| Housing Development Finance Corp. Ltd | 0.59 |
| I T C Ltd | 0.59 |
| SBI ETF Nifty Bank | 0.58 |
| ICICI Bank Ltd | 0.51 |
| HDFC Bank Ltd | 0.50 |
| Larsen And Toubro Ltd | 0.48 |
| Hindustan Unilever Ltd | 0.47 |
| Tata Consultancy Services Ltd | 0.43 |
| ICICI Prudential Bank ETF Nifty Bank Index | 0.42 |
| Bharti Airtel Ltd | 0.36 |
| Kotak Banking ETF - Dividend Payout Option | 0.30 |
| Asian Paints Ltd | 0.29 |
| Mahindra & Mahindra Ltd | 0.29 |
| State Bank of India | 0.28 |
| Sun Pharmaceuticals Ltd | 0.28 |
| Maruti Suzuki India Ltd | 0.27 |
| Axis Bank Ltd | 0.25 |
| Bajaj Finance Ltd | 0.22 |
| Others | 3.38 |
| G-Sec | 39.82 |
| 6.79% GOI - 15.05.2027 | 17.32 |
| 1.44% INFLATION INDEX GS 2023 | 9.55 |
| 8.30% Fertilizer Co GOI - 07.12.23 | 0.86 |
| 9.72% PN SDL - 28.08.2023 | 0.63 |
| 9.39% GJ SDL - 20.11.2023 | 0.56 |
| 8.13% GOI - 22.06.2045 | 0.48 |
| 8.72% TN SDL - 19.09.2026 | 0.45 |
| 6.65% Fertilizer Co GOI - 29.01.23 | 0.41 |
| 9.69% PN SDL - 12.02.2024 | 0.41 |
| 8.44% RJ SDL - 27.06.2028 | 0.36 |
| Others | 8.80 |
| Corporate Debt | 15.16 |
| 9.39% LIC Housing Finance - 23.08.2024 - P - 26.08.15 | 4.56 |
| 8.57% REC - 21.12.2024 | 4.52 |
| 10.08% IOT Utkal Energy Services Limited - 20.03.2025 | 4.17 |
| 10.08% IOT Utkal Energy Services Limited - 20.03.2027 | 1.91 |
| MMI | 30.64 |
| NCA | 2.22 |



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

INDIVIDUAL FUND

KOTAK PENSION FLOOR FUND

(ULIF-031-13/07/09-PNFLRFND-107)



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

Investment Objective

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

Date of Inception
13th July 2009

AUM (in Lakhs)
224.61

NAV
20.7782

Fund Manager
Equity : Hemant Kanawala
Debt : Manoj Bharadwaj

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

Modified Duration
Debt & Money
Market Instruments : 2.26

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity | 00 - 75 | 15 |
| Gsec / Debt | 00 - 100 | 78 |
| MMI / Others | 00 - 40 | 7 |

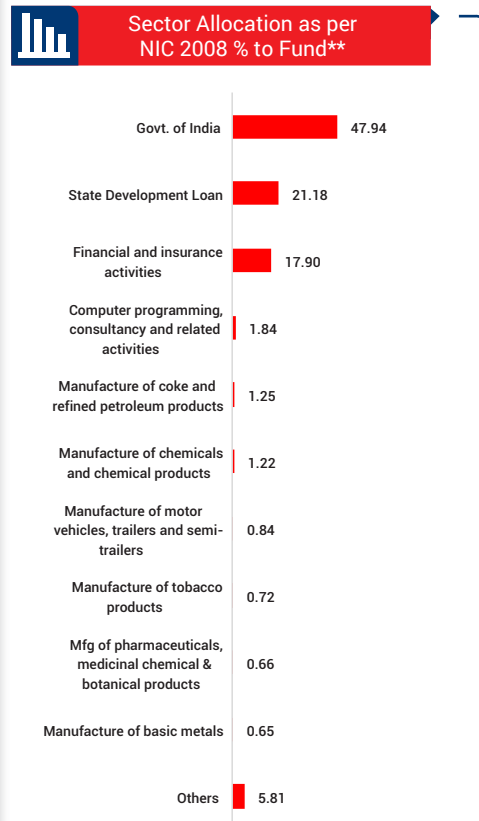
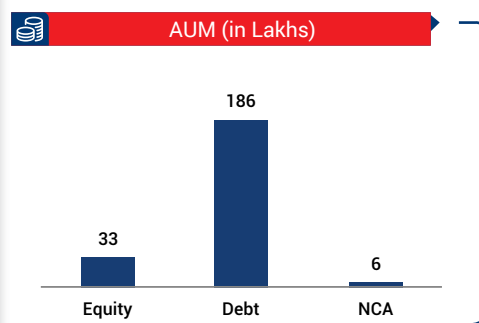
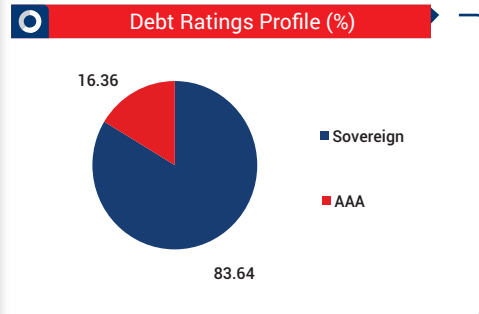
Performance Meter

| | Pension Floor Fund (%) | Benchmark (%) |
|-----------|------------------------|---------------|
| 1 month | 2.6 | 3.9 |
| 3 months | 0.9 | 0.2 |
| 6 months | 1.8 | -0.2 |
| 1 year | 5.2 | 4.7 |
| 2 years | 5.7 | 10.8 |
| 3 years | 2.6 | 10.0 |
| 4 years | 3.4 | 9.3 |
| 5 years | 3.4 | 8.6 |
| 6 years | 4.7 | 9.2 |
| 7 years | 5.2 | 9.0 |
| 10 years | 6.5 | 10.0 |
| Inception | 5.8 | 9.5 |

Past performance is not necessarily indicative of future performance

Portfolio

| Holdings | % to Fund |
|---|--------------|
| Equity | 14.85 |
| Reliance Industries Ltd | 1.13 |
| Infosys Ltd | 0.97 |
| I T C Ltd | 0.72 |
| SBI ETF Nifty Bank | 0.71 |
| ICICI Bank Ltd | 0.67 |
| Housing Development Finance Corp. Ltd | 0.66 |
| HDFC Bank Ltd | 0.62 |
| Larsen And Toubro Ltd | 0.60 |
| Tata Consultancy Services Ltd | 0.59 |
| Hindustan Unilever Ltd | 0.59 |
| ICICI Prudential Bank ETF Nifty Bank Index | 0.51 |
| Bharti Airtel Ltd | 0.44 |
| Asian Paints Ltd | 0.37 |
| State Bank of India | 0.35 |
| Sun Pharmaceuticals Ltd | 0.34 |
| Mahindra & Mahindra Ltd | 0.34 |
| Axis Bank Ltd | 0.31 |
| Maruti Suzuki India Ltd | 0.31 |
| Bajaj Finance Ltd | 0.29 |
| Oil & Natural Gas Corporation Ltd | 0.25 |
| Others | 4.08 |
| G-Sec | 69.12 |
| 1.44% INFLATION INDEX GS 2023 | 36.65 |
| 8.13% GOI - 22.06.2045 | 1.29 |
| 8.72% TN SDL -19.09.2026 | 1.19 |
| 9.50% MAH SDL - 18.12.2023 | 1.13 |
| 6.65% Fertilizer Co GOI - 29.01.23 | 1.09 |
| 8.44% RJ SDL - 27.06.2028 | 0.98 |
| 7.40% GOI 2035 - 09.09.35 | 0.97 |
| 9.29% PN SDL - 09.10.2023 | 0.93 |
| 8.17% GOI - 01.12.2044 | 0.89 |
| 9.87% PN SDL - 14.08.2023 | 0.86 |
| Others | 23.14 |
| Corporate Debt | 9.06 |
| 7.49% IRFC - 30.05.2027 | 4.50 |
| 7.83% LIC Housing Finance - 25.09.2026 P 26.11.2020 | 4.43 |
| 8.49% NTPC - 25.03.2025 | 0.13 |
| MMI | 4.45 |
| NCA | 2.52 |



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

INDIVIDUAL FUND

PENSION FLOOR FUND II

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



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

Investment Objective

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

Date of Inception
08th January 2010

AUM (in Lakhs)
819.65

NAV
20.7890

Fund Manager
Equity : Hemant Kanawala
Debt : Manoj Bharadwaj

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

Modified Duration
Debt & Money
Market Instruments : 1.78

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity | 00 - 75 | 12 |
| Gsec / Debt | 00 - 100 | 65 |
| MMI / Others | 00 - 40 | 23 |

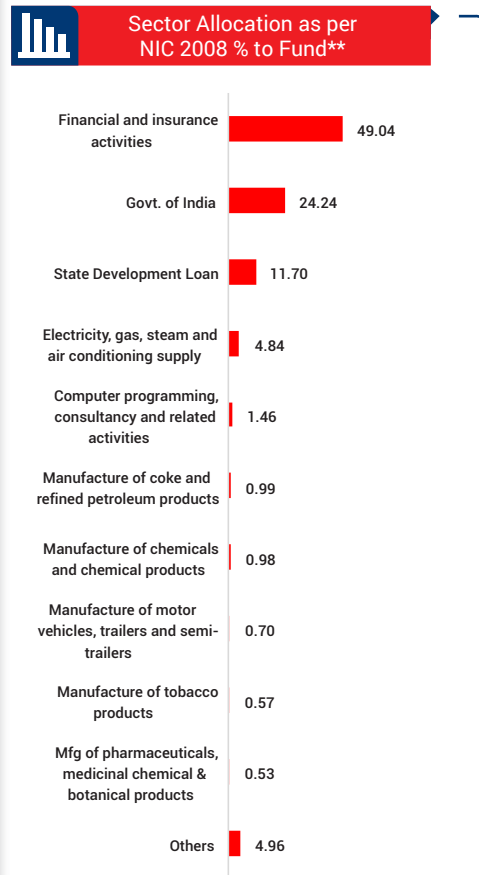
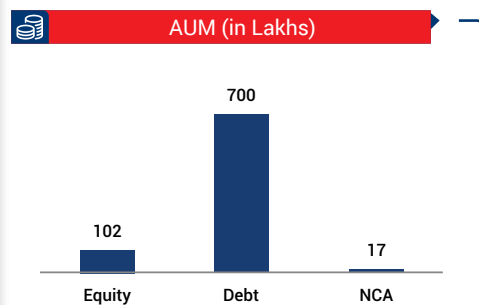
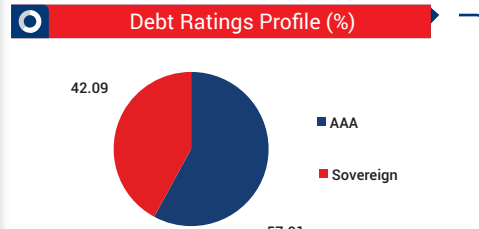
Performance Meter

| | Pension Floor Fund II (%) | Benchmark (%) |
|-----------|---------------------------|---------------|
| 1 month | 2.1 | 3.9 |
| 3 months | 0.7 | 0.2 |
| 6 months | 1.2 | -0.2 |
| 1 year | 4.1 | 4.7 |
| 2 years | 5.3 | 10.8 |
| 3 years | 2.2 | 10.0 |
| 4 years | 3.3 | 9.3 |
| 5 years | 3.4 | 8.6 |
| 6 years | 4.8 | 9.2 |
| 7 years | 5.2 | 9.0 |
| 10 years | 6.6 | 10.0 |
| Inception | 6.0 | 8.9 |

Past performance is not necessarily indicative of future performance

Portfolio

| Holdings | % to Fund |
|--|--------------|
| Equity | 12.50 |
| Reliance Industries Ltd | 0.89 |
| Infosys Ltd | 0.76 |
| ICICI Bank Ltd | 0.69 |
| Housing Development Finance Corp. Ltd | 0.58 |
| I T C Ltd | 0.57 |
| SBI ETF Nifty Bank | 0.56 |
| Larsen And Toubro Ltd | 0.47 |
| Hindustan Unilever Ltd | 0.47 |
| Tata Consultancy Services Ltd | 0.47 |
| HDFC Bank Ltd | 0.43 |
| ICICI Prudential Bank ETF Nifty Bank Index | 0.40 |
| Bharti Airtel Ltd | 0.34 |
| Kotak Banking ETF - Dividend Payout Option | 0.32 |
| Asian Paints Ltd | 0.31 |
| Maruti Suzuki India Ltd | 0.28 |
| State Bank of India | 0.28 |
| Sun Pharmaceuticals Ltd | 0.27 |
| Mahindra & Mahindra Ltd | 0.27 |
| Bajaj Finance Ltd | 0.26 |
| Axis Bank Ltd | 0.25 |
| Others | 3.62 |
| G-Sec | 39.68 |
| 1.44% INFLATION INDEX GS 2023 | 17.12 |
| 7.54% GOI - 23.05.2036 | 2.44 |
| 9.72% PN SDL - 28.08.2023 | 1.53 |
| 8.09% REC - 21.03.2028 | 1.26 |
| 8.06% REC - 27.03.2028 | 1.25 |
| 7.10% PFC - 11.01.2027 | 1.22 |
| 8.30% Fertilizer Co GOI - 07.12.23 | 1.02 |
| 8.58% GJ SDL - 23.01.2023 | 0.59 |
| 8.72% TN SDL -19.09.2026 | 0.50 |
| 6.65% Fertilizer Co GOI - 29.01.23 | 0.47 |
| Others | 12.27 |
| Corporate Debt | 25.59 |
| 7.85% PFC - 03.04.2028 | 3.73 |
| 7.35% Bajaj Finance Ltd - 10.11.2022 | 3.68 |
| 8.57% REC - 21.12.2024 | 2.52 |
| 8.83% EXIM- 09.01.2023 | 2.47 |
| 9.30% PGC - 28.06.2024 | 1.60 |
| 9.25% PGC - 26.12.2023 | 1.58 |
| 9.34% REC - 25.08.2024 | 1.28 |
| 8.13% PGC - 25.04.2029 | 1.25 |
| 8.50% LIC Housing Finance - 29.08.2025 | 1.25 |
| 8.40% HDFC - 23.01.2025 | 1.24 |
| Others | 5.01 |
| MMI | 20.12 |
| NCA | 2.11 |



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

INDIVIDUAL FUND

KOTAK PENSION BALANCED FUND

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



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

Investment Objective

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

Date of Inception

27th June 2003

AUM (in Lakhs)

4,091.52

NAV

61.5134

Fund Manager

Equity : Hemant Kanawala
Debt : Manoj Bharadwaj

Benchmark Details

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

Modified Duration

Debt & Money
Market Instruments : 2.87

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity | 00 - 60 | 13 |
| Gsec / Debt | 20 - 70 | 64 |
| MMI / Others | 00 - 40 | 23 |

