

FORM L-1-A-RA
KOTAK MAHINDRA OLD MUTUAL LIFE INSURANCE LIMITED
Registration No: 107; Date of Registration: January 10, 2001
REVENUE ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2014
Policyholders' Account (Technical Account)
(Amounts in thousands of Indian Rupees)

Particulars	<i>Schedule</i>	For the quarter ended on 30th June 2014	Upto the quarter ended on 30th June 2014	For the quarter ended on 30th June 2013	Upto the quarter ended on 30th June 2013
Premiums earned - net					
(a) Premium	<i>L-4</i>	4,569,259	4,569,259	4,898,235	4,898,235
(b) Re-insurance ceded		(138,791)	(138,791)	(175,095)	(175,095)
(c) Re-insurance accepted		-	-	-	-
Income from investments					
(a) Interest, Dividends and Rent Gross- Net of accretion/amortization of Discount/Premium		1,694,828	1,694,828	1,577,004	1,577,004
(b) Profit on sale/ redemption of investments		3,725,448	3,725,448	3,384,572	3,384,572
(c) (Loss on sale/ redemption of investments)		(294,442)	(294,442)	(1,161,684)	(1,161,684)
(d) Transfer/ Gain on revaluation/change in fair value		4,184,328	4,184,328	57,346	57,346
Contribution from Shareholders' Account		74,347	74,347	28,578	28,578
Other Income					
(a) Miscellaneous income		4,799	4,799	258	258
(b) Profit/(Loss) on sale/disposal of fixed assets (Net)		614	614	297	297
TOTAL (A)		13,820,390	13,820,390	8,609,511	8,609,511
Commission	<i>L-5</i>	163,563	163,563	143,806	143,806
Operating Expenses related to Insurance Business	<i>L-6</i>	1,446,338	1,446,338	1,371,998	1,371,998
Provision for doubtful debts		-	-	-	-
Bad debts written off		-	-	-	-
Provision for tax		24,991	24,991	61,786	61,786
Provisions (other than taxation)		-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	7,749	7,749
(b) Others		-	-	-	-
TOTAL (B)		1,634,892	1,634,892	1,585,339	1,585,339
Benefits paid (net)	<i>L-7</i>	4,390,495	4,390,495	4,629,582	4,629,582
Interim and Terminal Bonuses paid		12,969	12,969	6,913	6,913
Change in valuation of liability in respect of life policies					
(a) Gross		1,414,852	1,414,852	1,609,725	1,609,725
(b) Amount ceded in Reinsurance		(10,890)	(10,890)	(8,234)	(8,234)
(c) Amount accepted in Reinsurance		-	-	-	-
Provision for Linked Liabilities		5,901,595	5,901,595	95,410	95,410
TOTAL (C)		11,709,021	11,709,021	6,333,396	6,333,396
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)		476,477	476,477	690,776	690,776
APPROPRIATIONS					
Transfer to Shareholders' Account		-	-	-	-
Transfer to Other Reserve		-	-	-	-
Balance being Funds for Future Appropriations		(22,270)	(22,270)	(98,752)	(98,752)
Surplus after Appropriation		498,747	498,747	789,528	789,528
TOTAL (D)		476,477	476,477	690,776	690,776
SURPLUS/(DEFICIT) BROUGHT FORWARD		771,655	771,655	256,408	256,408
Surplus after Appropriation		498,747	498,747	789,528	789,528
SURPLUS/(DEFICIT) CARRIED FORWARD TO BALANCE SHEET		1,270,402	1,270,402	1,045,936	1,045,936
(a) Interim and Terminal Bonuses paid		12,969	12,969	6,913	6,913
(b) Allocation of Bonus to Policyholders		-	-	-	-
(c) Surplus/ (Deficit) shown in the Revenue Account		498,747	498,747	789,528	789,528
Total Surplus: [(a) + (b) + (c)]		511,716	511,716	796,441	796,441

The Schedules are an integral part of this Revenue Account

As required by Section 40-B (4) of the Insurance Act, 1938, we certify that all expenses of Management in respect of life insurance business transacted in India by the Insurer have been fully recognized in this Revenue Account.

FORM L-2-A-PL
KOTAK MAHINDRA OLD MUTUAL LIFE INSURANCE LIMITED
Registration No: 107; Date of registration: January 10, 2001
PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2014
Shareholders' Account (Non-technical Account)
(Amounts in thousands of Indian Rupees)

Particulars	<i>Schedule</i>	For the quarter ended on 30th June 2014	Upto the quarter ended on 30th June 2014	For the quarter ended on 30th June 2013	Upto the quarter ended on 30th June 2013
Amounts transferred from Policyholders' Account (Technical Account)		-	-	-	-
Income from Investments					
(a) Interest, Dividends and Rent Gross- Net of amortisation		210,412	210,412	161,550	161,550
(b) Profit on sale/ redemption of investments		2,161	2,161	125,178	125,178
(c) (Loss on sale/ redemption of investments)		(1,327)	(1,327)	(30,658)	(30,658)
Other Income		-	-	-	-
TOTAL (A)		211,246	211,246	256,070	256,070
Expenses other than those directly related to the insurance business		1,602	1,602	1,457	1,457
Bad debts written off		-	-	-	-
Provisions (other than taxation)					
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
-Contribution to the Policyholders Fund		74,347	74,347	28,578	28,578
TOTAL (B)		75,949	75,949	30,035	30,035
Profit before tax		135,297	135,297	226,035	226,035
Provision for taxation					
- Current Year		32,082	32,082	24,617	24,617
- Earlier Year		-	-	-	-
Profit after tax		103,215	103,215	201,416	201,416
Appropriations					
(a) Balance at the beginning of the year		4,794,770	4,794,770	2,403,435	2,403,435
(b) Interim dividends paid during the year		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Tax on dividend distributed		-	-	-	-
(e) Transfer to reserves/ other accounts		-	-	-	-
Profit/(Loss) carried to the Balance Sheet		4,897,985	4,897,985	2,604,851	2,604,851

The Schedules are an integral part of this Profit and Loss Account.

