

April 2019

FUND UPDATE

YOUR INVESTMENT PERFORMANCE




kotak life



Koi hai... hamesha

INDIVIDUAL FUNDS

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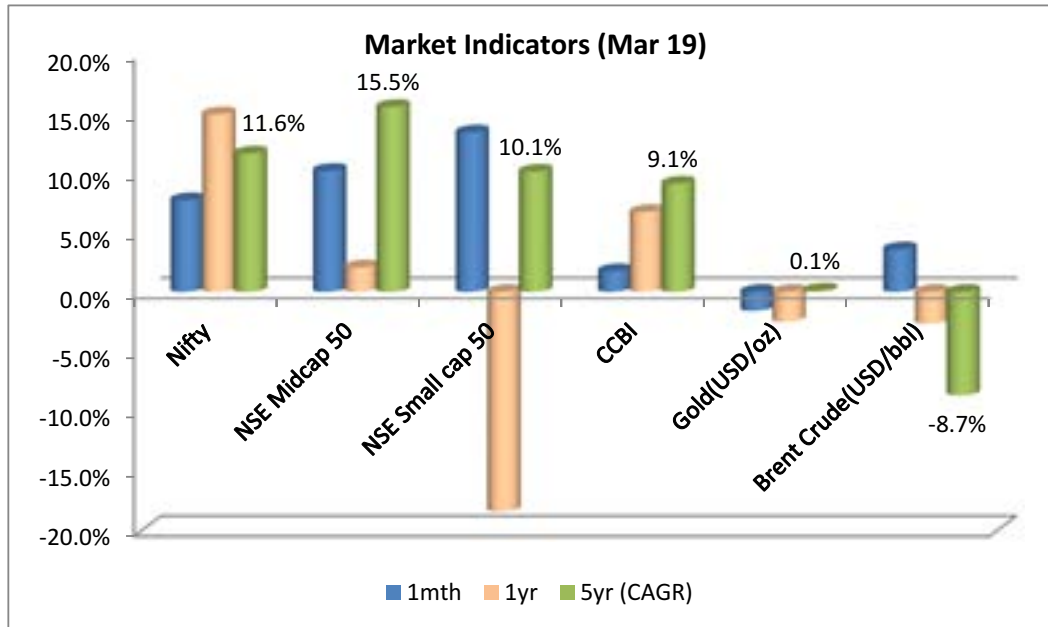
GROUP FUNDS

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Month Gone By – Markets

Month Gone By – Markets (period ended March 31,2019)



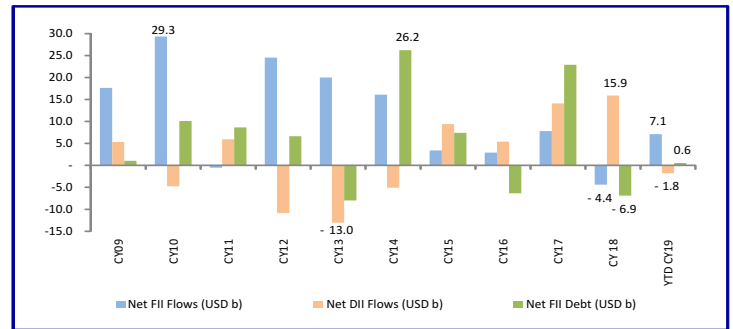
Indian equities (7.7%) broke out on the upside from the narrow range bound trading in the previous 3-4 months due to renewed foreign inflows, sentiment boost from opinion polls ahead of general elections tilting further in favour of incumbent government, de-escalation in geopolitical tensions between India and Pakistan and optimism over US-China trade negotiations. However on the global front, China saw industrial output growth coming in at 17-yr lows, Theresa May failed to pass a Brexit deal through British parliament as the deadline for Mar 29 UK exit approached, US treasury yields slipped to 2017 levels on recessionary concerns in late March and the Fed continued to maintain a pause on its rate action with dovish policy moves. Nifty Mid-cap 50 and Small cap 50 indices outperformed Nifty by 2.5% and 5.7% respectively.

10 year benchmark yields were down 6bps in March to 7.35%. INR appreciated 2.4% to the month at 69.16/\$ and was the best performing Emerging Market(EM) currency in March. Moderations in external pressures as trade deficit narrowed considerably in February coupled with notable foreign net equity inflows post resurgence in global liquidity supported INR.

Flows

Foreign Institutional Investors (FIIs) continued their buying trend in March to record inflows of USD4.8bn in Indian equities. YTD, FIIs recorded net inflows of USD 7.1bn. DIIs were net equity sellers with outflow of USD 2bn. YTD, DII outflows are at USD1.8bn. Mutual funds broke their streak of net inflows after 31 consecutive months of net buying. Mutual funds sold USD1.0bn of equities in March, highest net selling since Mar-16. YTD, mutual funds are net equity buyers at USD 0.3bn while other

DIIs are net equity sellers at USD 2.1bn. FIIs recorded net inflows in debt markets at USD2.2bn in March. YTD, FIIs remain net buyers at USD 0.6bn in debt markets.



Economy

	Feb-19	Jan-19	Dec-18
CPI	2.6%	2.1%	2.2%
	Jan-19	Dec-18	Nov-18
IIP	1.3%	2.7%	0.5%

Index for Industrial Production for January moderated significantly to 1.3% versus 2.7% in December due to slowing growth in manufacturing(1.3% versus 2.7), electricity (0.8% versus 4.5%) and capital goods (-3.2% versus 5.9%). Construction witnessed the strongest growth of all major sectors, 7.9% in January, but this was still significantly slower than the 10% seen in December.

Consumer Price Index (CPI) soft patch reversed in February with headline print rising above expectations to 2.6% versus 2.1% in January while core inflation fell by 0.1pp to 5.3%. The increase in CPI was driven by moderation in food deflation with food & beverage CPI coming in at -0.1% (versus -1.3% in January). February WPI accelerated to 2.93% pushed by jump in prices of food and fuel products, recovering from 10-month lows of 2.76% in January.

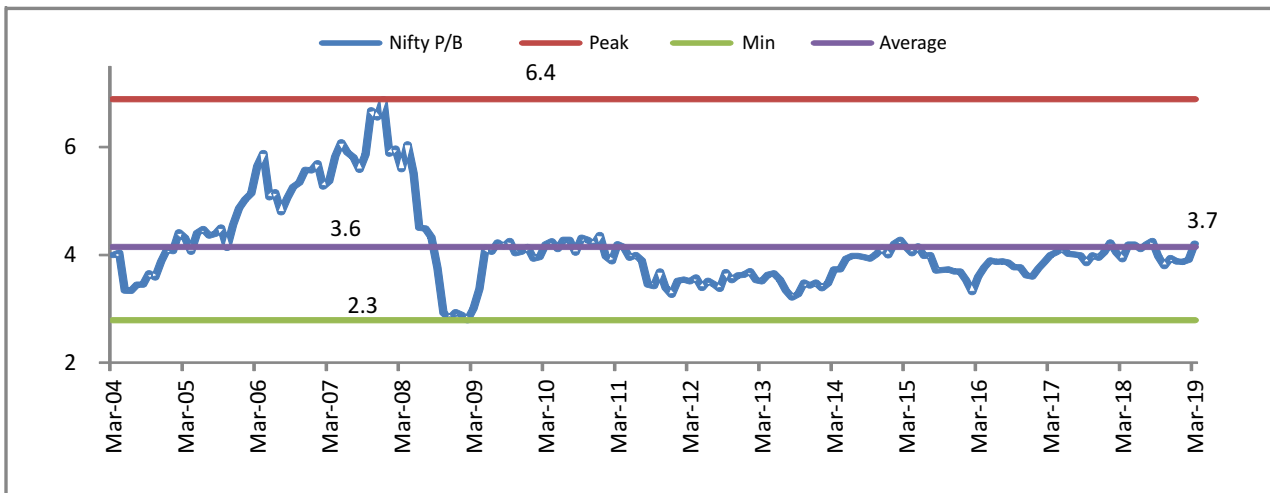
Trade deficit for February came in surprisingly low at USD 9.6bn, best since Sep 2017 with exports rising 2.4% and imports falling 5.4%. YoY import growth worsened across all categories, with 7 of the major 9 categories in negative territory.

Equity Market Outlook

Deal activity gathered momentum in March with 15 deals totalling USD5.5bn with the key ones being the IPO of Embassy Office Parks REIT (USD689mn) and OFS of HDFC Life Insurance (USD522mn) and ICICI Pru Life (USD248mn).

Events impacting markets

- Earnings-** The consensus expectations are that of greater than 20% earnings growth in FY20. However, it is believed that some of the economic data points are suggesting that growth is slowing down which can impact earnings negatively.
- Lok Sabha Elections-** Dates & Opinion polls: Latest trends in opinion polling conducted by ABP News and India TV ahead of general elections in April & May indicated seats swinging towards the NDA alliance. Markets have been reacting positively to these developments with March marking the beginning of the pre-election rally. EC announced the polling dates for 17th Lok Sabha to be conducted in 7 phases from 11 April to 19 May with results to be announced on 23 May.
- GST Council Meet-** The GST council approved transition plan for new tax rates for housing sector. The developers of residential projects which are incomplete as on March 31 will have the option to either choose the old structure with Input Tax Credit (ITC) or to shift to the new 5% and 1% rates without ITC.

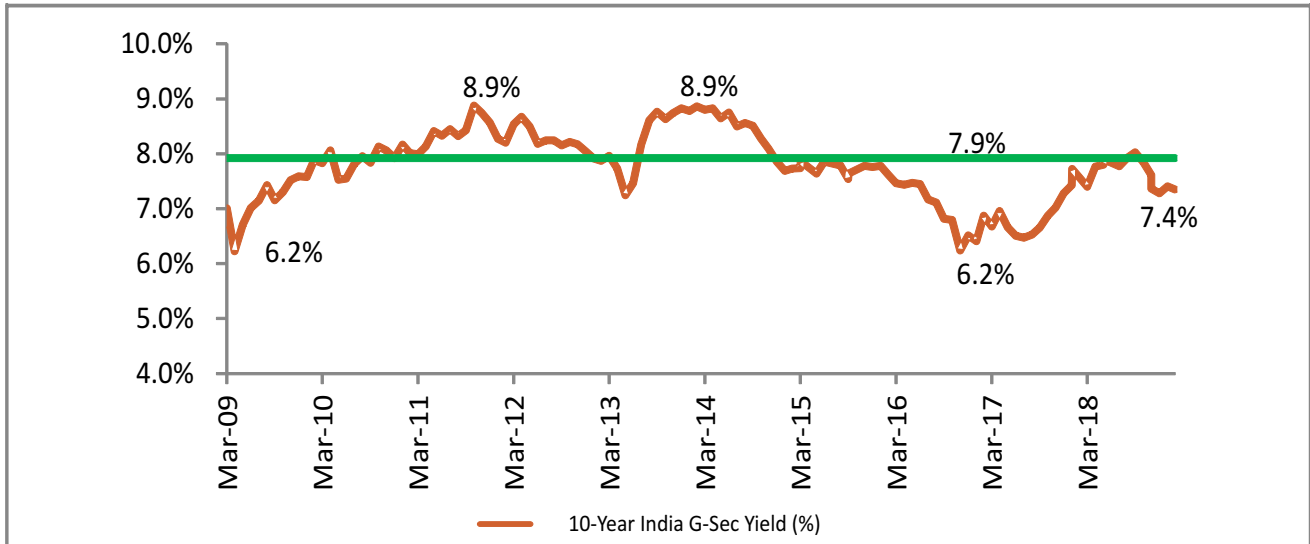


Source: NSE

Equities can react in the coming months based on following events

- Investors focus over next 2 months will be increasingly towards the outcome of national election likely to be held in April – May 2019. Formation of stable government can be critical to attract more foreign money in the country.
- There is increasing talk of the globe slowing down in the coming year. In that backdrop, there has been downward pressure on the US and global bond yields, which has essentially meant that money has started to look for more opportunities in the emerging markets. If the slowdown actually hits the world, country like India whose growth could also slow, will still offer the best growth and could see meaningful inflows from emerging market funds, something that was witnessed in this March itself.
- Over the last couple of months, several macro variables have undergone a reset in India. These include lower crude oil prices and hence the currency trend, appointment of the new RBI Governor, lower than expected inflation trajectory and G-Sec yields dropping from the peak. Corporate asset quality stress also appears to have peaked out and there are visible signs of large ticket asset resolutions under the Bankruptcy Code. All of this bodes well for India.
- Ongoing Trade War tussle between the United States and China can have repercussions for the global trade and markets. Both the sides seem to be unrelenting in their stance as of now, However since the US has a massive trade deficit with China, it has found more absolute value of goods on which they have applied tariffs. If the issue escalates more, global Gdp growth will also be impacted negatively
- Geopolitical tensions and lingering risks of large supply disruptions led by US sanctions on Iran adds upward risk bias to oil. However, the US also wants lower Oil prices and it remains to be seen if countries like Saudi Arabia can pump more oil to keep oil prices in check
- For earnings recovery, a recovery in overall capital formation cycle would be a key factor apart from growth in consumption. While the key driver for capex in the economy would continue to be public spend, the private capex cycle should also benefit from three years of low average lending rates, better corporate profitability, easier availability of credit from the banking system, higher equity raising from a buoyant market, more FDI into manufacturing and infrastructure and a renewed focus on housing. Public capex growth is likely to remain healthy with a focus on roads, rural development and affordable housing.

Debt Market Outlook



Source: Bloomberg

Debt markets were in a bullish mode during the month as the 10 year benchmark G-sec rallied from 7.41% to 7.35%.

RBI raised USD5 bn through foreign currency swap for liquidity management. This helped RBI to inject INR345 bn during March. Selling pressure emerged in G-sec market due to this announcement, as it will reduce the OMO's in the near future.

Central government borrowing for first half of 2019-20 was announced and this was at INR4.42 trn via dated securities. State developments loans (SDL) supply would be to the tune of INR1.1 trn.

Appreciation in INR and fall in US treasury yields after dovish Fed commentary helped keep the G-sec yields around 7.35% levels. Although Brent crude oil prices rose by ~USD2 during the month, concerns over a slowdown in global economic growth reduced market participants' worry over steep rising of crude oil prices.

Low CPI prints and benign commodity prices would help RBI to cut rates during the year. The 10yr benchmark G-sec could trade in a range of 7.00-7.50% in the near term.

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

Returns As On 31st March 2019	Classic Opportunities Fund (AUM: ₹ 4,25,182.10 Lakhs)	Frontline Equity Fund (AUM: ₹ 73,372.41 Lakhs)	Dynamic Floor Fund II (AUM: ₹ 62,555.44 Lakhs)	Balanced Fund (AUM: ₹ 15,021.88 Lakhs)	Guarantee Fund (AUM: ₹ 3,201.09 Lakhs)	Kotak Dynamic Bond Fund (AUM: ₹ 1,01,601.26 Lakhs)	Kotak Dynamic Gilt Fund (AUM: ₹ 5,892.93 Lakhs)	Kotak Dynamic Floating Rate Fund (AUM: ₹ 2,223.79 Lakhs)	Money Market Fund (AUM: ₹ 43,563.87 Lakhs)	Discontinued Policy Fund (AUM: ₹ 25,408.31 Lakhs)
1 month	7.8	8.1	4.6	5.3	4.2	2.4	1.7	0.8	0.7	0.5
3 months	6.4	7.2	4.3	5.0	3.8	2.5	1.9	2.0	1.8	1.6
6 months	6.8	7.5	7.9	7.5	5.2	8.4	8.6	4.9	3.6	3.2
1 year	7.2	10.4	8.8	9.1	9.0	7.9	8.7	6.3	6.9	6.3
2 years	8.9	10.3	7.5	8.4	8.4	6.1	6.6	5.8	6.6	6.1
3 years	13.9	14.4	10.0	11.1	9.8	7.7	8.0	6.4	6.8	6.2
4 years	8.7	9.5	7.0	8.3	6.8	7.5	7.7	6.6	7.1	6.5
5 years	15.3	14.9	9.2	12.2	9.0	9.2	9.7	7.3	7.4	6.9
6 years	15.5	15.4	8.4	12.1	8.3	8.2	8.4	8.0	7.6	7.2
7 years	14.4	14.2	8.5	11.7	8.4	8.7	8.9	8.1	7.9	7.5
10 years	n.a	n.a	n.a	n.a	n.a	8.6	8.2	7.5	n.a	n.a
Inception	12.0	11.1	7.3	9.9	7.9	8.4	7.5	7.4	7.5	7.6

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

Returns As On 31st March 2019	Kotak Opportunities Fund (AUM: ₹ 83,588.83 Lakhs)	Kotak Aggressive Growth Fund (AUM: ₹ 26,940.93 Lakhs)	Kotak Dynamic Growth Fund (AUM: ₹ 6,010.75 Lakhs)	Dynamic Floor Fund (AUM: ₹ 93,014.69 Lakhs)	Kotak Dynamic Balanced Fund (AUM: ₹ 1,947.57 Lakhs)
1 month	7.9	7.7	6.9	4.7	5.9
3 months	6.3	6.5	6.3	4.4	5.5
6 months	6.4	6.6	8.3	8.0	8.3
1 year	6.4	10.3	10.2	8.6	9.7
2 years	8.1	10.2	9.3	7.3	8.6
3 years	13.2	14.1	12.7	9.6	11.3
4 years	7.9	8.9	8.8	6.9	8.5
5 years	14.6	14.4	13.3	9.0	12.3
6 years	14.8	15.0	13.6	8.2	12.3
7 years	13.7	13.8	12.8	8.1	11.8
10 years	17.5	16.0	13.4	8.5	12.3
Inception	16.6	15.7	14.2	9.2	13.0

Returns As On 31st March 2019	Peak Guarantee Fund I (AUM: ₹ 1,517.27 Lakhs)	Kotak Guaranteed Growth Fund (AUM: ₹ 61,936.31 Lakhs)	Kotak Guaranteed Balanced Fund (AUM: ₹ 7,826.17 Lakhs)	Pension Classic Opportunities Fund (AUM: ₹ 10,616.97 Lakhs)	Kotak Pension Opportunities Fund (AUM: ₹ 2,114.40 Lakhs)	Pension Frontline Equity Fund (AUM: ₹ 2,392.31 Lakhs)	Pension Guarantee Fund (AUM: ₹ 9,526.07 Lakhs)
1 month	0.5	5.6	4.9	7.9	7.8	8.3	4.2
3 months	1.2	5.3	4.8	6.5	6.2	7.7	3.8
6 months	2.6	7.8	8.0	6.8	6.3	8.2	5.3
1 year	5.7	9.2	9.2	7.2	6.3	11.1	9.0
2 years	7.4	8.2	7.9	8.9	8.1	10.5	8.4
3 years	9.0	11.1	10.6	14.0	13.1	14.5	9.9
4 years	6.1	8.4	8.4	8.7	7.9	9.5	6.9
5 years	8.4	11.8	11.4	15.5	14.5	15.0	9.1
6 years	7.7	11.2	10.6	15.7	14.6	15.5	8.3
7 years	7.9	10.8	10.4	14.5	13.6	14.3	8.5
10 years	n.a	10.9	10.5	n.a	n.a	n.a	n.a
Inception	7.1	13.0	11.9	12.4	11.3	12.0	7.3

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

Returns As On 31st March 2019	Kotak Pension Growth Fund (AUM: ₹ 1,716.52 Lakhs)	Kotak Pension Floor Fund (AUM: ₹ 3,773.68 Lakhs)	Pension Floor Fund II (AUM: ₹ 5,720.48 Lakhs)	Kotak Pension Balanced Fund (AUM: ₹ 8,454.44 Lakhs)	Pension Balanced Fund II (AUM: ₹ 375.98 Lakhs)	Kotak Pension Bond Fund (AUM: ₹ 4,264.61 Lakhs)	Kotak Pension Gilt Fund (AUM: ₹ 420.81 Lakhs)	Kotak Pension Floating Rate Fund (AUM: ₹ 103.16 Lakhs)	Pension Money Market Fund II (AUM: ₹ 836.62 Lakhs)
1 month	5.7	4.6	4.6	5.0	5.4	2.4	1.8	0.7	0.7
3 months	5.3	4.3	4.4	5.0	5.2	2.5	2.1	1.9	1.9
6 months	8.2	7.8	7.9	8.2	7.4	8.4	8.8	5.0	3.6
1 year	9.5	8.4	8.8	9.2	9.2	7.8	8.9	6.5	7.0
2 years	8.4	7.2	7.6	7.8	8.3	6.0	6.8	5.8	6.6
3 years	11.1	9.6	10.1	10.5	11.3	7.6	8.1	6.4	6.8
4 years	8.4	6.9	7.1	8.3	8.5	7.5	7.8	6.6	7.1
5 years	11.7	9.0	9.3	11.3	12.3	9.2	9.8	7.3	7.4
6 years	11.1	8.2	8.5	10.5	12.2	8.2	8.4	8.0	7.6
7 years	10.8	8.3	8.6	10.4	11.7	8.7	8.9	8.1	7.9
10 years	10.9	n.a	n.a	10.4	n.a	8.6	8.1	7.5	n.a
Inception	11.0	6.9	7.3	12.0	9.8	8.5	7.6	7.4	7.5

KOTAK GROUP PLANS

Returns As On 31st March 2019	Kotak Group Dynamic Floor Fund (AUM: ₹ 388.27 Lakhs)	Kotak Group Balanced Fund (AUM: ₹ 90,215.54 Lakhs)	Kotak Group Bond Fund (AUM: ₹ 1,36,170.94 Lakhs)	Kotak Group Gilt Fund (AUM: ₹ 5,253.15 Lakhs)	Kotak Group Floating Rate Fund (AUM: ₹ 12,385.84 Lakhs)	Kotak Group Money Market Fund (AUM: ₹ 2.02 Lakhs)	Kotak Group Secure Capital (AUM: ₹ 32,985.19 Lakhs)	Kotak Group Prudent Fund (AUM: ₹ 1,927.02 Lakhs)
1 month	4.0	5.5	2.5	1.8	0.8	0.1	2.4	3.4
3 months	3.8	5.2	2.6	2.0	2.1	1.9	2.5	3.5
6 months	7.9	7.9	8.6	8.8	5.3	3.2	8.4	9.1
1 year	8.7	9.8	8.3	8.9	7.1	5.8	8.1	n.a
2 years	7.3	9.0	6.6	6.9	6.4	5.3	6.5	n.a
3 years	9.4	11.8	8.2	8.3	7.0	4.9	8.0	n.a
4 years	6.8	8.9	8.0	8.0	7.1	5.5	7.8	n.a
5 years	9.1	12.8	9.7	10.0	7.8	6.1	9.5	n.a
6 years	8.3	12.7	8.7	8.6	8.5	n.a	8.5	n.a
7 years	8.4	12.2	9.2	9.1	8.6	n.a	9.0	n.a
10 years	n.a	12.6	9.4	8.4	8.0	n.a	n.a	n.a
Inception	7.2	13.2	9.0	7.8	7.8	6.5	9.1	10.6

KOTAK FIXED MATURITY PLANS

Returns As On 31st March 2019	Kotak Group Short Term Bond Fund (AUM: ₹ 8,942.75 Lakhs)
1 month	1.3
3 months	2.5
6 months	5.8
1 year	7.1
2 years	6.6
3 years	7.2
4 years	n.a
5 years	n.a
6 years	n.a
7 years	n.a
10 years	n.a
Inception	7.2

KOTAK PRIVILEGE ASSURANCE PLANS

Returns As On 31st March 2019	Kotak Advantage Multiplier Fund II (AUM: ₹ 0.42 Lakhs)
1 month	0.6
3 months	1.6
6 months	4.1
1 year	4.3
2 years	3.7
3 years	3.2
4 years	3.6
5 years	4.2
6 years	4.2
7 years	4.6
10 years	5.4
Inception	4.8

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	Rohit Agarwal	7	NA	19
2	Kunal Shah	NA	15	26

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).

Mr. Kunal Shah CFA – Debt Fund Manager

Mr. Kunal Shah has overall experience of over a decade and has been associated with the Kotak Life Insurance since May 2008. His key responsibilities include management of fixed income portfolios in Unit Linked and managing alternative investments for the company. Kunal is a Bachelor of Commerce (2001), MBA (Finance), Sinhgad Institute, Pune (2004) and CFA (CFA Institute, USA)

		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	PEAK GUARANTEE FUND I	KOTAK GAURANTEED 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 Navigation Icons

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)
4,25,182.10

NAV
28.7088

Fund Manager
Equity : Rohit Agarwal
Debt : Kunal Shah

Benchmark Details
Equity - 100% (BSE 200)

Modified Duration
Debt & Money Market Instruments : 0.02

Asset Allocation

	Approved (%)	Actual (%)
Equity	75 - 100	95
Gsec / Debt	00 - 25	0
MMI / Others	00 - 25	5

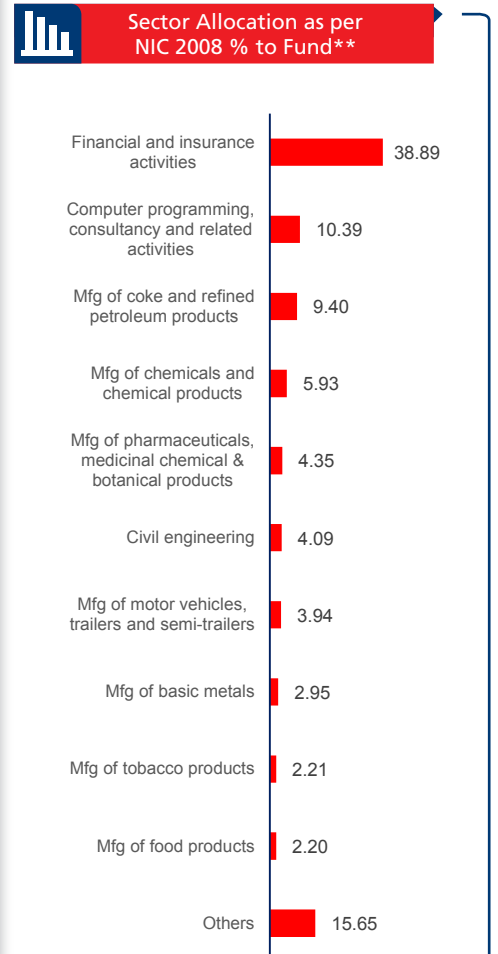
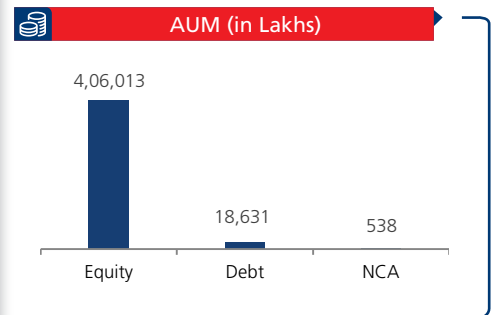
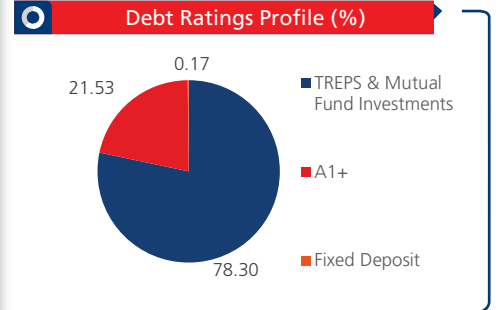
Performance Meter

	Classic Opportunities Fund (%)	Benchmark (%)
1 month	7.8	7.6
3 months	6.4	5.5
6 months	6.8	6.0
1 year	7.2	10.7
2 years	8.9	10.9
3 years	13.9	14.6
4 years	8.7	8.5
5 years	15.3	12.9
6 years	15.5	13.6
7 years	14.4	12.5
10 years	n.a	n.a
Inception	12.0	9.4

Past performance is not necessarily indicative of future performance

Portfolio

Holdings	% to Fund
EQUITY	95.49
Reliance Industries Ltd	7.18
SBI ETF Nifty Bank	6.57
Infosys Ltd	5.37
HDFC Bank Ltd	5.26
ICICI Bank Ltd	4.98
Kotak Banking ETF - Dividend Payout Option	4.22
Axis Bank Ltd	3.92
Larsen And Toubro Ltd	3.53
Tata Consultancy Services Ltd	2.98
I T C Ltd	2.21
Housing Development Finance Corp. Ltd	2.08
Hindustan Unilever Ltd	2.03
Asian Paints Ltd	1.87
Aurobindo Pharma Ltd	1.80
Titan Industries Ltd	1.77
Tata Steel Ltd	1.63
State Bank of India	1.60
Britannia Industries Ltd	1.58
Maruti Suzuki India Ltd	1.45
Bajaj Finance Ltd	1.31
Others	32.15
Corporate Debt	0.01
7.40% HDFC Bank FD NSE - 17.08.2019	0.003
7.40% HDFC Bank FD NSE - 01.08.2019	0.003
7.40% HDFC Bank FD BSE - 01.08.2019	0.001
MMI	4.37
NCA	0.13



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

INDIVIDUAL FUND

FRONTLINE EQUITY FUND

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



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Investment Objective

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

Date of Inception
17th December 2009

AUM (in Lakhs)
73,372.41

NAV
26.6520

Fund Manager
Equity : Rohit Agarwal
Debt : Kunal Shah

Benchmark Details
Equity - 100% (BSE 100)

Modified Duration
 Debt & Money :
 Market Instruments : 0.01

Asset Allocation

	Approved (%)	Actual (%)
Equity	60 - 100	94
Gsec / Debt	00 - 40	0
MMI / Others	00 - 40	6

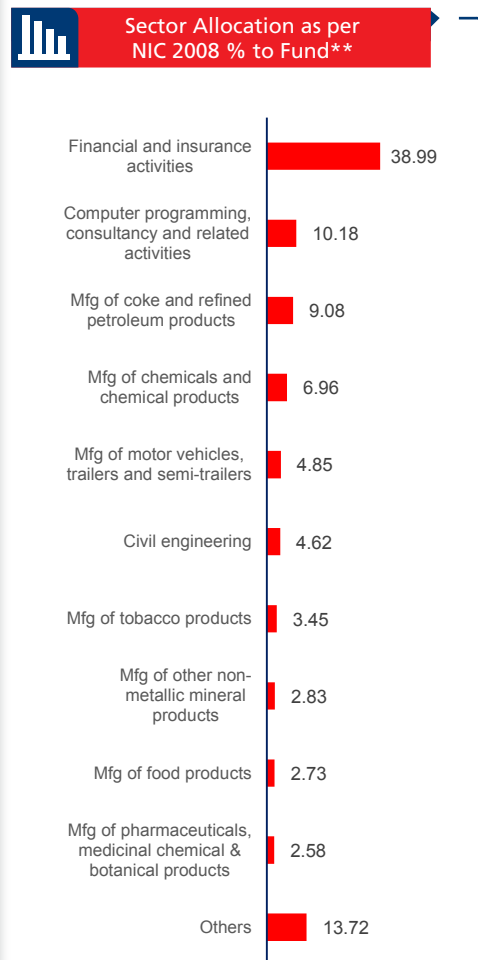
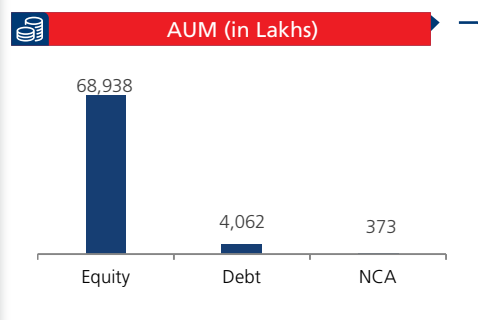
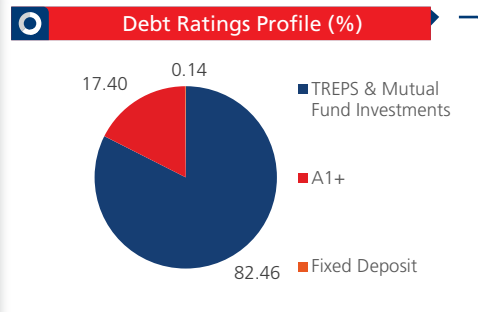
Performance Meter