Performance Meter

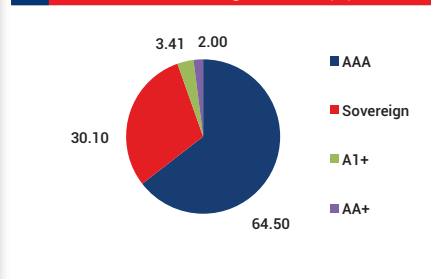
| | Pension Balanced Fund (%) | Benchmark (%) |
|-----------|---------------------------|---------------|
| 1 month | 1.9 | 3.5 |
| 3 months | 0.2 | 0.0 |
| 6 months | 0.1 | 0.1 |
| 1 year | 2.3 | 4.1 |
| 2 years | 3.6 | 9.4 |
| 3 years | 0.9 | 9.4 |
| 4 years | 2.0 | 9.0 |
| 5 years | 2.4 | 8.1 |
| 6 years | 4.0 | 8.8 |
| 7 years | 4.7 | 8.8 |
| 10 years | 7.2 | 9.7 |
| Inception | 10.0 | 9.9 |

Past performance is not necessarily indicative of future performance

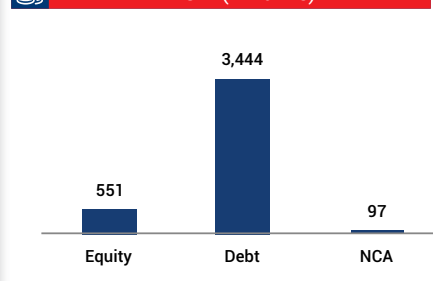
Portfolio

| Holdings | % to Fund |
|--|--------------|
| Equity | 13.46 |
| Reliance Industries Ltd | 1.09 |
| Infosys Ltd | 0.92 |
| ICICI Bank Ltd | 0.77 |
| SBI ETF Nifty Bank | 0.63 |
| Housing Development Finance Corp. Ltd | 0.60 |
| HDFC Bank Ltd | 0.59 |
| ICICI Prudential Bank ETF Nifty Bank Index | 0.56 |
| Tata Consultancy Services Ltd | 0.55 |
| I T C Ltd | 0.54 |
| Larsen And Toubro Ltd | 0.48 |
| Hindustan Unilever Ltd | 0.46 |
| Kotak Banking ETF - Dividend Payout Option | 0.42 |
| Bharti Airtel Ltd | 0.36 |
| Asian Paints Ltd | 0.30 |
| Maruti Suzuki India Ltd | 0.27 |
| Mahindra & Mahindra Ltd | 0.26 |
| Sun Pharmaceuticals Ltd | 0.25 |
| Bajaj Finance Ltd | 0.24 |
| State Bank of India | 0.23 |
| Axis Bank Ltd | 0.23 |
| Others | 3.71 |
| G-Sec | 32.76 |
| 7.54% GOI - 23.05.2036 | 2.90 |
| 7.38% GOI - 20.06.2027 | 2.83 |
| 8.54% REC - 15.11.2028 | 2.33 |
| 6.54% GOI - 17.01.2032 | 2.12 |
| 7.10% GOI - 18.04.2029 | 2.09 |
| 6.24% MH SDL - 11.08.2026 | 1.51 |
| 6.45% REC - 07.01.2031 | 1.15 |
| 7.10% PFC - 11.01.2027 | 0.97 |
| 7.05% AP SDL 01.09.2035 | 0.92 |
| GOI FRB - 07.11.2024 | 0.88 |
| Others | 15.05 |
| Corporate Debt | 31.20 |
| 8.56% REC - 29.11.2028 | 1.81 |
| 8.55% HDFC - 27.03.2029 | 1.79 |
| 7.25% HDFC - 17.06.2030 | 1.63 |
| 9.39% LIC Housing Finance - 23.08.2024 - P - 26.08.15 | 1.02 |
| 7.85% PFC - 03.04.2028 | 1.00 |
| 7.34% NHB - 07.08.2025 | 0.98 |
| 7.35% Bajaj Finance Ltd - 10.11.2022 | 0.98 |
| 6.25% Cholamandalam Invest and Fin co ltd - 21.02.2024 | 0.96 |
| 10.08% IOT Utkal Energy Services Limited - 20.03.2025 | 0.96 |
| 7.05% Embassy Office Parks REIT - 18.10.2026 | 0.94 |
| Others | 19.12 |
| MMI | 20.22 |
| NCA | 2.36 |

Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

INDIVIDUAL FUND

PENSION BALANCED FUND II

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



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

Investment Objective

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

Date of Inception
24th January 2010

AUM (in Lakhs)
62.81

NAV
30.8606

Fund Manager
Equity : Hemant Kanawala
Debt : Manoj Bharadwaj

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

Modified Duration
Debt & Money
Market Instruments : 1.34

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity | 30 - 60 | 42 |
| Gsec / Debt | 20 - 70 | 36 |
| MMI / Others | 00 - 40 | 22 |

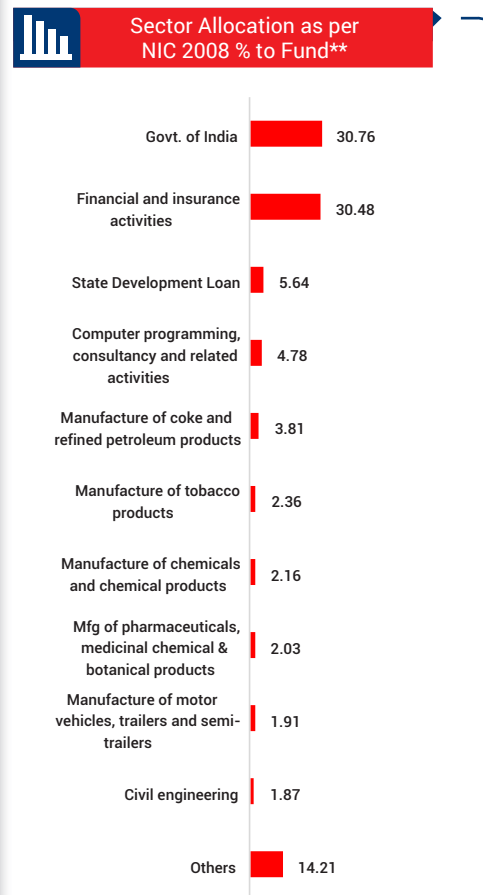
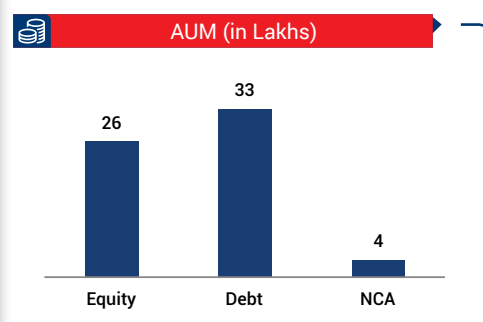
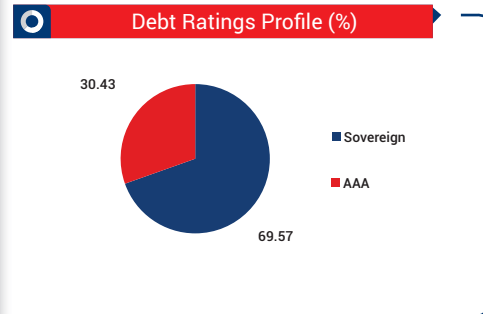
Performance Meter

| | Pension Balanced Fund II (%) | Benchmark (%) |
|-----------|------------------------------|---------------|
| 1 month | 4.3 | 6.0 |
| 3 months | 1.0 | -0.1 |
| 6 months | 0.9 | -0.1 |
| 1 year | 5.1 | 6.3 |
| 2 years | 11.2 | 16.2 |
| 3 years | 9.9 | 12.5 |
| 4 years | 8.0 | 10.0 |
| 5 years | 7.5 | 9.5 |
| 6 years | 8.4 | 10.4 |
| 7 years | 8.4 | 9.8 |
| 10 years | 10.8 | 11.2 |
| Inception | 9.4 | 9.5 |

Past performance is not necessarily indicative of future performance

Portfolio

| Holdings | % to Fund |
|---|--------------|
| Equity | 42.09 |
| Reliance Industries Ltd | 3.32 |
| ICICI Bank Ltd | 2.96 |
| Infosys Ltd | 2.57 |
| SBI ETF Nifty Bank | 2.41 |
| I T C Ltd | 2.36 |
| HDFC Bank Ltd | 2.24 |
| Kotak Banking ETF - Dividend Payout Option | 2.09 |
| Larsen And Toubro Ltd | 1.87 |
| Tata Consultancy Services Ltd | 1.79 |
| Titan Industries Ltd | 1.42 |
| Axis Bank Ltd | 1.38 |
| Bharti Airtel Ltd | 1.28 |
| Asian Paints Ltd | 1.27 |
| UltraTech Cement Ltd | 1.15 |
| Maruti Suzuki India Ltd | 0.98 |
| Bajaj Finance Ltd | 0.92 |
| ICICI Prudential Bank ETF Nifty Bank Index | 0.91 |
| Hindalco Industries Ltd | 0.91 |
| Housing Development Finance Corp. Ltd | 0.83 |
| Dr Reddys Laboratories Ltd | 0.78 |
| Others | 8.66 |
| G-Sec | 36.41 |
| 5.63% GOI - 12.04.2026 | 13.75 |
| 8.15% GOI FCI Bonds - 16.10.22 | 8.00 |
| 1.44% INFLATION INDEX GS 2023 | 6.45 |
| 8.30% Fertilizer Co GOI - 07.12.23 | 0.58 |
| 9.72% PN SDL - 28.08.2023 | 0.34 |
| 9.39% GJ SDL - 20.11.2023 | 0.33 |
| 8.72% TN SDL -19.09.2026 | 0.28 |
| 6.65% Fertilizer Co GOI - 29.01.23 | 0.27 |
| 8.84% PN SDL - 11.06.2024 | 0.26 |
| 9.69% PN SDL - 12.02.2024 | 0.25 |
| Others | 5.89 |
| Corporate Debt | 0.01 |
| 5.50% Britannia Industries Ltd - 03.06.2024 | 0.005 |
| MMI | 15.92 |
| NCA | 5.58 |



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

INDIVIDUAL FUND

KOTAK PENSION BOND FUND

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



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

Investment Objective

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

Date of Inception
15th April 2004

AUM (in Lakhs)
710.67

NAV
42.2308

Fund Manager
Debt : Manoj Bharadwaj

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

Modified Duration
Debt & Money
Market Instruments : 2.76

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Gsec | 00 - 75 | 45 |
| Debt | 25 - 100 | 37 |
| MMI / Others | 00 - 40 | 18 |

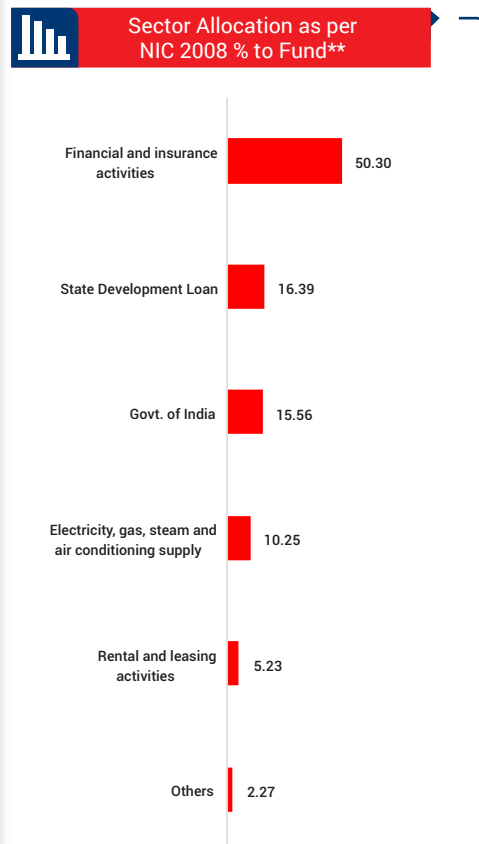
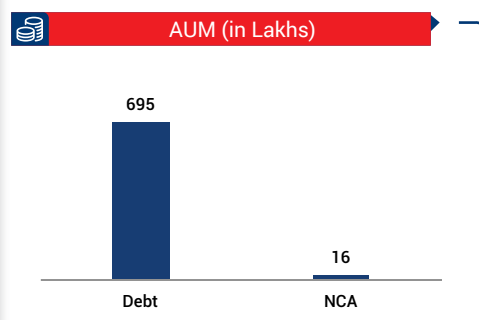
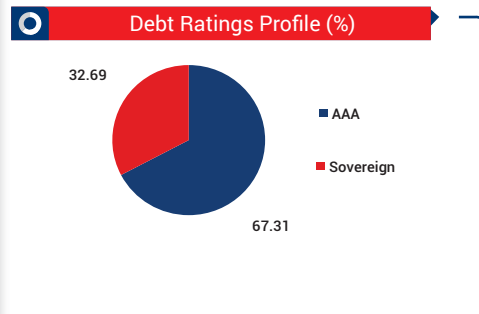
Performance Meter

| | Pension Bond Fund (%) | Benchmark (%) |
|-----------|-----------------------|---------------|
| 1 month | 1.1 | 1.0 |
| 3 months | 0.0 | 0.0 |
| 6 months | -0.1 | 0.0 |
| 1 year | 1.8 | 1.7 |
| 2 years | 2.6 | 2.7 |
| 3 years | 5.6 | 5.8 |
| 4 years | 7.9 | 7.5 |
| 5 years | 6.2 | 6.3 |
| 6 years | 6.8 | 6.9 |
| 7 years | 7.5 | 7.5 |
| 10 years | 8.0 | 7.9 |
| Inception | 8.2 | 6.7 |

Past performance is not necessarily indicative of future performance

Portfolio

| Holdings | % to Fund |
|---|--------------|
| G-Sec | 45.00 |
| 1.44% INFLATION INDEX GS 2023 | 5.18 |
| 8.80% REC - 22.01.2029 | 2.98 |
| 8.06% REC - 27.03.2028 | 2.89 |
| 7.10% PFC - 11.01.2027 | 2.81 |
| 8.30% Fertilizer Co GOI - 07.12.23 | 1.88 |
| 8.29% NABARD - 24.01.2029 | 1.47 |
| 8.09% REC - 21.03.2028 | 1.46 |
| 8.01% REC - 24.03.2028 | 1.43 |
| 7.54% GOI - 23.05.2036 | 1.41 |
| 9.39% GJ SDL - 20.11.2023 | 0.91 |
| Others | 22.57 |
| Corporate Debt | 37.25 |
| 10.08% IOT Utkal Energy Services Limited - 20.03.2027 | 2.76 |
| 9.33% IRFC - 10.05.2026 | 1.50 |
| 8.90% PFC - 18.03.2028 | 1.49 |
| 9.35% PGC - 29.08.2025 | 1.49 |
| 8.63% REC - 25.08.2028 | 1.49 |
| 8.54% NHPC - 26.11.2028 | 1.48 |
| 8.78% NHPC - 11.02.2026 | 1.48 |
| 9.47% LIC Housing Finance - 23.08.2024 | 1.47 |
| 8.55% LIC Housing Finance - 14.08.2025 | 1.45 |
| 8.15% EXIM- 21.01.2030 | 1.45 |
| Others | 21.18 |
| MMI | 15.47 |
| NCA | 2.27 |