FORM L-3-A-BS
KOTAK MAHINDRA OLD MUTUAL LIFE INSURANCE LIMITED
Registration No: 107; Date of registration: January 10, 2001

BALANCE SHEET AS AT JUNE 30, 2014
(Amounts in thousands of Indian Rupees)

Particulars	Schedule	As at June 30 , 2014	As at June 30 , 2013
SOURCES OF FUNDS			
Shareholders' Funds:			
Share Capital	L-8 & L-9	5,102,902	5,102,902
Reserves and Surplus	L-10	5,418,350	3,125,214
Credit/[Debit] Fair Value Change Account		-	-
Sub-Total		10,521,252	8,228,116
Borrowings	L-11	-	-
Policyholders' Funds:			
Credit/[Debit] Fair Value Change Account		390,495	459
Policy Liabilities			
- Life Participating	16,511,813	12,603,499	
- Pension Participating	739,710	722,630	
- Life Non- Participating	10,384,538	6,288,238	
- Life Non- Participating Variable(VIP)	84,636	-	
- Pension Non-Participating Variable (VIP)	66,756	-	
- General Annuity	123,030	57,871	
- Unit Linked	1,397,107	1,578,040	
- Unit Linked Pension	140,044	141,816	21,392,094
Insurance Reserves			
- Life Participating	650,155	185,317	
- Pension Participating	121,500	71,092	256,409
Provision for Linked Liabilities			
- Linked Liabilities	79,257,668	77,405,444	
- Fair Value Change	6,381,689	2,197,361	79,602,805
Sub-Total		116,249,141	101,251,767
Funds for Discontinued policies			
- Discontinued on account of non-payment of premium		1,439,896	664,323
- Others		-	-
Funds for Future Appropriation:-Linked Liabilities		129,270	456,077
Others		-	-
Total		128,339,559	110,600,283
APPLICATION OF FUNDS			
Investments			
- Shareholders'	L-12	10,212,905	7,801,874
- Policyholders'	L-13	32,439,419	24,057,128
Assets Held to Cover Linked Liabilities	L-14	87,208,523	80,723,203
Loans	L-15	106,562	67,540
Fixed Assets	L-16	365,930	314,907
Current Assets			
Cash and Bank Balances	L-17	383,207	447,631
Advances and Other Assets	L-18	1,924,439	1,793,332
Sub-Total (A)		2,307,646	2,240,963
Current Liabilities	L-19	3,719,057	3,715,270
Provisions	L-20	83,622	100,534
Sub-Total (B)		3,802,679	3,815,804
Net Current Assets (C) = (A-B)		(1,495,033)	(1,574,841)
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21	-	-
Debit/(Credit) Balance in Revenue Account (Policy Holders' Account)		(498,747)	(789,528)
Debit Balance in Profit and Loss Account (Shareholders' Account)		-	-
Total		128,339,559	110,600,283
The Schedules are an integral part of this Balance Sheet.			
Particulars		As at June 30 , 2014	As at June 30 , 2013
1. Partly paid-up investments		-	-
2. Underwriting commitments outstanding (in respect of shares and securities)		-	-
3. Claims, other than against policies, not acknowledged as debts by the company		-	-
4. Guarantees given by or on behalf of the Company		1,020	1,020
5. Statutory demands/ liabilities in dispute, not provided for (Service Tax)		758,973	-
6. Reinsurance obligation to the extent not provided for in accounts		-	-
7. Others - Insurance claims in appeal net of provision (Gross value of claims ` 3,56,604 (2013 - ` 2,78,051), out of which reinsured ` 90,739 (2013 - ` 91,317) and provision ` 1,79,617 (2013 ` 1,38,891)		86,248	47,843
Total		846,241	48,863

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

Particulars	For the quarter ended on 30th June 2014	Upto the quarter ended on 30th June 2014	For the quarter ended on 30th June 2013	Upto the quarter ended on 30th June 2013
First year Premium	1,227,711	1,227,711	1,671,304	1,671,304
Renewal Premium	2,396,523	2,396,523	2,417,923	2,417,923
Single Premium	945,025	945,025	809,008	809,008
Total Premium	4,569,259	4,569,259	4,898,235	4,898,235

Notes:

(a) All the premium income relates to business in India

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

Particulars	For the quarter ended on 30th June 2014	Upto the quarter ended on 30th June 2014	For the quarter ended on 30th June 2013	Upto the quarter ended on 30th June 2013
Commission Paid				
First year Premium	108,404	108,404	92,440	92,440
Renewal Premium	53,094	53,094	51,256	51,256
Single Premium	4,193	4,193	2,639	2,639
Sub-total	165,691	165,691	146,335	146,335
Add: Commission on Re-insurance accepted	-	-	-	-
Less: Commission on Re-insurance ceded	(2,128)	(2,128)	(2,529)	(2,529)
Net Commission	163,563	163,563	143,806	143,806
Breakup of Gross Commission				
Particulars	For the quarter ended on 30th June 2014	Upto the quarter ended on 30th June 2014	For the quarter ended on 30th June 2013	Upto the quarter ended on 30th June 2013
Particulars				
Agents	72,114	72,114	73,857	73,857
Brokers	25,957	25,957	35,430	35,430
Corporate Agents	67,623	67,623	37,036	37,036
Referral	(3)	(3)	11	11
Total	165,691	165,691	146,334	146,334