	Frontline Equity Fund (%)	Benchmark (%)
1 month	8.1	7.5
3 months	7.2	5.8
6 months	7.5	6.0
1 year	10.4	12.4
2 years	10.3	11.5
3 years	14.4	14.7
4 years	9.5	8.2
5 years	14.9	12.0
6 years	15.4	13.0
7 years	14.2	12.1
10 years	n.a	n.a
Inception	11.1	9.1

Past performance is not necessarily indicative of future performance

Portfolio

Holdings	% to Fund
EQUITY	93.96
Reliance Industries Ltd	8.12
ICICI Bank Ltd	6.30
Infosys Ltd	6.16
HDFC Bank Ltd	4.93
Kotak Banking ETF - Dividend Payout Option	4.26
Axis Bank Ltd	4.12
Larsen And Toubro Ltd	3.80
I T C Ltd	3.45
Reliance ETF Bank Bees	3.42
SBI ETF Nifty Bank	2.99
Mahindra & Mahindra Ltd	2.32
Asian Paints Ltd	2.17
State Bank of India	2.05
IndusInd Bank Ltd	2.03
Bata India Ltd	1.88
Tech Mahindra Ltd	1.78
Aurobindo Pharma Ltd	1.65
Britannia Industries Ltd	1.55
Maruti Suzuki India Ltd	1.51
Hindustan Unilever Ltd	1.51
Others	27.97
Corporate Debt	0.01
7.40% HDFC Bank FD NSE - 01.08.2019	0.003
7.40% HDFC Bank FD NSE - 17.08.2019	0.003
7.40% HDFC Bank FD BSE - 01.08.2019	0.001
MMI	5.53
NCA	0.51



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

INDIVIDUAL FUND

DYNAMIC FLOOR FUND II

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

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)

62,555.44

NAV

19.2293

Fund Manager

Equity : Rohit Agarwal
Debt : Kunal Shah

Benchmark Details

Equity - 37.5% (Nifty);
Debt - 62.5% (CRISIL Bond)

Modified Duration

Debt & Money
Market Instruments : 5.28

Asset Allocation

	Approved (%)	Actual (%)
Equity	00 - 75	38
Gsec / Debt	00 - 100	56
MMI / Others	00 - 40	6

Performance Meter

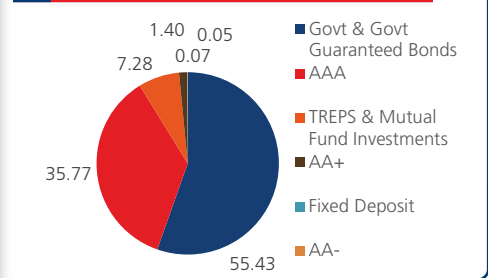
	Dynamic Floor Fund II (%)	Benchmark (%)
1 month	4.6	3.9
3 months	4.3	3.9
6 months	7.9	6.8
1 year	8.8	9.9
2 years	7.5	8.5
3 years	10.0	10.3
4 years	7.0	8.1
5 years	9.2	10.3
6 years	8.4	10.2
7 years	8.5	10.0
10 years	n.a	n.a
Inception	7.3	8.7

Past performance is not necessarily indicative of future performance

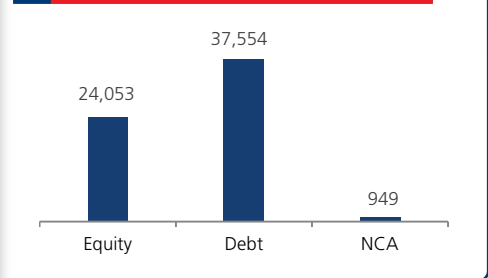
Portfolio

Holdings	% to Fund
EQUITY	38.45
Reliance Industries Ltd	3.20
Infosys Ltd	2.45
ICICI Bank Ltd	2.40
HDFC Bank Ltd	2.06
Kotak Banking ETF - Dividend Payout Option	1.90
Reliance ETF Bank Bees	1.52
Larsen And Toubro Ltd	1.52
I T C Ltd	1.43
Axis Bank Ltd	1.41
SBI ETF Nifty Bank	1.21
IndusInd Bank Ltd	1.01
Mahindra & Mahindra Ltd	0.98
Asian Paints Ltd	0.89
State Bank of India	0.85
Bata India Ltd	0.79
HCL Technologies Ltd	0.74
Tech Mahindra Ltd	0.72
Aurobindo Pharma Ltd	0.68
Britannia Industries Ltd	0.64
Maruti Suzuki India Ltd	0.60
Others	11.47
G-Sec	33.27
7.26% GOI - 14.01.2029	8.92
8.70% REC - 28.09.2028	2.38
8.54% REC - 15.11.2028	1.91
8.58% GJ SDL - 31.10.2028	1.84
7.95% GOI - 28.08.32	1.77
8.83% GOI - 12.12.2041	1.31
1.44% INFLATION INDEX GS 2023	1.27
8.37% MP SDL - 05.12.2028	1.04
8.22% NABARD - 13.12.2028	0.96
8.52% KA SDL - 28.11.2028	0.93
Others	10.95
Corporate Debt	22.39
8.56% REC - 29.11.2028	1.50
9.05% HDFC - 20.11.2023	1.49
9.05% HDFC - 16.10.2028	1.33
Mahindra and Mahindra Financial Services Ltd Floater - 13.07	1.00
8.3750% EXIM- 24.07.2025	1.00
L&T Finance Ltd NSE Mibor +2% - 05.08.2019	0.84
8.35% IRFC - 13.03.2029	0.82
7.85% PFC - 03.04.2028	0.80
8.65% PFC - 28.12.2024	0.73
8.18% EXIM- 07.12.2025	0.68
Others	12.20
MMI	4.37
NCA	1.52

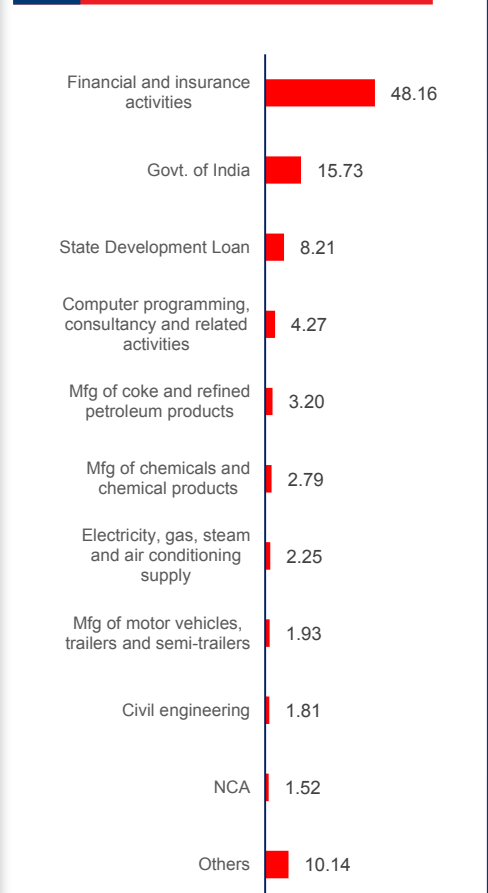
Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

INDIVIDUAL FUND

BALANCED FUND

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

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)

15,021.88

NAV

24.0375

Fund Manager

Equity : Rohit Agarwal
Debt : Kunal Shah

Benchmark Details

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

Modified Duration

Debt & Money
Market Instruments : 4.45

Asset Allocation

	Approved (%)	Actual (%)
Equity	30 - 60	53
Gsec / Debt	20 - 70	36
MMI / Others	00 - 40	11

Performance Meter

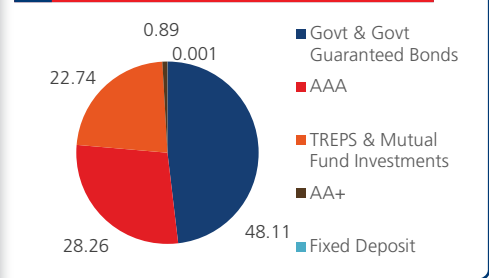
	Balanced Fund (%)	Benchmark (%)
1 month	5.3	5.1
3 months	5.0	4.3
6 months	7.5	6.5
1 year	9.1	10.3
2 years	8.4	9.4
3 years	11.1	12.0
4 years	8.3	8.3
5 years	12.2	11.1
6 years	12.1	11.3
7 years	11.7	10.9
10 years	n.a	n.a
Inception	9.9	9.0

Past performance is not necessarily indicative of future performance

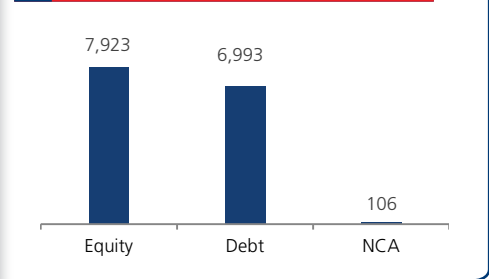
Portfolio

Holdings	% to Fund
EQUITY	52.75
Reliance Industries Ltd	4.51
Infosys Ltd	3.59
ICICI Bank Ltd	3.48
HDFC Bank Ltd	3.03
Kotak Banking ETF - Dividend Payout Option	2.33
Axis Bank Ltd	2.22
Larsen And Toubro Ltd	2.15
I T C Ltd	2.04
SBI ETF Nifty Bank	1.70
IndusInd Bank Ltd	1.39
Mahindra & Mahindra Ltd	1.31
Asian Paints Ltd	1.28
State Bank of India	1.22
Bata India Ltd	1.04
Tech Mahindra Ltd	1.04
Reliance ETF Bank Bees	1.00
Maruti Suzuki India Ltd	0.98
HCL Technologies Ltd	0.93
Britannia Industries Ltd	0.87
Hindustan Unilever Ltd	0.87
Others	15.77
G-Sec	22.39
7.26% GOI - 14.01.2029	6.14
8.15% GOI FCI Bonds - 16.10.22	1.72
8.70% REC - 28.09.2028	1.59
8.54% REC - 15.11.2028	1.23
7.95% GOI - 28.08.32	1.19
8.58% GJ SDL - 31.10.2028	1.08
8.83% GOI - 12.12.2041	0.85
8.37% MP SDL - 05.12.2028	0.63
8.42% NABARD - 13.02.2029	0.61
8.22% NABARD - 13.12.2028	0.61
Others	6.73
Corporate Debt	13.57
8.56% REC - 29.11.2028	1.03
9.05% HDFC - 16.10.2028	0.69
9.05% HDFC - 20.11.2023	0.69
11.08% HDFC - 13.04.2027 Set Down 13.04.20 - 7.78%	0.69
Mahindra and Mahindra Financial Services Ltd Floater - 13.07	0.66
7.85% PFC - 03.04.2028	0.65
8.65% PFC - 28.12.2024	0.61
8.35% IRFC - 13.03.2029	0.61
8.3750% EXIM- 24.07.2025	0.54
L&T Finance Ltd NSE Mibor +2% - 05.08.2019	0.50
Others	6.91
MMI	10.58
NCA	0.71

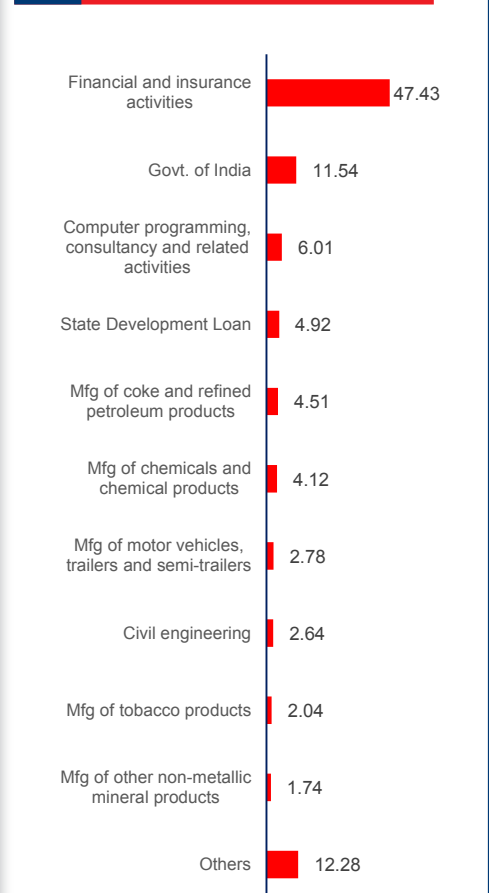
Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

INDIVIDUAL FUND

KOTAK OPPORTUNITIES FUND

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



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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)
83,588.83

NAV
50.0236

Fund Manager
Equity : Rohit Agarwal
Debt : Kunal Shah

Benchmark Details
Equity - 100% (BSE 200)

Modified Duration
 Debt & Money :
 Market Instruments : 0.02

Asset Allocation

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

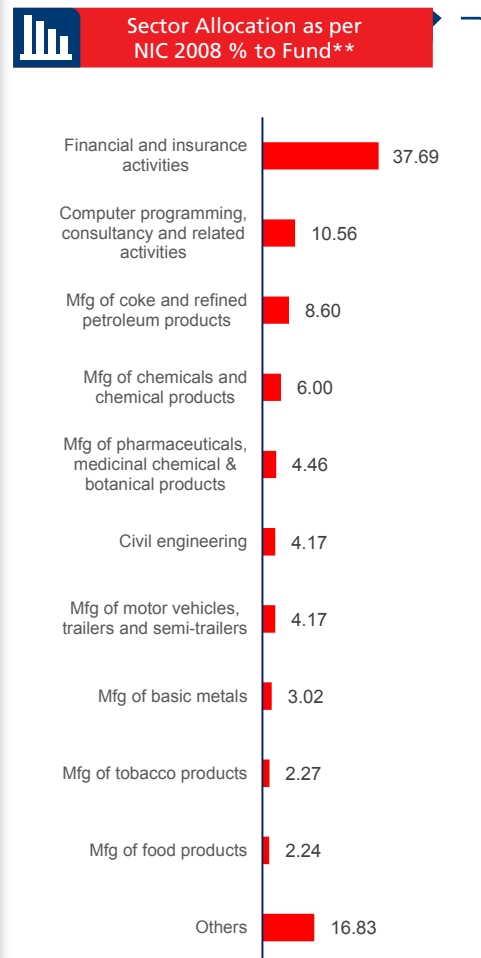
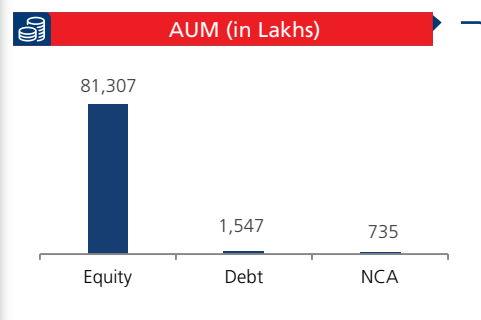
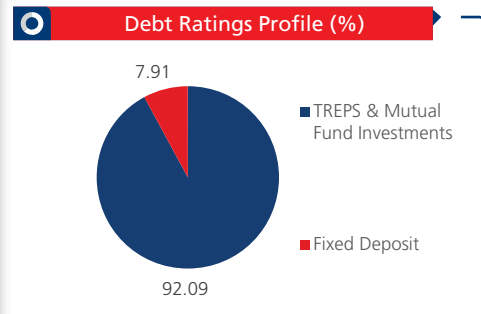
Performance Meter

	Opportunities Fund (%)	Benchmark (%)
1 month	7.9	7.6
3 months	6.3	5.5
6 months	6.4	6.0
1 year	6.4	10.7
2 years	8.1	10.9
3 years	13.2	14.6
4 years	7.9	8.5
5 years	14.6	12.9
6 years	14.8	13.6
7 years	13.7	12.5
10 years	17.5	14.9
Inception	16.6	11.2

Past performance is not necessarily indicative of future performance

Portfolio

Holdings	% to Fund
EQUITY	97.27
Reliance Industries Ltd	7.31
SBI ETF Nifty Bank	6.62
Infosys Ltd	5.48
HDFC Bank Ltd	5.28
ICICI Bank Ltd	5.05
Kotak Banking ETF - Dividend Payout Option	4.20
Axis Bank Ltd	3.94
Larsen And Toubro Ltd	3.59
Tata Consultancy Services Ltd	3.01
I T C Ltd	2.27
Housing Development Finance Corp. Ltd	2.11
Hindustan Unilever Ltd	2.03
Aurobindo Pharma Ltd	1.86
Asian Paints Ltd	1.86
Titan Industries Ltd	1.82
Tata Steel Ltd	1.66
State Bank of India	1.61
Britannia Industries Ltd	1.59
Maruti Suzuki India Ltd	1.50
Bajaj Finance Ltd	1.40
Others	33.07
Corporate Debt	0.15
7.40% HDFC Bank FD NSE - 17.08.2019	0.06
7.40% HDFC Bank FD NSE - 01.08.2019	0.06
7.40% HDFC Bank FD BSE - 01.08.2019	0.03
MMI	1.70
NCA	0.88



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

INDIVIDUAL FUND

KOTAK AGGRESSIVE GROWTH FUND

(ULIF-018-13/09/04-AGRGWTFND-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
13th September 2004

AUM (in Lakhs)
26,940.93

NAV
83.4444

Fund Manager
Equity : Rohit Agarwal
Debt : Kunal Shah

Benchmark Details
Equity - 100% (BSE 100)

Modified Duration
Debt & Money Market Instruments : 0.04

Asset Allocation

	Approved (%)	Actual (%)
Equity	60 - 100	94
Gsec / Debt	00 - 40	0
MMI / Others	00 - 40	6

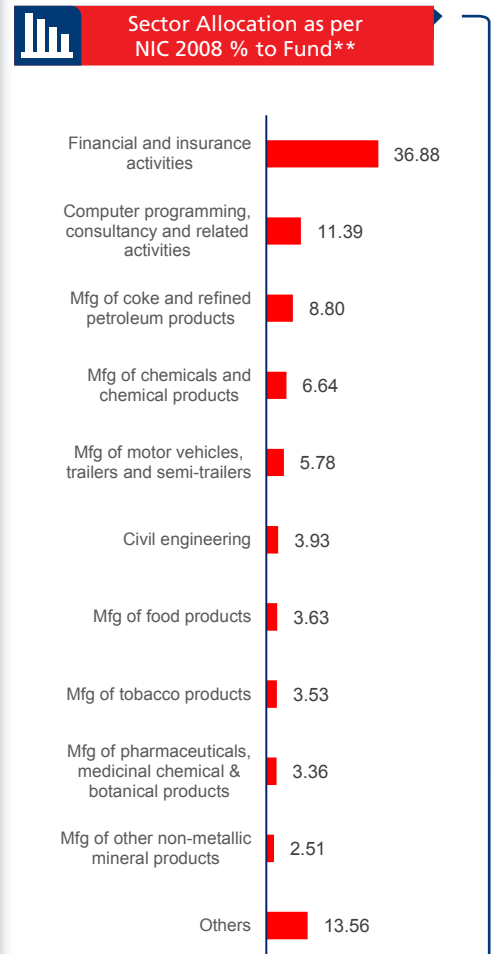
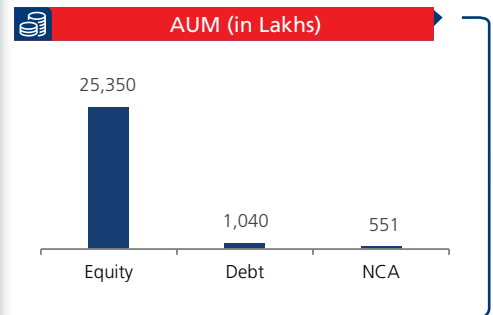
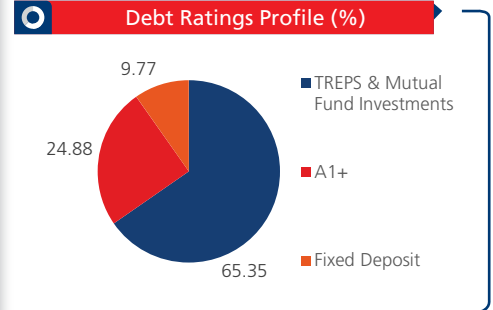
Performance Meter

	Aggressive Growth Fund (%)	Benchmark (%)
1 month	7.7	7.5
3 months	6.5	5.8
6 months	6.6	6.0
1 year	10.3	12.4
2 years	10.2	11.5
3 years	14.1	14.7
4 years	8.9	8.2
5 years	14.4	12.0
6 years	15.0	13.0
7 years	13.8	12.1
10 years	16.0	13.9
Inception	15.7	13.3

Past performance is not necessarily indicative of future performance

Portfolio

Holdings	% to Fund
EQUITY	94.09
Reliance Industries Ltd	7.84
Infosys Ltd	6.78
ICICI Bank Ltd	5.32
HDFC Bank Ltd	5.26
Kotak Banking ETF - Dividend Payout Option	4.67
Reliance ETF Bank Bees	3.94
Larsen And Toubro Ltd	3.93
Axis Bank Ltd	3.66
I T C Ltd	3.53
IndusInd Bank Ltd	2.59
Mahindra & Mahindra Ltd	2.51
Asian Paints Ltd	2.32
Britannia Industries Ltd	2.25
State Bank of India	2.24
Hindustan Unilever Ltd	2.14
Bata India Ltd	2.05
Tech Mahindra Ltd	1.92
HCL Technologies Ltd	1.87
Aurobindo Pharma Ltd	1.83
Maruti Suzuki India Ltd	1.82
Others	25.63
Corporate Debt	0.38
7.40% HDFC Bank FD NSE - 01.08.2019	0.15
7.40% HDFC Bank FD NSE - 17.08.2019	0.15
7.40% HDFC Bank FD BSE - 01.08.2019	0.07
MMI	3.48
NCA	2.04



**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)
3,201.09

NAV
20.0469

Fund Manager
Equity : Rohit Agarwal
Debt : Kunal Shah

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

Modified Duration
 Debt & Money
 Market Instruments : 5.71

Asset Allocation

	Approved (%)	Actual (%)
Equity	00 - 75	58
Gsec / Debt	00 - 100	40
MMI / Others	00 - 100	1

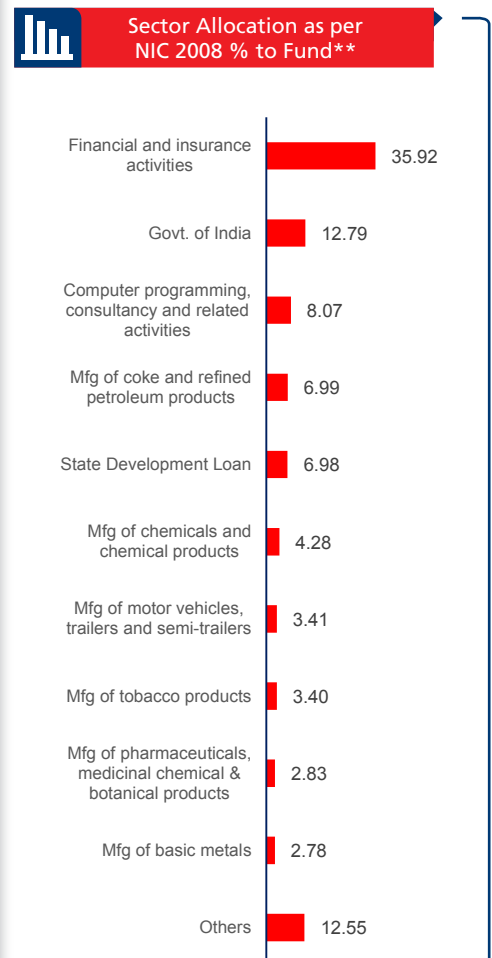
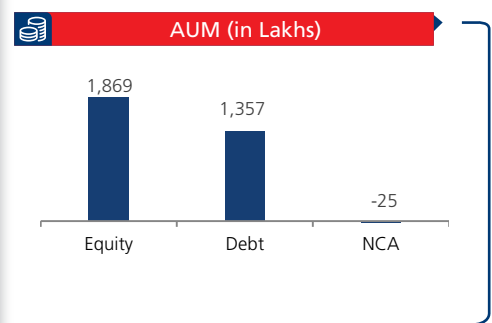
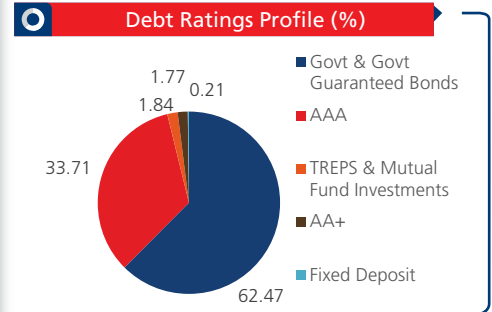
Performance Meter

	Guarantee Fund (%)	Benchmark (%)
1 month	4.2	3.9
3 months	3.8	3.9
6 months	5.2	6.8
1 year	9.0	9.9
2 years	8.4	8.5
3 years	9.8	10.3
4 years	6.8	8.1
5 years	9.0	10.3
6 years	8.3	10.2
7 years	8.4	10.0
10 years	n.a	n.a
Inception	7.9	9.1

Past performance is not necessarily indicative of future performance

Portfolio

Holdings	% to Fund
EQUITY	58.39
Reliance Industries Ltd	5.52
HDFC Bank Ltd	4.20
Infosys Ltd	3.57
I T C Ltd	3.40
Housing Development Finance Corp. Ltd	2.73
Tata Consultancy Services Ltd	2.65
Larsen And Toubro Ltd	2.57
ICICI Bank Ltd	2.17
Hindustan Unilever Ltd	2.02
Maruti Suzuki India Ltd	1.71
Sun Pharmaceuticals Ltd	1.32
Axis Bank Ltd	1.28
Mahindra & Mahindra Ltd	1.21
Asian Paints Ltd	1.12
Oil & Natural Gas Corporation Ltd	1.08
State Bank of India	1.01
UltraTech Cement Ltd	1.01
National Thermal Power Corporation Ltd	0.94
Hero Honda Motors Ltd	0.88
Dr Reddys Laboratories Ltd	0.84
Others	17.14
G-Sec	25.09
7.26% GOI - 14.01.2029	6.10
8.70% REC - 28.09.2028	1.95
8.58% GJ SDL - 31.10.2028	1.36
8.54% REC - 15.11.2028	1.29
7.95% GOI - 28.08.32	1.27
1.44% INFLATION INDEX GS 2023	1.13
8.83% GOI - 12.12.2041	0.95
8.01% RJ SPL SDL - 23.06.2020	0.79
8.37% MP SDL - 05.12.2028	0.77
8.52% KA SDL - 28.11.2028	0.69
Others	8.80
Corporate Debt	15.13
9.05% HDFC - 16.10.2028	3.24
8.56% REC - 29.11.2028	1.29
7.85% PFC - 03.04.2028	0.92
L&T Finance Ltd NSE Mibor +2% - 05.08.2019	0.78
8.65% PFC - 28.12.2024	0.63
8.35% IRFC - 13.03.2029	0.63
Mahindra and Mahindra Financial Services Ltd Floater - 13.07	0.62
8.18% EXIM- 07.12.2025	0.62
7.63% PFC - 14.08.2026	0.60
9.30% PGC - 28.06.2024	0.42
Others	5.37
MMI	2.17
NCA	-0.77



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

INDIVIDUAL FUND

MONEY MARKET FUND

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

Investment Objective

Aims to protect your capital and not have downside risks

Date of Inception

05th January 2010

AUM (in Lakhs)

43,563.87

NAV

19.5112

Fund Manager

Debt : Kunal Shah

Benchmark Details

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

Modified Duration

Debt & Money
Market Instruments : 0.38

Asset Allocation

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

Performance Meter

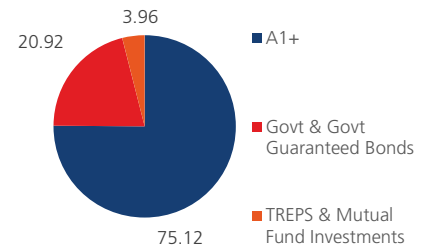
	Money Market Fund (%)	Benchmark (%)
1 month	0.7	0.7
3 months	1.8	1.8
6 months	3.6	3.8
1 year	6.9	7.6
2 years	6.6	7.2
3 years	6.8	7.2
4 years	7.1	7.4
5 years	7.4	7.7
6 years	7.6	8.0
7 years	7.9	8.0
10 years	n.a	n.a
Inception	7.5	7.8

Past performance is not necessarily indicative of future performance

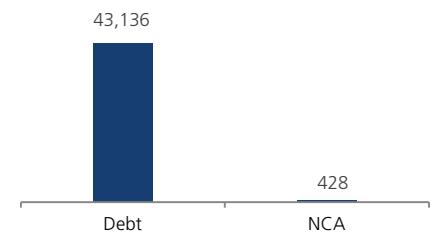
Portfolio

Holdings	% to Fund
MMI	99.02
NCA	0.98

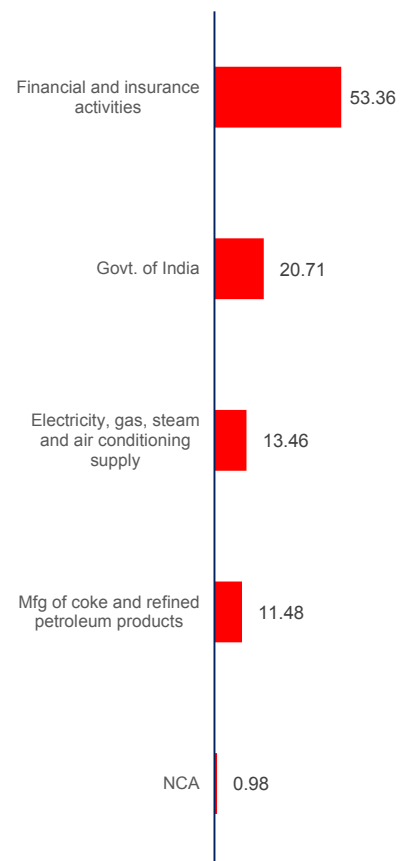
Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

INDIVIDUAL FUND

KOTAK DYNAMIC GROWTH FUND

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



Market Outlook Fund Performance Contents Individual Funds Group Funds Home Back Forward Email

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)
6,010.75

NAV
81.5349

Fund Manager
Equity : Rohit Agarwal
Debt : Kunal Shah

Benchmark Details
Equity - 80% (BSE 100);
Debt - 20% (CRISIL Bond)

Modified Duration
Debt & Money
Market Instruments : 6.40

Asset Allocation

	Approved (%)	Actual (%)
Equity	40 - 80	74
Gsec / Debt	20 - 60	22
MMI / Others	00 - 40	4