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

INDIVIDUAL FUND

KOTAK PENSION GILT FUND

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



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

Investment Objective

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

Date of Inception
27th June 2003

AUM (in Lakhs)
179.57

NAV
39.1458

Fund Manager
Debt : Manoj Bharadwaj

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

Modified Duration
Debt & Money
Market Instruments : 2.38

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Gsec | 80 - 100 | 82 |
| MMI / Others | 00 - 40 | 18 |

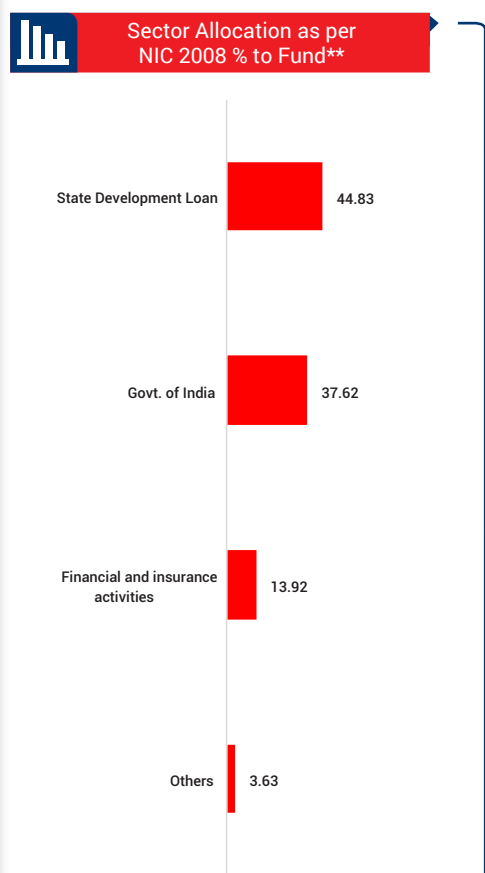
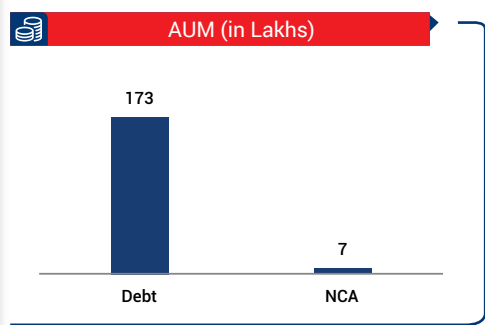
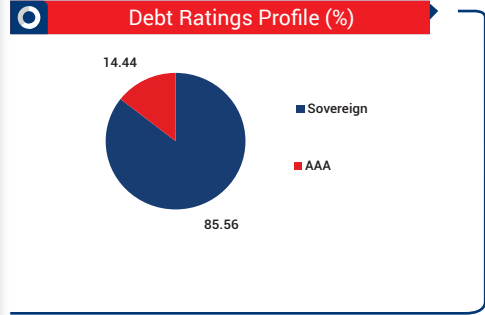
Performance Meter

| | Pension Gilt Fund (%) | Benchmark (%) |
|-----------|-----------------------|---------------|
| 1 month | 0.9 | 1.2 |
| 3 months | 0.4 | 0.5 |
| 6 months | 0.6 | 0.2 |
| 1 year | 2.4 | 1.8 |
| 2 years | 2.6 | 2.5 |
| 3 years | 4.9 | 5.3 |
| 4 years | 7.6 | 7.7 |
| 5 years | 6.0 | 6.6 |
| 6 years | 6.6 | 7.0 |
| 7 years | 7.4 | 7.7 |
| 10 years | 8.0 | 8.2 |
| Inception | 7.4 | 7.4 |

Past performance is not necessarily indicative of future performance

Portfolio

| Holdings | % to Fund |
|--------------------------------------|--------------|
| G-Sec | 82.45 |
| 1.44% INFLATION INDEX GS 2023 | 8.85 |
| 7.71% GJ SDL - 01.03.2027 | 6.45 |
| 7.38% MP SDL - 14.09.2026 | 6.37 |
| 6.65% Fertilizer Co GOI - 29.01.23 | 6.20 |
| 5.22% GOI - 15.06.2025 | 4.45 |
| 9.25% RJ SDL - 09.10.2023 | 4.36 |
| 7.00% GOI Fertilizer Bond - 10.12.22 | 3.99 |
| 8.91% MAH SDL - 05.09.2022 | 3.67 |
| 7.63% GOI - 17.06.2059 | 3.57 |
| 8.90% KA SDL - 19.12.2022 | 3.25 |
| Others | 31.29 |
| MMI | 13.92 |
| NCA | 3.63 |



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

INDIVIDUAL FUND

KOTAK PENSION FLOATING RATE FUND

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



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

Investment Objective

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

Date of Inception

07th December 2004

AUM (in Lakhs)

68.57

NAV

32.1490

Fund Manager

Debt : Manoj Bharadwaj

Benchmark Details

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

Modified Duration

Debt & Money
Market Instruments : 0.73

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Gsec | 00 - 75 | 48 |
| Debt | 25 - 100 | 37 |
| MMI / Others | 00 - 40 | 15 |

Performance Meter

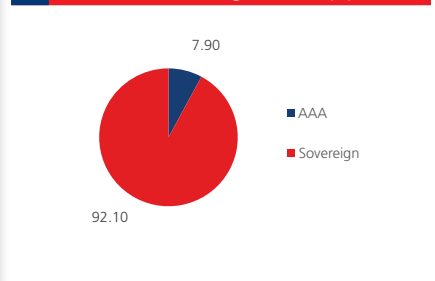
| | Pension Floating Rate Fund (%) | Benchmark (%) |
|-----------|--------------------------------|---------------|
| 1 month | 0.3 | 0.4 |
| 3 months | 0.0 | 1.1 |
| 6 months | 0.5 | 2.1 |
| 1 year | 1.6 | 3.9 |
| 2 years | 2.3 | 3.8 |
| 3 years | 3.9 | 4.4 |
| 4 years | 5.1 | 5.2 |
| 5 years | 4.8 | 5.5 |
| 6 years | 5.2 | 5.8 |
| 7 years | 5.6 | 6.1 |
| 10 years | 6.9 | 6.9 |
| Inception | 6.8 | 6.7 |

Past performance is not necessarily indicative of future performance

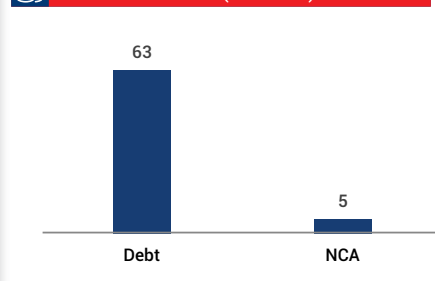
Portfolio

| Holdings | % to Fund |
|------------------------------------|--------------|
| G-Sec | 47.64 |
| 9.37% MAH SDL - 04.12.2023 | 20.59 |
| 8.84% PN SDL - 11.06.2024 | 5.70 |
| 8.90% MH SDL -19.12.2022 | 2.95 |
| 8.92% RJ SDL - 21.11.2022 | 2.95 |
| 8.51% PN SDL - 10.04.2023 | 2.90 |
| 8.15% GOI FCI Bonds - 16.10.22 | 2.83 |
| 6.13% GOI - 04.06.2028 | 2.49 |
| 8.30% Fertilizer Co GOI - 07.12.23 | 2.22 |
| 9.25% HR SDL 09.10.2023 | 2.13 |
| 9.65% TN SDL - 12.03.2024 | 1.22 |
| Others | 1.66 |
| Corporate Debt | 37.38 |
| GOI FRB - 07.11.2024 | 37.38 |
| MMI | 7.29 |
| NCA | 7.69 |

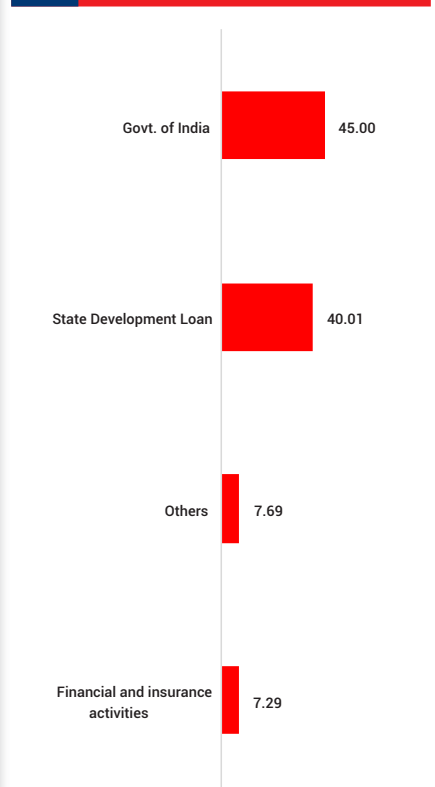
Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

INDIVIDUAL FUND

PENSION MONEY MARKET FUND II

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



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

Investment Objective

Aims to protect your capital and not have downside risks

Date of Inception

28th December 2009

AUM (in Lakhs)

240.17

NAV

22.1945

Fund Manager

Debt : Manoj Bharadwaj

Benchmark Details

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

Modified Duration

Debt & Money
Market Instruments : 0.01

Asset Allocation

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

Performance Meter

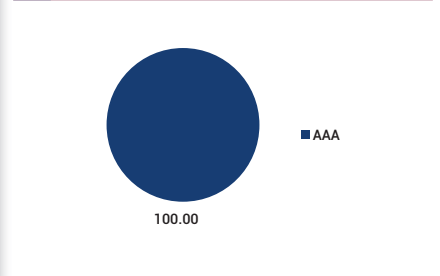
| | Pension Money Market Fund II (%) | Benchmark (%) |
|-----------|----------------------------------|---------------|
| 1 month | 0.3 | 0.4 |
| 3 months | 0.9 | 1.1 |
| 6 months | 1.6 | 2.1 |
| 1 year | 2.9 | 3.9 |
| 2 years | 2.7 | 3.8 |
| 3 years | 3.6 | 4.4 |
| 4 years | 4.4 | 5.2 |
| 5 years | 4.8 | 5.5 |
| 6 years | 5.1 | 5.8 |
| 7 years | 5.5 | 6.1 |
| 10 years | 6.5 | 6.9 |
| Inception | 6.5 | 6.9 |

Past performance is not necessarily indicative of future performance

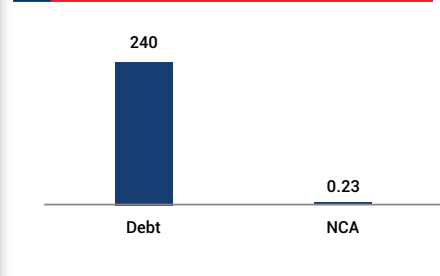
Portfolio

| Holdings | % to Fund |
|----------|-----------|
| MMI | 99.90 |
| NCA | 0.10 |

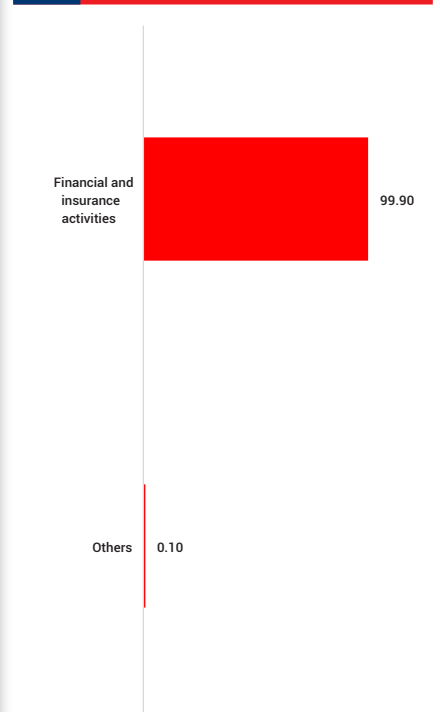
Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

INDIVIDUAL FUND

KOTAK ADVANTAGE MULTIPLIER FUND II

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



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

Investment Objective

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

Date of Inception

21st April 2006

AUM (in Lakhs)

0.44

NAV

19.3652

Fund Manager

Equity : Rohit Agarwal
Debt : Manoj Bharadwaj

Benchmark Details

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

Modified Duration

Debt & Money
Market Instruments : 4.01

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity | 00 - 100 | 0 |
| Gsec / Debt | 00 - 100 | 88 |
| MMI / Others | 00 - 40 | 12 |

Performance Meter

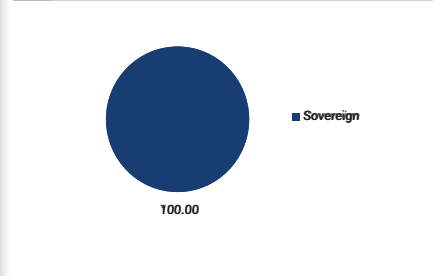
| | Kotak Advantage Multiplier Fund II (%) | Benchmark (%) |
|-----------|--|---------------|
| 1 month | 0.8 | 4.8 |
| 3 months | -0.1 | 0.3 |
| 6 months | -1.8 | -0.3 |
| 1 year | -1.3 | 5.6 |
| 2 years | -0.8 | 13.5 |
| 3 years | 0.9 | 11.3 |
| 4 years | 2.3 | 9.8 |
| 5 years | 2.0 | 9.2 |
| 6 years | 2.2 | 9.9 |
| 7 years | 2.5 | 9.4 |
| 10 years | 3.4 | 10.6 |
| Inception | 4.1 | 9.4 |

Past performance is not necessarily indicative of future performance

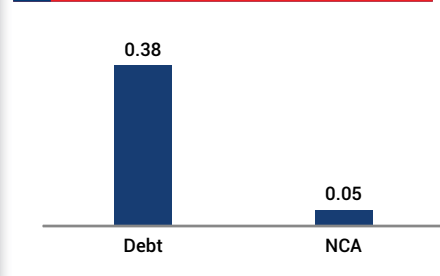
Portfolio

| Holdings | % to Fund |
|------------------------|--------------|
| G-Sec | 88.01 |
| 7.17% GOI - 08.01.2028 | 80.34 |
| 9.20% GOI - 30.09.2030 | 7.67 |
| MMI | 0.00 |
| NCA | 11.99 |