FORM L-6-OPERATING EXPENSES SCHEDULE
KOTAK MAHINDRA OLD MUTUAL LIFE INSURANCE LIMITED
Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
Operating Expenses Related to Insurance Business
(Amounts in thousands of Indian Rupees)

Particulars	For the quarter	Upto the quarter	For the quarter	Upto the quarter
	ended on 30th June 2014	ended on 30th June 2014	ended on 30th June 2013	ended on 30th June 2013
Employees' remuneration and welfare benefits	756,242	756,242	679,353	679,353
Travel, conveyance and vehicle running expenses	27,823	27,823	30,863	30,863
Training expenses	26,026	26,026	11,651	11,651
Rent, Rates and Taxes	101,261	101,261	96,568	96,568
Repairs	31,583	31,583	27,735	27,735
Printing and Stationery	11,107	11,107	10,910	10,910
Communication expenses	28,629	28,629	23,852	23,852
Legal and Professional charges	32,521	32,521	29,068	29,068
Medical fees	6,181	6,181	5,259	5,259
Auditors' fees, expenses etc.				
(a) as auditor	1,126	1,126	982	982
(b) as adviser or in any other capacity, in respect of				
- Taxation matters	-	-	-	-
- Insurance Matters	-	-	-	-
- Management services; and	-	-	-	-
(c) in any other capacity (including out of pocket expenses)	211	211	20	20
Advertisement and publicity	96,960	96,960	82,993	82,993
Distribution Expenses	44,295	44,295	69,792	69,792
Sales Promotion Expenses	23,693	23,693	52,356	52,356
Interest and Bank charges	4,427	4,427	6,943	6,943
Depreciation	50,865	50,865	52,759	52,759
Information Technology expenses	33,346	33,346	34,060	34,060
Electricity charges	24,008	24,008	19,544	19,544
Recruitment expenses	11,039	11,039	9,595	9,595
Brokerage	55	55	-	-
Stamp Duty	33,363	33,363	32,301	32,301
Membership and Subscription Fees	1,119	1,119	1,525	1,525
Service Tax Expenditure	74,159	74,159	75,725	75,725
Other expenses	26,299	26,299	18,144	18,144
Total	1,446,338	1,446,338	1,371,998	1,371,998

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

Particulars	For the quarter ended on 30th June 2014	Upto the quarter ended on 30th June 2014	For the quarter ended on 30th June 2013	Upto the quarter ended on 30th June 2013
1. Insurance Claims				
(a) Claims by Death	584,958	584,958	444,599	444,599
(b) Claims by Maturity	305,827	305,827	179,306	179,306
(c) Annuities/ Pension payment	1,807	1,807	-	-
(d) Other Benefits	-	-	-	-
- Survival Benefits	24,580	24,580	11,868	11,868
- Surrenders	3,568,984	3,568,984	4,014,870	4,014,870
- Riders	1,351	1,351	1,539	1,539
- Claim Investigation Fees	1,620	1,620	1,447	1,447
- Others- Refer note (b)	831	831	52,665	52,665
Sub Total (A)	4,489,958	4,489,958	4,706,294	4,706,294
2. Amount ceded in reinsurance				
(a) Claims by Death	(99,463)	(99,463)	(76,672)	(76,672)
(b) Claims by Maturity	-	-	-	-
(c) Annuities/ Pension payment	-	-	-	-
(d) Other Benefits	-	-	-	-
- Survival Benefits	-	-	-	-
- Surrenders	-	-	-	-
- Riders	-	-	(40)	(40)
- Others	-	-	-	-
Sub Total (B)	(99,463)	(99,463)	(76,712)	(76,712)
3. Amount accepted in reinsurance				
(a) Claims by Death	-	-	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities/ Pension payment	-	-	-	-
(d) Other Benefits	-	-	-	-
- Survival Benefits	-	-	-	-
- Surrenders	-	-	-	-
- Riders	-	-	-	-
- Others	-	-	-	-
Sub Total (C)	-	-	-	-
Total (A)+(B)+(C)	4,390,495	4,390,495	4,629,582	4,629,582

Notes :

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

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

Particulars	As at	As at
	June 30, 2014	June 30, 2013
Authorized Capital 625,000,000 (2013 – 625,000,000) Equity Shares of ` 10 each	6,250,000	6,250,000
Issued Capital 510,290,249 (2013 – 510,290,249) Equity Shares of ` 10 each	5,102,902	5,102,902
Subscribed Capital 510,290,249 (2013 – 510,290,249) Equity Shares of ` 10 each	5,102,902	5,102,902
Called-up Capital 510,290,249 (2013 – 510,290,249) Equity Shares of ` 10 each	5,102,902	5,102,902
Less: Calls unpaid	-	-
Add: Shares forfeited (Amount originally paid up)	-	-
Less: Par Value of Equity Shares bought back	-	-
Less: Preliminary Expenses	-	-
Less: Expenses on issue of shares	-	-
Total	5,102,902	5,102,902

Notes:
(a) Of the above, 260,248,044 (2013 – 260,248,044) Equity Shares of ` 10 each fully paid up are held by Kotak Mahindra Bank Limited, the holding company and its nominees, 54,000,000 (2013-54,000,000) and 63,366,753 (2013-63,366,753) fully paid-up Equity Shares of ` 10 each are held by Kotak Mahindra Prime Limited and Kotak Mahindra Capital Company Limited respectively, which are subsidiaries of Kotak Mahindra Bank Limited.