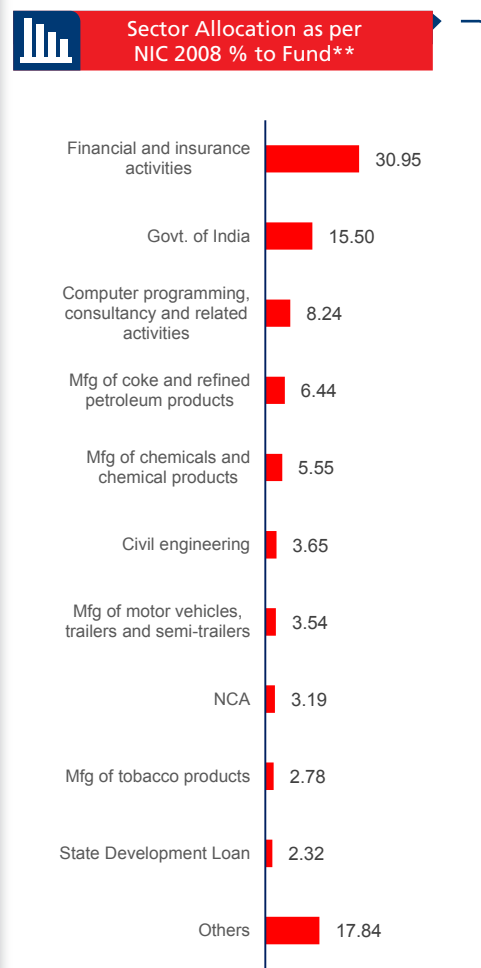
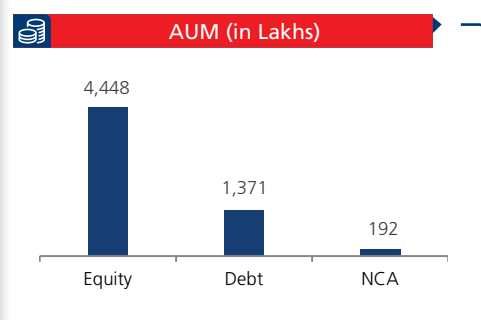
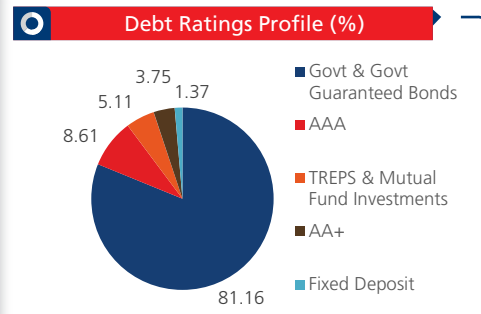
Performance Meter

	Kotak Dynamic Growth Fund (%)	Benchmark (%)
1 month	6.9	6.3
3 months	6.3	5.0
6 months	8.3	6.2
1 year	10.2	11.4
2 years	9.3	10.5
3 years	12.7	13.3
4 years	8.8	8.3
5 years	13.3	11.6
6 years	13.6	12.2
7 years	12.8	11.5
10 years	13.4	12.6
Inception	14.2	13.2

Past performance is not necessarily indicative of future performance

Portfolio

Holdings	% to Fund
EQUITY	74.00
Reliance Industries Ltd	6.44
Infosys Ltd	4.85
ICICI Bank Ltd	4.81
HDFC Bank Ltd	4.08
Kotak Banking ETF - Dividend Payout Option	3.30
Larsen And Toubro Ltd	3.06
Reliance ETF Bank Bees	2.79
Axis Bank Ltd	2.78
I T C Ltd	2.78
SBI ETF Nifty Bank	2.39
Mahindra & Mahindra Ltd	1.85
Asian Paints Ltd	1.78
State Bank of India	1.64
Bata India Ltd	1.62
HCL Technologies Ltd	1.53
IndusInd Bank Ltd	1.49
Aurobindo Pharma Ltd	1.28
Britannia Industries Ltd	1.19
Hindustan Unilever Ltd	1.18
The Ramco Cements Ltd	1.17
Others	22.00
G-Sec	18.51
8.30% GOI - 31.12.2042	3.21
8.13% GOI - 22.06.2045	3.17
8.17% GOI - 01.12.2044	3.01
8.97% GOI - 05.12.2030	1.66
7.72% GOI - 26.10.2055	0.84
6.65% Fertilizer Co GOI - 29.01.23	0.82
8.30% GOI - 02.07.2040	0.71
8.70% REC - 28.09.2028	0.69
8.42% TN SDL - 25.08.2020	0.68
8.15% GOI FCI Bonds - 16.10.22	0.67
Others	3.06
Corporate Debt	3.13
9.36% IDFC Bank - 21.08.24	0.86
8.56% REC - 29.11.2028	0.51
8.65% PFC - 28.12.2024	0.51
8.80% PGC - 29.09.2020	0.42
9.02% REC - 19.11.2022	0.35
9.75% REC - 11.11.2021	0.17
7.40% HDFC Bank FD NSE - 01.08.2019	0.13
7.40% HDFC Bank FD NSE - 17.08.2019	0.12
7.40% HDFC Bank FD BSE - 01.08.2019	0.06
MMI	1.16
NCA	3.19



**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)
93,014.69

NAV
29.7122

Fund Manager
Equity : Rohit Agarwal
Debt : Kunal Shah

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

Modified Duration
Debt & Money
Market Instruments : 5.55

Asset Allocation

	Approved (%)	Actual (%)
Equity	00 - 75	39
Gsec / Debt	00 - 100	59
MMI / Others	00 - 40	2

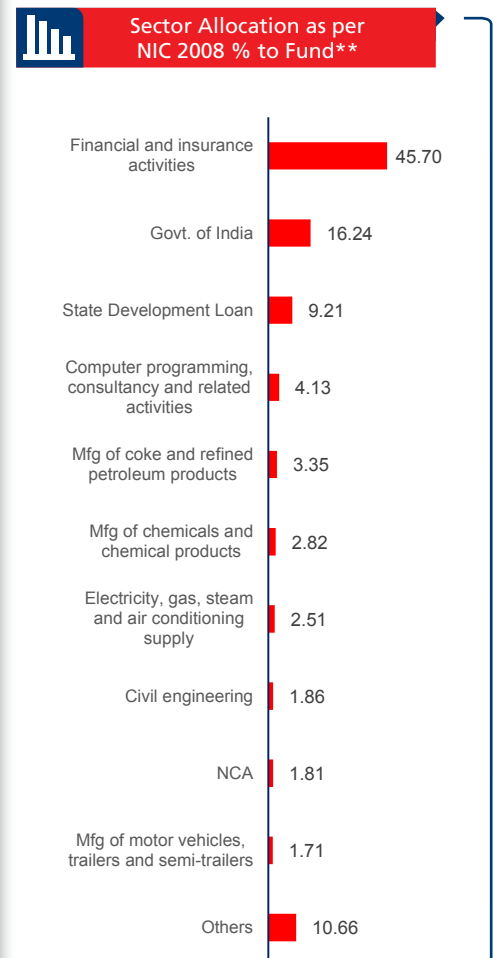
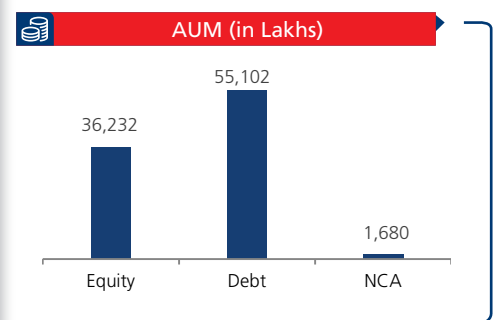
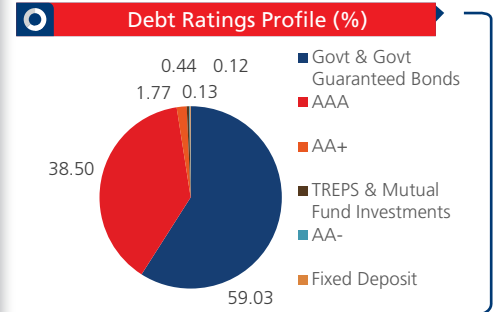
Performance Meter

	Dynamic Floor Fund (%)	Benchmark (%)
1 month	4.7	3.9
3 months	4.4	3.9
6 months	8.0	6.8
1 year	8.6	9.9
2 years	7.3	8.5
3 years	9.6	10.3
4 years	6.9	8.1
5 years	9.0	10.3
6 years	8.2	10.2
7 years	8.1	10.0
10 years	8.5	10.6
Inception	9.2	8.8

Past performance is not necessarily indicative of future performance

Portfolio

Holdings	% to Fund
EQUITY	38.95
Reliance Industries Ltd	3.35
ICICI Bank Ltd	2.62
Infosys Ltd	2.39
HDFC Bank Ltd	2.08
Kotak Banking ETF - Dividend Payout Option	1.84
Larsen And Toubro Ltd	1.58
Reliance ETF Bank Bees	1.56
Axis Bank Ltd	1.49
I T C Ltd	1.43
SBI ETF Nifty Bank	1.28
Asian Paints Ltd	0.92
IndusInd Bank Ltd	0.88
State Bank of India	0.87
Bata India Ltd	0.81
HCL Technologies Ltd	0.70
Mahindra & Mahindra Ltd	0.70
Aurobindo Pharma Ltd	0.67
Maruti Suzuki India Ltd	0.66
Britannia Industries Ltd	0.65
Tech Mahindra Ltd	0.63
Others	11.83
G-Sec	34.97
7.26% GOI - 14.01.2029	9.02
8.70% REC - 28.09.2028	2.44
8.54% REC - 15.11.2028	2.09
8.58% GJ SDL - 31.10.2028	2.01
7.95% GOI - 28.08.32	1.82
8.83% GOI - 12.12.2041	1.38
1.44% INFLATION INDEX GS 2023	1.30
8.37% MP SDL - 05.12.2028	1.13
8.22% NABARD - 13.12.2028	1.02
8.52% KA SDL - 28.11.2028	1.00
Others	11.76
Corporate Debt	24.01
8.56% REC - 29.11.2028	1.44
9.05% HDFC - 16.10.2028	1.44
9.05% HDFC - 20.11.2023	1.22
8.3750% EXIM - 24.07.2025	1.10
Mahindra and Mahindra Financial Services Ltd Floater - 13.07	1.01
L&T Finance Ltd NSE Mibor +2% - 05.08.2019	0.89
7.85% PFC - 03.04.2028	0.87
8.35% IRFC - 13.03.2029	0.85
8.65% PFC - 28.12.2024	0.80
11.08% HDFC - 13.04.2027 Set Down 13.04.20 - 7.78%	0.78
Others	13.61
MMI	0.26
NCA	1.81



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

INDIVIDUAL FUND

KOTAK DYNAMIC BALANCED FUND

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



Market Outlook Fund Performance Contents Individual Funds Group Funds Home 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)
1,947.57

NAV
68.5322

Fund Manager
Equity : Rohit Agarwal
Debt : Kunal Shah

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

Modified Duration
Debt & Money
Market Instruments : 4.97

Asset Allocation

	Approved (%)	Actual (%)
Equity	30 - 60	58
Gsec / Debt	20 - 70	35
MMI / Others	00 - 40	7

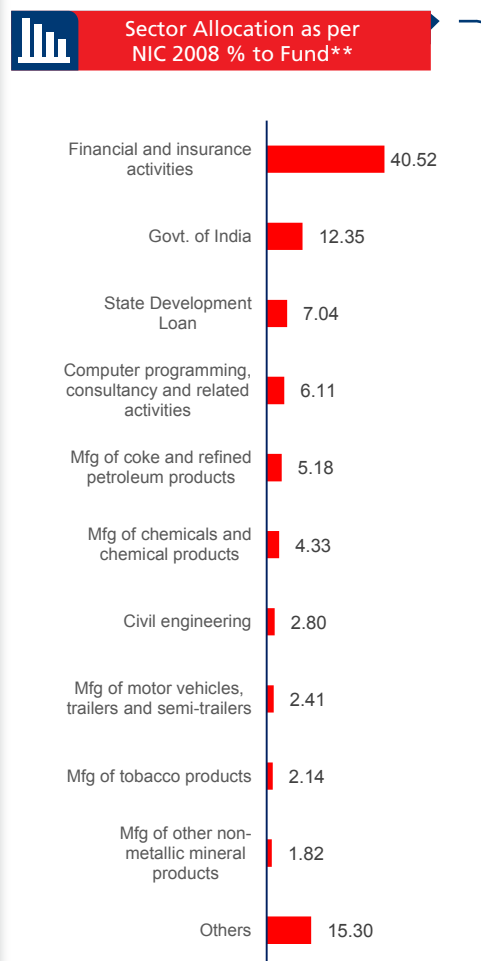
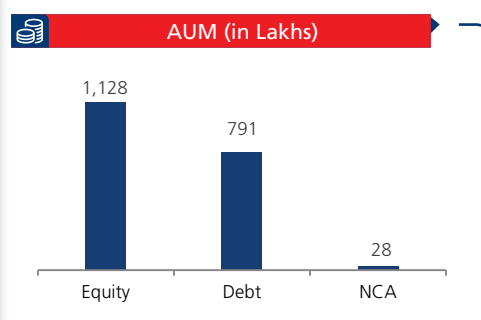
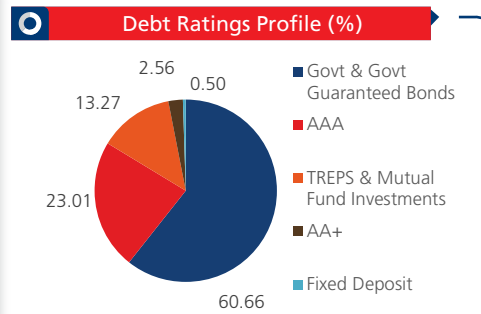
Performance Meter

	Dynamic Balanced Fund (%)	Benchmark (%)
1 month	5.9	5.1
3 months	5.5	4.3
6 months	8.3	6.5
1 year	9.7	10.3
2 years	8.6	9.4
3 years	11.3	12.0
4 years	8.5	8.3
5 years	12.3	11.1
6 years	12.3	11.3
7 years	11.8	10.9
10 years	12.3	11.5
Inception	13.0	11.7

Past performance is not necessarily indicative of future performance

Portfolio

Holdings	% to Fund
EQUITY	57.93
Reliance Industries Ltd	5.18
ICICI Bank Ltd	3.89
Infosys Ltd	3.71
HDFC Bank Ltd	3.13
Kotak Banking ETF - Dividend Payout Option	2.73
Larsen And Toubro Ltd	2.38
Axis Bank Ltd	2.35
Reliance ETF Bank Bees	2.33
I T C Ltd	2.14
SBI ETF Nifty Bank	1.87
Asian Paints Ltd	1.48
State Bank of India	1.33
IndusInd Bank Ltd	1.15
Tech Mahindra Ltd	1.06
Aurobindo Pharma Ltd	1.03
Mahindra & Mahindra Ltd	1.00
Bata India Ltd	0.97
Britannia Industries Ltd	0.94
The Ramco Cements Ltd	0.87
Interglobe Aviation Ltd	0.86
Others	17.53
G-Sec	24.64
7.26% GOI - 14.01.2029	6.24
8.58% GJ SDL - 31.10.2028	1.46
8.15% GOI FCI Bonds - 16.10.22	1.33
7.95% GOI - 28.08.32	1.24
8.70% REC - 28.09.2028	1.07
8.54% REC - 15.11.2028	1.06
8.42% NABARD - 13.02.2029	1.05
8.83% GOI - 12.12.2041	0.93
8.37% MP SDL - 05.12.2028	0.82
1.44% INFLATION INDEX GS 2023	0.77
Others	8.68
Corporate Debt	10.59
8.56% REC - 29.11.2028	1.06
Mahindra and Mahindra Financial Services Ltd Floater - 13.07	1.02
7.85% PFC - 03.04.2028	1.00
8.85% PGC - 19.10.2025	0.66
9.75% REC - 11.11.2021.	0.54
9.39% LIC Housing Finance - 23.08.2024 - P - 26.08.15	0.53
9.36% IDFC Bank - 21.08.24	0.53
8.65% PFC - 28.12.2024	0.52
8.57% REC - 21.12.2024	0.52
8.35% IRFC - 13.03.2029	0.52
Others	3.69
MMI	5.39
NCA	1.44



**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)

1,01,601.26

NAV

33.6178

Fund Manager

Debt : Kunal Shah

Benchmark Details

Debt - 100% (CRISIL Bond)

Modified Duration

Debt & Money Market Instruments : 5.77

Asset Allocation

	Approved (%)	Actual (%)
Gsec	00 - 75	58
Debt	25 - 100	39
MMI / Others	00 - 40	3

Performance Meter

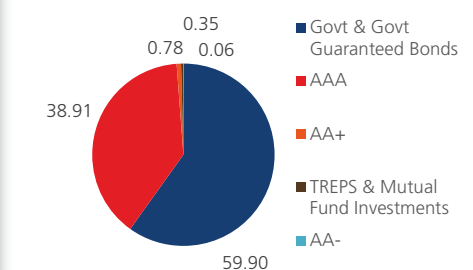
	Dynamic Bond Fund (%)	Benchmark (%)
1 month	2.4	1.7
3 months	2.5	1.9
6 months	8.4	6.8
1 year	7.9	6.7
2 years	6.1	5.9
3 years	7.7	7.6
4 years	7.5	7.8
5 years	9.2	9.1
6 years	8.2	8.3
7 years	8.7	8.4
10 years	8.6	7.7
Inception	8.4	6.6

Past performance is not necessarily indicative of future performance

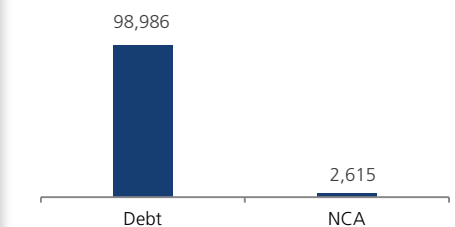
Portfolio

Holdings	% to Fund
G-Sec	58.36
7.26% GOI - 14.01.2029	16.03
8.70% REC - 28.09.2028	4.01
8.54% REC - 15.11.2028	3.44
8.58% GJ SDL - 31.10.2028	3.29
7.95% GOI - 28.08.32	3.19
8.83% GOI - 12.12.2041	2.37
8.37% MP SDL - 05.12.2028	1.85
8.22% NABARD - 13.12.2028	1.73
1.44% INFLATION INDEX GS 2023	1.71
8.52% KA SDL - 28.11.2028	1.68
Others	19.05
Corporate Debt	38.72
8.56% REC - 29.11.2028	2.46
9.05% HDFC - 16.10.2028	2.13
9.05% HDFC - 20.11.2023	1.83
Mahindra and Mahindra Financial Services Ltd Floater - 13.07	1.81
8.3750% EXIM- 24.07.2025	1.55
8.35% IRFC - 13.03.2029	1.49
7.85% PFC - 03.04.2028	1.39
L&T Finance Ltd NSE Mibor +2% - 05.08.2019	1.35
8.18% EXIM- 07.12.2025	1.35
11.08% HDFC - 13.04.2027 Set Down 13.04.20 - 7.78%	1.22
Others	22.14
MMI	0.34
NCA	2.57

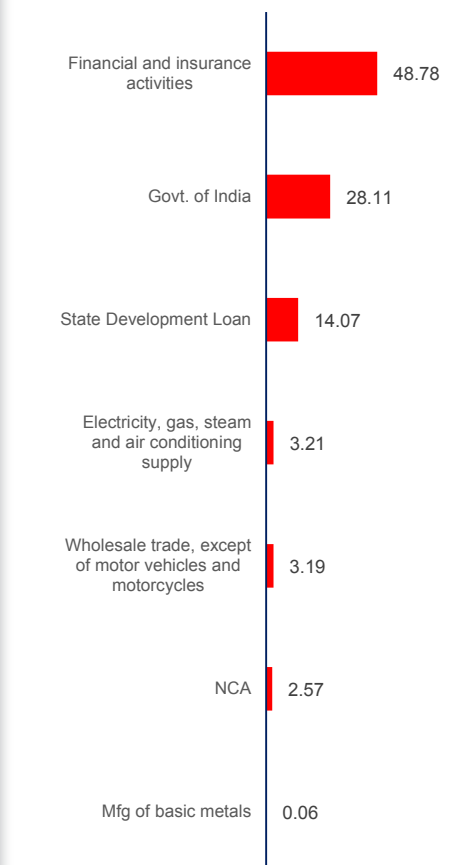
Debt Ratings Profile (%)



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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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)

5,892.93

NAV

31.1430

Fund Manager

Debt : Kunal Shah

Benchmark Details

Debt - 100% (IBEX)

Modified Duration

Debt & Money Market Instruments : 5.58

Asset Allocation

	Approved (%)	Actual (%)
Gsec	80 - 100	93
MMI / Others	00 - 40	7

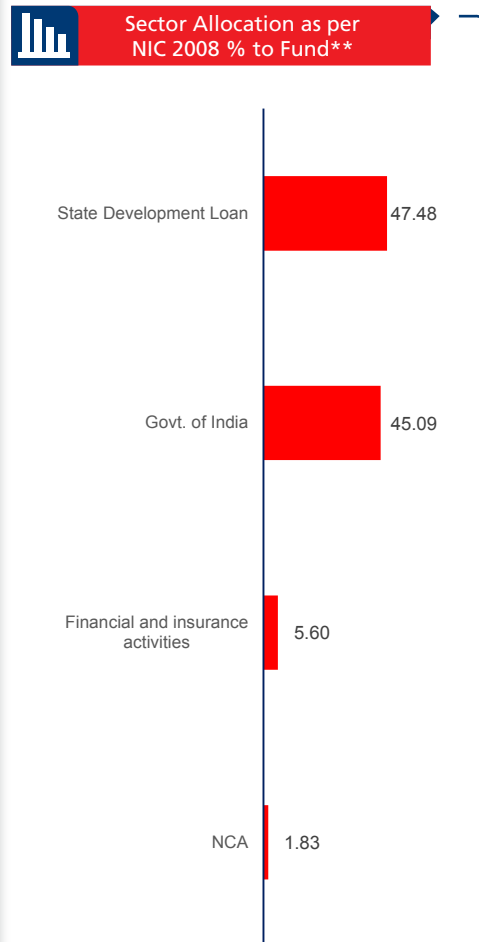
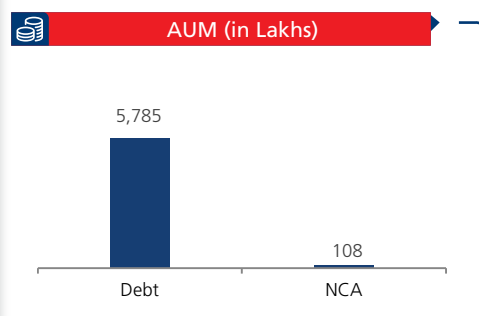
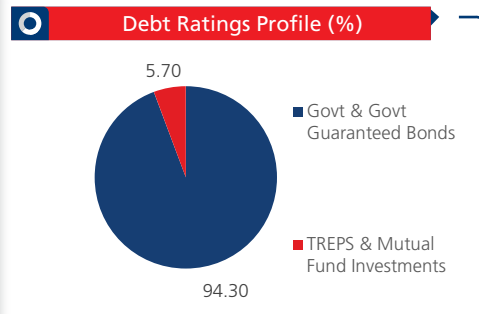
Performance Meter

	Dynamic Gilt Fund (%)	Benchmark (%)
1 month	1.7	1.5
3 months	1.9	2.1
6 months	8.6	8.0
1 year	8.7	9.0
2 years	6.6	7.0
3 years	8.0	8.3
4 years	7.7	8.3
5 years	9.7	9.7
6 years	8.4	8.7
7 years	8.9	9.1
10 years	8.2	8.2
Inception	7.5	7.6

Past performance is not necessarily indicative of future performance

Portfolio

Holdings	% to Fund
G-Sec	92.57
7.26% GOI - 14.01.2029	24.57
9.23% GOI - 23.12.2043	6.04
7.38% MP SDL - 14.09.2026	4.17
8.01% RJ SPL SDL - 23.06.2020	4.10
7.71% GJ SDL - 01.03.2027	4.09
8.62% HR SDL 03.09.2028	3.60
7.95% GOI - 28.08.32	2.85
8.58% GJ SDL - 31.10.2028	2.76
6.65% Fertilizer Co GOI - 29.01.23	2.60
8.37% MP SDL - 05.12.2028	2.45
Others	35.34
MMI	5.60
NCA	1.83



**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)



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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)

2,223.79

NAV

27.6823

Fund Manager

Debt : Kunal Shah

Benchmark Details

Debt - 100% (CRISIL Liquid)

Modified Duration

Debt & Money Market Instruments : 1.85

Asset Allocation

	Approved (%)	Actual (%)
Gsec	00 - 75	45
Debt	25 - 100	41
MMI / Others	00 - 40	14

Performance Meter

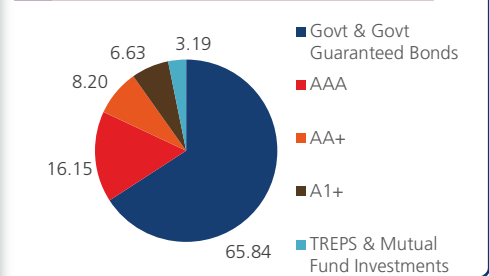
	Dynamic Floating Rate Fund (%)	Benchmark (%)
1 month	0.8	0.7
3 months	2.0	1.8
6 months	4.9	3.8
1 year	6.3	7.6
2 years	5.8	7.2
3 years	6.4	7.2
4 years	6.6	7.4
5 years	7.3	7.7
6 years	8.0	8.0
7 years	8.1	8.0
10 years	7.5	7.5
Inception	7.4	7.2

Past performance is not necessarily indicative of future performance

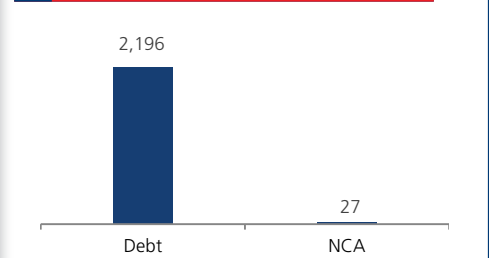
Portfolio

Holdings	% to Fund
G-Sec	45.34
9.37% MAH SDL - 04.12.2023	14.08
8.92% RJ SDL - 21.11.2022	4.14
8.84% PN SDL - 11.06.2024	3.83
8.38% MAH SDL - 25.03.2020	2.90
8.51% PN SDL - 10.04.2023	2.08
8.28% TN SDL - 09.09.2019	2.08
8.23% GJ SDL - 07.10.2019	1.92
8.39% RJ SPL SDL - 15.03.2022	1.80
9.65% TN SDL - 12.03.2024	1.76
8.85% TN SDL - 17.10.2022	1.69
Others	9.05
Corporate Debt	40.74
FRB G - 21.12.2020	16.70
Shriram Transport Finance Co Ltd Floater - 19.07.19	8.10
Mahindra and Mahindra Financial Services Ltd Floater - 13.07	8.07
L&T Finance Ltd NSE Mibor +2% - 05.08.2019	7.87
MMI	12.69
NCA	1.23

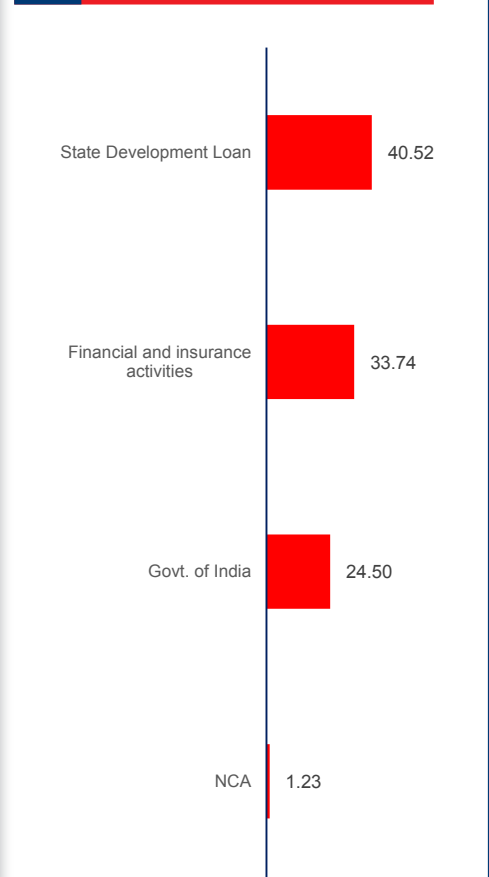
Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

INDIVIDUAL FUND

PEAK GUARANTEE FUND I

(ULIF-049-14/02/10-PKGRTFND1-107)



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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
14th February 2010

AUM (in Lakhs)
1,517.27

NAV
18.7024

Fund Manager
Equity : Rohit Agarwal
Debt : Kunal Shah

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

Modified Duration
Debt & Money
Market Instruments : 0.58

Asset Allocation

	Approved (%)	Actual (%)
Equity	00 - 100	0
Gsec / Debt	00 - 100	54
MMI / Others	00 - 100	46

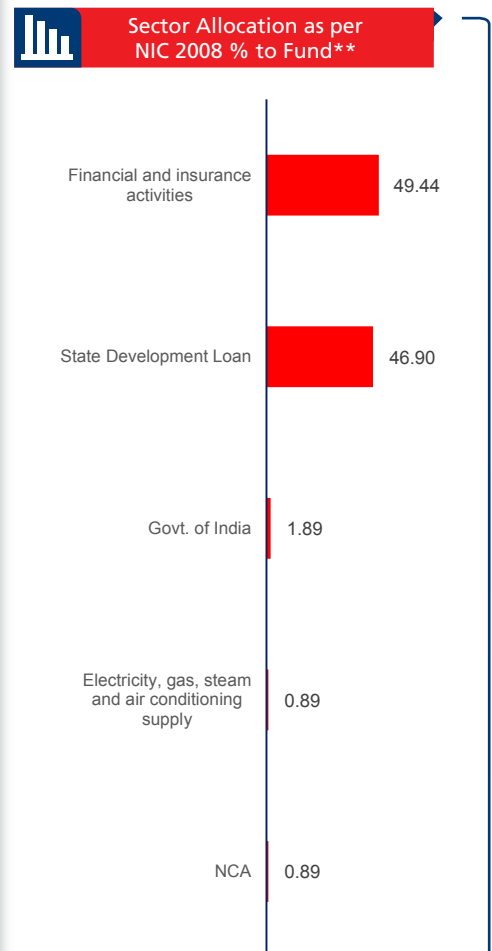
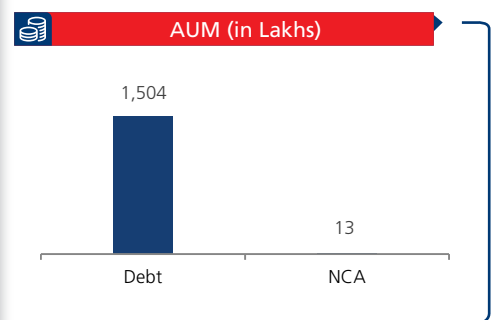
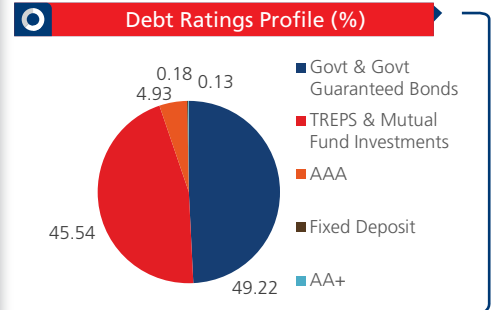
Performance Meter