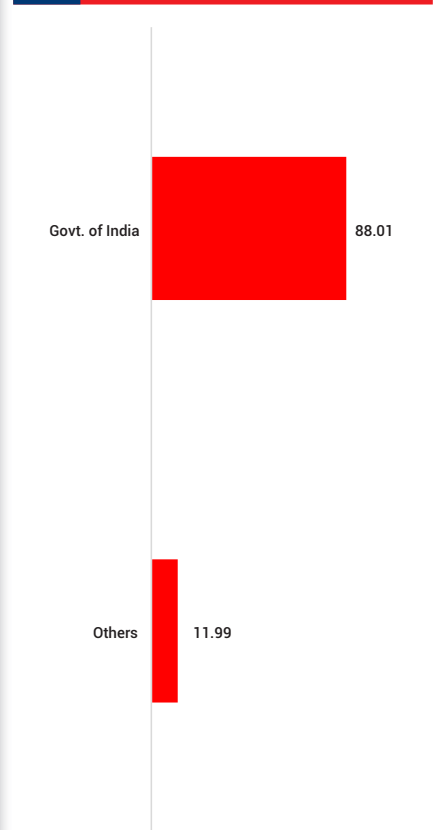
Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

INDIVIDUAL FUND

DISCONTINUED POLICY FUND

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



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

Investment Objective

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

Date of Inception

23rd March 2011

AUM (in Lakhs)

64,854.07

NAV

20.5288

Fund Manager

Debt : Manoj Bharadwaj

Benchmark Details

Debt - 100% (CRISIL Liquid)

Modified Duration

Debt & Money
Market Instruments : 0.56

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Gsec | 60 - 100 | 65 |
| MMI / Others | 00 - 40 | 35 |

Performance Meter

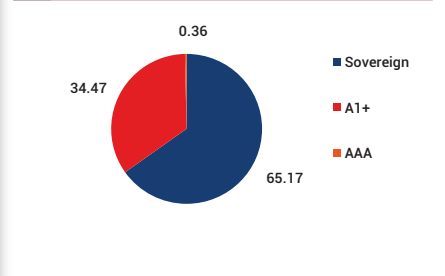
| | Discontinued Policy Fund (%) | Benchmark (%) |
|-----------|------------------------------|---------------|
| 1 month | 0.3 | 0.4 |
| 3 months | 0.7 | 1.1 |
| 6 months | 1.2 | 2.1 |
| 1 year | 2.5 | 3.9 |
| 2 years | 3.2 | 3.8 |
| 3 years | 3.8 | 4.4 |
| 4 years | 4.4 | 5.2 |
| 5 years | 4.7 | 5.5 |
| 6 years | 5.0 | 5.8 |
| 7 years | 5.3 | 6.1 |
| 10 years | 6.3 | 6.9 |
| Inception | 6.5 | 7.1 |

Past performance is not necessarily indicative of future performance

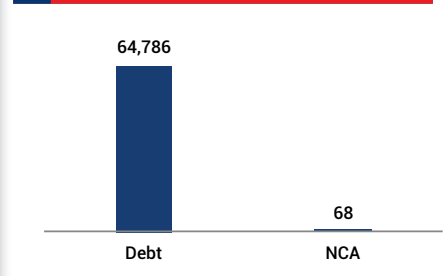
Portfolio

| Holdings | % to Fund |
|------------------------------|--------------|
| G-Sec | 65.10 |
| 364 Days T Bill - 02.03.2023 | 18.02 |
| 6.84% GOI - 19.12.2022 | 12.76 |
| 364 Days T Bill - 20.04.2023 | 9.36 |
| 364 Days T Bill - 04.05.2023 | 5.21 |
| 364 Days T Bill - 25.05.2023 | 5.15 |
| 364 Days T Bill - 27.04.2023 | 4.47 |
| 364 Days T Bill - 05.01.2023 | 3.77 |
| 364 Days T Bill - 15.06.2023 | 2.19 |
| 364 Days T Bill - 12.04.2023 | 1.49 |
| 364 Days T Bill - 20.07.2023 | 1.45 |
| Others | 1.23 |
| MMI | 34.79 |
| NCA | 0.11 |

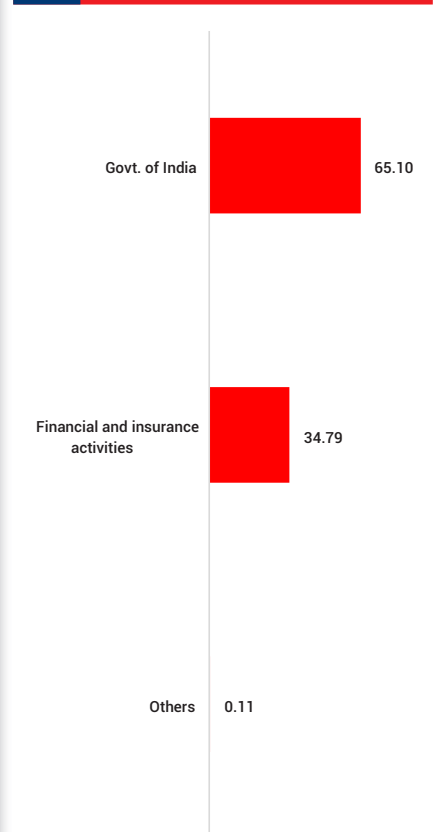
Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

KOTAK GROUP
DYNAMIC FLOOR FUND

KOTAK GROUP
BALANCED FUND

KOTAK GROUP
BOND FUND

KOTAK GROUP
GILT FUND

KOTAK GROUP
FLOATING RATE FUND

KOTAK GROUP MONEY
MARKET FUND

KOTAK GROUP SECURE
CAPITAL FUND

KOTAK GROUP SHORT
TERM BOND FUND

KOTAK GROUP
PRUDENT FUND

Investment Objective

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

Date of Inception
07th January 2010

AUM (in Lakhs)
426.30

NAV
32.9346

Fund Manager
Equity: Hemant Kanawala
Debt: Manoj Bharadwaj

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

Modified Duration
Debt & Money Market Instruments : 1.77

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity | 00 - 60 | 8 |
| Gsec / Debt | 00 - 100 | 72 |
| MMI / Others | 00 - 40 | 20 |

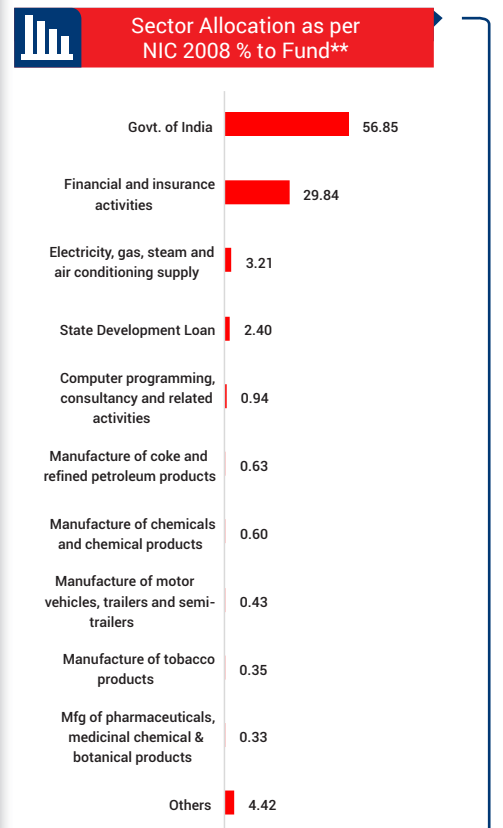
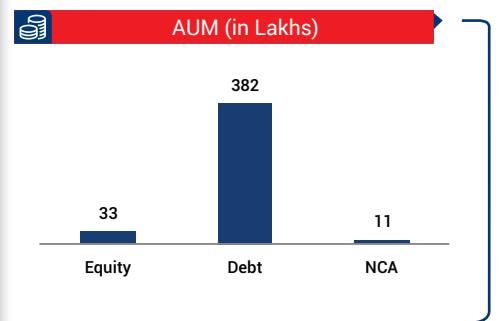
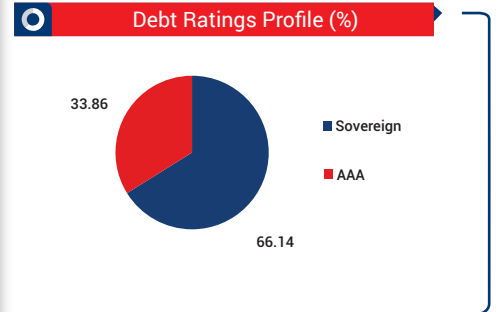
Performance Meter

| | Kotak Group Dynamic Floor Fund (%) | Benchmark (%) |
|-----------|------------------------------------|---------------|
| 1 month | 1.3 | 3.3 |
| 3 months | 0.3 | 0.2 |
| 6 months | 0.1 | -0.1 |
| 1 year | 2.1 | 4.1 |
| 2 years | 3.1 | 9.2 |
| 3 years | 1.8 | 9.2 |
| 4 years | 3.4 | 9.0 |
| 5 years | 3.3 | 8.2 |
| 6 years | 4.6 | 8.8 |
| 7 years | 5.0 | 8.8 |
| 10 years | 6.5 | 9.6 |
| Inception | 5.9 | 8.7 |

Past performance is not necessarily indicative of future performance

Portfolio

| Holdings | % to Fund |
|--|--------------|
| Equity | 7.73 |
| Reliance Industries Ltd | 0.57 |
| Infosys Ltd | 0.49 |
| ICICI Bank Ltd | 0.47 |
| I T C Ltd | 0.35 |
| Housing Development Finance Corp. Ltd | 0.35 |
| SBI ETF Nifty Bank | 0.35 |
| HDFC Bank Ltd | 0.33 |
| Larsen And Toubro Ltd | 0.31 |
| Tata Consultancy Services Ltd | 0.29 |
| Hindustan Unilever Ltd | 0.28 |
| ICICI Prudential Bank ETF Nifty Bank Index | 0.25 |
| Bharti Airtel Ltd | 0.23 |
| Kotak Banking ETF - Dividend Payout Option | 0.21 |
| Asian Paints Ltd | 0.19 |
| Maruti Suzuki India Ltd | 0.19 |
| Sun Pharmaceuticals Ltd | 0.17 |
| Axis Bank Ltd | 0.16 |
| Bajaj Finance Ltd | 0.15 |
| Mahindra & Mahindra Ltd | 0.14 |
| UltraTech Cement Ltd | 0.12 |
| Others | 2.12 |
| G-Sec | 59.25 |
| 7.37% GOI - 16.04.2023 | 23.64 |
| 6.18% GOI - 04.11.2024 | 11.62 |
| 6.79% GOI - 15.05.2027 | 11.60 |
| 8.15% GOI FCI Bonds - 16.10.22 | 4.71 |
| 9.20% GOI - 30.09.2030 | 2.62 |
| 1.44% INFLATION INDEX GS 2023 | 1.51 |
| 7.65% RJ SDL - 29.11.2027 | 0.41 |
| 6.67% GOI - 17.12.2050 | 0.35 |
| 7.62% KA SDL - 01.11.2027 | 0.26 |
| 7.26% HR SDL 28.06.2027 | 0.25 |
| Others | 2.28 |
| Corporate Debt | 12.74 |
| 9.30% PGC - 28.06.2023 | 3.00 |
| 8.90% PFC - 18.03.2028 | 2.49 |
| 8.63% REC - 25.08.2028 | 2.48 |
| 7.85% PFC - 03.04.2028 | 2.39 |
| 7.62% EXIM- 01.09.2026 | 2.38 |
| MMI | 17.59 |
| NCA | 2.68 |



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

Investment Objective

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

Date of Inception

27th June 2003

AUM (in Lakhs)

1,42,923.62

NAV

101.3562

Fund Manager

Equity: Rohit Agarwal
Debt: Manoj Bharadwaj

Benchmark Details

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

Modified Duration

Debt & Money
Market Instruments : 3.59

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity | 30 - 60 | 59 |
| Gsec / Debt | 20 - 70 | 32 |
| MMI / Others | 00 - 40 | 9 |

Performance Meter

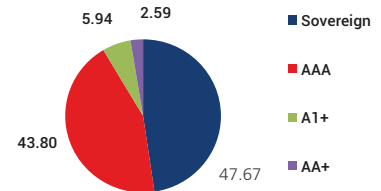
| | Kotak Group Balanced Fund (%) | Benchmark (%) |
|-----------|-------------------------------|---------------|
| 1 month | 6.2 | 6.0 |
| 3 months | 0.6 | -0.1 |
| 6 months | -1.3 | -0.1 |
| 1 year | 5.3 | 6.3 |
| 2 years | 15.8 | 16.2 |
| 3 years | 13.1 | 12.5 |
| 4 years | 10.7 | 10.0 |
| 5 years | 9.8 | 9.5 |
| 6 years | 10.4 | 10.4 |
| 7 years | 10.1 | 9.8 |
| 10 years | 12.2 | 11.2 |
| Inception | 12.9 | 11.6 |

Past performance is not necessarily indicative of future performance

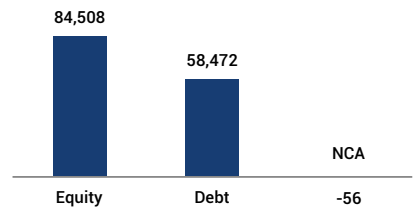
Portfolio

| Holdings | % to Fund |
|--|--------------|
| Equity | 59.13 |
| ICICI Bank Ltd | 4.65 |
| Reliance Industries Ltd | 4.38 |
| Infosys Ltd | 3.86 |
| Axis Bank Ltd | 2.31 |
| Maruti Suzuki India Ltd | 1.93 |
| State Bank of India | 1.85 |
| Hindustan Unilever Ltd | 1.77 |
| HDFC Bank Ltd | 1.74 |
| ICICI Prudential Bank ETF Nifty Bank Index | 1.59 |
| SBI ETF Nifty Bank | 1.59 |
| UltraTech Cement Ltd | 1.56 |
| I T C Ltd | 1.53 |
| Mahindra & Mahindra Ltd | 1.49 |
| Tata Consultancy Services Ltd | 1.49 |
| Larsen And Toubro Ltd | 1.43 |
| Bajaj Finance Ltd | 1.40 |
| Kotak Banking ETF - Dividend Payout Option | 1.39 |
| S R F Ltd | 1.13 |
| Bharti Airtel Ltd | 1.09 |
| SBI Life Insurance Company Ltd | 1.06 |
| Others | 19.87 |
| G-Sec | 22.19 |
| 7.38% GOI - 20.06.2027 | 2.76 |
| 6.54% GOI - 17.01.2032 | 2.52 |
| 7.54% GOI - 23.05.2036 | 2.21 |
| 6.24% MH SDL - 11.08.2026 | 1.80 |
| 7.10% GOI - 18.04.2029 | 1.07 |
| 7.61% GOI - 09.05.2030 | 1.07 |
| 5.74% GOI - 15.11.2026 | 0.86 |
| GOI FRB - 07.11.2024 | 0.77 |
| 8.54% REC - 15.11.2028 | 0.69 |
| 7.08% MP SDL - 09.03.2029 | 0.59 |
| Others | 7.85 |
| Corporate Debt | 9.86 |
| 6.99% IRFC - 04.06.2041 | 0.99 |
| 5.65% Bajaj Finance Ltd - 10.05.2024 | 0.82 |
| 7.05% Embassy Office Parks REIT - 18.10.2026 | 0.71 |
| 8.56% REC - 29.11.2028 | 0.69 |
| 7.34% NHB - 07.08.2025 | 0.61 |
| 8.55% HDFC - 27.03.2029 | 0.61 |
| 7.28% HDFC - 01.03.2024 | 0.52 |
| 7.40% Muthoot Finance Ltd - 05.01.2024 | 0.47 |
| 6.25% Cholamandalam Invest and Fin co Ltd - 21.02.2024 | 0.41 |
| 7.50% Sundaram Finance - 07.11.2022 | 0.26 |
| Others | 3.76 |
| MMI | 8.86 |
| NCA | -0.04 |