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE
Pattern of Shareholding
(As certified by the Management)

Particulars	As at June 30, 2014		As at June 30, 2013	
	Number of Shares	% Holding	Number of Shares	% Holding
Shareholders				
Promoters				
- Indian	377,614,797	74%	377,614,797	74%
- Foreign	132,675,452	26%	132,675,452	26%
Others	-	-	-	-
Total	510,290,249	100%	510,290,249	100%

FORM L-10-RESERVES AND SURPLUS SCHEDULE
KOTAK MAHINDRA OLD MUTUAL LIFE INSURANCE LIMITED
Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
(Amounts in thousands of Indian Rupees)

Particulars	As at	As at
	June 30 , 2014	June 30 , 2013
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Securities Premium	520,363	520,363
Revaluation Reserve	-	-
General Reserves	-	-
Less: Debit balance in Profit and Loss Account	-	-
Less: Amount utilized for Buy-back	-	-
Catastrophe Reserve	-	-
Other Reserve	-	-
Balance of profit in Profit and Loss Account	4,897,985	2,604,851
Total	5,418,350	3,125,214

FORM L-11-BORROWINGS SCHEDULE
KOTAK MAHINDRA OLD MUTUAL LIFE INSURANCE LIMITED
Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
(Amounts in thousands of Indian Rupees)

Particulars	As at	As at
	June 30 , 2014	June 30 , 2013
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
Total	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE
KOTAK MAHINDRA OLD MUTUAL LIFE INSURANCE LIMITED
Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
(Amounts in thousands of Indian Rupees)

Particulars	As at	As at
	June 30 , 2014	June 30 , 2013
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including Treasury Bills	2,291,252	2,303,075
Other Approved Securities	2,137,960	1,661,895
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	1,716,676	1,110,832
(e) Other Securities (including Fixed Deposits)	81,000	493,100
(f) Subsidiaries	-	-
(g) Investment Properties – Real Estate	-	-
Investment in Housing & infrastructure sector		
(I)Approved Investments		
(a) Equity	-	-
(b) Others	1,857,514	1,409,355
(II)Other than Approved Investments		
(a) Equity	-	-
(b) Others	-	-
Other than Approved Investments		
(a) Equity	-	-
(b) Others	-	-
Total	8,084,402	6,978,257
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including Treasury Bills	233,318	168,994
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	95	7,815
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	495,672	36,094
(e) Other Securities (including Fixed Deposits)	884,153	573,551
(f) Subsidiaries	-	-
(g) Investment Properties – Real Estate	-	-
Investment in Housing & infrastructure sector		
(I)Approved Investments		
(a) Equity	-	-
(b) Others	515,265	37,163
(II)Other than Approved Investments		
(a) Equity	-	-
(b) Others	-	-
Other than Approved Investments		
(a) Equity	-	-
(b) Others	-	-
Total	2,128,503	823,617
Grand Total	10,212,905	7,801,874
Notes:		
Particulars	As at	As at
	June 30 , 2014	June 30 , 2013
(a) Investment in Fixed Deposit with Kotak Mahindra Bank Ltd	-	-
(b)Investments in units of the funds of Kotak Mahindra Asset Management Company Ltd	95	2,758
(c)Investments in Kotak Mahindra Prime Ltd in Debentures	289,922	490,000
(d) Particulars of Investment other than Listed Equity Securities:-		
- Cost	10,212,905	7,801,874
- Market Value	9,991,770	7,803,339

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE
KOTAK MAHINDRA OLD MUTUAL LIFE INSURANCE LIMITED
Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
Investments-Policyholders'
(Amounts in thousands of Indian Rupees)

Particulars	As at June 30 , 2014	As at June 30 , 2013
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including Treasury Bills	16,085,787	11,019,586
Other Approved Securities	3,811,156	3,168,787
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	2,959,907	393,775
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	3,079,282	1,517,425
(e) Other Securities (including Fixed Deposits)	-	-
(f) Subsidiaries	-	-
(g) Investment Properties – Real Estate	491,494	491,494
Investment in Housing & infrastructure sector		
(I)Approved Investments		
(a) Equity	76,438	39,653
(b) Others	5,230,964	7,085,036
(II)Other than Approved Investments		
(a) Equity	10,541	-
(b) Others	-	-
Total	31,745,569	23,715,756
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including Treasury Bills	22,749	4,384
Other Approved Securities	-	-
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	1,418	33,025
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	12,002	3,186
(e) Other Securities (including Fixed Deposits)	448,881	240,734
(f) Subsidiaries	-	-
(g) Investment Properties – Real Estate	-	-
Investment in Housing & infrastructure sector		
(I)Approved Investments		
(a) Equity	-	-
(b) Others	208,800	60,043
(II)Other than Approved Investments		
(a) Equity	-	-
(b) Others	-	-
Other than Approved Investments		
(a) Equity	-	-
(b) Others	-	-
Total	693,850	341,372
Grand Total	32,439,419	24,057,128
Notes:		
Particulars	As at June 30 , 2014	As at June 30 , 2013
(a) Investment in Fixed Deposit with Kotak Mahindra Bank Ltd	-	-
(b)Investments in units of the funds of Kotak Mahindra Asset Management Company Ltd	1,418	11,656
(c)Investments in Kotak Mahindra Prime Ltd in Debentures	10,000	10,000
(d) Particulars of Investment other than Listed Equity Securities:-		
- Cost	29,392,532	23,623,699
- Market Value	28,501,853	23,874,296

FORM L-14-ASSETS HELD TO COVER LINKED LIABILITIES SCHEDULE
KOTAK MAHINDRA OLD MUTUAL LIFE INSURANCE LIMITED
Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
(Amounts in thousands of Indian Rupees)