	Peak Guarantee Fund I (%)	Benchmark (%)
1 month	0.5	3.9
3 months	1.2	3.9
6 months	2.6	6.8
1 year	5.7	9.9
2 years	7.4	8.5
3 years	9.0	10.3
4 years	6.1	8.1
5 years	8.4	10.3
6 years	7.7	10.2
7 years	7.9	10.0
10 years	n.a	n.a
Inception	7.1	9.0

Past performance is not necessarily indicative of future performance

Portfolio

Holdings	% to Fund
G-Sec	48.78
8.48% MAH SDL - 24.02.2020	36.75
8.14% MH SDL - 23.09.2019	6.63
8.28% TN SDL - 09.09.2019	1.92
1.44% INFLATION INDEX GS 2023	1.41
8.20% GOI - 15.02.22	0.27
9.72% PN SDL - 28.08.2023	0.21
8.90% KA SDL - 19.12.2022	0.18
9.29% PN SDL - 09.10.2023	0.16
9.29% MP SDL - 16.01.2024	0.11
9.69% PN SDL - 12.02.2024	0.09
Others	1.05
Corporate Debt	5.19
8.70% PFC - 14.05.2020	1.33
8.80% REC - 06.10.2019	1.33
9.30% PGC - 28.06.2024	0.88
8.57% REC - 21.12.2024	0.67
8.70% PFC - 15.01.2020	0.66
9.25% IDFC Bank - 13.09.19	0.13
7.40% HDFC Bank FD NSE - 17.08.2019	0.07
7.40% HDFC Bank FD NSE - 01.08.2019	0.07
7.40% HDFC Bank FD BSE - 01.08.2019	0.03
8.49% NTPC - 25.03.2025	0.01
MMI	45.14
NCA	0.89



**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)

61,936.31

NAV

68.3831

Fund Manager

Equity : Rohit Agarwal
Debt : Kunal Shah

Benchmark Details

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

Modified Duration

Debt & Money
Market Instruments : 5.20

Asset Allocation

	Approved (%)	Actual (%)
Equity	00 - 80	55
Gsec / Debt	20 - 60	42
MMI / Others	00 - 40	3

Performance Meter

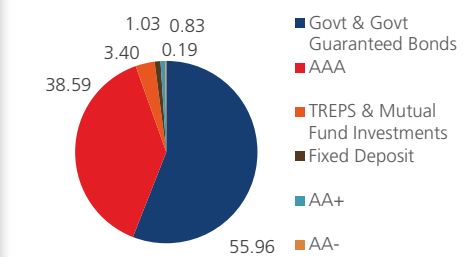
	Guaranteed Growth Fund (%)	Benchmark (%)
1 month	5.6	4.0
3 months	5.3	3.5
6 months	7.8	6.6
1 year	9.2	9.2
2 years	8.2	8.3
3 years	11.1	10.6
4 years	8.4	8.2
5 years	11.8	10.5
6 years	11.2	10.4
7 years	10.8	10.1
10 years	10.9	11.0
Inception	13.0	11.2

Past performance is not necessarily indicative of future performance

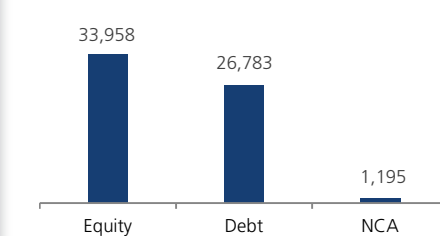
Portfolio

Holdings	% to Fund
EQUITY	54.83
Reliance Industries Ltd	4.62
ICICI Bank Ltd	3.61
Infosys Ltd	3.52
HDFC Bank Ltd	2.96
Kotak Banking ETF - Dividend Payout Option	2.51
Larsen And Toubro Ltd	2.20
Reliance ETF Bank Bees	2.11
Axis Bank Ltd	2.07
I T C Ltd	1.96
SBI ETF Nifty Bank	1.72
Mahindra & Mahindra Ltd	1.46
Asian Paints Ltd	1.28
State Bank of India	1.19
Bata India Ltd	1.17
IndusInd Bank Ltd	1.09
Tech Mahindra Ltd	1.01
HCL Technologies Ltd	0.99
Mahindra & Mahindra Financial Services Ltd	0.96
Aurobindo Pharma Ltd	0.92
Britannia Industries Ltd	0.90
Others	16.60
G-Sec	24.20
7.26% GOI - 14.01.2029	6.05
8.70% REC - 28.09.2028	1.78
1.44% INFLATION INDEX GS 2023	1.73
8.54% REC - 15.11.2028	1.28
8.58% GJ SDL - 31.10.2028	1.22
7.95% GOI - 28.08.32	1.20
8.83% GOI - 12.12.2041	0.89
8.37% MP SDL - 05.12.2028	0.69
8.52% KA SDL - 28.11.2028	0.64
8.22% NABARD - 13.12.2028	0.64
Others	8.09
Corporate Debt	17.57
8.56% REC - 29.11.2028	1.05
9.05% HDFC - 16.10.2028	1.00
9.05% HDFC - 20.11.2023	0.84
8.3750% EXIM - 24.07.2025	0.70
Mahindra and Mahindra Financial Services Ltd Floater - 13.07	0.69
8.65% PFC - 28.12.2024	0.69
7.85% PFC - 03.04.2028	0.58
8.35% IRFC - 13.03.2029	0.57
L&T Finance Ltd NSE Mibor +2% - 05.08.2019	0.52
11.08% HDFC - 13.04.2027 Set Down 13.04.20 - 7.78%	0.50
Others	10.43
MMI	1.47
NCA	1.93

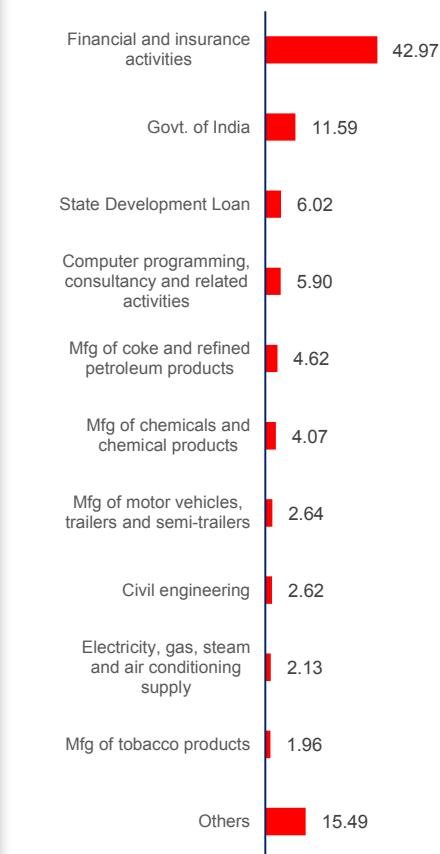
Debt Ratings Profile (%)



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)

7,826.17

NAV

58.9061

Fund Manager

Equity : Rohit Agarwal
Debt : Kunal Shah

Benchmark Details

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

Modified Duration

Debt & Money
Market Instruments : 5.09

Asset Allocation

	Approved (%)	Actual (%)
Equity	00 - 60	44
Gsec / Debt	20 - 70	53
MMI / Others	00 - 40	3

Performance Meter

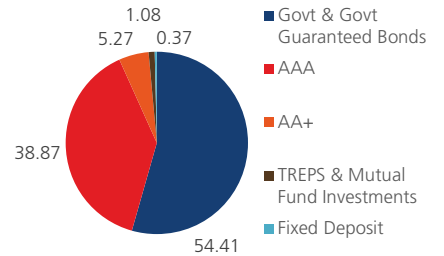
	Guaranteed Balanced Fund (%)	Benchmark (%)
1 month	4.9	3.4
3 months	4.8	3.1
6 months	8.0	6.7
1 year	9.2	8.6
2 years	7.9	7.7
3 years	10.6	9.8
4 years	8.4	8.1
5 years	11.4	10.2
6 years	10.6	9.9
7 years	10.4	9.7
10 years	10.5	10.2
Inception	11.9	10.1

Past performance is not necessarily indicative of future performance

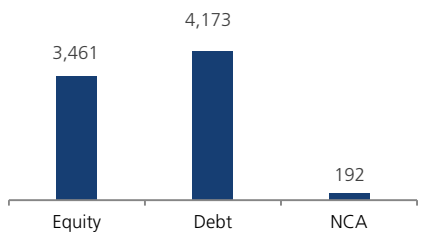
Portfolio

Holdings	% to Fund
EQUITY	44.22
Reliance Industries Ltd	4.01
ICICI Bank Ltd	2.98
Infosys Ltd	2.97
HDFC Bank Ltd	2.45
Kotak Banking ETF - Dividend Payout Option	1.95
Larsen And Toubro Ltd	1.84
Axis Bank Ltd	1.78
I T C Ltd	1.71
Reliance ETF Bank Bees	1.65
SBI ETF Nifty Bank	1.50
Asian Paints Ltd	1.11
State Bank of India	1.05
Bata India Ltd	0.98
IndusInd Bank Ltd	0.88
Mahindra & Mahindra Ltd	0.82
Aurobindo Pharma Ltd	0.78
Maruti Suzuki India Ltd	0.78
Tech Mahindra Ltd	0.73
Britannia Industries Ltd	0.71
The Ramco Cements Ltd	0.69
Others	12.83
G-Sec	29.02
7.26% GOI - 14.01.2029	7.32
8.58% GJ SDL - 31.10.2028	1.66
8.70% REC - 28.09.2028	1.60
7.95% GOI - 28.08.32	1.51
1.44% INFLATION INDEX GS 2023	1.45
8.54% REC - 15.11.2028	1.45
8.83% GOI - 12.12.2041	1.18
8.37% MP SDL - 05.12.2028	0.94
8.22% NABARD - 13.12.2028	0.91
8.52% KA SDL - 28.11.2028	0.84
Others	10.17
Corporate Debt	23.74
Shriram Transport Finance Co Ltd Floater - 19.07.19	2.43
9.05% HDFC - 16.10.2028	1.32
9.05% HDFC - 20.11.2023	1.32
11.08% HDFC - 13.04.2027 Set Down 13.04.20 - 7.78%	1.32
8.56% REC - 29.11.2028	1.05
L&T Finance Ltd NSE Mibor +2% - 05.08.2019	0.96
8.3750% EXIM- 24.07.2025	0.90
Mahindra and Mahindra Financial Services Ltd Floater - 13.07	0.89
7.85% PFC - 03.04.2028	0.75
10.08% IOT Utkal Energy Services Limited - 20.03.2023	0.72
Others	12.07
MMI	0.57
NCA	2.45

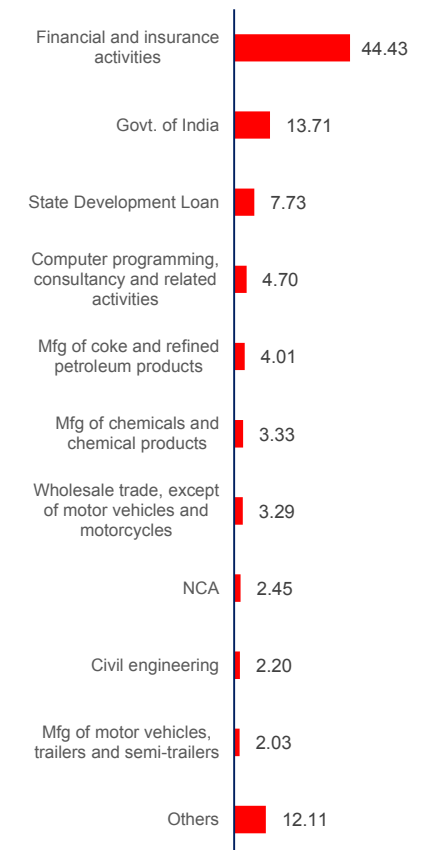
Debt Ratings Profile (%)



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)

10,616.97

NAV

29.5180

Fund Manager

Equity : Rohit Agarwal
Debt : Kunal Shah

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

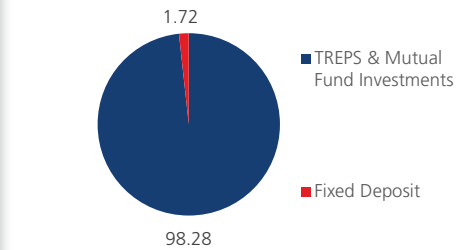
	Pension Classic Opportunities Fund (%)	Benchmark (%)
1 month	7.9	7.6
3 months	6.5	5.5
6 months	6.8	6.0
1 year	7.2	10.7
2 years	8.9	10.9
3 years	14.0	14.6
4 years	8.7	8.5
5 years	15.5	12.9
6 years	15.7	13.6
7 years	14.5	12.5
10 years	n.a	n.a
Inception	12.4	9.0

Past performance is not necessarily indicative of future performance

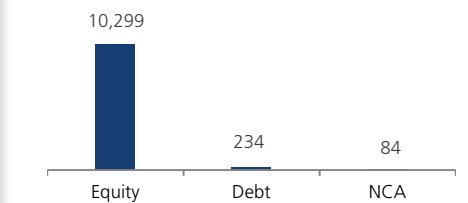
Portfolio

Holdings	% to Fund
EQUITY	97.01
Reliance Industries Ltd	7.29
SBI ETF Nifty Bank	6.60
Infosys Ltd	5.45
HDFC Bank Ltd	5.27
ICICI Bank Ltd	5.03
Kotak Banking ETF - Dividend Payout Option	4.19
Axis Bank Ltd	3.93
Larsen And Toubro Ltd	3.56
Tata Consultancy Services Ltd	3.00
I T C Ltd	2.29
Housing Development Finance Corp. Ltd	2.10
Hindustan Unilever Ltd	2.03
Asian Paints Ltd	1.86
Aurobindo Pharma Ltd	1.85
Titan Industries Ltd	1.81
Tata Steel Ltd	1.65
State Bank of India	1.61
Britannia Industries Ltd	1.59
Maruti Suzuki India Ltd	1.49
Bajaj Finance Ltd	1.39
Others	32.99
Corporate Debt	0.04
7.40% HDFC Bank FD NSE - 17.08.2019	0.02
7.40% HDFC Bank FD NSE - 01.08.2019	0.01
7.40% HDFC Bank FD BSE - 01.08.2019	0.01
MMI	2.17
NCA	0.79

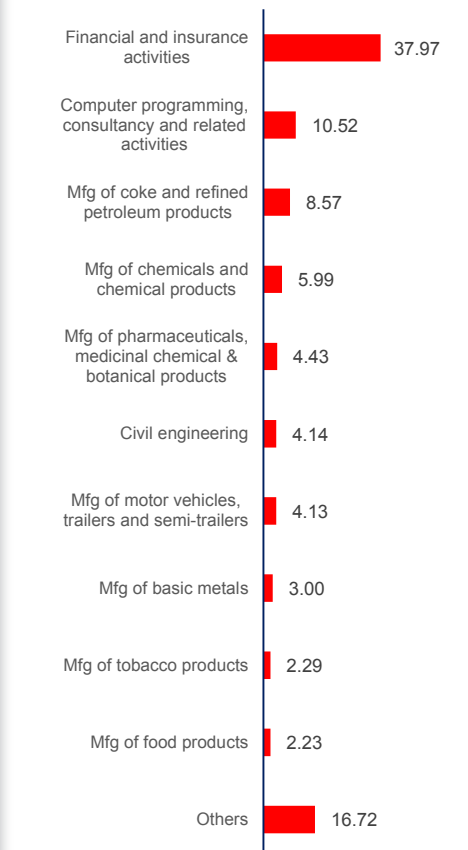
Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

INDIVIDUAL FUND

KOTAK PENSION 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)

2,114.40

NAV

28.3987

Fund Manager

Equity : Rohit Agarwal
Debt : Kunal Shah

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

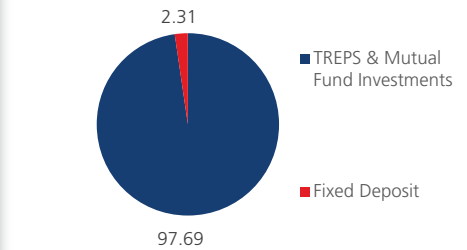
	Pension Opportunities Fund (%)	Benchmark (%)
1 month	7.8	7.6
3 months	6.2	5.5
6 months	6.3	6.0
1 year	6.3	10.7
2 years	8.1	10.9
3 years	13.1	14.6
4 years	7.9	8.5
5 years	14.5	12.9
6 years	14.6	13.6
7 years	13.6	12.5
10 years	n.a	n.a
Inception	11.3	10.6

Past performance is not necessarily indicative of future performance

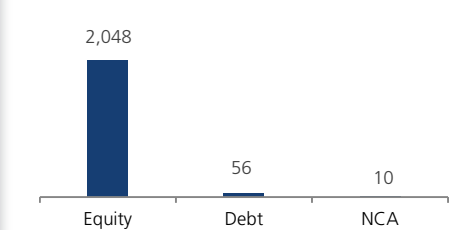
Portfolio

Holdings	% to Fund
EQUITY	96.85
Reliance Industries Ltd	7.23
SBI ETF Nifty Bank	6.49
Infosys Ltd	5.39
HDFC Bank Ltd	5.21
ICICI Bank Ltd	4.95
Kotak Banking ETF - Dividend Payout Option	4.16
Axis Bank Ltd	3.87
Larsen And Toubro Ltd	3.51
Tata Consultancy Services Ltd	2.97
I T C Ltd	2.20
Housing Development Finance Corp. Ltd	2.14
Hindustan Unilever Ltd	2.00
Asian Paints Ltd	1.84
Aurobindo Pharma Ltd	1.82
Titan Industries Ltd	1.78
Tata Steel Ltd	1.67
State Bank of India	1.59
Britannia Industries Ltd	1.56
Maruti Suzuki India Ltd	1.52
Bajaj Finance Ltd	1.45
Others	33.52
Corporate Debt	0.06
7.40% HDFC Bank FD NSE - 01.08.2019	0.03
7.40% HDFC Bank FD NSE - 17.08.2019	0.02
7.40% HDFC Bank FD BSE - 01.08.2019	0.01
MMI	2.60
NCA	0.49

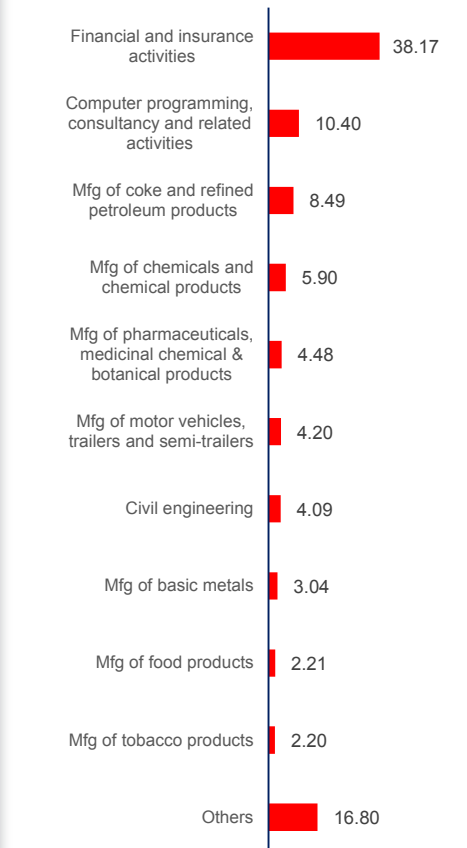
Debt Ratings Profile (%)



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 FRONTLINE EQUITY FUND

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



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Investment Objective

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

Date of Inception
11th January 2010

AUM (in Lakhs)
2,392.31

NAV
28.3427

Fund Manager
Equity : Rohit Agarwal
Debt : Kunal Shah

Benchmark Details
Equity - 100% (BSE 100)

Modified Duration
Debt & Money Market Instruments : 0.01

Asset Allocation

	Approved (%)	Actual (%)
Equity	60 - 100	96
Gsec / Debt	00 - 40	0
MMI / Others	00 - 40	4

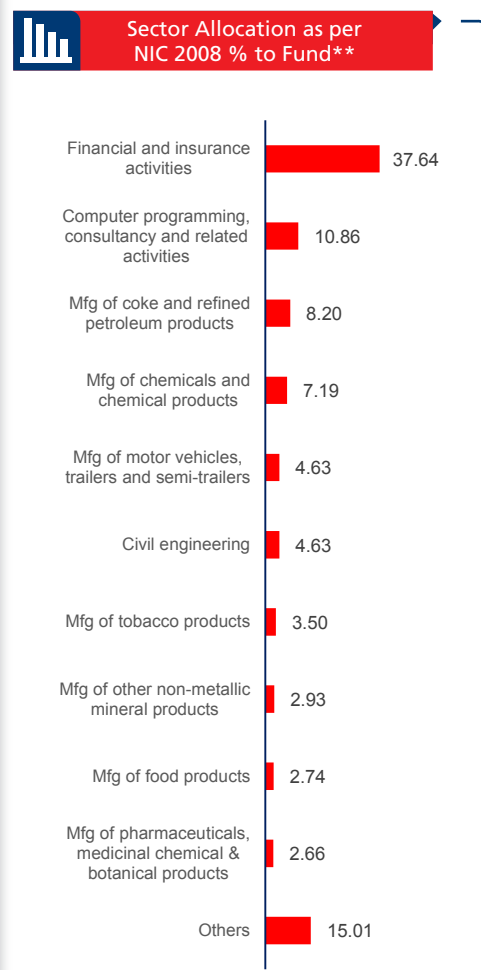
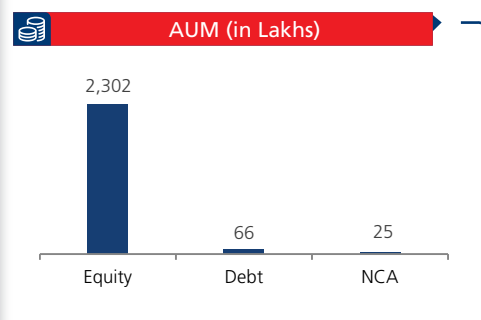
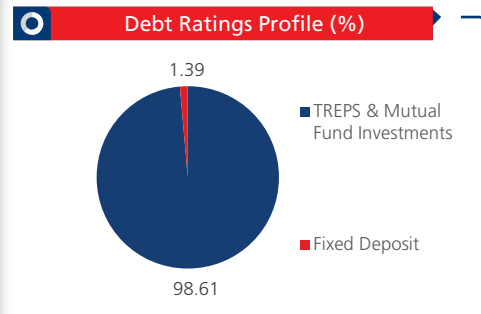
Performance Meter

	Pension Frontline Equity Fund (%)	Benchmark (%)
1 month	8.3	7.5
3 months	7.7	5.8
6 months	8.2	6.0
1 year	11.1	12.4
2 years	10.5	11.5
3 years	14.5	14.7
4 years	9.5	8.2
5 years	15.0	12.0
6 years	15.5	13.0
7 years	14.3	12.1
10 years	n.a	n.a
Inception	12.0	8.8

Past performance is not necessarily indicative of future performance

Portfolio

Holdings	% to Fund
EQUITY	96.22
Reliance Industries Ltd	8.20
ICICI Bank Ltd	6.26
Infosys Ltd	6.15
HDFC Bank Ltd	5.18
Kotak Banking ETF - Dividend Payout Option	4.44
Larsen And Toubro Ltd	3.88
Reliance ETF Bank Bees	3.81
Axis Bank Ltd	3.52
I T C Ltd	3.50
SBI ETF Nifty Bank	3.05
IndusInd Bank Ltd	2.59
Mahindra & Mahindra Ltd	2.49
Asian Paints Ltd	2.29
Bata India Ltd	2.00
HCL Technologies Ltd	1.94
State Bank of India	1.82
Tech Mahindra Ltd	1.79
Aurobindo Pharma Ltd	1.69
Hindustan Unilever Ltd	1.51
The Ramco Cements Ltd	1.49
Others	28.63
Corporate Debt	0.04
7.40% HDFC Bank FD NSE - 17.08.2019	0.02
7.40% HDFC Bank FD NSE - 01.08.2019	0.02
7.40% HDFC Bank FD BSE - 01.08.2019	0.01
MMI	2.72
NCA	1.03



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

INDIVIDUAL FUND

PENSION GUARANTEE FUND

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



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Investment Objective

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

Date of Inception
21st December 2009

AUM (in Lakhs)
9,526.07

NAV
19.1618

Fund Manager
Equity : Rohit Agarwal
Debt : Kunal Shah

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

Modified Duration
Debt & Money
Market Instruments : 5.74

Asset Allocation

	Approved (%)	Actual (%)
Equity	00 - 75	58
Gsec / Debt	00 - 100	41
MMI / Others	00 - 100	1

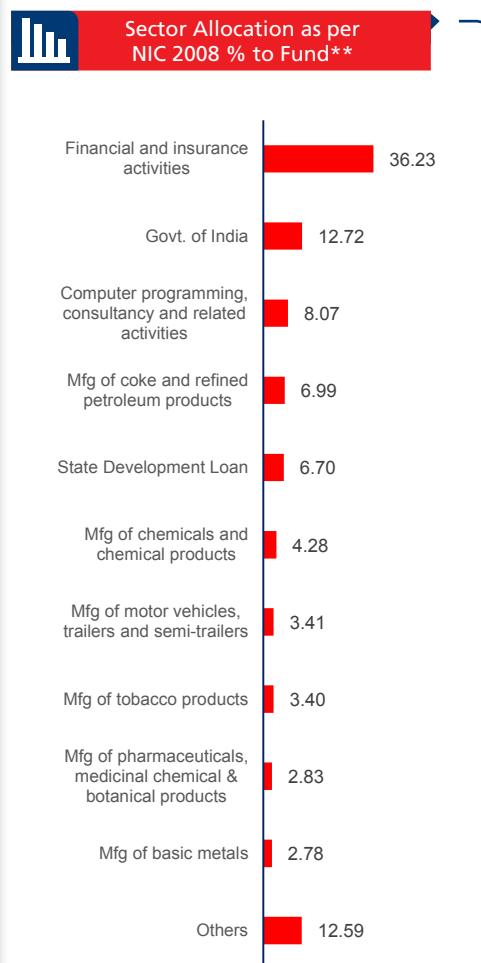
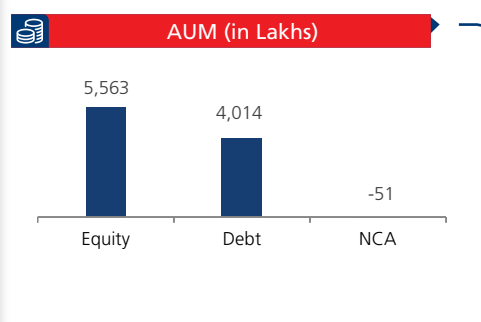
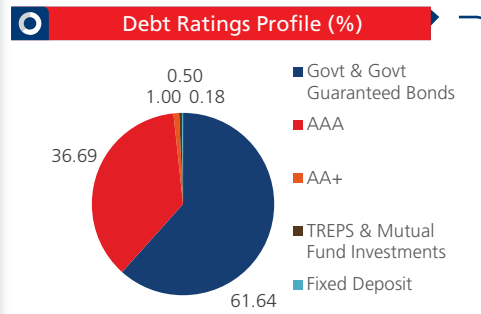
Performance Meter

	Pension Guarantee Fund (%)	Benchmark (%)
1 month	4.2	3.9
3 months	3.8	3.9
6 months	5.3	6.8
1 year	9.0	9.9
2 years	8.4	8.5
3 years	9.9	10.3
4 years	6.9	8.1
5 years	9.1	10.3
6 years	8.3	10.2
7 years	8.5	10.0
10 years	n.a	n.a
Inception	7.3	8.8

Past performance is not necessarily indicative of future performance

Portfolio

Holdings	% to Fund
EQUITY	58.39
Reliance Industries Ltd	5.52
HDFC Bank Ltd	4.20
Infosys Ltd	3.57
I T C Ltd	3.40
Housing Development Finance Corp. Ltd	2.73
Tata Consultancy Services Ltd	2.65
Larsen And Toubro Ltd	2.57
ICICI Bank Ltd	2.17
Hindustan Unilever Ltd	2.02
Maruti Suzuki India Ltd	1.71
Sun Pharmaceuticals Ltd	1.32
Axis Bank Ltd	1.28
Mahindra & Mahindra Ltd	1.21
Asian Paints Ltd	1.12
Oil & Natural Gas Corporation Ltd	1.08
State Bank of India	1.01
UltraTech Cement Ltd	1.01
National Thermal Power Corporation Ltd	0.94
Hero Honda Motors Ltd	0.88
Dr Reddys Laboratories Ltd	0.84
Others	17.15
G-Sec	24.58
7.26% GOI - 14.01.2029	6.11
8.70% REC - 28.09.2028	1.75
8.54% REC - 15.11.2028	1.40
8.58% GJ SDL - 31.10.2028	1.36
7.95% GOI - 28.08.32	1.27
1.44% INFLATION INDEX GS 2023	1.06
8.83% GOI - 12.12.2041	0.94
8.37% MP SDL - 05.12.2028	0.77
8.52% KA SDL - 28.11.2028	0.68
8.13% GOI - 22.06.2045	0.65
Others	8.59
Corporate Debt	15.96
9.05% HDFC - 16.10.2028	2.18
9.05% HDFC - 20.11.2023	2.17
8.56% REC - 29.11.2028	1.08
Mahindra and Mahindra Financial Services Ltd Floater - 13.07	0.73
7.85% PFC - 03.04.2028	0.62
8.65% PFC - 28.12.2024	0.53
8.35% IRFC - 13.03.2029	0.53
8.3750% EXIM- 24.07.2025	0.53
L&T Finance Ltd NSE Mibor +2% - 05.08.2019	0.53
8.18% EXIM- 07.12.2025	0.52
Others	6.54
MMI	1.60
NCA	-0.53



**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 Navigation icons

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)
1,716.52

NAV
29.0709

Fund Manager
Equity : Rohit Agarwal
Debt : Kunal Shah

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

Modified Duration
Debt & Money
Market Instruments : 5.19

Asset Allocation

	Approved (%)	Actual (%)
Equity	00 - 80	54
Gsec / Debt	20 - 60	40
MMI / Others	00 - 40	6