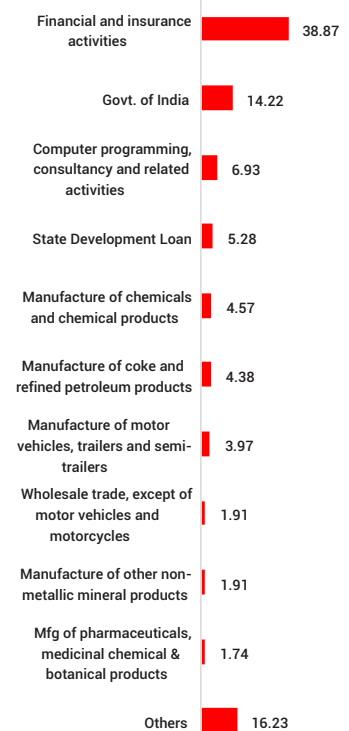
Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

Investment Objective

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

Date of Inception
15th April 2004

AUM (in Lakhs)
2,43,590.83

NAV
45.5484

Fund Manager
Debt : Manoj Bharadwaj

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

Modified Duration
Debt & Money
Market Instruments : 3.60

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Gsec | 00 - 75 | 55 |
| Debt | 25 - 100 | 28 |
| MMI / Others | 00 - 40 | 17 |

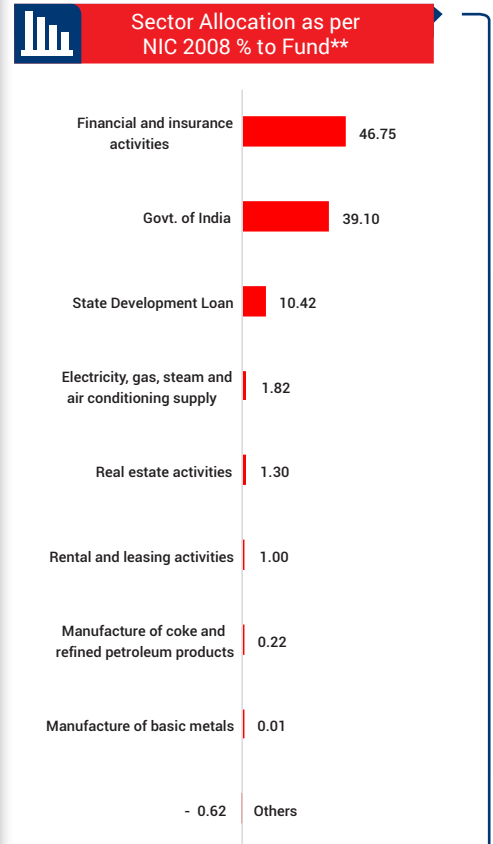
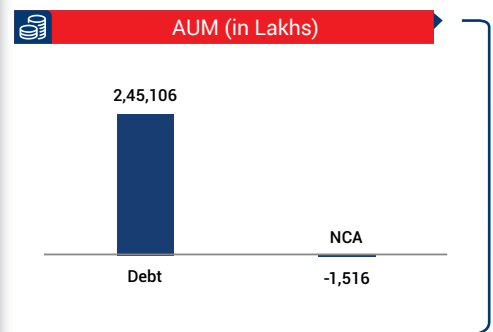
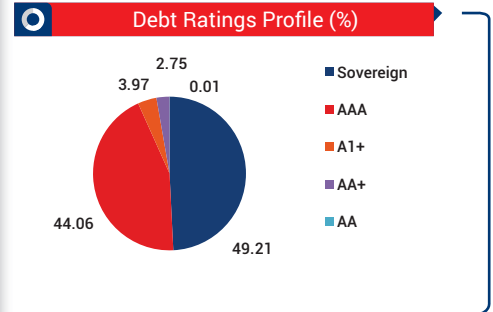
Performance Meter

| | Kotak Group Bond Fund (%) | Benchmark (%) |
|-----------|---------------------------|---------------|
| 1 month | 1.0 | 1.0 |
| 3 months | 0.2 | 0.0 |
| 6 months | 0.2 | 0.0 |
| 1 year | 1.6 | 1.7 |
| 2 years | 2.2 | 2.7 |
| 3 years | 5.8 | 5.8 |
| 4 years | 8.1 | 7.5 |
| 5 years | 6.5 | 6.3 |
| 6 years | 7.1 | 6.9 |
| 7 years | 7.8 | 7.5 |
| 10 years | 8.4 | 7.9 |
| Inception | 8.6 | 6.7 |

Past performance is not necessarily indicative of future performance

Portfolio

| Holdings | % to Fund |
|--|--------------|
| G-Sec | 54.76 |
| 6.54% GOI - 17.01.2032 | 8.71 |
| 7.38% GOI - 20.06.2027 | 7.76 |
| 7.54% GOI - 23.05.2036 | 6.09 |
| 6.24% MH SDL - 11.08.2026 | 2.65 |
| 7.10% GOI - 18.04.2029 | 2.64 |
| 5.74% GOI - 15.11.2026 | 2.59 |
| 6.79% GOI - 26.12.2029 | 1.81 |
| 8.54% REC - 15.11.2028 | 1.67 |
| 6.45% REC - 07.01.2031 | 1.50 |
| GOI FRB - 07.11.2024 | 1.47 |
| Others | 17.85 |
| Corporate Debt | 28.07 |
| 7.35% Bajaj Finance Ltd - 10.11.2022 | 1.87 |
| 8.55% HDFC - 27.03.2029 | 1.60 |
| 7.09% HDB Financial services Ltd - 17.04.2023 | 1.56 |
| 8.56% REC - 29.11.2028 | 1.54 |
| 7.34% NHB - 07.08.2025 | 1.53 |
| 6.25% Cholamandalam Invest and Fin co ltd - 21.02.2024 | 1.49 |
| 5.65% Bajaj Finance Ltd - 10.05.2024 | 1.49 |
| 7.05% Embassy Office Parks REIT - 18.10.2026 | 1.30 |
| 5.10% Sundaram Finance - 01.12.2023 | 1.11 |
| 7.40% Muthoot Finance Ltd - 05.01.2024 | 0.91 |
| Others | 13.67 |
| MMI | 17.80 |
| NCA | -0.62 |



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

GROUP FUND

KOTAK GROUP GILT FUND

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



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

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

Date of Inception
27th June 2003

AUM (in Lakhs)
12,403.47

NAV
40.0802

Fund Manager
Debt : Manoj Bharadwaj

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

Modified Duration
Debt & Money
Market Instruments : 4.02

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Gsec | 80 - 100 | 89 |
| MMI / Others | 00 - 20 | 11 |

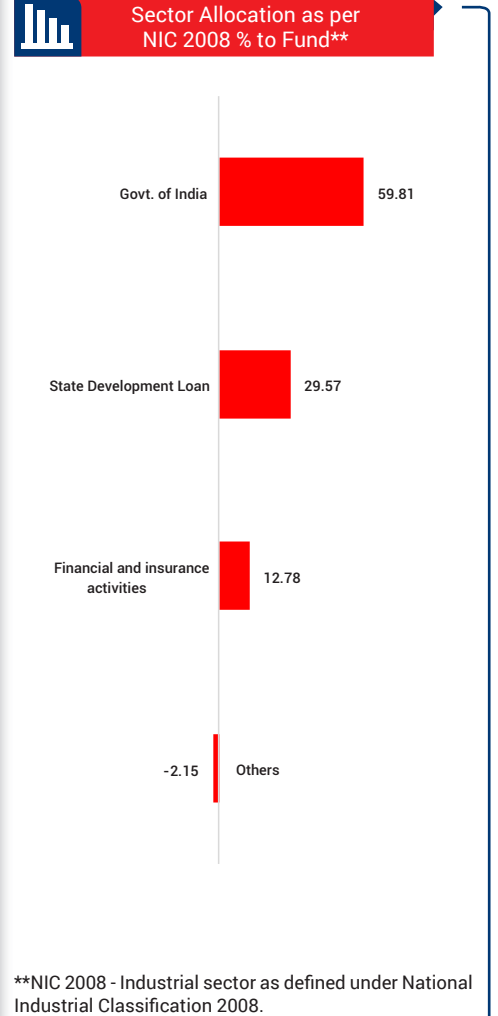
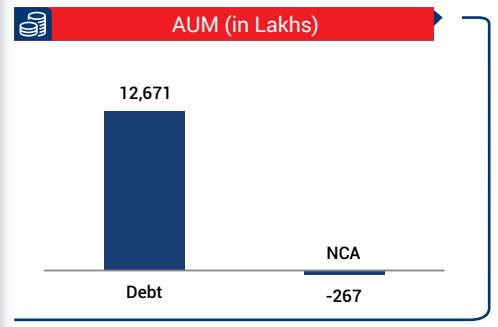
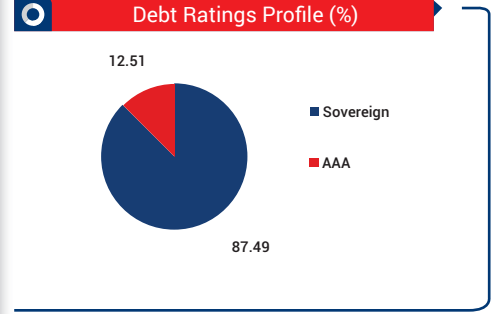
Performance Meter

| | Kotak Group Gilt Fund (%) | Benchmark (%) |
|-----------|---------------------------|---------------|
| 1 month | 1.0 | 1.2 |
| 3 months | 0.1 | 0.5 |
| 6 months | 0.1 | 0.2 |
| 1 year | 1.6 | 1.8 |
| 2 years | 1.6 | 2.5 |
| 3 years | 4.8 | 5.3 |
| 4 years | 7.7 | 7.7 |
| 5 years | 6.1 | 6.6 |
| 6 years | 6.7 | 7.0 |
| 7 years | 7.5 | 7.7 |
| 10 years | 8.1 | 8.2 |
| Inception | 7.5 | 7.4 |

Past performance is not necessarily indicative of future performance

Portfolio

| Holdings | % to Fund |
|---------------------------|--------------|
| G-Sec | 89.38 |
| 7.38% GOI - 20.06.2027 | 9.73 |
| 6.54% GOI - 17.01.2032 | 7.84 |
| 5.74% GOI - 15.11.2026 | 6.13 |
| GOI FRB - 04.10.2028 | 5.90 |
| 6.24% MH SDL - 11.08.2026 | 5.18 |
| 7.08% MP SDL - 09.03.2029 | 4.32 |
| 7.69% GOI - 17.06.2043 | 4.07 |
| GOI FRB - 22.09.2033 | 4.00 |
| 7.10% GOI - 18.04.2029 | 3.98 |
| 7.54% GOI - 23.05.2036 | 3.89 |
| Others | 34.34 |
| MMI | 12.78 |
| NCA | -2.15 |



Investment Objective

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

Date of Inception
07th December 2004

AUM (in Lakhs)
9,062.60

NAV
34.4818

Fund Manager
Debt : Manoj Bharadwaj

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

Modified Duration
Debt & Money Market Instruments : 0.54

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Gsec | 00 - 75 | 30 |
| Debt | 25 - 100 | 50 |
| MMI / Others | 00 - 40 | 20 |

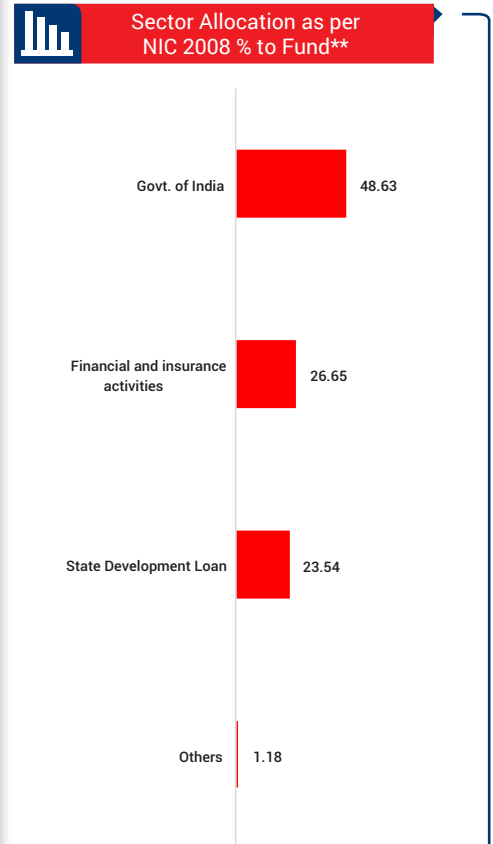
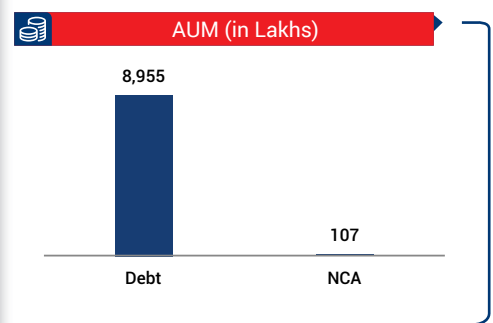
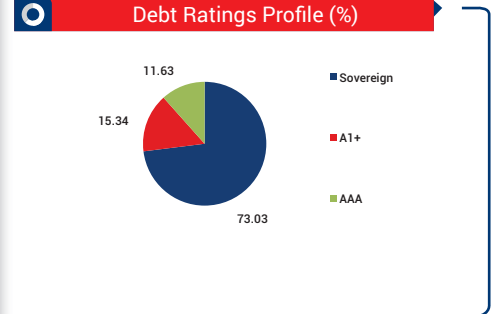
Performance Meter

| | Kotak Group Floating Rate Fund (%) | Benchmark (%) |
|-----------|------------------------------------|---------------|
| 1 month | 0.4 | 0.4 |
| 3 months | 0.3 | 1.1 |
| 6 months | 0.9 | 2.1 |
| 1 year | 2.4 | 3.9 |
| 2 years | 3.0 | 3.8 |
| 3 years | 4.4 | 4.4 |
| 4 years | 5.6 | 5.2 |
| 5 years | 5.2 | 5.5 |
| 6 years | 5.6 | 5.8 |
| 7 years | 6.0 | 6.1 |
| 10 years | 7.3 | 6.9 |
| Inception | 7.3 | 6.7 |

Past performance is not necessarily indicative of future performance

Portfolio

| Holdings | % to Fund |
|---|--------------|
| G-Sec | 30.14 |
| 9.37% MAH SDL - 04.12.2023 | 11.04 |
| 8.92% RJ SDL - 21.11.2022 | 4.57 |
| 8.62% MAH SDL - 20.02.2023 | 2.24 |
| 8.84% PN SDL - 11.06.2024 | 2.08 |
| 8.30% Fertilizer Co GOI - 07.12.23 | 1.60 |
| 8.15% GOI FCI Bonds - 16.10.22 | 1.21 |
| 8.68% GJ SDL - 06.02.2023 | 1.18 |
| 8.28% GOI - 21.09.2027 | 1.16 |
| 6.84% GOI - 19.12.2022 | 1.11 |
| 5.22% GOI - 15.06.2025 | 0.98 |
| Others | 2.97 |
| Corporate Debt | 49.77 |
| GOI FRB - 07.11.2024 | 33.94 |
| GOI FRB - 22.09.2033 | 8.09 |
| HDB Financial services Ltd FBIL MIBOR 3M - 20.10.2022 | 7.74 |
| MMI | 18.91 |
| NCA | 1.18 |



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

Investment Objective

Will protect capital and not have downside risks.