<u>Particulars</u>	As at June 30, 2014	As at June 30, 2013
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including Treasury Bills	14,375,254	16,026,495
Other Approved Securities	6,364,063	3,480,218
Other Investments		
(a) Shares		
(aa) Equity	40,886,297	32,190,042
(bb) Preference	9,949	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	4,882,722	4,051,298
(e) Other Securities (including Fixed Deposits)	190,200	467,400
(f) Subsidiaries	-	-
(g) Investment Properties – Real Estate	-	-
Investment in Housing & infrastructure sector		
(I) Approved Investments		
(a) Equity	2,014,858	1,617,083
(b) Others	4,176,752	11,383,159
(II) Other than Approved Investments		
(a) Equity	-	-
(b) Others	-	-
Other than Approved Investments		
(a) Equity	2,776,881	2,790,797
(b) Others	-	-
Total	75,676,976	72,006,492
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including Treasury Bills	253,006	443,972
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	8,487	809,160
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	595,516	314,148
(e) Other Securities (including Fixed Deposits)	7,293,746	3,768,242
(f) Subsidiaries	-	-
(g) Investment Properties – Real Estate	-	-
Investments in Infrastructure and Social Sector		
(I) Approved Investments		
(a) Equity Shares	-	-
(b) Others	1,488,018	264,737
(II) Other than Approved Investments		
(a) Equity	-	-
(b) Others	-	-
Other than Approved Investments		
(a) Equity Shares	-	-
(b) Others	-	-
Net Current Assets	1,892,774	3,116,452
Total	11,531,547	8,716,711
Grand Total	87,208,523	80,723,203
Notes:		
<u>Particulars</u>	As at June 30, 2014	As at June 30, 2013
(a) Investment in Fixed Deposit with Kotak Mahindra Bank Ltd	-	-
(b) Investments in units of the funds of Kotak Mahindra Asset Management Company Ltd	8,487	285,586
(c) Investment in Kotak Mahindra Prime Ltd in Debentures's	99,861	-
(d) Particulars of Investment other than Listed Equity Securities:-		
- Cost	39,656,303	41,103,810
- Market Value	39,627,763	41,008,830

FORM L-15-LOANS SCHEDULE
KOTAK MAHINDRA OLD MUTUAL LIFE INSURANCE LIMITED
Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
(Amounts in thousands of Indian Rupees)

Particulars	As at June 30 , 2014	As at June 30 , 2013
SECURITY-WISE CLASSIFICATION		
<i>Secured</i>		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc.	-	-
(c) Loans against policies	106,562	67,540
(d) Others	-	-
<i>Unsecured</i>	-	-
Total	106,562	67,540
BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies		
(e) Loans against policies	106,562	67,540
(f) Others – Employees	-	-
Total	106,562	67,540
PERFORMANCE-WISE CLASSIFICATION		
(a) Loans classified as standard		
(aa) In India	106,562	67,540
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	106,562	67,540
MATURITY-WISE CLASSIFICATION		
(a) Short term	4,994	1,488
(b) Long Term	101,568	66,052
Total	106,562	67,540

FORM L 16-FIXED ASSETS SCHEDULE
KOTAK MAHINDRA OLD MUTUAL LIFE INSURANCE LIMITED
Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
(Amounts in thousands of Indian Rupees)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As on April 1 2014	Addition	On Sale/ Adjustment	As at June 30, 2014	As on April 1 2014	For the year	On Sale/ Adjustment	As at June 30, 2014	As at June 30, 2014	As at June 30, 2013
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software *	1,007,151	36,289	-	1,043,440	863,914	29,605	-	893,519	149,921	151,541
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and fittings **	339,328	1,869	35	341,162	280,712	5,139	35	285,816	55,346	45,040
Information technology equipment	382,407	25,682	3,000	405,089	339,356	11,036	3,000	347,392	57,697	39,796
Vehicles	59,791	2,954	3,706	59,039	27,062	3,310	2,076	28,296	30,743	29,181
Office equipment	127,871	1,133	401	128,603	109,905	1,815	392	111,328	17,275	14,995
	1,916,548	67,927	7,142	1,977,333	1,620,949	50,905	5,503	1,666,351	310,982	280,553
Capital Work-in-progress									54,948	34,354
Grand Total	1,916,548	67,927	7,142	1,977,333	1,620,949	50,905	5,503	1,666,351	365,930	314,907
Previous Year	1,744,405	48,069	3,743	1,788,731	1,459,137	52,780	3,739	1,508,178	314,907	

* Includes licenses

** Includes leasehold improvements

FORM L-17-CASH AND BANK BALANCE SCHEDULE
KOTAK MAHINDRA OLD MUTUAL LIFE INSURANCE LIMITED
Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
(Amounts in thousands of Indian Rupees)

<u>Particulars</u>	As at June 30 , 2014	As at June 30 , 2013
Cash (including cheques on hand, drafts and stamps)	38,842	101,098
Bank Balances	-	-
(a) Deposit Accounts		
(aa) Short-term (due within 12 months of the date of Balance Sheet)	73,485	156,834
(bb) Others	-	-
(b) Current accounts	270,880	189,699
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Total	383,207	447,631
Balance with non-scheduled banks included above	-	-
Cash and Bank balance		
In India	383,207	447,631
Outside India	-	-
Total	383,207	447,631

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE
KOTAK MAHINDRA OLD MUTUAL LIFE INSURANCE LIMITED
Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
(Amounts in thousands of Indian Rupees)

Particulars	As at June 30 , 2014	As at June 30 , 2013
ADVANCES		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	191,489	182,082
Advance to Directors/ Officers	-	-
Advance tax paid and T.D.S (Refer Note (a) below)	32,483	(56,772)
Advances to suppliers	104,375	126,902
Advances to employees	41,368	64,842
Total (A)	369,715	317,054
OTHER ASSETS		
Income accrued on investments	909,674	920,433
Outstanding Premiums	354,480	330,769
Agents Balances	-	-
Foreign Agencies Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	3,162	-
Due from subsidiaries/ holding company	-	-
Deposits pursuant to Section 7 of Insurance Act, 1938	-	-
Security and other deposits	228,697	175,933
Service Tax Unutilised Credit	2,920	1,766
Other Receivables	55,791	47,377
Total (B)	1,554,724	1,476,278
Total (A + B)	1,924,439	1,793,332
Notes :		
(a) - Advance tax paid and Taxes deducted at source		
Particulars	As at June 30 , 2014	As at June 30 , 2013
Provision for Tax	(495,312)	(301,955)
Advance Tax and Tax deducted at source	527,795	245,183
	32,483	(56,772)