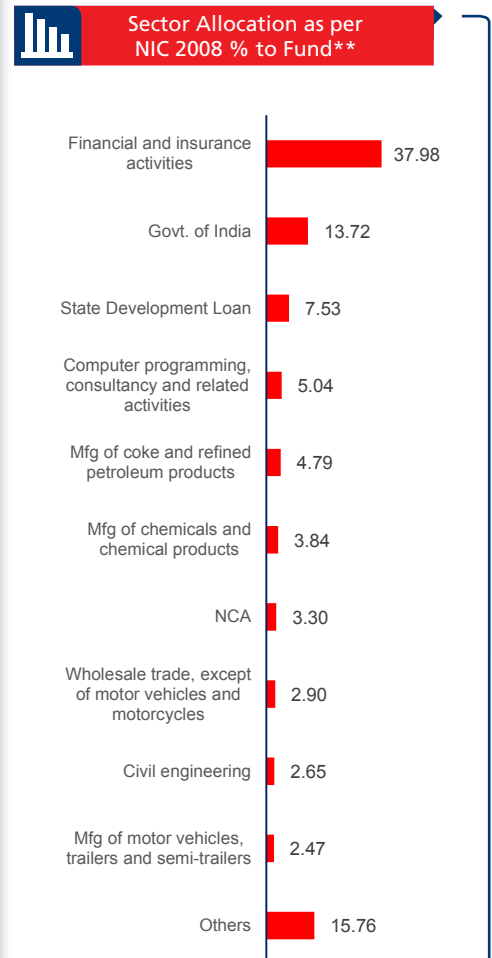
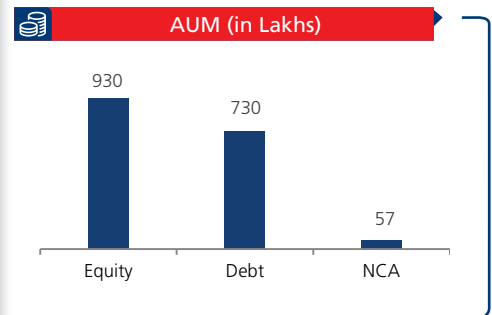
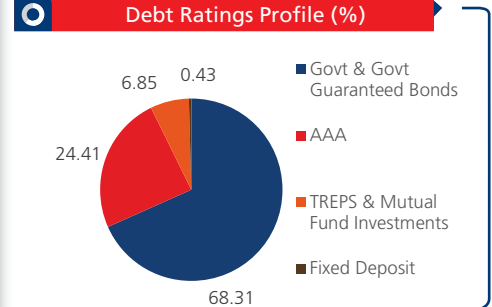
Performance Meter

	Pension Growth Fund (%)	Benchmark (%)
1 month	5.7	4.0
3 months	5.3	3.5
6 months	8.2	6.6
1 year	9.5	9.2
2 years	8.4	8.3
3 years	11.1	10.6
4 years	8.4	8.2
5 years	11.7	10.5
6 years	11.1	10.4
7 years	10.8	10.1
10 years	10.9	11.0
Inception	11.0	10.8

Past performance is not necessarily indicative of future performance

Portfolio

Holdings	% to Fund
EQUITY	54.19
Reliance Industries Ltd	4.79
ICICI Bank Ltd	3.60
Infosys Ltd	3.32
HDFC Bank Ltd	3.00
Kotak Banking ETF - Dividend Payout Option	2.50
Larsen And Toubro Ltd	2.22
Axis Bank Ltd	2.21
I T C Ltd	2.01
Reliance ETF Bank Bees	1.97
SBI ETF Nifty Bank	1.73
Britannia Industries Ltd	1.30
Asian Paints Ltd	1.28
State Bank of India	1.27
Bata India Ltd	1.26
IndusInd Bank Ltd	1.10
Mahindra & Mahindra Ltd	1.01
Aurobindo Pharma Ltd	0.95
Maruti Suzuki India Ltd	0.94
The Ramco Cements Ltd	0.84
S R F Ltd	0.80
Others	16.08
G-Sec	29.03
7.26% GOI - 14.01.2029	5.90
8.70% REC - 28.09.2028	2.42
8.15% GOI FCI Bonds - 16.10.22	2.41
8.54% REC - 15.11.2028	1.80
8.58% GJ SDL - 31.10.2028	1.63
7.95% GOI - 28.08.32	1.24
8.42% NABARD - 13.02.2029	1.19
8.83% GOI - 12.12.2041	1.06
1.44% INFLATION INDEX GS 2023	1.01
8.37% MP SDL - 05.12.2028	0.92
Others	9.45
Corporate Debt	10.56
8.56% REC - 29.11.2028	1.20
Mahindra and Mahindra Financial Services Ltd Floater - 13.07	1.16
7.85% PFC - 03.04.2028	1.14
10.08% IOT Utkal Energy Services Limited - 20.03.2026	0.63
9.39% LIC Housing Finance - 23.08.2024 - P - 26.08.15	0.61
8.65% PFC - 28.12.2024	0.59
8.57% REC - 21.12.2024	0.59
8.35% IRFC - 13.03.2029	0.59
8.3750% EXIM- 24.07.2025	0.59
8.25% EXIM- 23.06.2031	0.58
Others	2.88
MMI	2.91
NCA	3.30



**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 Navigation icons

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)

3,773.68

NAV

19.0567

Fund Manager

Equity : Rohit Agarwal
Debt : Kunal Shah

Benchmark Details

Equity - 37.5% (Nifty);
Debt - 62.5% (CRISIL Bond)

Modified Duration

Debt & Money
Market Instruments : 5.18

Asset Allocation

	Approved (%)	Actual (%)
Equity	00 - 75	38
Gsec / Debt	00 - 100	54
MMI / Others	00 - 40	8

Performance Meter

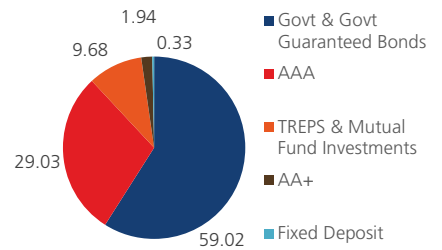
	Pension Floor Fund (%)	Benchmark (%)
1 month	4.6	3.9
3 months	4.3	3.9
6 months	7.8	6.8
1 year	8.4	9.9
2 years	7.2	8.5
3 years	9.6	10.3
4 years	6.9	8.1
5 years	9.0	10.3
6 years	8.2	10.2
7 years	8.3	10.0
10 years	n.a	n.a
Inception	6.9	9.5

Past performance is not necessarily indicative of future performance

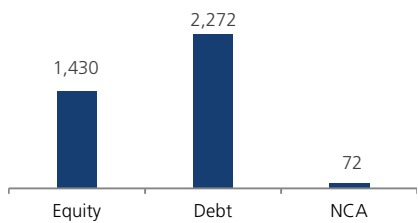
Portfolio

Holdings	% to Fund
EQUITY	37.89
Reliance Industries Ltd	3.34
ICICI Bank Ltd	2.52
Infosys Ltd	2.45
HDFC Bank Ltd	2.06
Kotak Banking ETF - Dividend Payout Option	1.76
Larsen And Toubro Ltd	1.57
Reliance ETF Bank Bees	1.47
Axis Bank Ltd	1.45
I T C Ltd	1.43
SBI ETF Nifty Bank	1.25
Mahindra & Mahindra Ltd	0.90
Asian Paints Ltd	0.90
State Bank of India	0.85
Bata India Ltd	0.78
IndusInd Bank Ltd	0.76
HCL Technologies Ltd	0.67
Aurobindo Pharma Ltd	0.65
Britannia Industries Ltd	0.64
Tech Mahindra Ltd	0.63
Mahindra & Mahindra Financial Services Ltd	0.61
Others	11.22
G-Sec	35.54
7.26% GOI - 14.01.2029	8.92
8.70% REC - 28.09.2028	2.48
8.58% GJ SDL - 31.10.2028	1.92
8.54% REC - 15.11.2028	1.91
7.95% GOI - 28.08.32	1.78
1.44% INFLATION INDEX GS 2023	1.73
8.83% GOI - 12.12.2041	1.36
8.37% MP SDL - 05.12.2028	1.09
8.22% NABARD - 13.12.2028	1.08
8.52% KA SDL - 28.11.2028	0.97
Others	12.31
Corporate Debt	18.85
8.56% REC - 29.11.2028	1.64
8.3750% EXIM- 24.07.2025	1.07
Mahindra and Mahindra Financial Services Ltd Floater - 13.07	1.06
8.65% PFC - 28.12.2024	0.81
8.35% IRFC - 13.03.2029	0.80
8.18% EXIM- 07.12.2025	0.79
7.85% PFC - 03.04.2028	0.78
L&T Finance Ltd NSE Mibor +2% - 05.08.2019	0.66
9.39% LIC Housing Finance - 23.08.2024 - P - 26.08.15	0.55
9.25% LIC Housing Finance - 12.11.2022	0.55
Others	10.14
MMI	5.83
NCA	1.90

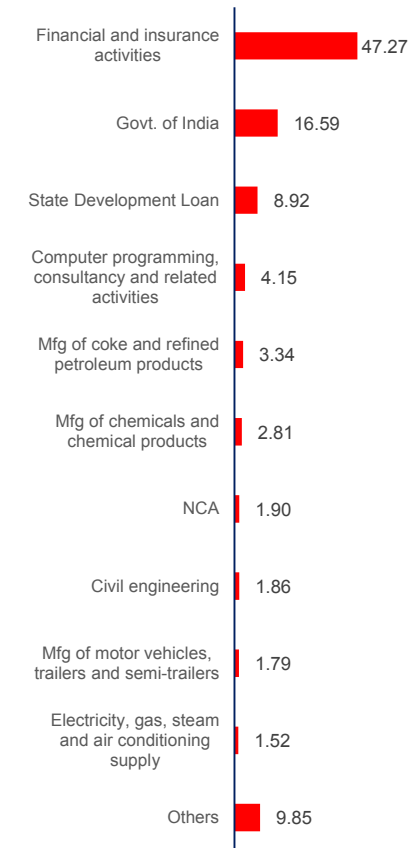
Debt Ratings Profile (%)



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 FLOOR FUND II

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



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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
08th January 2010

AUM (in Lakhs)
5,720.48

NAV
19.1997

Fund Manager
Equity : Rohit Agarwal
Debt : Kunal Shah

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

Modified Duration
Debt & Money
Market Instruments : 5.36

Asset Allocation

	Approved (%)	Actual (%)
Equity	00 - 75	38
Gsec / Debt	00 - 100	56
MMI / Others	00 - 40	6

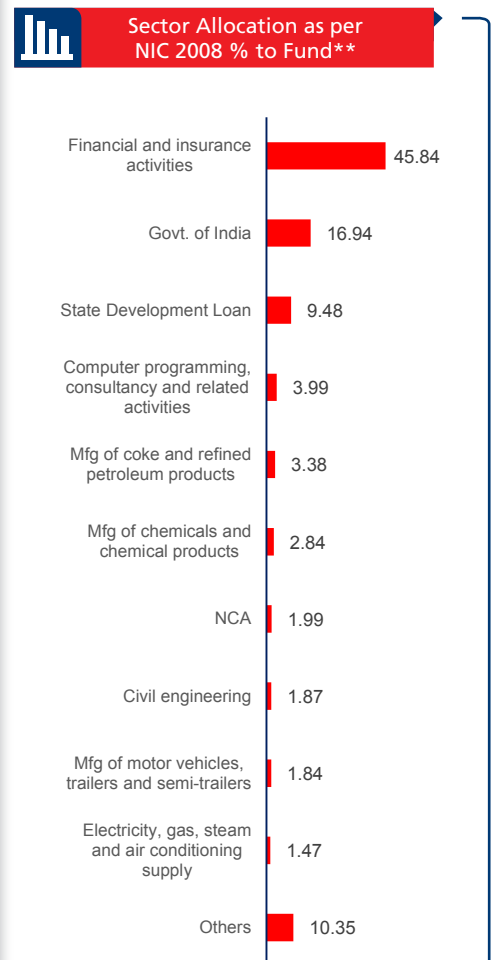
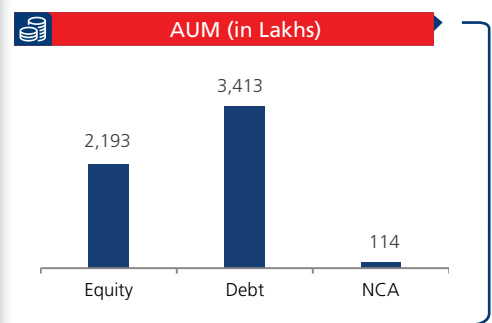
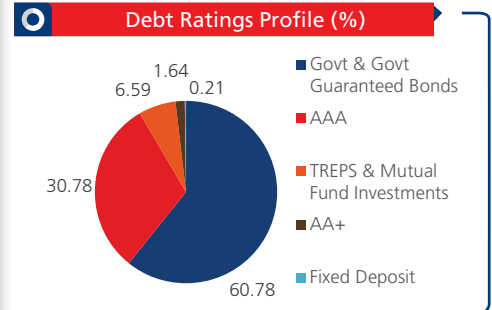
Performance Meter

	Pension Floor Fund II (%)	Benchmark (%)
1 month	4.6	3.9
3 months	4.4	3.9
6 months	7.9	6.8
1 year	8.8	9.9
2 years	7.6	8.5
3 years	10.1	10.3
4 years	7.1	8.1
5 years	9.3	10.3
6 years	8.5	10.2
7 years	8.6	10.0
10 years	n.a	n.a
Inception	7.3	8.6

Past performance is not necessarily indicative of future performance

Portfolio

Holdings	% to Fund
EQUITY	38.34
Reliance Industries Ltd	3.38
ICICI Bank Ltd	2.60
Infosys Ltd	2.48
HDFC Bank Ltd	2.09
Kotak Banking ETF - Dividend Payout Option	1.77
Larsen And Toubro Ltd	1.57
Reliance ETF Bank Bees	1.49
Axis Bank Ltd	1.47
I T C Ltd	1.45
SBI ETF Nifty Bank	1.25
Asian Paints Ltd	0.91
Bata India Ltd	0.83
Mahindra & Mahindra Ltd	0.82
IndusInd Bank Ltd	0.77
Aurobindo Pharma Ltd	0.68
Britannia Industries Ltd	0.66
Tech Mahindra Ltd	0.65
Maruti Suzuki India Ltd	0.65
Hindustan Unilever Ltd	0.61
The Ramco Cements Ltd	0.60
Others	11.62
G-Sec	36.26
7.26% GOI - 14.01.2029	9.00
8.70% REC - 28.09.2028	2.55
8.58% GJ SDL - 31.10.2028	2.00
8.54% REC - 15.11.2028	1.98
1.44% INFLATION INDEX GS 2023	1.95
7.95% GOI - 28.08.32	1.80
8.83% GOI - 12.12.2041	1.35
8.37% MP SDL - 05.12.2028	1.09
8.42% NABARD - 13.02.2029	1.07
8.52% KA SDL - 28.11.2028	0.98
Others	12.51
Corporate Debt	19.47
9.05% HDFC - 16.10.2028	1.81
8.56% REC - 29.11.2028	1.62
8.3750% EXIM- 24.07.2025	1.06
Mahindra and Mahindra Financial Services Ltd Floater - 13.07	1.05
L&T Finance Ltd NSE Mibor +2% - 05.08.2019	0.87
7.85% PFC - 03.04.2028	0.85
8.65% PFC - 28.12.2024	0.71
8.35% IRFC - 13.03.2029	0.71
8.25% EXIM- 23.06.2031	0.70
8.18% EXIM- 07.12.2025	0.70
Others	9.40
MMI	3.93
NCA	1.99



**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 Email

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)
8,454.44

NAV
59.6783

Fund Manager
Equity : Rohit Agarwal
Debt : Kunal Shah

Benchmark Details
Equity - 30% (BSE 100);
Debt - 70% (CRISIL Bond)

Modified Duration
Debt & Money
Market Instruments : 5.00

Asset Allocation

	Approved (%)	Actual (%)
Equity	00 - 60	45
Gsec / Debt	20 - 70	51
MMI / Others	00 - 40	4

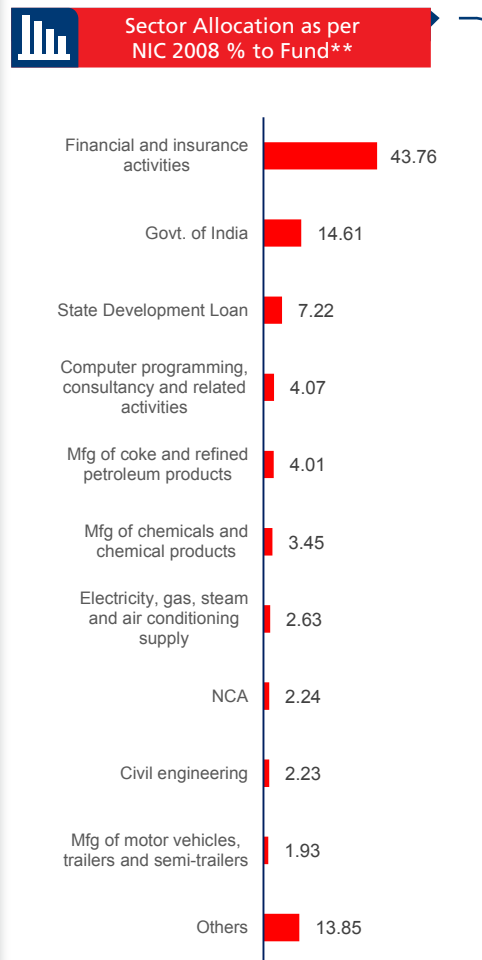
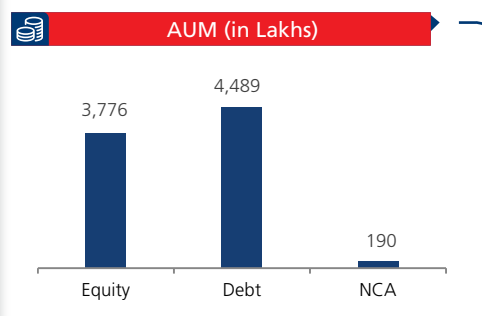
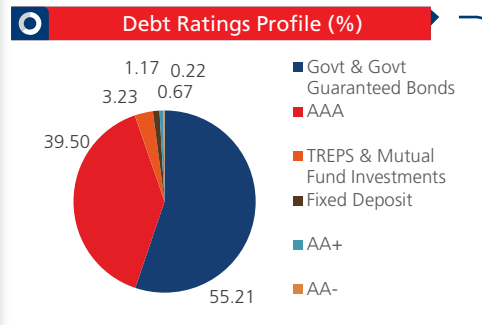
Performance Meter

	Pension Balanced Fund (%)	Benchmark (%)
1 month	5.0	3.4
3 months	5.0	3.1
6 months	8.2	6.7
1 year	9.2	8.6
2 years	7.8	7.7
3 years	10.5	9.8
4 years	8.3	8.1
5 years	11.3	10.2
6 years	10.5	9.9
7 years	10.4	9.7
10 years	10.4	10.2
Inception	12.0	10.1

Past performance is not necessarily indicative of future performance

Portfolio

Holdings	% to Fund
EQUITY	44.66
Reliance Industries Ltd	4.01
ICICI Bank Ltd	3.08
Infosys Ltd	2.73
HDFC Bank Ltd	2.39
Axis Bank Ltd	2.17
Kotak Banking ETF - Dividend Payout Option	2.02
Larsen And Toubro Ltd	1.89
Reliance ETF Bank Bees	1.85
I T C Ltd	1.70
SBI ETF Nifty Bank	1.38
Asian Paints Ltd	1.08
Bata India Ltd	1.06
State Bank of India	1.05
The Ramco Cements Ltd	0.97
IndusInd Bank Ltd	0.91
Aurobindo Pharma Ltd	0.85
Mahindra & Mahindra Ltd	0.78
Britannia Industries Ltd	0.77
Maruti Suzuki India Ltd	0.76
Brigade Enterprises Ltd	0.68
Others	12.53
G-Sec	29.31
7.26% GOI - 14.01.2029	6.46
1.44% INFLATION INDEX GS 2023	3.03
8.70% REC - 28.09.2028	1.72
7.95% GOI - 28.08.32	1.34
8.54% REC - 15.11.2028	1.22
8.58% GJ SDL - 31.10.2028	1.22
8.83% GOI - 12.12.2041	1.11
8.52% KA SDL - 28.11.2028	0.86
8.22% NABARD - 13.12.2028	0.84
8.13% GOI - 22.06.2045	0.77
Others	10.75
Corporate Debt	22.07
11.08% HDFC - 13.04.2027 Set Down 13.04.20 - 7.78%	1.22
8.56% REC - 29.11.2028	0.97
Mahindra and Mahindra Financial Services Ltd Floater - 13.07	0.94
8.65% PFC - 28.12.2024	0.84
8.3750% EXIM- 24.07.2025	0.83
8.35% IRFC - 13.03.2029	0.60
L&T Finance Ltd NSE Mibor +2% - 05.08.2019	0.59
9.39% LIC Housing Finance - 23.08.2024 - P - 26.08.15	0.49
8.25% EXIM- 23.06.2031	0.47
8.18% EXIM- 07.12.2025	0.47
Others	14.63
MMI	1.71
NCA	2.24



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

INDIVIDUAL FUND

PENSION BALANCED FUND II

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

Investment Objective

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

Date of Inception
24th January 2010

AUM (in Lakhs)
375.98

NAV
23.6181

Fund Manager
Equity : Rohit Agarwal
Debt : Kunal Shah

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

Modified Duration
 Debt & Money
 Market Instruments : 4.08

Asset Allocation

	Approved (%)	Actual (%)
Equity	30 - 60	56
Gsec / Debt	20 - 70	29
MMI / Others	00 - 40	15

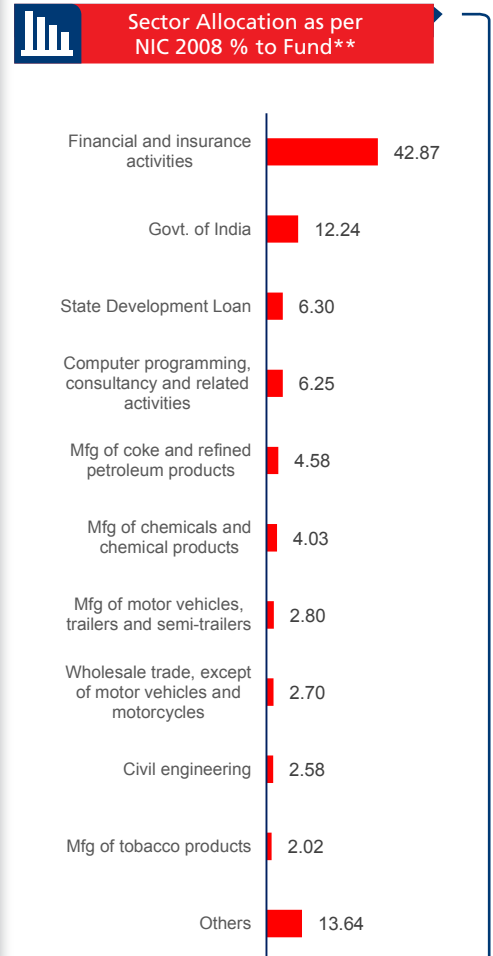
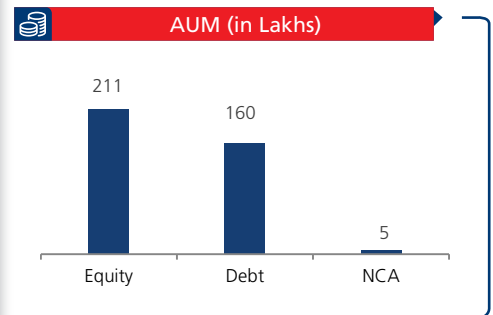
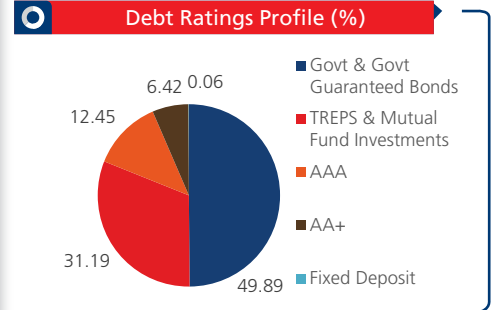
Performance Meter

	Pension Balanced Fund II (%)	Benchmark (%)
1 month	5.4	5.1
3 months	5.2	4.3
6 months	7.4	6.5
1 year	9.2	10.3
2 years	8.3	9.4
3 years	11.3	12.0
4 years	8.5	8.3
5 years	12.3	11.1
6 years	12.2	11.3
7 years	11.7	10.9
10 years	n.a	n.a
Inception	9.8	8.9

Past performance is not necessarily indicative of future performance

Portfolio

Holdings	% to Fund
EQUITY	56.00
Reliance Industries Ltd	4.58
ICICI Bank Ltd	3.57
Infosys Ltd	3.56
HDFC Bank Ltd	3.10
Kotak Banking ETF - Dividend Payout Option	2.70
Axis Bank Ltd	2.38
Larsen And Toubro Ltd	2.15
Reliance ETF Bank Bees	2.10
I T C Ltd	2.02
SBI ETF Nifty Bank	1.74
IndusInd Bank Ltd	1.69
Mahindra & Mahindra Ltd	1.44
Asian Paints Ltd	1.29
State Bank of India	1.29
Bata India Ltd	1.15
HCL Technologies Ltd	1.13
Tech Mahindra Ltd	1.04
Aurobindo Pharma Ltd	0.96
Britannia Industries Ltd	0.91
Hindustan Unilever Ltd	0.88
Others	16.33
G-Sec	21.26
7.26% GOI - 14.01.2029	6.19
8.56% NABARD - 14.11.2028	2.72
8.15% GOI FCI Bonds - 16.10.22	1.38
8.58% GJ SDL - 31.10.2028	1.30
7.95% GOI - 28.08.32	1.22
8.83% GOI - 12.12.2041	0.90
1.44% INFLATION INDEX GS 2023	0.86
8.37% MP SDL - 05.12.2028	0.74
8.52% KA SDL - 28.11.2028	0.64
8.13% GOI - 22.06.2045	0.62
Others	4.70
Corporate Debt	8.07
8.56% REC - 29.11.2028	2.74
9.36% IDFC Bank - 21.08.24	2.74
10.08% IOT Utkal Energy Services Limited - 20.03.2026	0.58
10.08% IOT Utkal Energy Services Limited - 20.03.2024	0.57
10.08% IOT Utkal Energy Services Limited - 20.03.2025	0.57
10.08% IOT Utkal Energy Services Limited - 20.03.2027	0.29
10.08% IOT Utkal Energy Services Limited - 20.03.2023	0.28
10.08% IOT Utkal Energy Services Limited - 20.03.2022	0.28
7.40% HDFC Bank FD NSE - 17.08.2019	0.01
7.40% HDFC Bank FD NSE - 01.08.2019	0.01
Others	0.005
MMI	13.30
NCA	1.38



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

INDIVIDUAL FUND

KOTAK PENSION BOND FUND

(ULIF-017-15/04/04-PNBDFND-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)
4,264.61

NAV
33.7049

Fund Manager
Debt : Kunal Shah

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

Modified Duration
Debt & Money
Market Instruments : 5.72

Asset Allocation

	Approved (%)	Actual (%)
Gsec	00 - 75	58
Debt	25 - 100	40
MMI / Others	00 - 40	3

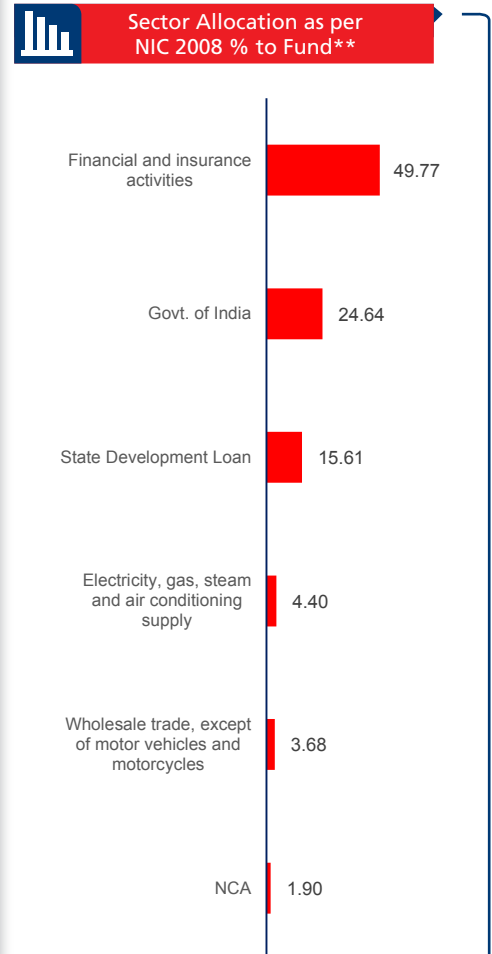
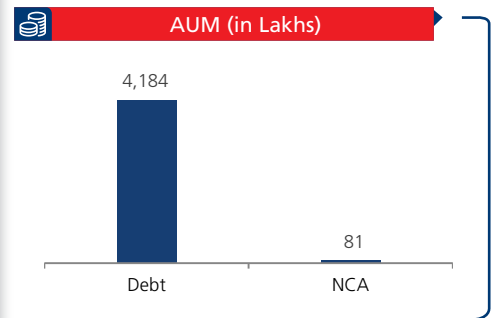
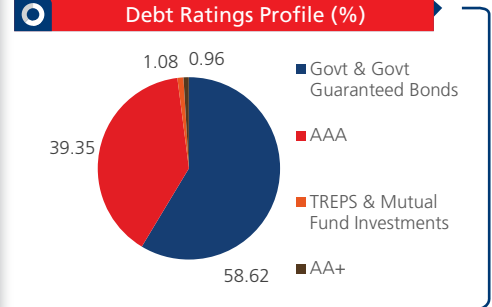
Performance Meter

	Pension Bond Fund (%)	Benchmark (%)
1 month	2.4	1.7
3 months	2.5	1.9
6 months	8.4	6.8
1 year	7.8	6.7
2 years	6.0	5.9
3 years	7.6	7.6
4 years	7.5	7.8
5 years	9.2	9.1
6 years	8.2	8.3
7 years	8.7	8.4
10 years	8.6	7.7
Inception	8.5	6.6

Past performance is not necessarily indicative of future performance

Portfolio

Holdings	% to Fund
G-Sec	57.50
7.26% GOI - 14.01.2029	11.02
8.70% REC - 28.09.2028	4.39
1.44% INFLATION INDEX GS 2023	3.89
8.58% GJ SDL - 31.10.2028	3.27
8.54% REC - 15.11.2028	2.89
8.83% GOI - 12.12.2041	2.26
7.95% GOI - 28.08.32	2.21
8.22% NABARD - 13.12.2028	1.91
8.13% GOI - 22.06.2045	1.85
8.62% HR SDL 03.09.2028	1.83
Others	21.98
Corporate Debt	39.54
9.05% HDFC - 16.10.2028	2.43
Mahindra and Mahindra Financial Services Ltd Floater - 13.07	2.34
8.56% REC - 29.11.2028	2.17
8.3750% EXIM- 24.07.2025	1.65
8.18% EXIM- 07.12.2025	1.63
7.85% PFC - 03.04.2028	1.60
8.35% IRFC - 13.03.2029	1.42
8.25% EXIM- 23.06.2031	1.17
8.65% PFC - 28.12.2024	0.95
10.08% IOT Utkal Energy Services Limited - 20.03.2022	0.74
Others	23.43
MMI	1.06
NCA	1.90



**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
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- Group Funds
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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)

420.81

NAV

31.8020

Fund Manager

Debt : Kunal Shah

Benchmark Details

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

Modified Duration

Debt & Money
Market Instruments : 5.66

Asset Allocation

	Approved (%)	Actual (%)
Gsec	80 - 100	106
MMI / Others	00 - 40	-6

Performance Meter

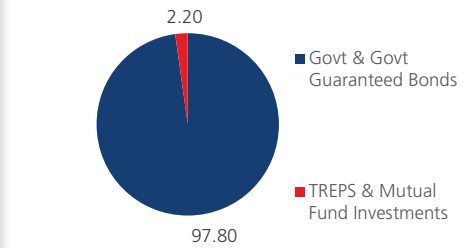
	Pension Gilt Fund (%)	Benchmark (%)
1 month	1.8	1.5
3 months	2.1	2.1
6 months	8.8	8.0
1 year	8.9	9.0
2 years	6.8	7.0
3 years	8.1	8.3
4 years	7.8	8.3
5 years	9.8	9.7
6 years	8.4	8.7
7 years	8.9	9.1
10 years	8.1	8.2
Inception	7.6	7.6