Date of Inception

12th August 2013

AUM (in Lakhs)

3.28

NAV

18.4664

Fund Manager

Debt : Manoj Bharadwaj

Benchmark Details

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

Modified Duration

Debt & Money
Market Instruments : 0.003

Asset Allocation

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

Performance Meter

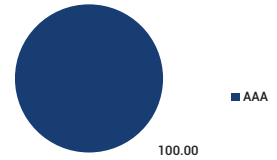
| | Kotak Group Money Market Fund (%) | Benchmark (%) |
|-----------|-----------------------------------|---------------|
| 1 month | -0.1 | 0.4 |
| 3 months | 0.4 | 1.1 |
| 6 months | 1.0 | 2.1 |
| 1 year | 0.6 | 3.9 |
| 2 years | 6.3 | 3.8 |
| 3 years | 9.0 | 4.4 |
| 4 years | 7.7 | 5.2 |
| 5 years | 7.1 | 5.5 |
| 6 years | 6.6 | 5.8 |
| 7 years | 6.6 | 6.1 |
| 10 years | n.a | n.a |
| Inception | 7.1 | 6.8 |

Past performance is not necessarily indicative of future performance

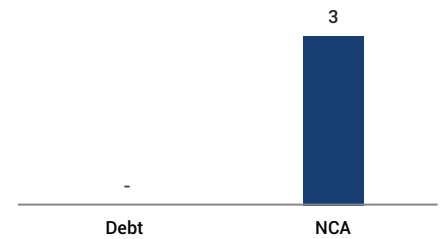
Portfolio

| Holdings | % to Fund |
|----------|-----------|
| MMI | 0.00 |
| NCA | 100.00 |

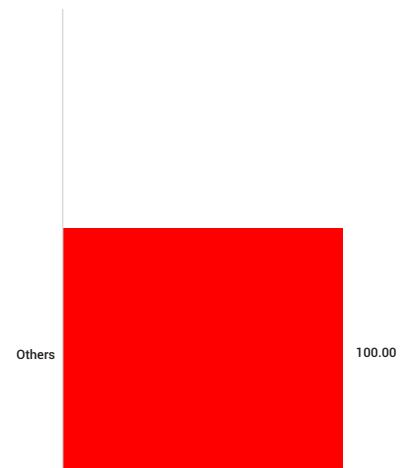
Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

Investment Objective

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

Date of Inception

12th April 2011

AUM (in Lakhs)

65,884.85

NAV

24.9575

Fund Manager

Debt : Manoj Bharadwaj

Benchmark Details

Debt - 100% (Crisil Composite Bond)

Modified Duration

Debt & Money
Market Instruments : 3.69

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Gsec | 00 - 75 | 51 |
| Debt | 25 - 100 | 34 |
| MMI / Others | 00 - 40 | 15 |

Performance Meter

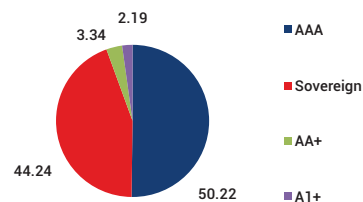
| | Kotak Group Secure Capital Fund (%) | Benchmark (%) |
|-----------|-------------------------------------|---------------|
| 1 month | 1.0 | 1.0 |
| 3 months | 0.2 | 0.0 |
| 6 months | 0.1 | 0.0 |
| 1 year | 1.4 | 1.7 |
| 2 years | 2.0 | 2.7 |
| 3 years | 5.6 | 5.8 |
| 4 years | 7.9 | 7.5 |
| 5 years | 6.4 | 6.3 |
| 6 years | 6.9 | 6.9 |
| 7 years | 7.6 | 7.5 |
| 10 years | 8.2 | 7.9 |
| Inception | 8.4 | 8.0 |

Past performance is not necessarily indicative of future performance

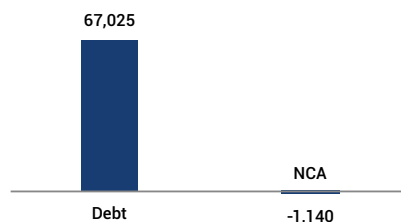
Portfolio

| Holdings | % to Fund |
|--|--------------|
| G-Sec | 50.80 |
| 7.38% GOI - 20.06.2027 | 8.12 |
| 7.54% GOI - 23.05.2036 | 5.33 |
| 6.54% GOI - 17.01.2032 | 4.97 |
| 7.10% GOI - 18.04.2029 | 2.99 |
| 5.74% GOI - 15.11.2026 | 2.78 |
| 6.24% MH SDL - 11.08.2026 | 2.16 |
| 6.79% GOI - 26.12.2029 | 1.87 |
| 6.45% REC - 07.01.2031 | 1.85 |
| 6.95% GOI - 16.12.2061 | 1.67 |
| GOI FRB - 07.11.2024 | 1.64 |
| Others | 17.41 |
| Corporate Debt | 34.01 |
| 7.09% HDB Financial services Ltd - 17.04.2023 | 2.63 |
| 7.35% Bajaj Finance Ltd - 10.11.2022 | 2.58 |
| 6.83% HDFC - 08.01.2031 | 2.17 |
| 7.05% Embassy Office Parks REIT - 18.10.2026 | 1.91 |
| 6.25% Cholamandalam Invest and Fin co ltd - 21.02.2024 | 1.88 |
| 7.34% NHB - 07.08.2025 | 1.79 |
| 5.65% Bajaj Finance Ltd - 10.05.2024 | 1.67 |
| 8.55% HDFC - 27.03.2029 | 1.64 |
| 6.99% IRFC - 04.06.2041 | 1.41 |
| 8.56% REC - 29.11.2028 | 1.34 |
| Others | 15.00 |
| MMI | 16.92 |
| NCA | -1.73 |

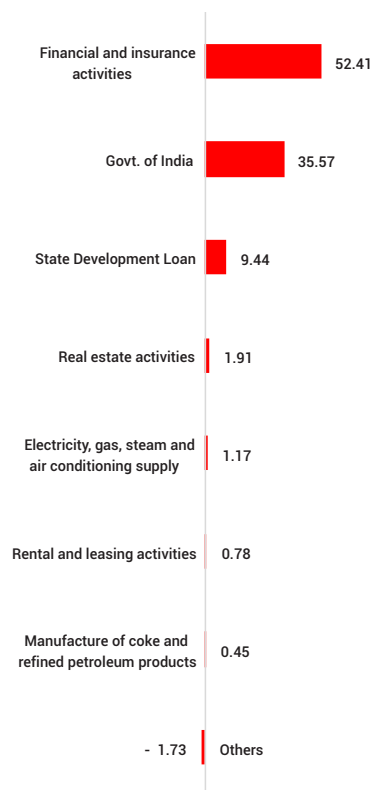
Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

Investment Objective

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

Date of Inception
19th October 2015

AUM (in Lakhs)
47,966.69

NAV
15.1017

Fund Manager
Debt : Manoj Bharadwaj

Benchmark Details
100%-CRISIL Short Term Bond Fund Index

Modified Duration
Debt & Money Market Instruments : 1.64

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Gsec | 00 - 50 | 39 |
| Debt | 25 - 75 | 38 |
| MMI / Others | 10 - 75 | 23 |

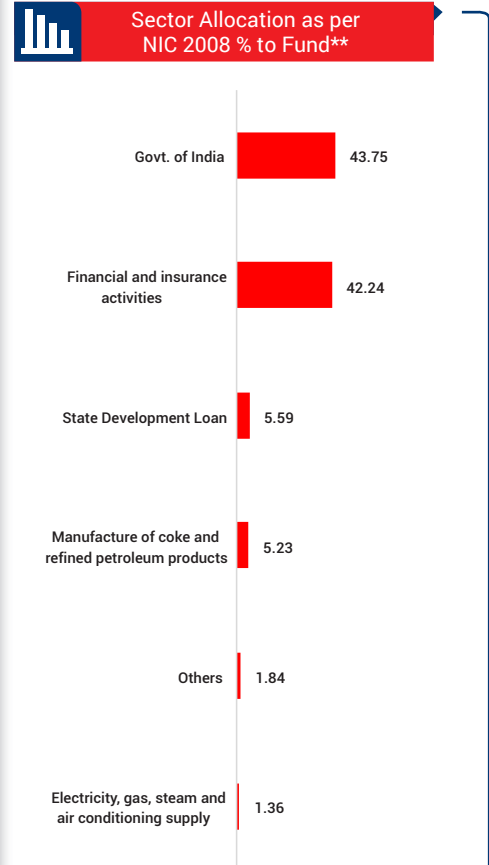
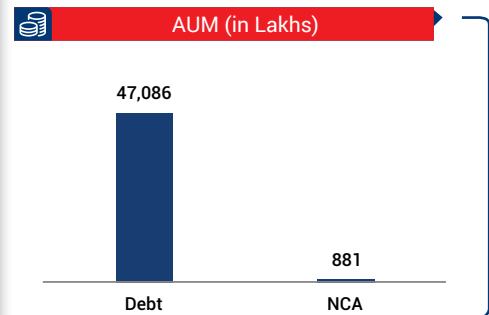
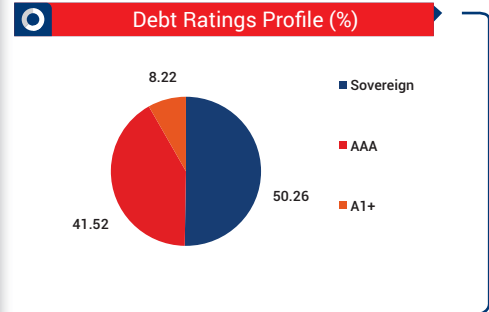
Performance Meter

| | Kotak Group Short Term Bond Fund (%) | Benchmark (%) |
|-----------|--------------------------------------|---------------|
| 1 month | 0.7 | 0.8 |
| 3 months | 0.3 | 0.3 |
| 6 months | 0.7 | 0.9 |
| 1 year | 2.2 | 3.0 |
| 2 years | 2.8 | 4.1 |
| 3 years | 4.9 | 6.4 |
| 4 years | 6.1 | 7.2 |
| 5 years | 5.6 | 6.7 |
| 6 years | 6.0 | 7.0 |
| 7 years | n.a | n.a |
| 10 years | n.a | n.a |
| Inception | 6.3 | 7.2 |

Past performance is not necessarily indicative of future performance

Portfolio

| Holdings | % to Fund |
|---|--------------|
| G-Sec | 39.08 |
| 5.74% GOI - 15.11.2026 | 13.95 |
| 5.63% GOI - 12.04.2026 | 7.90 |
| 7.32% GOI - 28.01.2024 | 5.28 |
| 6.18% GOI - 04.11.2024 | 4.13 |
| 8.22% TN SDL - 13.05.2025 | 3.22 |
| GOI FRB - 22.09.2033 | 1.80 |
| 9.37% MAH SDL - 04.12.2023 | 0.86 |
| 9.50% GJ SDL - 11.09.2023 | 0.43 |
| 7.59% GOI - 11.01.2026 | 0.43 |
| 9.69% PN SDL - 12.02.2024 | 0.22 |
| Others | 0.87 |
| Corporate Debt | 38.17 |
| 7.40% REC - 26.11.2024 | 5.27 |
| 07.17% RIL - 07.11.22 | 5.23 |
| 6.65% HUDCO - 15.06.2023 | 5.20 |
| 5.44% NABARD - 05.02.2024 | 4.39 |
| 5.14% NABARD - 31.01.2024 | 4.07 |
| 7.35% Bajaj Finance Ltd - 10.11.2022 | 3.50 |
| 5.10% Sundaram Finance - 01.12.2023 | 1.62 |
| 7.09% HDB Financial services Ltd - 17.04.2023 | 1.45 |
| 5.45% NTPC - 15.10.2025 | 1.36 |
| 7.85% PFC - 03.04.2028 | 1.30 |
| Others | 4.79 |
| MMI | 20.91 |
| NCA | 1.84 |



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

Investment Objective

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

Date of Inception
1st June 2018

AUM (in Lakhs)
18,127.10

NAV
14.3321

Fund Manager
Equity : Rohit Agarwal
Debt : Manoj Bharadwaj

Benchmark Details
20% BSE 100 & 80% Crisil Composite Bond

Modified Duration
Debt & Money Market Instruments : 3.57

Asset Allocation

| | Approved (%) | Actual (%) |
|--------------|--------------|------------|
| Equity | 00 - 20 | 19 |
| Gsec / Debt | 40 - 100 | 60 |
| MMI / Others | 00 - 40 | 21 |