FORM L-19-CURRENT LIABILITIES SCHEDULE
KOTAK MAHINDRA OLD MUTUAL LIFE INSURANCE LIMITED
Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
(Amounts in thousands of Indian Rupees)

Particulars	As at	
	June 30 , 2014	June 30 , 2013
Agents' balances	68,668	36,584
Balance due to other insurance companies (including reinsurance)	87,326	64,684
Deposits held on re-insurance ceded	-	-
Premium received in advance	18,877	-
Unallocated premium (proposals/policy deposits)	575,048	619,960
Sundry creditors	44,290	48,929
Due to holding company	49,793	28,137
Claims outstanding	222,351	342,543
Unclaimed Amount of Policy Holders	844,327	608,485
Annuities due	-	-
Due to Officers / Directors	-	-
Accrued expenses	1,543,318	1,421,263
Taxes deducted at source, payable	44,179	35,314
Statutory dues payable	99,413	21,408
Others - Payable		
- Refunds Payable (Refer Note (a) below)	22,571	7,257
- Security Deposit (Refer Note (a) below)	35,310	37,689
- Investments Purchased to be settled	37,779	248,465
- Payable to unit linked schemes (Refer Note (c) below)	25,807	194,552
Total	3,719,057	3,715,270

FORM L-20-PROVISIONS SCHEDULE
KOTAK MAHINDRA OLD MUTUAL LIFE INSURANCE LIMITED
Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
(Amounts in thousands of Indian Rupees)

Particulars	As at	As at
	June 30 , 2014	June 30 , 2013
For taxation	-	-
For proposed dividend	-	-
For dividend distribution tax	-	-
Provision for gratuity	760	10,916
Provision for leave encashment	82,862	89,618
Others	-	-
Total	83,622	100,534

FORM L-21-MISC EXPENDITURE SCHEDULE
KOTAK MAHINDRA OLD MUTUAL LIFE INSURANCE LIMITED
Registration No: 107; Date of Registration: January 10, 2001
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
(To the extent not written off or adjusted)
(Amounts in thousands of Indian Rupees)

Particulars	As at June 30 , 2014	As at June 30 , 2013
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
Total	-	-

PERIODIC DISCLOSURES

FORM L-22 - Analytical Ratios*

Insurer: KOTAK MAHINDRA OLD MUTUAL LIFE INSURANCE LIMITED

Date: 30-Jun-14

SLN o.	Particular	For the quarter ended June 30,2014	Upto the quarter ended June 30,2014	For the quarter ended June 30,2013	Upto the quarter ended June 30,2013
1	New business premium income growth rate - segment wise (Number of times)				
	Life Participating	0.58	0.58	0.99	0.99
	Pension Participating	46.88	46.88	(1.83)	(1.83)
	Life Non Participating	0.94	0.94	2.19	2.19
	Life Non Participating Variable (VIP)	-	-	-	-
	Pension Non-Participating Variable (VIP)	-	-	-	-
	General Annuity	6.23	6.23	0.23	0.23
	Unit Linked Life	0.69	0.69	1.70	1.70
	Unit Linked Pension	(2.24)	(2.24)	0.15	0.15
2	Net Retention Ratio	96.96%	96.96%	96.43%	96.43%
3	Expense of Management to Gross Direct Premium Ratio	35.28%	35.28%	31.00%	31.00%
4	Commission Ratio (Gross commission paid to Gross Premium)	3.63%	3.63%	2.99%	2.99%
5	Ratio of policy holder's liabilities to shareholder's funds	1119.81%	1119.81%	1244.18%	1244.18%
6	Growth rate of shareholders' fund	27.87%	27.87%	0.34	33.52%
7	Ratio of surplus to policyholders' liability	1.08%	1.08%	1.02%	1.02%
8	Change in net worth(in 000')	2,293,136	2,293,136	2,065,823	2,065,823
9	Profit after tax/Total Income	4.27%	4.27%	11.00%	11.00%
10	(Total real estate + loans)/(Cash & invested assets)	0.46%	0.46%	0.49%	0.49%
11	Total investments/(Capital + Surplus)	1234.27%	1234.27%	1368.26%	1368.26%
12	Total affiliated investments/(Capital+ Surplus)	4.50%	4.50%	11.72%	11.72%
13	Investment Yield (Gross and Net)				
	a) With Realised Gains:				
	Non Linked - Participating	23.56%	23.56%	20.62%	20.62%
	Non Linked - Non-Participating	21.71%	21.71%	18.23%	18.23%
	Sub Total : Non Linked	22.90%	22.90%	19.87%	19.87%
	Linked - Participating	NA	NA	NA	NA
	Linked - Non Participating	35.44%	35.44%	24.66%	24.66%
	Sub Total : Linked	35.44%	35.44%	24.66%	24.66%
	Grand Total : Non Linked + Linked	23.95%	23.95%	20.46%	20.46%
	Shareholders' Fund	13.08%	13.08%	15.12%	15.12%
	b) Without Realised Gains:				
	Non Linked - Participating	23.56%	23.56%	12.05%	12.05%
	Non Linked - Non-Participating	21.71%	21.71%	11.04%	11.04%
	Sub Total : Non Linked	22.90%	22.90%	11.73%	11.73%
	Linked - Participating	NA	NA	NA	NA
	Linked - Non Participating	35.44%	35.44%	8.93%	8.93%
	Sub Total : Linked	35.44%	35.44%	8.93%	8.93%
	Grand Total : Non Linked + Linked	23.95%	23.95%	11.39%	11.39%
	Shareholders' Fund	13.08%	13.08%	10.10%	10.10%
14	Conservation Ratio				
	Life Participating	83.61	83.61	83.69	83.69
	Pension Participating	(31.41)	(31.41)	165.88	165.88
	Life Non Participating	82.32	82.32	78.23	78.23
	Life Non Participating Variable (VIP)	-	-	-	-
	Pension Non-Participating Variable (VIP)	-	-	-	-
	General Annuity	NA	NA	NA	NA
	Unit Linked Life	83.91	83.91	59.65	59.65
	Unit Linked Pension	53.08	53.08	41.16	41.16
15	Persistence Ratio				
	Persistence Ratio (By Premium) **				
	For 13th month	74.88%	74.88%	65.97%	65.97%
	For 25th month	67.42%	67.42%	55.93%	55.93%
	For 37th month	69.22%	69.22%	35.23%	35.23%
	For 49th month	33.67%	33.67%	47.24%	47.24%
	For 61st month	23.56%	23.56%	23.89%	23.89%
	Persistence Ratio (By Premium) - Reducing Balance Method **				
	For 13th month	74.88%	74.88%	65.97%	65.97%
	For 25th month	86.86%	86.86%	79.91%	79.91%
	For 37th month	89.71%	89.71%	51.37%	51.37%
	For 49th month	73.41%	73.41%	76.26%	76.26%
	For 61st month	78.55%	78.55%	71.26%	71.26%
16	NPA Ratio				
	Gross NPA Ratio	Nil	Nil	Nil	Nil
	Net NPA Ratio	Nil	Nil	Nil	Nil
Equity Holding Pattern for Life Insurers					
1	(a) No. of shares	510,290,249	510,290,249	510,290,249	510,290,249
2	(b) Percentage of shareholding (Indian / Foreign)	74%/26%	74%/26%	74%/26%	74%/26%
3	(c) % of Government holding (in case of public sector insurance companies)	N.A	N.A	N.A	N.A
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.20	0.20	0.39	0.39
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.20	0.20	0.39	0.39
6	(iv) Book value per share (Rs)	20.62	20.62	16.12	16.12