Past performance is not necessarily indicative of future performance

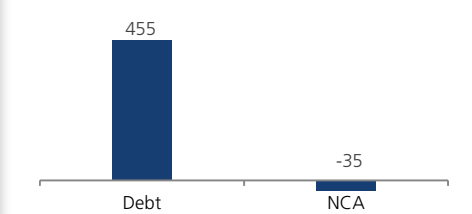
Portfolio

Holdings	% to Fund
G-Sec	105.84
7.26% GOI - 14.01.2029	26.19
9.23% GOI - 23.12.2043	6.42
7.71% GJ SDL - 01.03.2027	5.01
8.01% RJ SPL SDL - 23.06.2020	4.50
7.95% GOI - 28.08.32	3.85
8.83% GOI - 12.12.2041	3.32
8.58% GJ SDL - 31.10.2028	3.11
1.44% INFLATION INDEX GS 2023	3.00
8.37% MP SDL - 05.12.2028	2.99
8.92% KA SDL - 07.03.2022	2.80
Others	44.65
MMI	2.38
NCA	-8.21

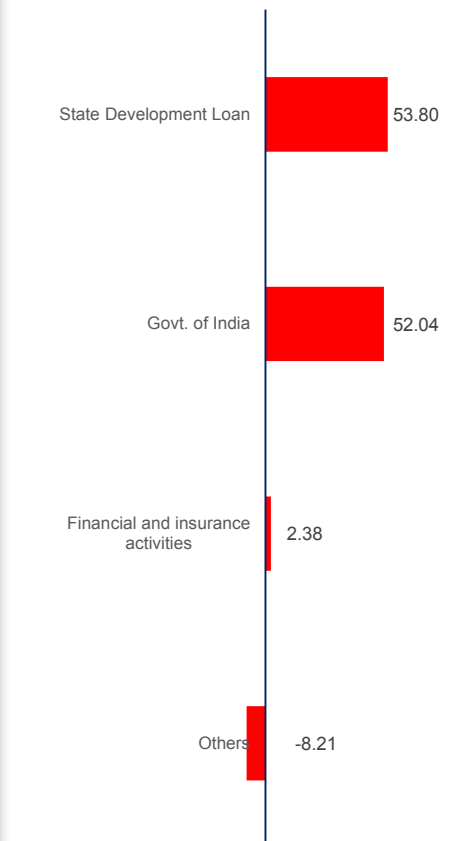
Debt Ratings Profile (%)



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 PENSION FLOATING RATE FUND

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



- Market Outlook
- Fund Performance
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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)

103.16

NAV

27.8134

Fund Manager

Debt : Kunal Shah

Benchmark Details

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

Modified Duration

Debt & Money
Market Instruments : 2.23

Asset Allocation

	Approved (%)	Actual (%)
Gsec	00 - 75	48
Debt	25 - 100	34
MMI / Others	00 - 40	18

Performance Meter

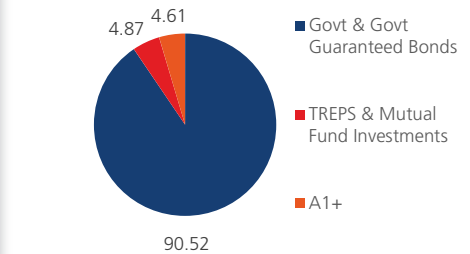
	Pension Floating Rate Fund (%)	Benchmark (%)
1 month	0.7	0.7
3 months	1.9	1.8
6 months	5.0	3.8
1 year	6.5	7.6
2 years	5.8	7.2
3 years	6.4	7.2
4 years	6.6	7.4
5 years	7.3	7.7
6 years	8.0	8.0
7 years	8.1	8.0
10 years	7.5	7.5
Inception	7.4	7.2

Past performance is not necessarily indicative of future performance

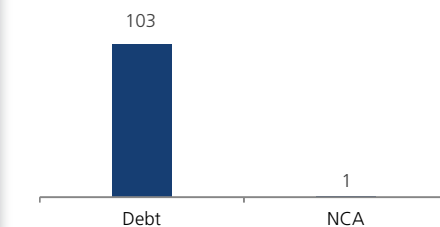
Portfolio

Holdings	% to Fund
G-Sec	48.06
9.37% MAH SDL - 04.12.2023	14.10
9.65% TN SDL - 12.03.2024	5.02
8.84% PN SDL - 11.06.2024	3.85
7.99% MH SDL - 05.08.2019	3.45
8.39% RJ SPL SDL - 15.03.2022	2.07
8.90% MH SDL -19.12.2022	2.03
8.92% RJ SDL - 21.11.2022	2.03
8.51% PN SDL - 10.04.2023	1.96
8.15% GOI FCI Bonds - 16.10.22	1.94
8.21% RJ SPL SDL - 31.03.2022	1.92
Others	9.71
Corporate Debt	34.34
FRB G - 21.12.2020	34.34
MMI	17.06
NCA	0.54

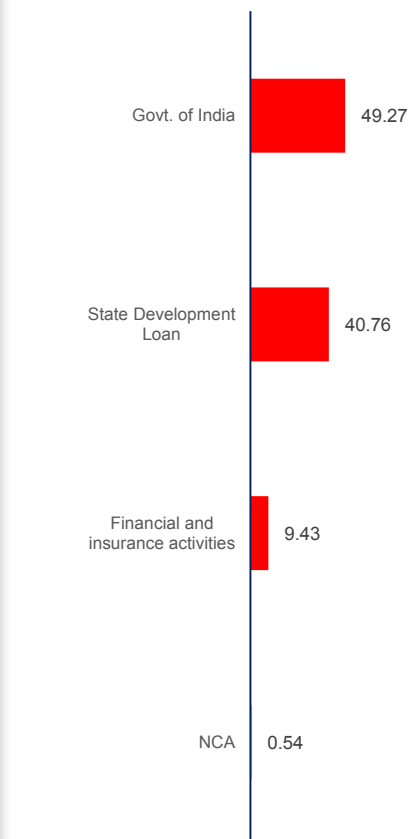
Debt Ratings Profile (%)



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)

Investment Objective

Aims to protect your capital and not have downside risks

Date of Inception

28th December 2009

AUM (in Lakhs)

836.62

NAV

19.5558

Fund Manager

Debt : Kunal Shah

Benchmark Details

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

Modified Duration

Debt & Money
Market Instruments : 0.38

Asset Allocation

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

Performance Meter

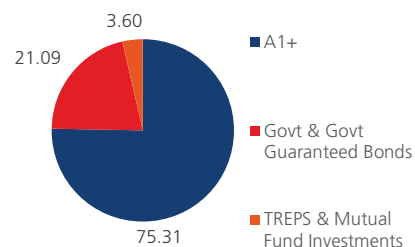
	Pension Money Market Fund II (%)	Benchmark (%)
1 month	0.7	0.7
3 months	1.9	1.8
6 months	3.6	3.8
1 year	7.0	7.6
2 years	6.6	7.2
3 years	6.8	7.2
4 years	7.1	7.4
5 years	7.4	7.7
6 years	7.6	8.0
7 years	7.9	8.0
10 years	n.a	n.a
Inception	7.5	7.8

Past performance is not necessarily indicative of future performance

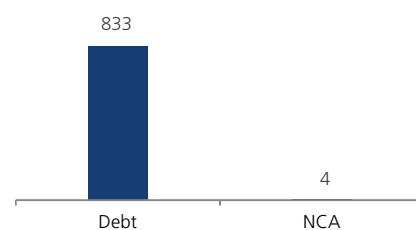
Portfolio

Holdings	% to Fund
MMI	99.57
NCA	0.43

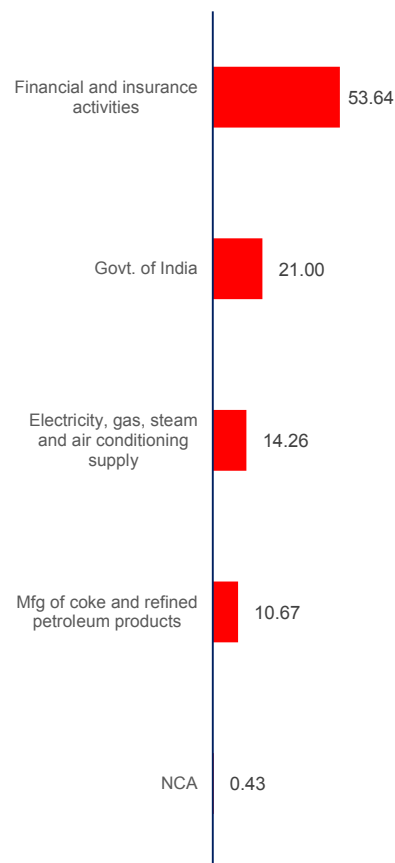
Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



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

INDIVIDUAL FUND

KOTAK ADVANTAGE MULTIPLIER FUND II

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



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Investment Objective

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

Date of Inception

21st April 2006

AUM (in Lakhs)

0.42

NAV

18.4543

Fund Manager

Equity : Rohit Agarwal
Debt : Kunal Shah

Benchmark Details

Equity - 50% (Nifty);
Debt - 50% (CRISIL Bond)

Modified Duration

Debt & Money
Market Instruments : 2.18

Asset Allocation

	Approved (%)	Actual (%)
Equity	00 - 100	0
Gsec / Debt	00 - 100	87
MMI / Others	00 - 40	13

Performance Meter

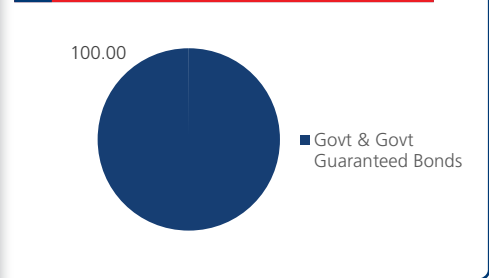
	Kotak Advantage Multiplier Fund II (%)	Benchmark (%)
1 month	0.6	4.7
3 months	1.6	4.5
6 months	4.1	6.7
1 year	4.3	11.0
2 years	3.7	9.4
3 years	3.2	11.2
4 years	3.6	8.2
5 years	4.2	10.6
6 years	4.2	10.7
7 years	4.6	10.4
10 years	5.4	11.4
Inception	4.8	9.1

Past performance is not necessarily indicative of future performance

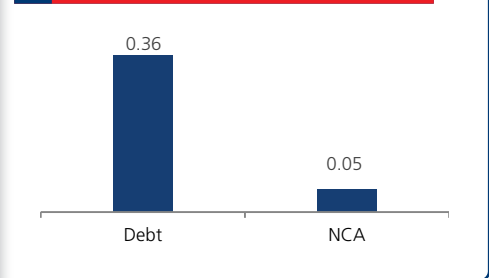
Portfolio

Holdings	% to Fund
G-Sec	87.25
8.56% TN SDL - 22.06.2021	79.15
9.20% GOI - 30.09.2030	8.10
NCA	12.75

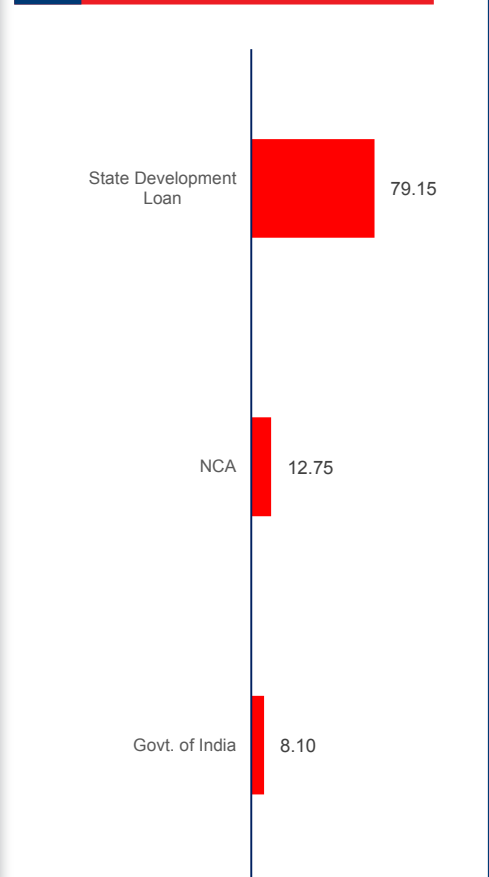
Debt Ratings Profile (%)



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)

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)

25,408.31

NAV

17.9832

Fund Manager

Debt : Kunal Shah

Benchmark Details

Debt - 100% (CRISIL Liquid)

Modified Duration

Debt & Money
Market Instruments : 0.45

Asset Allocation

	Approved (%)	Actual (%)
Gsec	60 - 100	69
MMI / Others	00 - 40	31

Performance Meter

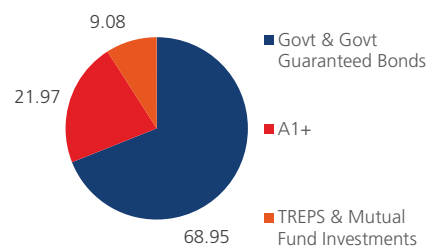
	Discontinued Policy Fund (%)	Benchmark (%)
1 month	0.5	0.7
3 months	1.6	1.8
6 months	3.2	3.8
1 year	6.3	7.6
2 years	6.1	7.2
3 years	6.2	7.2
4 years	6.5	7.4
5 years	6.9	7.7
6 years	7.2	8.0
7 years	7.5	8.0
10 years	n.a	n.a
Inception	7.6	8.1

Past performance is not necessarily indicative of future performance

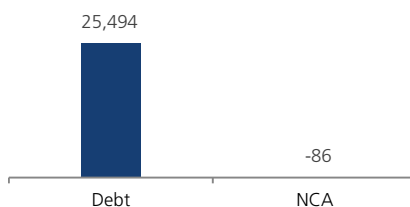
Portfolio

Holdings	% to Fund
G-Sec	69.19
364 Days T Bill - 08.11.2019	33.27
364 Days T Bill - 18.10.2019	16.32
364 Days T Bill - 13.06.2019	7.76
364 Days T Bill - 10.10.2019	6.71
364 Days T Bill - 31.10.2019	5.12
MMI	31.15
NCA	-0.34

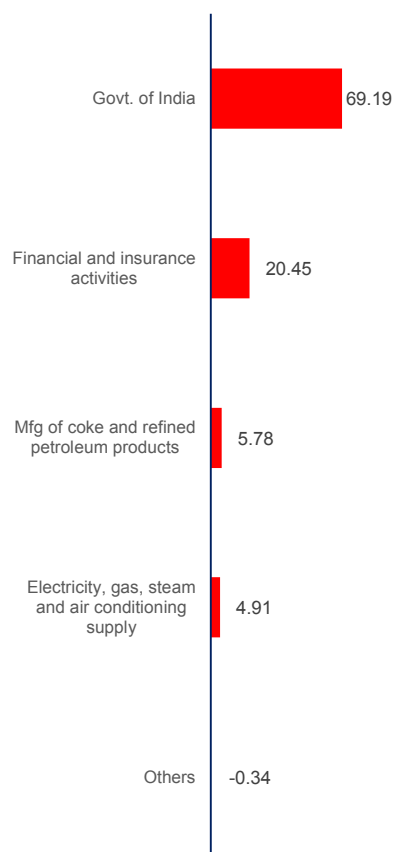
Debt Ratings Profile (%)



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)
388.27

NAV
30.5353

Fund Manager
Equity: Rohit Agarwal
Debt: Kunal Shah

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

Modified Duration
 Debt & Money Market Instruments : 5.38

Asset Allocation

	Approved (%)	Actual (%)
Equity	00 - 60	30
Gsec / Debt	00 - 100	63
MMI / Others	00 - 40	7

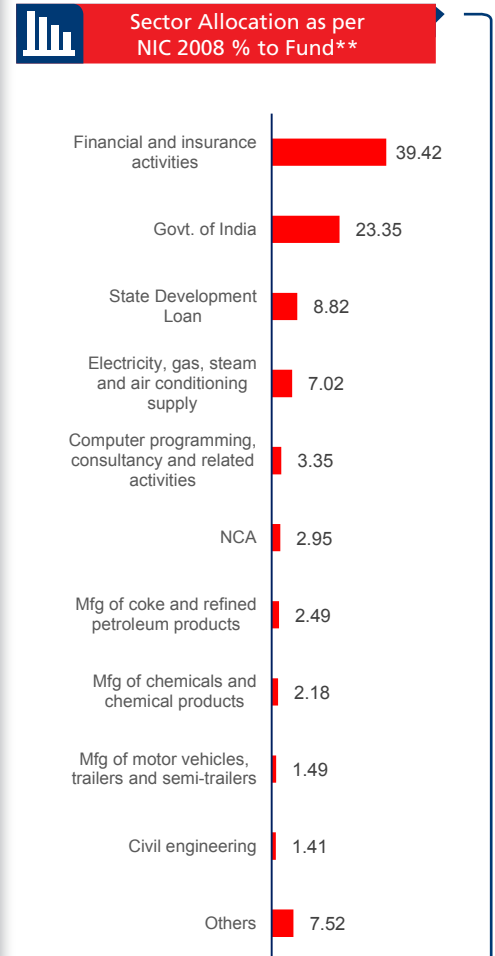
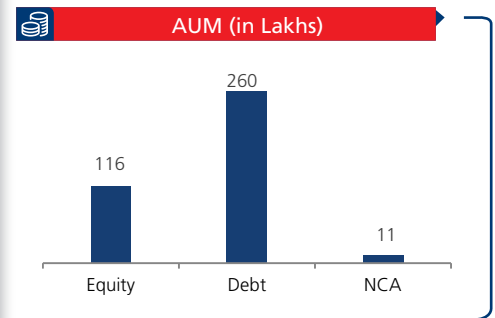
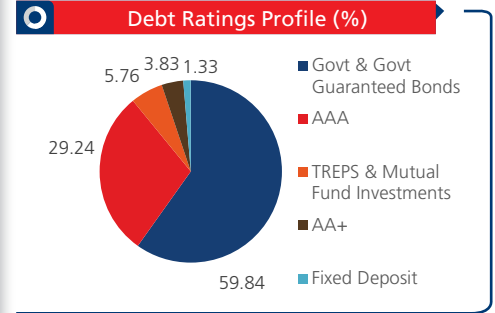
Performance Meter

	Kotak Group Dynamic Floor Fund (%)	Benchmark (%)
1 month	4.0	3.5
3 months	3.8	3.5
6 months	7.9	6.8
1 year	8.7	9.3
2 years	7.3	8.0
3 years	9.4	9.8
4 years	6.8	8.1
5 years	9.1	10.1
6 years	8.3	9.8
7 years	8.4	9.7
10 years	n.a	n.a
Inception	7.2	8.5

Past performance is not necessarily indicative of future performance

Portfolio

Holdings	% to Fund
EQUITY	29.99
Reliance Industries Ltd	2.49
ICICI Bank Ltd	1.98
Infosys Ltd	1.94
HDFC Bank Ltd	1.70
Kotak Banking ETF - Dividend Payout Option	1.38
Axis Bank Ltd	1.21
Larsen And Toubro Ltd	1.17
Reliance ETF Bank Bees	1.16
ITC Ltd	1.11
SBI ETF Nifty Bank	0.96
IndusInd Bank Ltd	0.82
Mahindra & Mahindra Ltd	0.77
Asian Paints Ltd	0.71
State Bank of India	0.67
Bata India Ltd	0.62
HCL Technologies Ltd	0.57
Tech Mahindra Ltd	0.57
Aurobindo Pharma Ltd	0.51
Britannia Industries Ltd	0.50
Hindustan Unilever Ltd	0.47
Others	8.68
G-Sec	40.13
7.26% GOI - 14.01.2029	10.20
9.20% GOI - 30.09.2030	2.89
8.70% REC - 28.09.2028	2.68
8.15% GOI FCI Bonds - 16.10.22	2.66
8.54% REC - 15.11.2028	2.65
8.56% NABARD - 14.11.2028	2.63
8.58% GJ SDL - 31.10.2028	2.07
7.95% GOI - 28.08.32	2.02
8.83% GOI - 12.12.2041	1.50
1.44% INFLATION INDEX GS 2023	1.32
Others	9.51
Corporate Debt	23.07
9.30% PGC - 28.06.2023	3.40
8.85% PGC - 19.10.2021	3.31
8.90% PFC - 18.03.2028	2.67
8.63% REC - 25.08.2028	2.64
9.10% Shriram Transport Finance Co Ltd 12.07.2021	2.57
8.25% EXIM- 23.06.2031	2.57
7.85% PFC - 03.04.2028	2.52
7.62% EXIM- 01.09.2026	2.49
7.40% HDFC Bank FD NSE - 17.08.2019	0.37
7.40% HDFC Bank FD NSE - 01.08.2019	0.36
Others	0.17
MMI	3.86
NCA	2.95



**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)
90,215.54

NAV
70.3953

Fund Manager
Equity: Rohit Agarwal
Debt: Kunal Shah

Benchmark Details
 Equity - 60% (BSE 100)
 Debt - 40% (CRISIL Bond)

Modified Duration
 Debt & Money Market Instruments : 4.78

Asset Allocation

	Approved (%)	Actual (%)
Equity	30 - 60	54
Gsec / Debt	20 - 70	40
MMI / Others	00 - 40	6

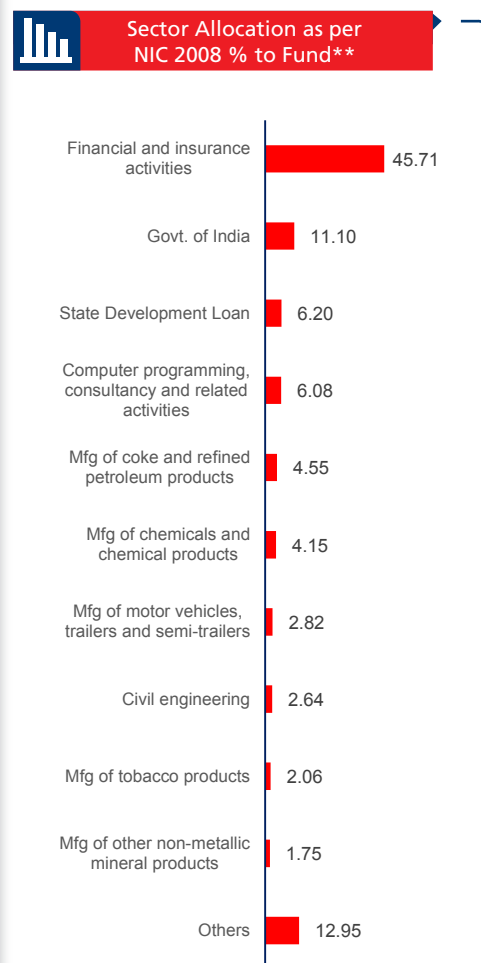
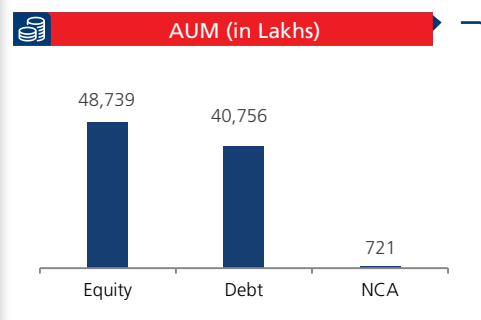
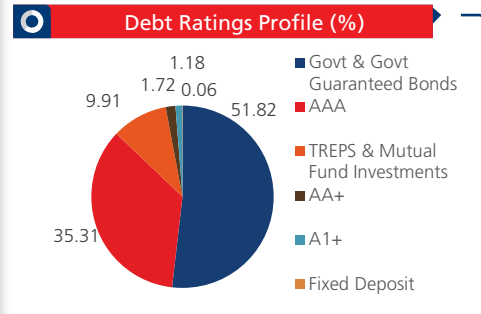
Performance Meter

	Kotak Group Balanced Fund (%)	Benchmark (%)
1 month	5.5	5.1
3 months	5.2	4.3
6 months	7.9	6.5
1 year	9.8	10.3
2 years	9.0	9.4
3 years	11.8	12.0
4 years	8.9	8.3
5 years	12.8	11.1
6 years	12.7	11.3
7 years	12.2	10.9
10 years	12.6	11.5
Inception	13.2	11.7

Past performance is not necessarily indicative of future performance

Portfolio

Holdings	% to Fund
EQUITY	54.02
Reliance Industries Ltd	4.55
Infosys Ltd	3.62
ICICI Bank Ltd	3.46
HDFC Bank Ltd	3.01
Kotak Banking ETF - Dividend Payout Option	2.34
Axis Bank Ltd	2.17
Larsen And Toubro Ltd	2.15
ITC Ltd	2.06
Reliance ETF Bank Bees	1.88
SBI ETF Nifty Bank	1.71
IndusInd Bank Ltd	1.42
Mahindra & Mahindra Ltd	1.33
Asian Paints Ltd	1.28
State Bank of India	1.19
Bata India Ltd	1.06
Tech Mahindra Ltd	1.04
Maruti Suzuki India Ltd	0.99
HCL Technologies Ltd	0.96
Britannia Industries Ltd	0.88
Hindustan Unilever Ltd	0.88
Others	16.06
G-Sec	23.39
7.26% GOI - 14.01.2029	5.96
8.70% REC - 28.09.2028	1.85
7.95% GOI - 28.08.32	1.21
8.54% REC - 15.11.2028	1.14
8.58% GJ SDL - 31.10.2028	1.07
8.15% GOI FCI Bonds - 16.10.22	1.01
8.83% GOI - 12.12.2041	0.79
8.42% NABARD - 13.02.2029	0.73
8.37% MP SDL - 05.12.2028	0.59
8.22% NABARD - 13.12.2028	0.57
Others	8.46
Corporate Debt	16.78
8.56% REC - 29.11.2028	1.18
9.05% HDFC - 20.11.2023	1.15
9.05% HDFC - 16.10.2028	1.14
8.65% PFC - 28.12.2024	0.86
8.3750% EXIM- 24.07.2025	0.75
L&T Finance Ltd NSE Mibor +2% - 05.08.2019	0.72
Shriram Transport Finance Co Ltd Floater - 19.07.19	0.60
7.85% PFC - 03.04.2028	0.58
8.35% IRFC - 13.03.2029	0.55
Mahindra and Mahindra Financial Services Ltd Floater - 13.07	0.48
Others	8.78
MMI	5.01
NCA	0.80



**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)
1,36,170.94

NAV
36.1607

Fund Manager
Debt : Kunal Shah

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

Modified Duration
Debt & Money Market Instruments : 5.71

Asset Allocation

	Approved (%)	Actual (%)
Gsec	00 - 75	57
Debt	25 - 100	39
MMI / Others	00 - 40	4

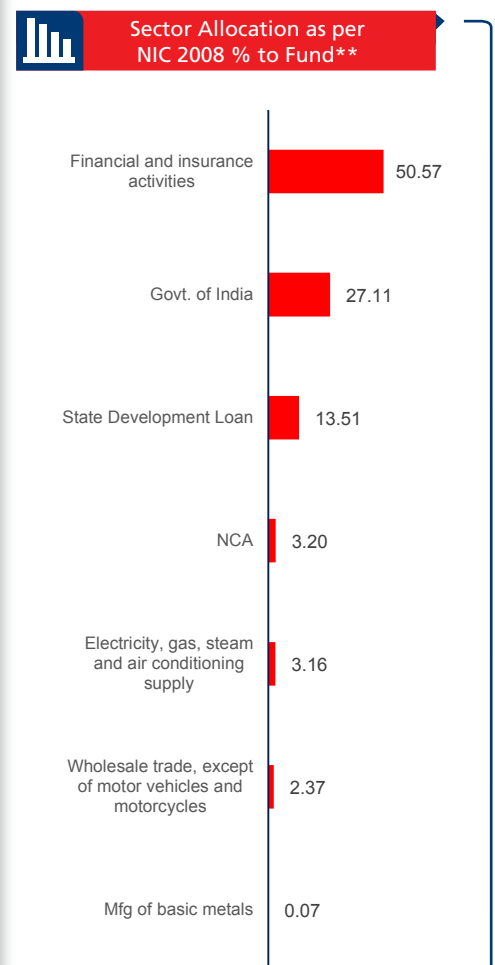
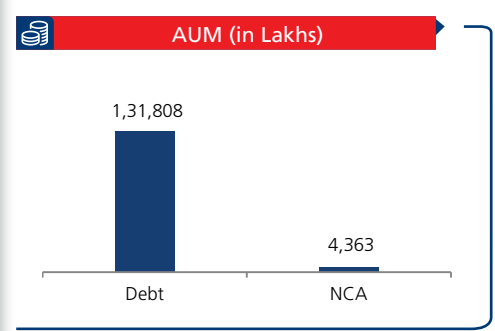
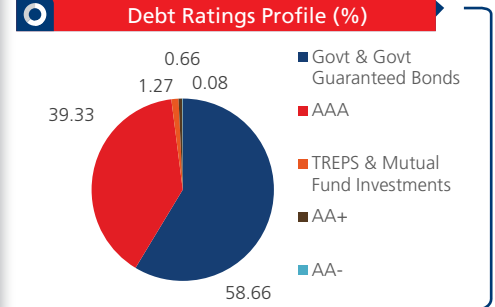
Performance Meter

	Kotak Group Bond Fund (%)	Benchmark (%)
1 month	2.5	1.7
3 months	2.6	1.9
6 months	8.6	6.8
1 year	8.3	6.7
2 years	6.6	5.9
3 years	8.2	7.6
4 years	8.0	7.8
5 years	9.7	9.1
6 years	8.7	8.3
7 years	9.2	8.4
10 years	9.4	7.7
Inception	9.0	6.6

Past performance is not necessarily indicative of future performance

Portfolio

Holdings	% to Fund
G-Sec	56.78
7.26% GOI - 14.01.2029	16.03
8.70% REC - 28.09.2028	4.12
8.54% REC - 15.11.2028	3.36
8.58% GJ SDL - 31.10.2028	3.23
7.95% GOI - 28.08.32	3.11
8.83% GOI - 12.12.2041	2.30
8.37% MP SDL - 05.12.2028	1.82
8.22% NABARD - 13.12.2028	1.72
8.52% KA SDL - 28.11.2028	1.66
8.13% GOI - 22.06.2045	1.60
Others	17.83
Corporate Debt	38.79
8.56% REC - 29.11.2028	2.65
9.05% HDFC - 16.10.2028	2.20
9.05% HDFC - 20.11.2023	2.05
Mahindra and Mahindra Financial Services Ltd Floater - 13.07	1.85
8.3750% EXIM- 24.07.2025	1.71
8.35% IRFC - 13.03.2029	1.45
L&T Finance Ltd NSE Mibor +2% - 05.08.2019	1.38
8.18% EXIM- 07.12.2025	1.21
7.85% PFC - 03.04.2028	1.20
11.08% HDFC - 13.04.2027 Set Down 13.04.20 - 7.78%	1.13
Others	21.96
MMI	1.23
NCA	3.20



**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

27th June 2003

AUM (in Lakhs)