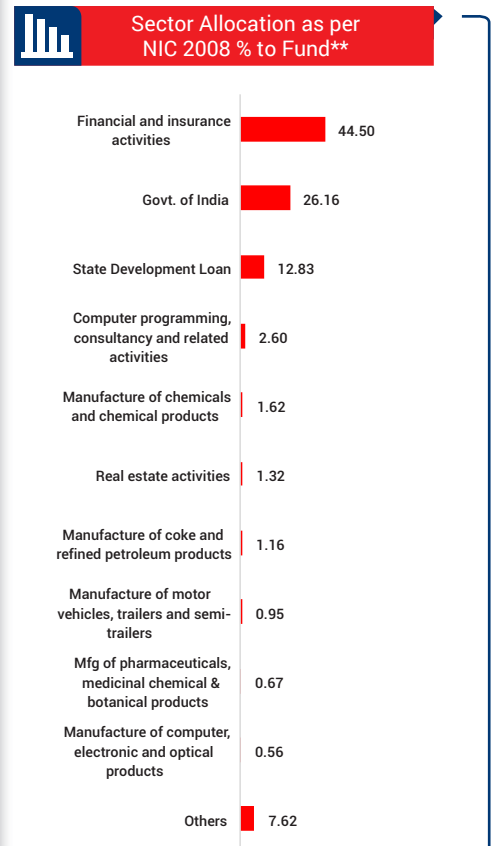
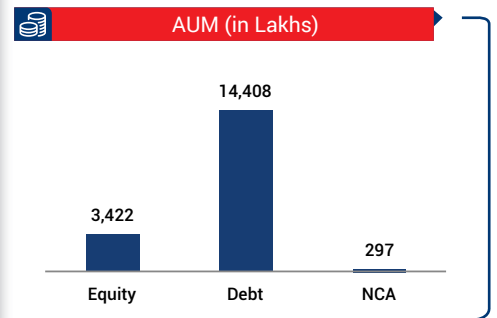
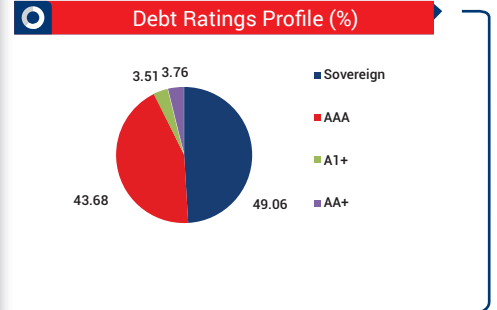
Performance Meter

| | Kotak Group Prudent Fund (%) | Benchmark (%) |
|-----------|------------------------------|---------------|
| 1 month | 2.5 | 2.7 |
| 3 months | 0.6 | 0.0 |
| 6 months | -0.1 | 0.0 |
| 1 year | 2.8 | 3.3 |
| 2 years | 6.1 | 7.2 |
| 3 years | 7.6 | 8.2 |
| 4 years | 8.7 | 8.5 |
| 5 years | n.a | n.a |
| 6 years | n.a | n.a |
| 7 years | n.a | n.a |
| 10 years | n.a | n.a |
| Inception | 9.0 | 8.8 |

Past performance is not necessarily indicative of future performance

Portfolio

| Holdings | % to Fund |
|--|--------------|
| Equity | 18.88 |
| Infosys Ltd | 1.27 |
| ICICI Bank Ltd | 1.27 |
| Reliance Industries Ltd | 1.16 |
| Axis Bank Ltd | 0.78 |
| State Bank of India | 0.67 |
| Tata Consultancy Services Ltd | 0.65 |
| SBI ETF Nifty Bank | 0.60 |
| Hindustan Unilever Ltd | 0.56 |
| I T C Ltd | 0.52 |
| HDFC Bank Ltd | 0.49 |
| Maruti Suzuki India Ltd | 0.49 |
| Larsen And Toubro Ltd | 0.49 |
| Bajaj Finance Ltd | 0.47 |
| UltraTech Cement Ltd | 0.45 |
| ICICI Prudential Bank ETF Nifty Bank Index | 0.41 |
| S R F Ltd | 0.40 |
| Kotak Banking ETF - Dividend Payout Option | 0.39 |
| Bharti Airtel Ltd | 0.37 |
| SBI Life Insurance Company Ltd | 0.37 |
| Mahindra & Mahindra Ltd | 0.36 |
| Others | 6.71 |
| G-Sec | 41.58 |
| 6.24% MH SDL - 11.08.2026 | 4.78 |
| 7.54% GOI - 23.05.2036 | 4.70 |
| 7.10% GOI - 18.04.2029 | 4.05 |
| 6.79% GOI - 26.12.2029 | 4.02 |
| 6.54% GOI - 17.01.2032 | 2.68 |
| 7.17% GOI - 08.01.2028 | 2.29 |
| 7.38% GOI - 20.06.2027 | 2.01 |
| 6.99% UP SDL - 27.10.2031 | 1.80 |
| 9.50% GJ SDL - 11.09.2023 | 1.70 |
| GOI FRB - 04.10.2028 | 1.58 |
| Others | 11.98 |
| Corporate Debt | 18.12 |
| 6.99% IRFC - 04.06.2041 | 4.11 |
| 6.25% Cholamandalam Invest and Fin co ltd - 21.02.2024 | 1.73 |
| 7.34% NHB - 07.08.2025 | 1.61 |
| 7.05% Embassy Office Parks REIT - 18.10.2026 | 1.32 |
| 5.65% Bajaj Finance Ltd - 10.05.2024 | 1.28 |
| 7.40% Muthoot Finance Ltd - 05.01.2024 | 0.88 |
| 9.24% LIC Housing Finance - 30.09.2024 | 0.69 |
| 5.78% HDFC - 25.11.2025 | 0.59 |
| 8.56% REC - 29.11.2028 | 0.59 |
| 7.85% PFC - 03.04.2028 | 0.56 |
| Others | 4.76 |
| MMI | 19.78 |
| NCA | 1.64 |



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

The Break-up of Others is as given below

| Equity | Classic Opportunities Fund |
|-------------------------------------|----------------------------|
| Others | 32.02 |
| Hero Honda Motors Ltd | 1.30 |
| Sun Pharmaceuticals Ltd | 1.23 |
| Titan Industries Ltd | 1.22 |
| United Spirits Ltd | 1.05 |
| Cummins India Ltd | 1.03 |
| Brigade Enterprises Ltd | 1.02 |
| J B Chemicals & Pharmaceuticals Ltd | 1.02 |
| HCL Technologies Ltd | 1.00 |
| Bharat Electronics Ltd | 1.00 |
| Asian Paints Ltd | 0.99 |
| V I P Industries Ltd | 0.97 |
| Wipro Ltd | 0.97 |
| Honeywell Automation India Ltd | 0.90 |
| Astral Poly Technik Ltd | 0.87 |
| P I Industries Ltd | 0.86 |
| Torrent Pharmaceuticals Ltd | 0.86 |
| Tata Steel Ltd | 0.84 |
| I T C Ltd | 0.80 |
| Apollo Hospitals Enterprise Ltd | 0.80 |
| Tata Motors Ltd | 0.79 |
| Century Plyboards India Ltd | 0.77 |
| Bandhan Bank Limited | 0.77 |
| Godrej Consumer Products Limited | 0.77 |
| Cipla Ltd | 0.72 |
| United Breweries LTD | 0.71 |
| Balrampur Chini Mills Ltd | 0.69 |
| P N C Infratech Ltd | 0.68 |
| Dixon Technologies India Ltd | 0.66 |
| Interglobe Aviation Ltd | 0.64 |
| ICICI Prudential IT ETF | 0.64 |
| Jubilant Foodworks Ltd | 0.63 |
| Angel Broking Ltd | 0.63 |
| Tata Power Company Ltd | 0.50 |
| Ashok Leyland Ltd | 0.50 |
| Kotak IT ETF | 0.50 |
| Vedant Fashions Ltd | 0.49 |
| Kajaria Ceramics Ltd | 0.46 |
| Polycab India Limited | 0.45 |
| Jindal Steel and Power Ltd | 0.44 |
| Persistent Systems Limited | 0.35 |
| Zensar Technologies Limited | 0.31 |
| PB Fintech Limited | 0.14 |
| Emami Ltd | 0.04 |

| Equity | Frontline Equity Fund |
|---|-----------------------|
| Others | 30.78 |
| Housing Development Finance Corp. Ltd | 1.34 |
| Hero Honda Motors Ltd | 1.34 |
| P I Industries Ltd | 1.27 |
| Sun Pharmaceuticals Ltd | 1.17 |
| J B Chemicals & Pharmaceuticals Ltd | 1.16 |
| Aditya Birla Fashion & Retail Ltd | 1.04 |
| Cummins India Ltd | 1.03 |
| Asian Paints Ltd | 1.01 |
| Titan Industries Ltd | 1.00 |
| Bandhan Bank Limited | 0.95 |
| V I P Industries Ltd | 0.92 |
| Bata India Ltd | 0.91 |
| United Breweries LTD | 0.90 |
| Somany Ceramics Ltd | 0.88 |
| Hindalco Industries Ltd | 0.84 |
| Persistent Systems Limited | 0.82 |
| United Spirits Ltd | 0.82 |
| Ashok Leyland Ltd | 0.80 |
| Crompton Greaves Consumer Electricals Limited | 0.80 |
| Honeywell Automation India Ltd | 0.80 |
| Bharat Electronics Ltd | 0.78 |
| Jindal Steel and Power Ltd | 0.78 |
| Brigade Enterprises Ltd | 0.77 |
| Interglobe Aviation Ltd | 0.72 |
| Greenpanel Industries Limited | 0.70 |
| Wipro Ltd | 0.69 |
| Balrampur Chini Mills Ltd | 0.68 |
| Godrej Consumer Products Limited | 0.65 |
| Apollo Hospitals Enterprise Ltd | 0.65 |
| Dalmia Bharat Limited | 0.65 |
| HCL Technologies Ltd | 0.62 |
| Dixon Technologies India Ltd | 0.60 |
| Shree Cement Ltd | 0.53 |
| Zensar Technologies Limited | 0.48 |
| Angel Broking Ltd | 0.46 |
| Venus Pipes and Tubes Ltd | 0.37 |
| Torrent Pharmaceuticals Ltd | 0.30 |
| Tata Motors Ltd | 0.24 |
| Vedant Fashions Ltd | 0.18 |
| Jubilant Foodworks Ltd | 0.07 |
| Bharti Airtel Limited Partly Paid Up | 0.03 |

| Equity | Balanced Fund |
|---|---------------|
| Others | 18.79 |
| Hero Honda Motors Ltd | 0.82 |
| Sun Pharmaceuticals Ltd | 0.78 |
| J B Chemicals & Pharmaceuticals Ltd | 0.73 |
| Aditya Birla Fashion & Retail Ltd | 0.71 |
| Asian Paints Ltd | 0.69 |
| Cummins India Ltd | 0.67 |
| Titan Industries Ltd | 0.66 |
| Bajaj Finance Ltd | 0.62 |
| Bata India Ltd | 0.61 |
| Somany Ceramics Ltd | 0.60 |
| Bandhan Bank Limited | 0.59 |
| V I P Industries Ltd | 0.58 |
| Jindal Steel and Power Ltd | 0.57 |
| United Breweries LTD | 0.54 |
| Honeywell Automation India Ltd | 0.53 |
| Hindalco Industries Ltd | 0.53 |
| Bharat Electronics Ltd | 0.53 |
| Crompton Greaves Consumer Electricals Limited | 0.52 |
| Ashok Leyland Ltd | 0.52 |
| Persistent Systems Limited | 0.52 |
| Housing Development Finance Corp. Ltd | 0.49 |
| United Spirits Ltd | 0.49 |
| Greenpanel Industries Limited | 0.48 |
| Brigade Enterprises Ltd | 0.47 |
| Interglobe Aviation Ltd | 0.46 |
| Dalmia Bharat Limited | 0.44 |
| Balrampur Chini Mills Ltd | 0.44 |
| Wipro Ltd | 0.43 |
| Godrej Consumer Products Limited | 0.42 |
| Dixon Technologies India Ltd | 0.41 |
| Apollo Hospitals Enterprise Ltd | 0.41 |
| Shree Cement Ltd | 0.32 |
| Zensar Technologies Limited | 0.31 |
| Angel Broking Ltd | 0.28 |
| Venus Pipes and Tubes Ltd | 0.23 |
| Torrent Pharmaceuticals Ltd | 0.19 |
| HCL Technologies Ltd | 0.17 |
| Jubilant Foodworks Ltd | 0.04 |
| Bharti Airtel Limited Partly Paid Up | 0.02 |

| Equity | Kotak Opportunities Fund |
|-------------------------------------|--------------------------|
| Others | 32.33 |
| Hero Honda Motors Ltd | 1.30 |
| Sun Pharmaceuticals Ltd | 1.25 |
| Titan Industries Ltd | 1.19 |
| United Spirits Ltd | 1.09 |
| J B Chemicals & Pharmaceuticals Ltd | 1.04 |
| Cummins India Ltd | 1.04 |
| Brigade Enterprises Ltd | 1.03 |
| HCL Technologies Ltd | 1.02 |
| Bharat Electronics Ltd | 1.00 |
| Wipro Ltd | 0.99 |
| Asian Paints Ltd | 0.99 |
| V I P Industries Ltd | 0.97 |
| Astral Poly Technik Ltd | 0.87 |
| Honeywell Automation India Ltd | 0.86 |
| P I Industries Ltd | 0.86 |
| Torrent Pharmaceuticals Ltd | 0.86 |
| Tata Steel Ltd | 0.85 |
| United Breweries LTD | 0.81 |
| Apollo Hospitals Enterprise Ltd | 0.81 |
| I T C Ltd | 0.80 |
| Tata Motors Ltd | 0.79 |
| Century Plyboards India Ltd | 0.79 |
| Godrej Consumer Products Limited | 0.78 |
| Bandhan Bank Limited | 0.78 |
| Cipla Ltd | 0.72 |
| P N C Infratech Ltd | 0.72 |
| Balrampur Chini Mills Ltd | 0.69 |
| Dixon Technologies India Ltd | 0.68 |
| Interglobe Aviation Ltd | 0.67 |
| Jubilant Foodworks Ltd | 0.66 |
| ICICI Prudential IT ETF | 0.65 |
| Angel Broking Ltd | 0.62 |
| Kotak IT ETF | 0.51 |
| Ashok Leyland Ltd | 0.50 |
| Polycab India Limited | 0.49 |
| Kajaria Ceramics Ltd | 0.46 |
| Tata Power Company Ltd | 0.46 |
| Jindal Steel and Power Ltd | 0.45 |
| Vedant Fashions Ltd | 0.36 |
| Persistent Systems Limited | 0.36 |
| Zensar Technologies Limited | 0.34 |
| PB Fintech Limited | 0.15 |
| Emami Ltd | 0.05 |