** Group business policies are excluded in the calculation of the persistency ratio. The premium persistency ratio allows for lapses, surrenders, paid ups as well as premium reductions and is expressed in terms of annualized premiums.

The persistency ratios reported for FY15 are in accordance with the revised circular IRDA/ACT/CIR/MISC/035/01/2014 dated 23rd Jan 2014 and the ratios reported for FY14 are in accordance with the circular IRDA/ACT/CIR/Gen/21/2/2010 dated 11th Feb 2010.

PERIODIC DISCLOSURES			
FORM L-24 Valuation of net liabilities			
Insurer: Kotak Mahindra Old Mutual Life Insurance Ltd		Date: 30-Jun-14	
<i>(Rs in Lakhs)</i>			
Valuation of net liabilities			
Sl.No.	Particular	As at 30th June 2014	As at 30th June 2013
1	Linked		
a	Life	783,089	716,752
b	General Annuity	-	-
c	Pension	103,075	103,117
d	Health	-	-
2	Non-Linked		
a	Life	269,810	188,917
b	General Annuity	1,230	579
c	Pension	8,065	7,226
d	Health	-	-

PERIODIC DISCLOSURES

FORM L-25- (i) : Geographical Distribution Channel - Individuals

Insurer:

Date:

(Rs in Lakhs)

Geographical Distribution of Total Business

Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	35	35	6.64	512.76	131	131	50.30	1,106.94	166	166	56.93	1,619.70
2	Assam	225	214	40.43	499.97	910	894	238.08	3,839.13	1135	1108	278.51	4,339.10
3	Bihar	119	117	19.58	353.22	117	115	30.56	402.67	236	232	50.14	755.90
4	Chandigarh	20	20	1.61	66.60	150	148	44.44	801.49	170	168	46.05	868.10
5	Chattisgarh	2	2	0.21	2.00	163	160	41.40	847.70	165	162	41.61	849.70
6	Dadra & Nagarhaveli	1	1	0.10	5.46	1	1	0.15	21.00	2	2	0.26	26.46
7	Delhi	2	2	0.32	3.29	1334	1312	935.60	18,788.02	1336	1314	935.92	18,791.31
8	Goa	3	3	5.92	15.43	21	19	64.42	282.79	24	22	70.34	298.22
9	Gujarat	412	399	143.64	2,493.40	1905	1852	945.74	22,502.14	2317	2251	1,089.38	24,995.54
10	Haryana	409	406	111.52	2,060.33	573	565	230.75	5,870.21	982	971	342.27	7,930.54
11	Jammu & Kashmir	4	3	0.84	7.26	11	13	5.23	167.05	15	16	6.07	174.31
12	Jharkhand	107	106	15.29	205.71	280	276	89.89	1,259.82	387	382	105.18	1,465.54
13	Karnataka	14	13	14.82	109.60	693	658	593.10	10,250.42	707	671	607.92	10,360.02
14	Kerala	39	36	11.61	147.13	281	282	84.23	1,102.94	320	318	95.83	1,250.07
15	Madhya Pradesh	5	5	(0.02)	2.33	244	238	114.72	2,222.38	249	243	114.70	2,224.72
16	Maharashtra	115	110	23.16	797.05	3220	3145	2,031.18	53,326.18	3335	3255	2,054.33	54,123.23
17	Orissa	34	34	6.57	108.32	188	187	42.90	650.65	222	221	49.47	758.98
18	Pondicherry	1	1	0.41	8.20	151	144	44.92	765.49	152	145	45.32	773.69
19	Punjab	73	72	20.72	345.27	314	313	128.91	2,624.61	387	385	149.63	2,969.87
20	Rajasthan	88	87	18.01	483.21	309	304	102.57	3,786.46	397	391	120.57	4,269.66
21	Tamil Nadu	12	11	2.37	93.81	2228	2098	802.39	15,016.39	2240	2109	804.76	15,110.20
22	Telangana	6	0	1.01	38.37	513	491	268.25	4,776.22	519	491	269.27	4,814.59
23	Tripura	0	0	-	-	95	94	18.19	261.29	95	94	18.19	261.29
24	Uttar Pradesh	90	90	22.08	461.71	884	852	293.64	8,459.87	974	942	315.72	8,921.59
25	Uttarakhand	0	0	0.21	-	24	24	5.95	69.99	24	24	6.16	69.99
26	West Bengal	287	274	47.85	539.99	1640	1463	646.18	8,275.84	1927	1737	694.03	8,815.83
	Company Total	2,103	2,041	514.90	9,360.44	16,380	15,779	7,853.67	167,477.70	18,483	17,820	8,368.57	176,838.14