5,253.15

NAV

32.4924

Fund Manager

Debt : Kunal Shah

Benchmark Details

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

Modified Duration

Debt & Money Market Instruments : 5.83

Asset Allocation

	Approved (%)	Actual (%)
Gsec	80 - 100	97
MMI / Others	00 - 20	3

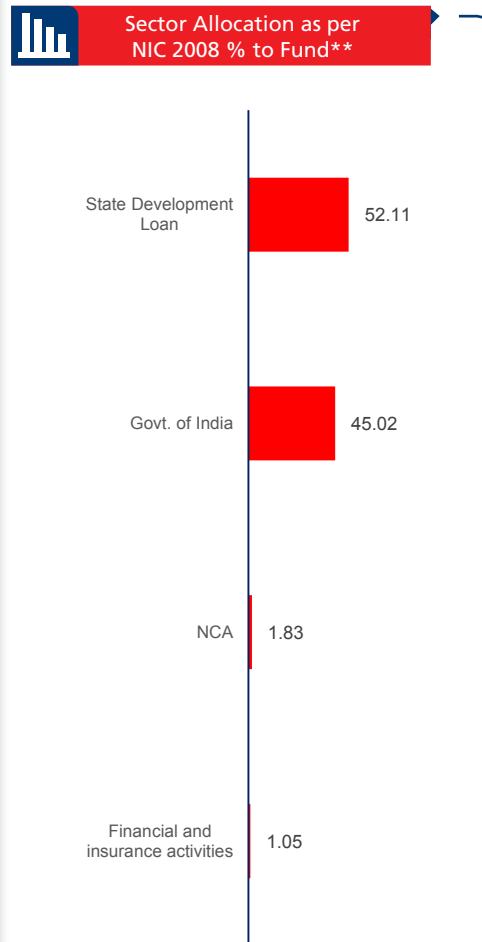
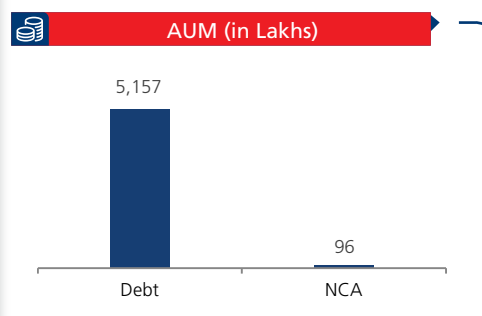
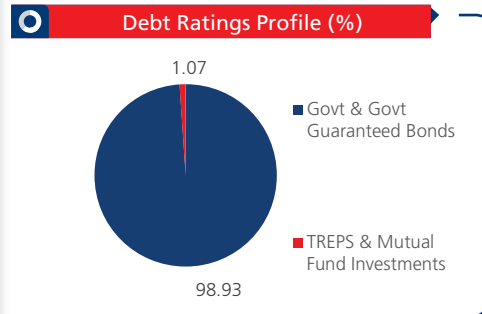
Performance Meter

	Kotak Group Gilt Fund (%)	Benchmark (%)
1 month	1.8	1.5
3 months	2.0	2.1
6 months	8.8	8.0
1 year	8.9	9.0
2 years	6.9	7.0
3 years	8.3	8.3
4 years	8.0	8.3
5 years	10.0	9.7
6 years	8.6	8.7
7 years	9.1	9.1
10 years	8.4	8.2
Inception	7.8	7.6

Past performance is not necessarily indicative of future performance

Portfolio

Holdings	% to Fund
G-Sec	97.13
7.26% GOI - 14.01.2029	22.92
9.23% GOI - 23.12.2043	6.74
8.62% HR SDL 03.09.2028	4.50
7.71% GJ SDL - 01.03.2027	4.39
7.38% MP SDL - 14.09.2026	4.29
8.01% RJ SPL SDL - 23.06.2020	4.18
8.18% HR Uday SDL 15.06.2023	3.87
8.34% PN SDL - 30.05.2028	3.85
7.95% GOI - 28.08.32	3.07
8.58% GJ SDL - 31.10.2028	3.04
Others	36.29
MMI	1.05
NCA	1.83



**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
07th December 2004

AUM (in Lakhs)
12,385.84

NAV
29.4204

Fund Manager
Debt : Kunal Shah

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

Modified Duration
Debt & Money Market Instruments : 1.68

Asset Allocation

	Approved (%)	Actual (%)
Gsec	00 - 75	41
Debt	25 - 100	39
MMI / Others	00 - 40	20

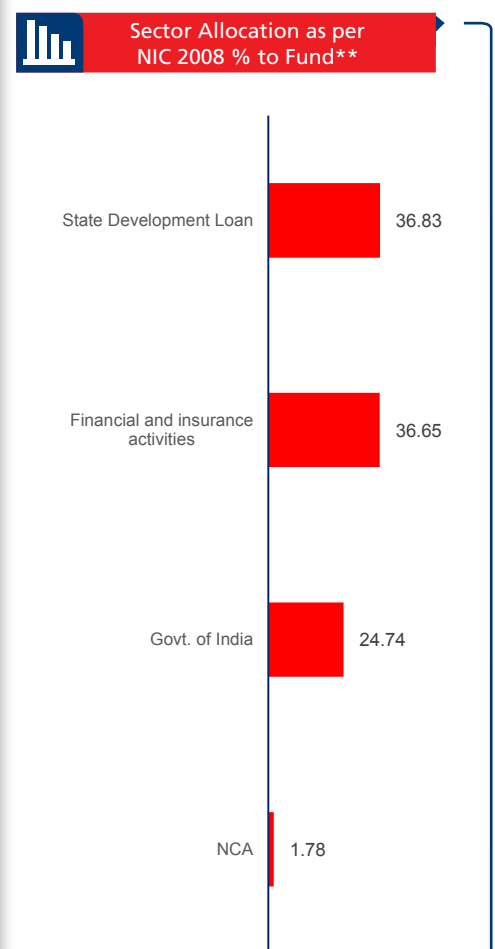
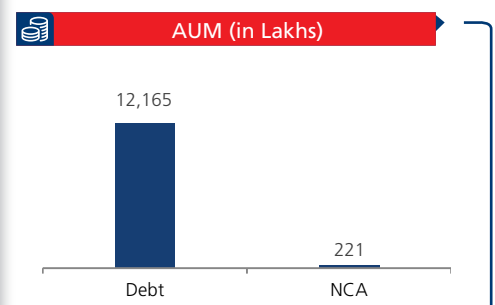
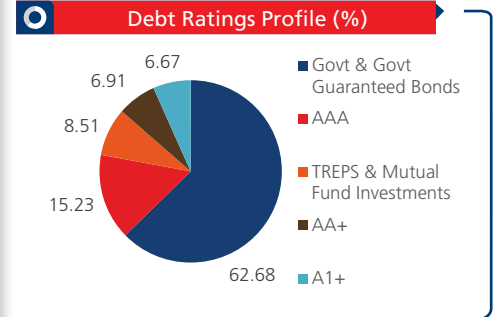
Performance Meter

	Kotak Group Floating Rate Fund (%)	Benchmark (%)
1 month	0.8	0.7
3 months	2.1	1.8
6 months	5.3	3.8
1 year	7.1	7.6
2 years	6.4	7.2
3 years	7.0	7.2
4 years	7.1	7.4
5 years	7.8	7.7
6 years	8.5	8.0
7 years	8.6	8.0
10 years	8.0	7.5
Inception	7.8	7.2

Past performance is not necessarily indicative of future performance

Portfolio

Holdings	% to Fund
G-Sec	41.07
9.37% MAH SDL - 04.12.2023	11.75
9.12% GJ SDL - 23.05.2022	5.91
8.92% RJ SDL - 21.11.2022	3.46
8.14% MH SDL -23.09.2019	2.44
8.39% RJ SPL SDL - 15.03.2022	1.96
8.62% MAH SDL - 20.02.2023	1.68
8.38% MAH SDL - 25.03.2020	1.67
8.30% MH SDL -09.09.2019	1.62
8.84% PN SDL - 11.06.2024	1.55
8.30% Fertilizer Co GOI - 07.12.23	1.20
Others	7.82
Corporate Debt	38.95
FRB G - 21.12.2020	17.21
L&T Finance Ltd NSE Mibor +2% - 05.08.2019	7.87
Mahindra and Mahindra Financial Services Ltd Floater - 13.07	7.09
Shriram Transport Finance Co Ltd Floater - 19.07.19	6.78
MMI	18.19
NCA	1.78



**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)

2.02

NAV

14.2930

Fund Manager

Debt : Kunal Shah

Benchmark Details

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

Modified Duration

Debt & Money
Market Instruments : -

Asset Allocation

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

Performance Meter

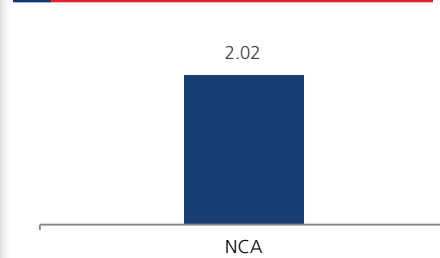
	Kotak Group Money Market Fund (%)	Benchmark (%)
1 month	0.1	0.7
3 months	1.9	1.8
6 months	3.2	3.8
1 year	5.8	7.6
2 years	5.3	7.2
3 years	4.9	7.2
4 years	5.5	7.4
5 years	6.1	7.7
6 years	n.a	n.a
7 years	n.a	n.a
10 years	n.a	n.a
Inception	6.5	8.0

Past performance is not necessarily indicative of future performance

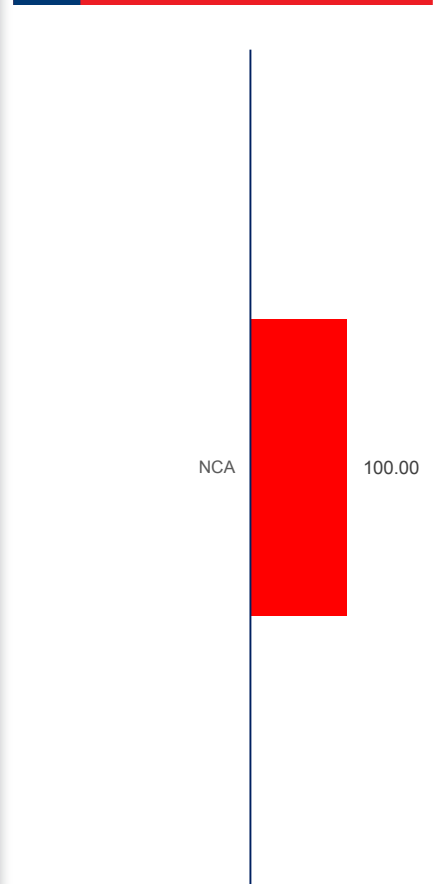
Portfolio

Holdings	% to Fund
NCA	100.00

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)
32,985.19

NAV
19.9615

Fund Manager
Debt : Kunal Shah

Benchmark Details
Debt - 100% (CRISIL Bond)

Modified Duration
Debt & Money Market Instruments : 5.71

Asset Allocation

	Approved (%)	Actual (%)
Gsec	00 - 75	60
Debt	25 - 100	37
MMI / Others	00 - 40	3

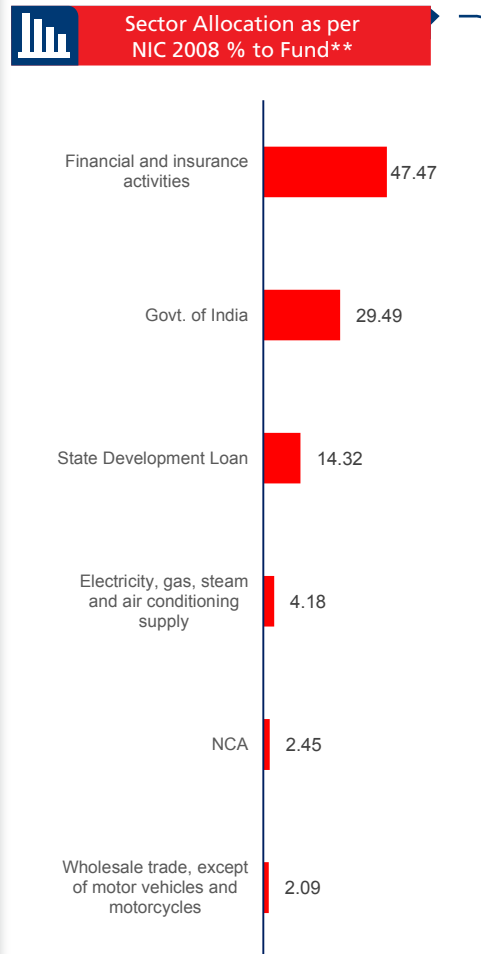
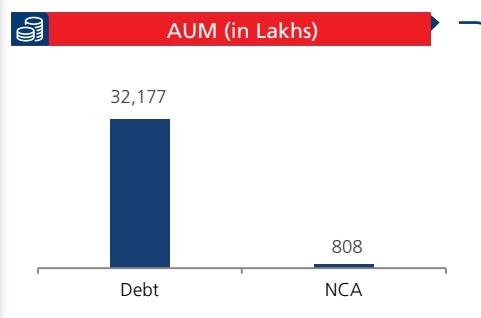
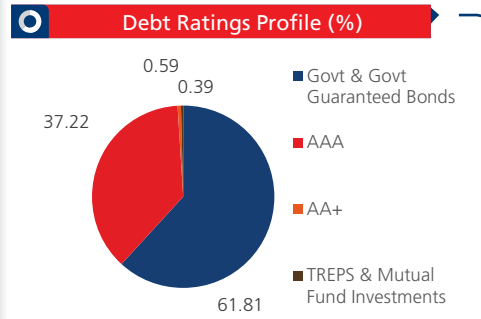
Performance Meter

	Kotak Group Secure Capital Fund (%)	Benchmark (%)
1 month	2.4	1.7
3 months	2.5	1.9
6 months	8.4	6.8
1 year	8.1	6.7
2 years	6.5	5.9
3 years	8.0	7.6
4 years	7.8	7.8
5 years	9.5	9.1
6 years	8.5	8.3
7 years	9.0	8.4
10 years	n.a	n.a
Inception	9.1	8.3

Past performance is not necessarily indicative of future performance

Portfolio

Holdings	% to Fund
G-Sec	60.29
7.26% GOI - 14.01.2029	16.35
8.70% REC - 28.09.2028	3.94
8.54% REC - 15.11.2028	3.37
7.95% GOI - 28.08.32	3.17
8.58% GJ SDL - 31.10.2028	3.04
8.83% GOI - 12.12.2041	2.43
8.13% GOI - 22.06.2045	2.09
8.37% MP SDL - 05.12.2028	1.81
8.42% NABARD - 13.02.2029	1.80
8.22% NABARD - 13.12.2028	1.70
Others	20.59
Corporate Debt	36.88
8.56% REC - 29.11.2028	2.59
Mahindra and Mahindra Financial Services Ltd Floater - 13.07	1.69
9.05% HDFC - 16.10.2028	1.57
8.35% IRFC - 13.03.2029	1.50
7.85% PFC - 03.04.2028	1.30
L&T Finance Ltd NSE Mibor +2% - 05.08.2019	1.29
8.3750% EXIM- 24.07.2025	1.28
8.25% EXIM- 23.06.2031	0.94
11.08% HDFC - 13.04.2027 Set Down 13.04.20 - 7.78%	0.94
8.18% EXIM- 07.12.2025	0.84
Others	22.93
MMI	0.38
NCA	2.45



**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)
8,942.75

NAV
12.6927

Fund Manager
Debt: Kunal Shah

Benchmark Details
100%-CRISIL Short Term Bond Fund Index

Modified Duration
Debt & Money Market Instruments : 1.93

Asset Allocation

	Approved (%)	Actual (%)
Gsec	00 - 50	28
Debt	25 - 75	57
MMI / Others	10 - 75	15

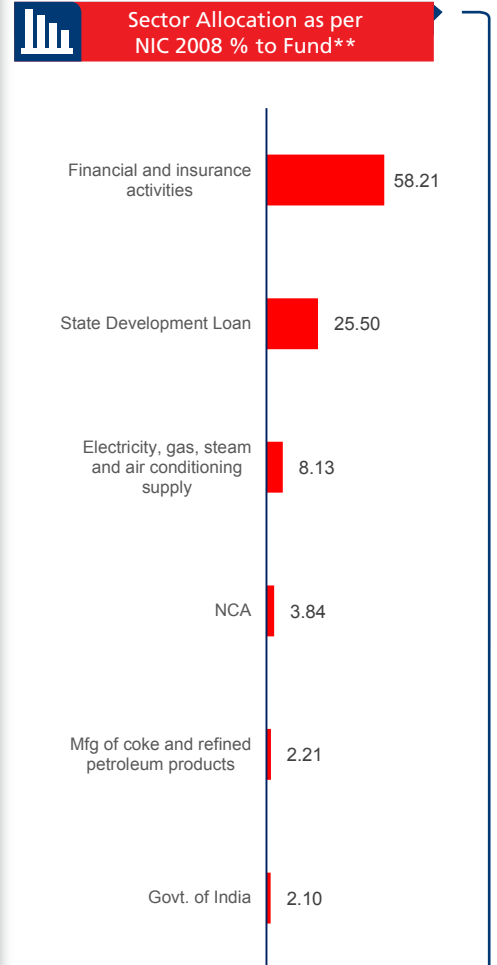
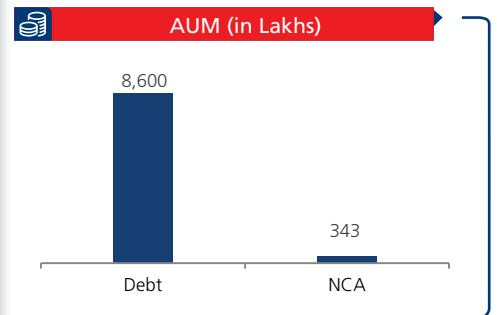
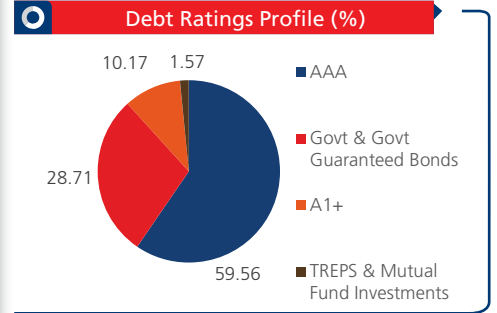
Performance Meter

	Kotak Group Short Term Bond Fund (%)	Benchmark (%)
1 month	1.3	1.3
3 months	2.5	2.5
6 months	5.8	5.6
1 year	7.1	7.6
2 years	6.6	6.9
3 years	7.2	7.6
4 years	n.a	n.a
5 years	n.a	n.a
6 years	n.a	n.a
7 years	n.a	n.a
10 years	n.a	n.a
Inception	7.2	7.6

Past performance is not necessarily indicative of future performance

Portfolio

Holdings	% to Fund
G-Sec	27.61
8.15% RJ SPL SDL - 23.06.2021	5.68
8.65% RJ SDL - 03.10.2028	4.64
9.50% GJ SDL - 11.09.2023	2.40
8.09% GJ SDL - 25.05.2020	2.26
6.65% Fertilizer Co GOI - 29.01.23	1.64
9.69% PN SDL - 12.02.2024	1.21
8.90% KA SDL - 19.12.2022	1.17
9.17% PN SDL - 11.04.2022	1.17
8.09% TN SDL - 09.06.2020	1.13
9.25% RJ SDL - 09.10.2023	0.89
Others	5.41
Corporate Debt	57.27
8.95% Bajaj Finance Ltd - 10.04.2020	7.90
9.05% HDFC - 20.11.2023	5.79
9.30% PGC - 28.06.2020	5.70
8.60% LIC Housing Finance - 22.07.2020	5.63
08.48% Mahindra and Mahindra Financial Services Ltd- 26.06.2	5.59
8.80% REC - 17.11.2019	4.51
7.4805% Kotak Mahindra Prime Ltd- 11.06.2020	3.32
8.90% PGCIL - 25.02.2021	2.29
9.20% PFC - 07.07.2021	2.07
7.74% IRFC - 22.12.2020	2.02
Others	12.45
MMI	11.28
NCA	3.84



**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)
1,927.02

NAV
11.0561

Fund Manager
Equity : Rohit Agarwal
Debt : Kunal Shah

Benchmark Details
20% BSE 100 & 80% CRISIL Bond

Modified Duration
Debt & Money Market Instruments : 4.32

Asset Allocation

	Approved (%)	Actual (%)
Equity	00 - 20	17
Gsec / Debt	40 - 100	67
MMI / Others	00 - 40	16

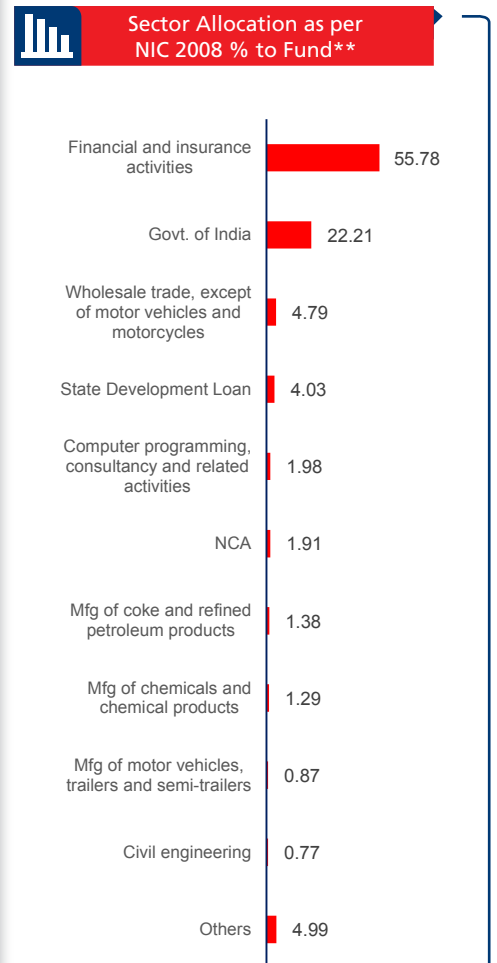
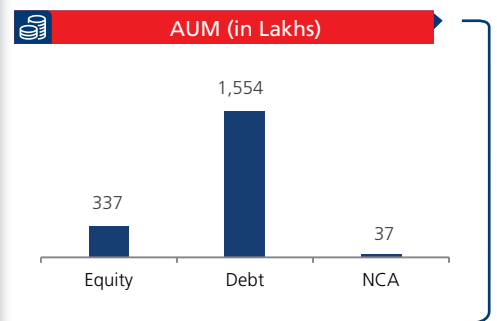
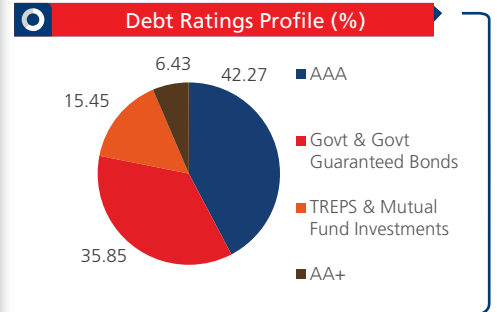
Performance Meter

	Kotak Group Prudent Fund (%)	Benchmark (%)
1 month	3.4	2.9
3 months	3.5	2.7
6 months	9.1	6.7
1 year	n.a	n.a
2 years	n.a	n.a
3 years	n.a	n.a
4 years	n.a	n.a
5 years	n.a	n.a
6 years	n.a	n.a
7 years	n.a	n.a
10 years	n.a	n.a
Inception	10.6	8.1

Past performance is not necessarily indicative of future performance

Portfolio

Holdings	% to Fund
EQUITY	17.47
Reliance Industries Ltd	1.38
ICICI Bank Ltd	1.17
Infosys Ltd	1.14
HDFC Bank Ltd	1.01
Kotak Banking ETF - Dividend Payout Option	0.82
Axis Bank Ltd	0.81
Reliance ETF Bank Bees	0.71
I T C Ltd	0.64
Larsen And Toubro Ltd	0.62
SBI ETF Nifty Bank	0.56
IndusInd Bank Ltd	0.47
Asian Paints Ltd	0.41
Mahindra & Mahindra Ltd	0.41
State Bank of India	0.40
Tech Mahindra Ltd	0.33
Bata India Ltd	0.32
Tata Consultancy Services Ltd	0.31
Aurobindo Pharma Ltd	0.30
Hindustan Unilever Ltd	0.28
Britannia Industries Ltd	0.28
Others	5.08
G-Sec	27.66
7.26% GOI - 14.01.2029	12.78
8.58% GJ SDL - 31.10.2028	2.69
8.70% REC - 28.09.2028	1.62
8.74% PN SDL - 14.12.2021	1.34
7.95% GOI Fertilizer Bond - 18.02.26	1.14
6.90% OIL SPL - 04.02.2026	1.12
8.23% GOI FCI - 12.02.27	1.11
8.30% Fertilizer Co GOI - 07.12.23	1.11
7.95% GOI - 28.08.32	1.05
8.20% NABARD - 16.03.2028	1.05
Others	2.65
Corporate Debt	39.26
9.24% LIC Housing Finance - 30.09.2024	6.38
9.05% HDFC - 20.11.2023	5.37
8.56% REC - 29.11.2028	5.34
9.10% Shriram Transport Finance Co Ltd 12.07.2021	5.18
7.85% PFC - 03.04.2028	5.07
10.08% IOT Utkal Energy Services Limited - 20.03.2027	4.78
7.62% EXIM- 01.09.2026	4.02
8.55% IRFC - 03.02.2020	1.05
8.35% IRFC - 13.03.2029	1.05
8.18% EXIM- 07.12.2025	0.52
Others	0.51
MMI	13.70
NCA	1.91



**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	32.15
Bharat Petroleum Corporation Ltd	1.28
Tech Mahindra Ltd	1.27
Shree Cement Ltd	1.27
Bata India Ltd	1.19
Ratnakar Bank Ltd	1.17
Petronet L N G Ltd	1.06
Interglobe Aviation Ltd	1.05
Mahindra & Mahindra Ltd	1.01
Reliance ETF Bank Bees	0.96
Hindalco Industries Ltd	0.94
Torrent Pharmaceuticals Ltd	0.92
Indraprastha Gas Ltd	0.91
Exide Industries Ltd	0.86
P I Industries Ltd	0.86
Divis Laboratories Ltd	0.83
Havells India Ltd	0.80
Motherson Sumi Systems Ltd	0.80
Dr Reddys Laboratories Ltd	0.79
HCL Technologies Ltd	0.77
Container Corporation of India Ltd	0.74
Voltas Ltd	0.73
IndusInd Bank Ltd	0.72
Ashok Leyland Ltd	0.68
The Ramco Cements Ltd	0.66
ICICI Lombard General Insurance Company Ltd	0.66
Indian Hotels Company Ltd	0.64
S R F Ltd	0.62
Jubilant Foodworks Ltd	0.62
Odisha Cement Ltd	0.61
Apollo Tyres Ltd	0.61
Bharat Electronics Ltd	0.59
Future Retail Ltd	0.58
AU Small Finance Bank Ltd	0.56
Colgate Palmolive India Ltd	0.56
P N C Infratech Ltd	0.55
Brigade Enterprises Ltd	0.52
HDFC Asset Management Co Ltd	0.52
City Union Bank Ltd	0.50
Astral Poly Technik Ltd	0.48
HDFC Standard Life Insurance Company Ltd	0.43
Eicher Motors Ltd	0.42
Jindal Steel and Power Ltd	0.38
Somany Ceramics Ltd	0.03
6% Zee Entertainment Enterprises Ltd Pref Shares	0.005

Equity	Frontline Equity Fund
Others	27.97
The Ramco Cements Ltd	1.48
S R F Ltd	1.46
HCL Technologies Ltd	1.38
Bajaj Finance Ltd	1.33
Mahindra & Mahindra Financial Services Ltd	1.20
Interglobe Aviation Ltd	1.19
P I Industries Ltd	1.14
Ratnakar Bank Ltd	1.04
Ashok Leyland Ltd	1.02
Voltas Ltd	0.99
Jubilant Foodworks Ltd	0.97
Titan Industries Ltd	0.97
Apollo Tyres Ltd	0.96
Tata Power Company Ltd	0.92
Tata Consultancy Services Ltd	0.86
P N C Infratech Ltd	0.82
Tata Steel Ltd	0.80
Sun Pharmaceuticals Ltd	0.73
Bharat Electronics Ltd	0.73
Exide Industries Ltd	0.71
Shree Cement Ltd	0.71
Brigade Enterprises Ltd	0.70
Coromandel International Ltd	0.69
Kajaria Ceramics Ltd	0.65
Supreme Industries Ltd	0.63
Whirlpool of India Ltd	0.58
Odisha Cement Ltd	0.56
Hindalco Industries Ltd	0.55
Petronet L N G Ltd	0.49
AU Small Finance Bank Ltd	0.40
Astral Poly Technik Ltd	0.36
Aavas Financiers Ltd	0.34
GlaxoSmithKline Consumer Healthcare Ltd	0.22
Somany Ceramics Ltd	0.21
Torrent Pharmaceuticals Ltd	0.19
6% Zee Entertainment Enterprises Ltd Pref Shares	0.01

Equity	Dynamic Floor Fund II
Others	11.47
Hindustan Unilever Ltd	0.60
Mahindra & Mahindra Financial Services Ltd	0.59
The Ramco Cements Ltd	0.59
S R F Ltd	0.57
Interglobe Aviation Ltd	0.51
P I Industries Ltd	0.45
Ratnakar Bank Ltd	0.43
Bajaj Finance Ltd	0.42
Apollo Tyres Ltd	0.40
Titan Industries Ltd	0.40
Whirlpool of India Ltd	0.39
Tata Power Company Ltd	0.39
Jubilant Foodworks Ltd	0.39
Voltas Ltd	0.37
Tata Consultancy Services Ltd	0.37
Ashok Leyland Ltd	0.35
Brigade Enterprises Ltd	0.32
Shree Cement Ltd	0.31
Sun Pharmaceuticals Ltd	0.30
P N C Infratech Ltd	0.30
Supreme Industries Ltd	0.28
Odisha Cement Ltd	0.27
Coromandel International Ltd	0.27
Kajaria Ceramics Ltd	0.27
Exide Industries Ltd	0.25
Tata Steel Ltd	0.23
Hindalco Industries Ltd	0.22
AU Small Finance Bank Ltd	0.22
Petronet L N G Ltd	0.21
Bharat Electronics Ltd	0.17
Astral Poly Technik Ltd	0.17
Aavas Financiers Ltd	0.16
GlaxoSmithKline Consumer Healthcare Ltd	0.11
Somany Ceramics Ltd	0.10
Torrent Pharmaceuticals Ltd	0.08

Equity	Balanced Fund
Others	15.77
The Ramco Cements Ltd	0.86
S R F Ltd	0.86
Aurobindo Pharma Ltd	0.84
Bajaj Finance Ltd	0.77
Mahindra & Mahindra Financial Services Ltd	0.71
P I Industries Ltd	0.66
Interglobe Aviation Ltd	0.63
Titan Industries Ltd	0.60
Ratnakar Bank Ltd	0.59
Tata Power Company Ltd	0.58
Jubilant Foodworks Ltd	0.57
Apollo Tyres Ltd	0.54
Ashok Leyland Ltd	0.50
P N C Infratech Ltd	0.49
Kajaria Ceramics Ltd	0.48
Tata Steel Ltd	0.47
Tata Consultancy Services Ltd	0.45
Coromandel International Ltd	0.44
Sun Pharmaceuticals Ltd	0.42
Voltas Ltd	0.41
Shree Cement Ltd	0.40
Exide Industries Ltd	0.37
Supreme Industries Ltd	0.35
Whirlpool of India Ltd	0.34
Hindalco Industries Ltd	0.34
Brigade Enterprises Ltd	0.31
AU Small Finance Bank Ltd	0.30
Odisha Cement Ltd	0.29
Petronet L N G Ltd	0.27
Bharat Electronics Ltd	0.25
Aavas Financiers Ltd	0.20
Astral Poly Technik Ltd	0.18
Torrent Pharmaceuticals Ltd	0.11
GlaxoSmithKline Consumer Healthcare Ltd	0.10
Somany Ceramics Ltd	0.10
6% Zee Entertainment Enterprises Ltd Pref Shares	0.002