The Break-up of Others is as given below

| Equity | Kotak Aggressive Growth Fund |
|---|------------------------------|
| Others | 28.25 |
| Bharti Airtel Ltd | 1.79 |
| Sun Pharmaceuticals Ltd | 1.71 |
| Asian Paints Ltd | 1.54 |
| SBI Life Insurance Company Ltd | 1.41 |
| Hero Honda Motors Ltd | 1.39 |
| Hindalco Industries Ltd | 1.26 |
| P I Industries Ltd | 1.24 |
| Ashok Leyland Ltd | 1.24 |
| Bata India Ltd | 1.17 |
| Godrej Consumer Products Limited | 1.15 |
| Bharat Electronics Ltd | 1.10 |
| United Breweries LTD | 1.08 |
| Bandhan Bank Limited | 0.98 |
| Crompton Greaves Consumer Electricals Limited | 0.98 |
| Aditya Birla Fashion & Retail Ltd | 0.96 |
| Honeywell Automation India Ltd | 0.93 |
| Alkem Laboratories Ltd | 0.88 |
| Jindal Steel and Power Ltd | 0.84 |
| Cummins India Ltd | 0.81 |
| Interglobe Aviation Ltd | 0.80 |
| Apollo Hospitals Enterprise Ltd | 0.78 |
| Dalmia Bharat Limited | 0.78 |
| Shree Cement Ltd | 0.68 |
| HCL Technologies Ltd | 0.50 |
| ICICI Prudential IT ETF | 0.49 |
| Torrent Pharmaceuticals Ltd | 0.46 |
| Tata Steel Ltd | 0.42 |
| TATA CONSUMER PRODUCTS LIMITED | 0.38 |
| Wipro Ltd | 0.19 |
| Tech Mahindra Ltd | 0.18 |
| Jubilant Foodworks Ltd | 0.08 |
| Bharti Airtel Limited Partly Paid Up | 0.06 |

| Equity | Kotak Dynamic Balanced Fund |
|---|-----------------------------|
| Others | 12.01 |
| Brigade Enterprises Ltd | 1.00 |
| Max Financial Services Ltd | 0.93 |
| Dr Reddys Laboratories Ltd | 0.90 |
| Hindalco Industries Ltd | 0.83 |
| Eicher Motors Ltd | 0.83 |
| Shree Cement Ltd | 0.79 |
| Hero Honda Motors Ltd | 0.79 |
| HCL Technologies Ltd | 0.77 |
| Bharat Petroleum Corporation Ltd | 0.77 |
| HDFC Standard Life Insurance Company Ltd | 0.65 |
| National Thermal Power Corporation Ltd | 0.62 |
| Nestle (India) Ltd | 0.57 |
| ICICI Lombard General Insurance Company Ltd | 0.54 |
| SBI Life Insurance Company Ltd | 0.53 |
| P N C Infratech Ltd | 0.45 |
| Bajaj Auto Ltd | 0.37 |
| TATA CONSUMER PRODUCTS LIMITED | 0.23 |
| P I Industries Ltd | 0.22 |
| Britannia Industries Ltd | 0.19 |
| Bharti Airtel Limited Partly Paid Up | 0.06 |

| Equity | Pension Classic Opportunities Fund |
|--|------------------------------------|
| Others | 10.86 |
| National Thermal Power Corporation Ltd | 1.61 |
| Britannia Industries Ltd | 1.61 |
| Hero Honda Motors Ltd | 1.45 |
| Dr Reddys Laboratories Ltd | 1.43 |
| Shree Cement Ltd | 1.12 |
| Cipla Ltd | 1.09 |
| Jindal Steel and Power Ltd | 1.08 |
| HDFC Standard Life Insurance Company Ltd | 0.91 |
| Bharat Petroleum Corporation Ltd | 0.45 |
| Bharti Airtel Limited Partly Paid Up | 0.11 |

| Equity | Guarantee Fund |
|---|----------------|
| Others | 9.01 |
| National Thermal Power Corporation Ltd | 0.47 |
| HCL Technologies Ltd | 0.46 |
| Nestle (India) Ltd | 0.45 |
| Tata Steel Ltd | 0.44 |
| Tata Motors Ltd | 0.41 |
| J S W Steel Ltd | 0.40 |
| Hindalco Industries Ltd | 0.39 |
| Adani Ports and Special Economic Zone Ltd | 0.36 |
| Bajaj Finserv Ltd | 0.35 |
| Cipla Ltd | 0.34 |
| Oil & Natural Gas Corporation Ltd | 0.34 |
| Grasim Industries Ltd | 0.32 |
| Dr Reddys Laboratories Ltd | 0.32 |
| Divis Laboratories Ltd | 0.32 |
| Bajaj Auto Ltd | 0.32 |
| Tech Mahindra Ltd | 0.30 |
| Britannia Industries Ltd | 0.30 |
| Wipro Ltd | 0.29 |
| Eicher Motors Ltd | 0.28 |
| Apollo Hospitals Enterprise Ltd | 0.28 |
| Indusind Bank Ltd | 0.27 |
| TATA CONSUMER PRODUCTS LIMITED | 0.25 |
| Hero Honda Motors Ltd | 0.24 |
| UPL Ltd | 0.22 |
| SBI Life Insurance Company Ltd | 0.22 |
| HDFC Standard Life Insurance Company Ltd | 0.21 |
| Coal India Ltd | 0.18 |
| Shree Cement Ltd | 0.16 |
| Bharat Petroleum Corporation Ltd | 0.15 |

| Equity | Kotak Dynamic Growth Fund |
|---|---------------------------|
| Others | 24.07 |
| Sun Pharmaceuticals Ltd | 1.09 |
| Hero Honda Motors Ltd | 1.04 |
| Asian Paints Ltd | 0.99 |
| Kotak Banking ETF - Dividend Payout Option | 0.95 |
| J B Chemicals & Pharmaceuticals Ltd | 0.95 |
| Somany Ceramics Ltd | 0.94 |
| Cummins India Ltd | 0.93 |
| Titan Industries Ltd | 0.89 |
| Housing Development Finance Corp. Ltd | 0.88 |
| Aditya Birla Fashion & Retail Ltd | 0.84 |
| V I P Industries Ltd | 0.83 |
| Bata India Ltd | 0.79 |
| Bandhan Bank Limited | 0.75 |
| United Breweries LTD | 0.74 |
| Greenpanel Industries Limited | 0.70 |
| Jindal Steel and Power Ltd | 0.70 |
| Bharat Electronics Ltd | 0.70 |
| Hindalco Industries Ltd | 0.69 |
| Persistent Systems Limited | 0.66 |
| United Spirits Ltd | 0.62 |
| Interglobe Aviation Ltd | 0.60 |
| Brigade Enterprises Ltd | 0.60 |
| Dixon Technologies India Ltd | 0.59 |
| Balrampur Chini Mills Ltd | 0.58 |
| Crompton Greaves Consumer Electricals Limited | 0.55 |
| Dalmia Bharat Limited | 0.54 |
| Godrej Consumer Products Limited | 0.52 |
| Apollo Hospitals Enterprise Ltd | 0.48 |
| HCL Technologies Ltd | 0.47 |
| Zensar Technologies Limited | 0.47 |
| Shree Cement Ltd | 0.41 |
| Wipro Ltd | 0.37 |
| Angel Broking Ltd | 0.35 |
| Venus Pipes and Tubes Ltd | 0.30 |
| Torrent Pharmaceuticals Ltd | 0.24 |
| Ashok Leyland Ltd | 0.22 |
| Jubilant Foodworks Ltd | 0.05 |
| Bharti Airtel Limited Partly Paid Up | 0.03 |
| Vedant Fashions Ltd | 0.02 |

The Break-up of Others is as given below

| Equity | Pension Frontline Equity Fund |
|--|-------------------------------|
| Others | 16.11 |
| Hindalco Industries Ltd | 1.76 |
| State Bank of India | 1.72 |
| Maruti Suzuki India Ltd | 1.63 |
| Bharat Petroleum Corporation Ltd | 1.62 |
| UltraTech Cement Ltd | 1.43 |
| Hero Honda Motors Ltd | 1.42 |
| Shree Cement Ltd | 1.31 |
| Dr Reddys Laboratories Ltd | 1.10 |
| Housing Development Finance Corp. Ltd | 1.09 |
| HCL Technologies Ltd | 1.09 |
| Britannia Industries Ltd | 0.98 |
| IndusInd Bank Ltd | 0.52 |
| HDFC Standard Life Insurance Company Ltd | 0.37 |
| Bharti Airtel Limited Partly Paid Up | 0.08 |

| Equity | Kotak Pension Opportunities Fund |
|--|----------------------------------|
| Others | 15.80 |
| Hindalco Industries Ltd | 1.59 |
| Cipla Ltd | 1.49 |
| Nestle (India) Ltd | 1.46 |
| Dr Reddys Laboratories Ltd | 1.36 |
| Britannia Industries Ltd | 1.18 |
| Kotak Banking ETF - Dividend Payout Option | 1.16 |
| Brigade Enterprises Ltd | 1.06 |
| HCL Technologies Ltd | 1.03 |
| Eicher Motors Ltd | 0.82 |
| Shree Cement Ltd | 0.78 |
| Hero Honda Motors Ltd | 0.77 |
| Bharat Petroleum Corporation Ltd | 0.74 |
| Tech Mahindra Ltd | 0.65 |
| JK Cement Limited | 0.49 |
| HDFC Standard Life Insurance Company Ltd | 0.47 |
| Supreme Industries Ltd | 0.33 |
| I T C Ltd | 0.32 |
| Bharti Airtel Limited Partly Paid Up | 0.10 |

| Equity | Pension Guarantee Fund |
|---|------------------------|
| Others | 10.36 |
| National Thermal Power Corporation Ltd | 0.54 |
| HCL Technologies Ltd | 0.53 |
| Nestle (India) Ltd | 0.51 |
| Tata Steel Ltd | 0.50 |
| Tata Motors Ltd | 0.47 |
| J S W Steel Ltd | 0.45 |
| Hindalco Industries Ltd | 0.45 |
| Bajaj Finserv Ltd | 0.41 |
| Adani Ports and Special Economic Zone Ltd | 0.41 |
| Cipla Ltd | 0.39 |
| Oil & Natural Gas Corporation Ltd | 0.39 |
| Grasim Industries Ltd | 0.37 |
| Dr Reddys Laboratories Ltd | 0.37 |
| Divis Laboratories Ltd | 0.36 |
| Bajaj Auto Ltd | 0.36 |
| Tech Mahindra Ltd | 0.35 |
| Britannia Industries Ltd | 0.34 |
| Wipro Ltd | 0.33 |
| Apollo Hospitals Enterprise Ltd | 0.32 |
| Eicher Motors Ltd | 0.32 |
| IndusInd Bank Ltd | 0.31 |
| TATA CONSUMER PRODUCTS LIMITED | 0.28 |
| Hero Honda Motors Ltd | 0.27 |
| UPL Ltd | 0.25 |
| SBI Life Insurance Company Ltd | 0.25 |
| HDFC Standard Life Insurance Company Ltd | 0.24 |
| Coal India Ltd | 0.20 |
| Shree Cement Ltd | 0.20 |
| Bharat Petroleum Corporation Ltd | 0.17 |

| Equity | Pension Balanced Fund II |
|---|--------------------------|
| Others | 8.66 |
| Cipla Ltd | 0.78 |
| Mahindra & Mahindra Ltd | 0.72 |
| Britannia Industries Ltd | 0.68 |
| Hindustan Unilever Ltd | 0.63 |
| Tata Steel Ltd | 0.58 |
| Eicher Motors Ltd | 0.49 |
| HCL Technologies Ltd | 0.42 |
| State Bank of India | 0.40 |
| Hero Honda Motors Ltd | 0.36 |
| Sun Pharmaceuticals Ltd | 0.35 |
| Interglobe Aviation Ltd | 0.33 |
| Bharat Petroleum Corporation Ltd | 0.29 |
| National Thermal Power Corporation Ltd | 0.28 |
| Power Grid Corporation of India Ltd | 0.27 |
| J S W Steel Ltd | 0.21 |
| Tata Motors Ltd | 0.21 |
| Indian Oil Corporation Ltd | 0.20 |
| Adani Ports and Special Economic Zone Ltd | 0.19 |
| Oil & Natural Gas Corporation Ltd | 0.19 |
| Grasim Industries Ltd | 0.15 |
| IndusInd Bank Ltd | 0.13 |
| Bajaj Auto Ltd | 0.12 |
| Divis Laboratories Ltd | 0.12 |
| TATA CONSUMER PRODUCTS LIMITED | 0.12 |
| UPL Ltd | 0.11 |
| SBI Life Insurance Company Ltd | 0.10 |
| HDFC Standard Life Insurance Company Ltd | 0.10 |
| Coal India Ltd | 0.09 |
| Bharti Airtel Limited Partly Paid Up | 0.03 |

| Equity | Kotak Group Balanced Fund |
|---|---------------------------|
| Others | 19.87 |
| J B Chemicals & Pharmaceuticals Ltd | 0.89 |
| Hero Honda Motors Ltd | 0.88 |
| P I Industries Ltd | 0.78 |
| Somany Ceramics Ltd | 0.74 |
| Cummins India Ltd | 0.73 |
| Titan Industries Ltd | 0.70 |
| V I P Industries Ltd | 0.69 |
| United Breweries LTD | 0.67 |
| Bandhan Bank Limited | 0.67 |
| Sun Pharmaceuticals Ltd | 0.67 |
| Honeywell Automation India Ltd | 0.66 |
| Crompton Greaves Consumer Electricals Limited | 0.66 |
| Bata India Ltd | 0.61 |
| Greenpanel Industries Limited | 0.61 |
| Persistent Systems Limited | 0.56 |
| Ashok Leyland Ltd | 0.55 |
| Balrampur Chini Mills Ltd | 0.54 |
| Dixon Technologies India Ltd | 0.51 |
| Bharat Electronics Ltd | 0.51 |
| Asian Paints Ltd | 0.49 |
| United Spirits Ltd | 0.49 |
| Aditya Birla Fashion & Retail Ltd | 0.48 |
| Apollo Hospitals Enterprise Ltd | 0.47 |
| Dalmia Bharat Limited | 0.47 |
| Hindalco Industries Ltd | 0.46 |
| Brigade Enterprises Ltd | 0.46 |
| Jindal Steel and Power Ltd | 0.46 |
| Interglobe Aviation Ltd | 0.45 |
| Wipro Ltd | 0.42 |
| Housing Development Finance Corp. Ltd | 0.41 |
| Godrej Consumer Products Limited | 0.41 |
| Zensar Technologies Limited | 0.39 |
| Shree Cement Ltd | 0.35 |
| Venus Pipes and Tubes Ltd | 0.29 |
| Angel Broking Ltd | 0.28 |
| HCL Technologies Ltd | 0.20 |
| Torrent Pharmaceuticals Ltd | 0.18 |
| Jubilant Foodworks Ltd | 0.05 |
| Bharti Airtel Limited Partly Paid Up | 0.03 |

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- Past performance of any of the funds is not indicative of their future prospects or returns.

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