The Break-up of Others is as given below

Equity	Kotak Opportunities Fund
Others	33.07
Tech Mahindra Ltd	1.32
Shree Cement Ltd	1.31
Bharat Petroleum Corporation Ltd	1.29
Bata India Ltd	1.19
Ratnakar Bank Ltd	1.17
Interglobe Aviation Ltd	1.13
Petronet L N G Ltd	1.09
Mahindra & Mahindra Ltd	1.07
Hindalco Industries Ltd	0.98
Reliance ETF Bank Bees	0.97
Indraprastha Gas Ltd	0.92
Torrent Pharmaceuticals Ltd	0.91
Exide Industries Ltd	0.89
P I Industries Ltd	0.88
Divis Laboratories Ltd	0.86
Motherson Sumi Systems Ltd	0.84
Havells India Ltd	0.84
Dr Reddys Laboratories Ltd	0.82
HCL Technologies Ltd	0.75
Volta Ltd	0.75
Ashok Leyland Ltd	0.75
Container Corporation of India Ltd	0.75
IndusInd Bank Ltd	0.73
The Ramco Cements Ltd	0.71
ICICI Lombard General Insurance Company Ltd	0.68
S R F Ltd	0.66
Jubilant Foodworks Ltd	0.64
Odisha Cement Ltd	0.64
Apollo Tyres Ltd	0.63
Indian Hotels Company Ltd	0.60
Bharat Electronics Ltd	0.60
P N C Infratech Ltd	0.58
Colgate Palmolive India Ltd	0.57
Brigade Enterprises Ltd	0.57
AU Small Finance Bank Ltd	0.56
HDFC Asset Management Co Ltd	0.56
Future Retail Ltd	0.55
City Union Bank Ltd	0.51
Astral Poly Technik Ltd	0.49
Eicher Motors Ltd	0.46
HDFC Standard Life Insurance Company Ltd	0.45
Jindal Steel and Power Ltd	0.38
6% Zee Entertainment Enterprises Ltd Pref Shares	0.02

Equity	Guarantee Fund
Others	17.14
Bajaj Auto Ltd	0.83
Power Grid Corporation of India Ltd	0.78
IndusInd Bank Ltd	0.77
Vedanta Ltd	0.76
Bharti Airtel Ltd	0.75
Eicher Motors Ltd	0.75
HCL Technologies Ltd	0.75
Titan Industries Ltd	0.72
Hindalco Industries Ltd	0.71
J S W Steel Ltd	0.71
Cipla Ltd	0.67
Zee Entertainment Enterprises Ltd	0.67
Tech Mahindra Ltd	0.62
Bajaj Finance Ltd	0.60
Tata Steel Ltd	0.59
UPL Ltd	0.58
Grasim Industries Ltd	0.56
Hindustan Petroleum Corporation Ltd	0.56
GAIL (India) Ltd	0.54
Adani Ports and Special Economic Zone Ltd	0.51
Indian Oil Corporation Ltd	0.50
Wipro Ltd	0.48
Tata Motors Ltd	0.48
Bharti Infratel Ltd	0.46
Yes Bank Ltd	0.43
Bharat Petroleum Corporation Ltd	0.41
Bajaj Finserv Ltd	0.36
Coal India Ltd	0.33
Indiabulls Housing Finance Ltd	0.24

Equity	Kotak Aggressive Growth Fund
Others	25.63
SBI ETF Nifty Bank	1.80
The Ramco Cements Ltd	1.55
Ashok Leyland Ltd	1.46
Tata Power Company Ltd	1.29
Mahindra & Mahindra Financial Services Ltd	1.26
S R F Ltd	1.22
Bajaj Finance Ltd	1.17
Exide Industries Ltd	1.14
Titan Industries Ltd	1.14
Volta Ltd	1.06
Ratnakar Bank Ltd	0.99
Apollo Tyres Ltd	0.99
P I Industries Ltd	0.97
Shree Cement Ltd	0.96
Jubilant Foodworks Ltd	0.95
Sun Pharmaceuticals Ltd	0.95
Interglobe Aviation Ltd	0.90
Tata Consultancy Services Ltd	0.82
Supreme Industries Ltd	0.76
Tata Steel Ltd	0.69
Bharat Electronics Ltd	0.65
Aavas Financiers Ltd	0.61
Hindalco Industries Ltd	0.59
Torrent Pharmaceuticals Ltd	0.58
AU Small Finance Bank Ltd	0.48
GlaxoSmithKline Consumer Healthcare Ltd	0.43
Odisha Cement Ltd	0.22
6% Zee Entertainment Enterprises Ltd Pref Shares	0.03

Equity	Kotak Dynamic Growth Fund
Others	22.00
S R F Ltd	1.13
Tech Mahindra Ltd	1.10
Interglobe Aviation Ltd	1.03
Maruti Suzuki India Ltd	0.99
P I Industries Ltd	0.89
Bajaj Finance Ltd	0.85
Apollo Tyres Ltd	0.80
Ratnakar Bank Ltd	0.80
Tata Power Company Ltd	0.78
Titan Industries Ltd	0.78
Jubilant Foodworks Ltd	0.77
Tata Consultancy Services Ltd	0.76
Volta Ltd	0.75
Whirlpool of India Ltd	0.75
Mahindra & Mahindra Financial Services Ltd	0.71
Ashok Leyland Ltd	0.70
Brigade Enterprises Ltd	0.68
Sun Pharmaceuticals Ltd	0.60
P N C Infratech Ltd	0.59
Coromandel International Ltd	0.56
Supreme Industries Ltd	0.55
Odisha Cement Ltd	0.54
Kajaria Ceramics Ltd	0.53
Exide Industries Ltd	0.50
Shree Cement Ltd	0.50
Tata Steel Ltd	0.45
Hindalco Industries Ltd	0.45
Petronet L N G Ltd	0.42
AU Small Finance Bank Ltd	0.41
Astral Poly Technik Ltd	0.35
Bharat Electronics Ltd	0.34
Aavas Financiers Ltd	0.33
GlaxoSmithKline Consumer Healthcare Ltd	0.23
Somany Ceramics Ltd	0.20
Torrent Pharmaceuticals Ltd	0.16
6% Zee Entertainment Enterprises Ltd Pref Shares	0.02

The Break-up of Others is as given below

Equity	Dynamic Floor Fund
Others	11.83
Mahindra & Mahindra Financial Services Ltd	0.61
Hindustan Unilever Ltd	0.61
The Ramco Cements Ltd	0.60
S R F Ltd	0.57
Interglobe Aviation Ltd	0.51
Bajaj Finance Ltd	0.46
Titan Industries Ltd	0.43
Apollo Tyres Ltd	0.43
P I Industries Ltd	0.43
Tata Power Company Ltd	0.42
Whirlpool of India Ltd	0.42
Ratnakar Bank Ltd	0.41
Tata Consultancy Services Ltd	0.41
Voltas Ltd	0.40
Jubilant Foodworks Ltd	0.40
Brigade Enterprises Ltd	0.35
Ashok Leyland Ltd	0.35
Shree Cement Ltd	0.34
Sun Pharmaceuticals Ltd	0.32
Supreme Industries Ltd	0.30
Odisha Cement Ltd	0.30
Coromandel International Ltd	0.30
Kajaria Ceramics Ltd	0.28
P N C Infratech Ltd	0.28
Hindalco Industries Ltd	0.24
Tata Steel Ltd	0.24
AU Small Finance Bank Ltd	0.22
Petronet L N G Ltd	0.22
Astral Poly Technik Ltd	0.19
Bharat Electronics Ltd	0.18
Aavas Financiers Ltd	0.16
Exide Industries Ltd	0.14
GlaxoSmithKline Consumer Healthcare Ltd	0.12
Somany Ceramics Ltd	0.12
Torrent Pharmaceuticals Ltd	0.08

Equity	Kotak Dynamic Balanced Fund
Others	17.53
S R F Ltd	0.86
Hindustan Unilever Ltd	0.85
Maruti Suzuki India Ltd	0.85
Mahindra & Mahindra Financial Services Ltd	0.85
Bajaj Finance Ltd	0.72
HCL Technologies Ltd	0.70
P I Industries Ltd	0.68
Tata Power Company Ltd	0.67
Titan Industries Ltd	0.66
Apollo Tyres Ltd	0.65
Tata Consultancy Services Ltd	0.64
Ratnakar Bank Ltd	0.63
Voltas Ltd	0.62
Jubilant Foodworks Ltd	0.59
Ashok Leyland Ltd	0.56
Brigade Enterprises Ltd	0.53
Shree Cement Ltd	0.52
Sun Pharmaceuticals Ltd	0.50
Whirlpool of India Ltd	0.47
Coromandel International Ltd	0.45
Supreme Industries Ltd	0.45
Odisha Cement Ltd	0.45
Kajaria Ceramics Ltd	0.44
P N C Infratech Ltd	0.42
Exide Industries Ltd	0.39
Hindalco Industries Ltd	0.38
Tata Steel Ltd	0.35
Aavas Financiers Ltd	0.34
Petronet L N G Ltd	0.33
Astral Poly Technik Ltd	0.29
Bharat Electronics Ltd	0.26
Somany Ceramics Ltd	0.17
Torrent Pharmaceuticals Ltd	0.12
GlaxoSmithKline Consumer Healthcare Ltd	0.09
AU Small Finance Bank Ltd	0.06
6% Zee Entertainment Enterprises Ltd Pref Shares	0.02

Equity	Kotak Guaranteed Growth Fund
Others	16.60
Hindustan Unilever Ltd	0.85
The Ramco Cements Ltd	0.83
S R F Ltd	0.81
Maruti Suzuki India Ltd	0.74
Voltas Ltd	0.65
P I Industries Ltd	0.65
Bajaj Finance Ltd	0.63
Interglobe Aviation Ltd	0.60
Ratnakar Bank Ltd	0.59
Apollo Tyres Ltd	0.59
Whirlpool of India Ltd	0.58
Tata Power Company Ltd	0.58
Brigade Enterprises Ltd	0.57
Titan Industries Ltd	0.57
Jubilant Foodworks Ltd	0.56
Coromandel International Ltd	0.49
Shree Cement Ltd	0.46
Odisha Cement Ltd	0.45
Ashok Leyland Ltd	0.44
Sun Pharmaceuticals Ltd	0.43
P N C Infratech Ltd	0.43
Supreme Industries Ltd	0.42
Tata Consultancy Services Ltd	0.38
Kajaria Ceramics Ltd	0.38
Aavas Financiers Ltd	0.36
Exide Industries Ltd	0.36
Tata Steel Ltd	0.32
Hindalco Industries Ltd	0.32
Petronet L N G Ltd	0.29
AU Small Finance Bank Ltd	0.27
Astral Poly Technik Ltd	0.25
Bharat Electronics Ltd	0.24
GlaxoSmithKline Consumer Healthcare Ltd	0.21
Somany Ceramics Ltd	0.17
Torrent Pharmaceuticals Ltd	0.11
6% Zee Entertainment Enterprises Ltd Pref Shares	0.02

Equity	Kotak Guaranteed Balanced Fund
Others	12.83
Hindustan Unilever Ltd	0.67
S R F Ltd	0.66
Interglobe Aviation Ltd	0.63
P I Industries Ltd	0.55
HCL Technologies Ltd	0.53
Bajaj Finance Ltd	0.52
Whirlpool of India Ltd	0.50
Ratnakar Bank Ltd	0.50
Titan Industries Ltd	0.49
Tata Consultancy Services Ltd	0.47
Apollo Tyres Ltd	0.47
Voltas Ltd	0.46
Ashok Leyland Ltd	0.43
Mahindra & Mahindra Financial Services Ltd	0.42
Brigade Enterprises Ltd	0.41
Shree Cement Ltd	0.38
Sun Pharmaceuticals Ltd	0.38
P N C Infratech Ltd	0.36
Coromandel International Ltd	0.35
Supreme Industries Ltd	0.35
Odisha Cement Ltd	0.35
Kajaria Ceramics Ltd	0.33
Astral Poly Technik Ltd	0.32
Exide Industries Ltd	0.31
Tata Steel Ltd	0.28
Hindalco Industries Ltd	0.28
Petronet L N G Ltd	0.26
Tata Power Company Ltd	0.24
AU Small Finance Bank Ltd	0.22
Bharat Electronics Ltd	0.21
Aavas Financiers Ltd	0.21
Somany Ceramics Ltd	0.14
Torrent Pharmaceuticals Ltd	0.10
GlaxoSmithKline Consumer Healthcare Ltd	0.04
Jubilant Foodworks Ltd	0.04
6% Zee Entertainment Enterprises Ltd Pref Shares	0.01

The Break-up of Others is as given below

Equity	Pension Classic Opportunities Fund
Others	32.99
Tech Mahindra Ltd	1.31
Shree Cement Ltd	1.30
Bharat Petroleum Corporation Ltd	1.29
Ratnakar Bank Ltd	1.20
Bata India Ltd	1.19
Interglobe Aviation Ltd	1.12
Petronet L N G Ltd	1.08
Mahindra & Mahindra Ltd	1.06
Hindalco Industries Ltd	0.97
Reliance ETF Bank Bees	0.97
Indraprastha Gas Ltd	0.92
Torrent Pharmaceuticals Ltd	0.91
Exide Industries Ltd	0.88
P I Industries Ltd	0.87
Divis Laboratories Ltd	0.85
Motherson Sumi Systems Ltd	0.84
Havells India Ltd	0.83
Dr Reddys Laboratories Ltd	0.82
HCL Technologies Ltd	0.75
Container Corporation of India Ltd	0.75
Voltas Ltd	0.75
Ashok Leyland Ltd	0.74
IndusInd Bank Ltd	0.72
The Ramco Cements Ltd	0.70
ICICI Lombard General Insurance Company Ltd	0.68
S R F Ltd	0.65
Jubilant Foodworks Ltd	0.64
Odisha Cement Ltd	0.63
Apollo Tyres Ltd	0.62
Brigade Enterprises Ltd	0.62
Bharat Electronics Ltd	0.59
Indian Hotels Company Ltd	0.59
P N C Infratech Ltd	0.58
Colgate Palmolive India Ltd	0.57
AU Small Finance Bank Ltd	0.56
HDFC Asset Management Co Ltd	0.55
Future Retail Ltd	0.55
City Union Bank Ltd	0.50
Astral Poly Technik Ltd	0.48
Eicher Motors Ltd	0.46
HDFC Standard Life Insurance Company Ltd	0.44
Jindal Steel and Power Ltd	0.38
6% Zee Entertainment Enterprises Ltd Pref Shares	0.03

Equity	Kotak Pension Opportunities Fund
Others	33.52
Shree Cement Ltd	1.32
Bharat Petroleum Corporation Ltd	1.27
Bata India Ltd	1.27
Tech Mahindra Ltd	1.24
Ratnakar Bank Ltd	1.18
Petronet L N G Ltd	1.14
Interglobe Aviation Ltd	1.13
Mahindra & Mahindra Ltd	1.08
Hindalco Industries Ltd	0.99
Torrent Pharmaceuticals Ltd	0.96
Reliance ETF Bank Bees	0.95
Indraprastha Gas Ltd	0.93
Exide Industries Ltd	0.90
P I Industries Ltd	0.88
Divis Laboratories Ltd	0.87
Motherson Sumi Systems Ltd	0.85
Havells India Ltd	0.85
Dr Reddys Laboratories Ltd	0.83
HCL Technologies Ltd	0.81
Voltas Ltd	0.76
Ashok Leyland Ltd	0.76
Container Corporation of India Ltd	0.75
IndusInd Bank Ltd	0.73
Odisha Cement Ltd	0.72
The Ramco Cements Ltd	0.71
ICICI Lombard General Insurance Company Ltd	0.69
S R F Ltd	0.65
Jubilant Foodworks Ltd	0.65
Apollo Tyres Ltd	0.63
Future Retail Ltd	0.60
Indian Hotels Company Ltd	0.59
P N C Infratech Ltd	0.59
Bharat Electronics Ltd	0.57
Brigade Enterprises Ltd	0.57
HDFC Asset Management Co Ltd	0.56
AU Small Finance Bank Ltd	0.55
City Union Bank Ltd	0.54
Colgate Palmolive India Ltd	0.52
Eicher Motors Ltd	0.52
Astral Poly Technik Ltd	0.51
HDFC Standard Life Insurance Company Ltd	0.45
Jindal Steel and Power Ltd	0.39
Somany Ceramics Ltd	0.04
6% Zee Entertainment Enterprises Ltd Pref Shares	0.02

Equity	Pension Frontline Equity Fund
Others	28.63
Britannia Industries Ltd	1.48
S R F Ltd	1.45
Mahindra & Mahindra Financial Services Ltd	1.28
Interglobe Aviation Ltd	1.28
Maruti Suzuki India Ltd	1.27
P I Industries Ltd	1.13
Ratnakar Bank Ltd	1.06
Bajaj Finance Ltd	1.05
Whirlpool of India Ltd	1.03
Apollo Tyres Ltd	1.02
Tata Power Company Ltd	0.99
Titan Industries Ltd	0.99
Tata Consultancy Services Ltd	0.97
Jubilant Foodworks Ltd	0.97
Voltas Ltd	0.96
Ashok Leyland Ltd	0.88
Brigade Enterprises Ltd	0.87
Coromandel International Ltd	0.82
Sun Pharmaceuticals Ltd	0.77
Shree Cement Ltd	0.77
P N C Infratech Ltd	0.75
Supreme Industries Ltd	0.70
Odisha Cement Ltd	0.69
Kajaria Ceramics Ltd	0.68
Exide Industries Ltd	0.64
Tata Steel Ltd	0.57
Hindalco Industries Ltd	0.57
Petronet L N G Ltd	0.54
Astral Poly Technik Ltd	0.45
Bharat Electronics Ltd	0.43
Aavas Financiers Ltd	0.42
AU Small Finance Bank Ltd	0.41
GlaxoSmithKline Consumer Healthcare Ltd	0.29
Somany Ceramics Ltd	0.25
Torrent Pharmaceuticals Ltd	0.20
6% Zee Entertainment Enterprises Ltd Pref Shares	0.03

Equity	Pension Guarantee Fund
Others	17.15
Bajaj Auto Ltd	0.83
Power Grid Corporation of India Ltd	0.78
IndusInd Bank Ltd	0.77
Vedanta Ltd	0.76
Eicher Motors Ltd	0.75
Bharti Airtel Ltd	0.75
HCL Technologies Ltd	0.75
Titan Industries Ltd	0.72
Hindalco Industries Ltd	0.71
J S W Steel Ltd	0.71
Zee Entertainment Enterprises Ltd	0.67
Cipla Ltd	0.67
Tech Mahindra Ltd	0.62
Bajaj Finance Ltd	0.60
Tata Steel Ltd	0.59
UPL Ltd	0.58
Grasim Industries Ltd	0.56
Hindustan Petroleum Corporation Ltd	0.56
GAIL (India) Ltd	0.54
Adani Ports and Special Economic Zone Ltd	0.51
Indian Oil Corporation Ltd	0.50
Wipro Ltd	0.48
Tata Motors Ltd	0.48
Bharti Infratel Ltd	0.46
Yes Bank Ltd	0.43
Bharat Petroleum Corporation Ltd	0.41
Bajaj Finserv Ltd	0.36
Coal India Ltd	0.33
Indiabulls Housing Finance Ltd	0.24

The Break-up of Others is as given below

Equity	Kotak Pension Growth Fund
Others	16.08
Interglobe Aviation Ltd	0.80
Hindustan Unilever Ltd	0.68
Whirlpool of India Ltd	0.67
Bajaj Finance Ltd	0.66
P I Industries Ltd	0.64
HCL Technologies Ltd	0.64
Titan Industries Ltd	0.61
Tata Power Company Ltd	0.61
Apollo Tyres Ltd	0.61
Ratnakar Bank Ltd	0.59
Tata Consultancy Services Ltd	0.58
Voltas Ltd	0.57
Jubilant Foodworks Ltd	0.56
Ashok Leyland Ltd	0.52
Brigade Enterprises Ltd	0.50
Tech Mahindra Ltd	0.50
Sun Pharmaceuticals Ltd	0.47
Shree Cement Ltd	0.47
P N C Infratech Ltd	0.43
Coromandel International Ltd	0.43
Odisha Cement Ltd	0.42
Supreme Industries Ltd	0.42
Kajaria Ceramics Ltd	0.41
Mahindra & Mahindra Financial Services Ltd	0.40
Exide Industries Ltd	0.37
GlaxoSmithKline Consumer Healthcare Ltd	0.35
Hindalco Industries Ltd	0.35
Petronet L N G Ltd	0.32
Astral Poly Technik Ltd	0.27
Tata Steel Ltd	0.25
Bharat Electronics Ltd	0.25
Aavas Financiers Ltd	0.25
AU Small Finance Bank Ltd	0.20
Somany Ceramics Ltd	0.15
Torrent Pharmaceuticals Ltd	0.12
6% Zee Entertainment Enterprises Ltd Pref Shares	0.01

Equity	Kotak Pension Floor Fund
Others	11.22
Hindustan Unilever Ltd	0.60
The Ramco Cements Ltd	0.59
S R F Ltd	0.57
Maruti Suzuki India Ltd	0.52
P I Industries Ltd	0.44
Bajaj Finance Ltd	0.44
Whirlpool of India Ltd	0.43
Titan Industries Ltd	0.41
Ratnakar Bank Ltd	0.40
Tata Consultancy Services Ltd	0.40
Voltas Ltd	0.40
Apollo Tyres Ltd	0.40
Jubilant Foodworks Ltd	0.39
Brigade Enterprises Ltd	0.37
Ashok Leyland Ltd	0.36
Interglobe Aviation Ltd	0.36
Sun Pharmaceuticals Ltd	0.31
Shree Cement Ltd	0.31
P N C Infratech Ltd	0.30
Coromandel International Ltd	0.30
Odisha Cement Ltd	0.29
Supreme Industries Ltd	0.29
Kajaria Ceramics Ltd	0.27
Hindalco Industries Ltd	0.23
Tata Steel Ltd	0.23
Exide Industries Ltd	0.23
Petronet L N G Ltd	0.22
Tata Power Company Ltd	0.20
Astral Poly Technik Ltd	0.19
Aavas Financiers Ltd	0.18
Bharat Electronics Ltd	0.17
AU Small Finance Bank Ltd	0.16
Somany Ceramics Ltd	0.12
Torrent Pharmaceuticals Ltd	0.08
GlaxoSmithKline Consumer Healthcare Ltd	0.04

Equity	Pension Floor Fund II
Others	11.62
Interglobe Aviation Ltd	0.59
S R F Ltd	0.57
State Bank of India	0.48
Mahindra & Mahindra Financial Services Ltd	0.46
P I Industries Ltd	0.46
HCL Technologies Ltd	0.46
Bajaj Finance Ltd	0.46
Whirlpool of India Ltd	0.43
Apollo Tyres Ltd	0.42
Tata Power Company Ltd	0.41
Ratnakar Bank Ltd	0.41
Titan Industries Ltd	0.41
Tata Consultancy Services Ltd	0.40
Voltas Ltd	0.40
Jubilant Foodworks Ltd	0.39
Brigade Enterprises Ltd	0.37
Ashok Leyland Ltd	0.37
Shree Cement Ltd	0.33
Sun Pharmaceuticals Ltd	0.32
P N C Infratech Ltd	0.30
Odisha Cement Ltd	0.29
Supreme Industries Ltd	0.29
Coromandel International Ltd	0.29
Kajaria Ceramics Ltd	0.28
Exide Industries Ltd	0.26
AU Small Finance Bank Ltd	0.24
Tata Steel Ltd	0.23
Hindalco Industries Ltd	0.23
Petronet L N G Ltd	0.22
Astral Poly Technik Ltd	0.19
Aavas Financiers Ltd	0.18
Bharat Electronics Ltd	0.18
GlaxoSmithKline Consumer Healthcare Ltd	0.12
Somany Ceramics Ltd	0.11
Torrent Pharmaceuticals Ltd	0.08

Equity	Kotak Pension Balanced Fund
Others	12.53
S R F Ltd	0.66
Whirlpool of India Ltd	0.62
Coromandel International Ltd	0.61
Tata Power Company Ltd	0.59
Supreme Industries Ltd	0.57
Hindustan Unilever Ltd	0.56
Mahindra & Mahindra Financial Services Ltd	0.56
P I Industries Ltd	0.54
HCL Technologies Ltd	0.53
Interglobe Aviation Ltd	0.52
Odisha Cement Ltd	0.52
Shree Cement Ltd	0.50
Titan Industries Ltd	0.49
Voltas Ltd	0.49
Tech Mahindra Ltd	0.41
Tata Consultancy Services Ltd	0.40
Sun Pharmaceuticals Ltd	0.40
Ashok Leyland Ltd	0.39
Apollo Tyres Ltd	0.39
Bajaj Finance Ltd	0.37
P N C Infratech Ltd	0.34
Hindalco Industries Ltd	0.30
Astral Poly Technik Ltd	0.29
Aavas Financiers Ltd	0.27
Exide Industries Ltd	0.26
Tata Steel Ltd	0.22
Somany Ceramics Ltd	0.21
Petronet L N G Ltd	0.16
Bharat Electronics Ltd	0.13
Torrent Pharmaceuticals Ltd	0.10
Kajaria Ceramics Ltd	0.07
AU Small Finance Bank Ltd	0.05
6% Zee Entertainment Enterprises Ltd Pref Shares	0.02

The Break-up of Others is as given below

Equity	Pension Balanced Fund II
Others	16.33
The Ramco Cements Ltd	0.86
Maruti Suzuki India Ltd	0.85
S R F Ltd	0.83
Mahindra & Mahindra Financial Services Ltd	0.79
Interglobe Aviation Ltd	0.73
Ratnakar Bank Ltd	0.71
P I Industries Ltd	0.65
Bajaj Finance Ltd	0.62
Apollo Tyres Ltd	0.58
Tata Power Company Ltd	0.58
Titan Industries Ltd	0.56
Jubilant Foodworks Ltd	0.56
Whirlpool of India Ltd	0.53
Tata Consultancy Services Ltd	0.52
Ashok Leyland Ltd	0.51
Voltas Ltd	0.47
Brigade Enterprises Ltd	0.45
Sun Pharmaceuticals Ltd	0.44
P N C Infratech Ltd	0.43
Kajaria Ceramics Ltd	0.38
Supreme Industries Ltd	0.38
Coromandel International Ltd	0.37
Exide Industries Ltd	0.37
AU Small Finance Bank Ltd	0.37
Shree Cement Ltd	0.35
Odisha Cement Ltd	0.34
Hindalco Industries Ltd	0.33
Tata Steel Ltd	0.33
Aavas Financiers Ltd	0.31
Petronet L N G Ltd	0.29
Bharat Electronics Ltd	0.25
Astral Poly Technik Ltd	0.20
GlaxoSmithKline Consumer Healthcare Ltd	0.15
Somany Ceramics Ltd	0.13
Torrent Pharmaceuticals Ltd	0.11
6% Zee Entertainment Enterprises Ltd Pref Shares	0.02

Equity	Kotak Group Dynamic Floor Fund
Others	8.68
The Ramco Cements Ltd	0.46
S R F Ltd	0.45
Maruti Suzuki India Ltd	0.45
Mahindra & Mahindra Financial Services Ltd	0.43
Interglobe Aviation Ltd	0.40
P I Industries Ltd	0.35
Ratnakar Bank Ltd	0.33
Bajaj Finance Ltd	0.32
Apollo Tyres Ltd	0.31
Tata Power Company Ltd	0.30
Titan Industries Ltd	0.30
Jubilant Foodworks Ltd	0.30
Whirlpool of India Ltd	0.28
Ashok Leyland Ltd	0.27
Tata Consultancy Services Ltd	0.27
Voltas Ltd	0.26
Sun Pharmaceuticals Ltd	0.24
P N C Infratech Ltd	0.23
Brigade Enterprises Ltd	0.23
Supreme Industries Ltd	0.21
Kajaria Ceramics Ltd	0.21
Exide Industries Ltd	0.20
Coromandel International Ltd	0.19
Shree Cement Ltd	0.19
Odisha Cement Ltd	0.19
Tata Steel Ltd	0.18
Hindalco Industries Ltd	0.18
AU Small Finance Bank Ltd	0.17
Petronet L N G Ltd	0.16
Bharat Electronics Ltd	0.14
Astral Poly Technik Ltd	0.13
Aavas Financiers Ltd	0.11
GlaxoSmithKline Consumer Healthcare Ltd	0.09
Somany Ceramics Ltd	0.08
Torrent Pharmaceuticals Ltd	0.06

Equity	Kotak Group Balanced Fund
Others	16.06
The Ramco Cements Ltd	0.87
S R F Ltd	0.86
Aurobindo Pharma Ltd	0.86
Bajaj Finance Ltd	0.77
Mahindra & Mahindra Financial Services Ltd	0.73
P I Industries Ltd	0.67
Interglobe Aviation Ltd	0.64
Titan Industries Ltd	0.60
Tata Power Company Ltd	0.59
Jubilant Foodworks Ltd	0.57
Apollo Tyres Ltd	0.55
Voltas Ltd	0.54
Ratnakar Bank Ltd	0.53
Ashok Leyland Ltd	0.50
P N C Infratech Ltd	0.49
Kajaria Ceramics Ltd	0.48
Tata Steel Ltd	0.47
Coromandel International Ltd	0.46
Tata Consultancy Services Ltd	0.46
Sun Pharmaceuticals Ltd	0.42
Shree Cement Ltd	0.40
Whirlpool of India Ltd	0.38
Exide Industries Ltd	0.37
Brigade Enterprises Ltd	0.36
Hindalco Industries Ltd	0.34
Supreme Industries Ltd	0.33
AU Small Finance Bank Ltd	0.30
Odisha Cement Ltd	0.29
Petronet L N G Ltd	0.26
Bharat Electronics Ltd	0.25
Aavas Financiers Ltd	0.21
Astral Poly Technik Ltd	0.17
Torrent Pharmaceuticals Ltd	0.11
GlaxoSmithKline Consumer Healthcare Ltd	0.10
Somany Ceramics Ltd	0.10
6% Zee Entertainment Enterprises Ltd Pref Shares	0.003

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- Unit Linked Life Insurance Products are different from traditional insurance products and are subject to the risk factors.
- The premium paid in Unit Linked Life Insurance Products are subject to investment risk associated with capital markets and the NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital market and insured is responsible for his/her decisions.
- Kotak Life Insurance is only the name of the Insurance Company and the specified Unit Linked funds do not in any way indicate the quality of the contract, its future prospects or returns.
- Please know the associated risks and the applicable charges from your insurance agent or the intermediary or policy document of the insurer.
- Past performance of any of the funds is not indicative of their future prospects or returns.

About Us :

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