PERIODIC DISCLOSURES

FORM L-25- (ii) : Geographical Distribution Channel - GROUP - JUNE 2014

Insurer: Kotak Mahindra Old Mutual Life Insurance Ltd

Date: 30.06.2014

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP

Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs lakhs)	No. of Policies	No. of Lives	Premium (Rs lakhs)	Sum Assured (Rs lakhs)	No. of Policies	No. of Lives	Premium (Rs lakhs)	Sum Assured (Rs lakhs)
1	Andhra Pradesh	0	0	0	0	20	78541	431.74	155181.12	20	78541	431.74	155181.12
2	Arunachal Pradesh	0	0	0	0	0	0	0.00	0.00	0	0	0.00	0.00
3	Assam	0	0	0	0	0	0	0.00	0.00	0	0	0.00	0.00
4	Bihar	0	0	0	0	0	1780	1.90	591.54	0	1780	1.90	591.54
5	Chattisgarh	0	0	0	0	0	0	0.00	0.00	0	0	0.00	0.00
6	Goa	0	0	0	0	0	0	0.00	0.28	0	0	0.00	0.28
7	Gujarat	0	0	0	0	13	116764	229.58	36276.25	13	116764	229.58	36276.25
8	Haryana	0	0	0	0	17	26575	756.52	518245.69	17	26575	756.52	518245.69
9	Himachal Pradesh	0	0	0	0	0	0	0.00	0.00	0	0	0.00	0.00
10	Jammu & Kashmir	0	0	0	0	0	0	0.00	0.00	0	0	0.00	0.00
11	Jharkhand	0	0	0	0	0	7347	3.93	1101.95	0	7347	3.93	1101.95
12	Karnataka	0	0	0	0	50	122736	1318.03	1003969.70	50	122736	1318.03	1003969.70
13	Kerala	0	0	0	0	2	67293	88.84	10781.69	2	67293	88.84	10781.69
14	Madhya Pradesh	0	0	0	0	0	-6	-0.01	-9.18	0	-6	-0.01	-9.18
15	Maharashtra	0	0	0	0	74	761404	7052.65	1546358.37	74	761404	7052.65	1546358.37
16	Manipur	0	0	0	0	0	0	0.00	0.00	0	0	0.00	0.00
17	Meghalaya	0	0	0	0	0	0	0.00	0.00	0	0	0.00	0.00
18	Mirzoram	0	0	0	0	0	0	0.00	0.00	0	0	0.00	0.00
19	Nagaland	0	0	0	0	0	0	0.00	0.00	0	0	0.00	0.00
20	Orissa	0	0	0	0	0	2830	1.60	480.93	0	2830	1.60	480.93
21	Punjab	0	0	0	0	0	0	0.00	0.00	0	0	0.00	0.00
22	Rajasthan	0	0	0	0	0	1697	201.21	11552.61	0	1697	201.21	11552.61
23	Sikkim	0	0	0	0	0	0	0.00	0.00	0	0	0.00	0.00
24	Tamil Nadu	0	0	0	0	21	70887	1310.83	259760.72	21	70887	1310.83	259760.72
25	Tripura	0	0	0	0	0	0	0.00	0.00	0	0	0.00	0.00
26	Uttar Pradesh	0	0	0	0	8	12174	20.00	15965.52	8	12174	20.00	15965.52
27	Uttrakhand	0	0	0	0	0	0	0.00	0.00	0	0	0.00	0.00
28	West Bengal	0	0	0	0	8	29778	998.35	135292.57	8	29778	998.35	135292.57
29	Andaman & Nicobar Island	0	0	0	0	0	0	0.00	0.00	0	0	0.00	0.00
30	Chandigarh	0	0	0	0	0	0	0.00	0.00	0	0	0.00	0.00
31	Dadra & Nagarhaveli	0	0	0	0	0	0	0.00	0.00	0	0	0.00	0.00
32	Daman & Diu	0	0	0	0	0	0	0.00	0.00	0	0	0.00	0.00
33	Delhi	0	0	0	0	12	84359	943.61	102372.41	12	84359	943.61	102372.41
34	Lakshadweep	0	0	0	0	0	0	0.00	0.00	0	0	0.00	0.00
35	Puducherry	0	0	0	0	0	0	0.00	0.00	0	0	0.00	0.00
	Total					225	1384159	13358.79	3797922.17	225	1384159	13358.79	3797922.17

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

FORM 3A

Name of the Insurer : Kotak Mahindra Old Mutual Life Insurance Limited

PART - A

Registration Number : 107

Statement as on : 30/06/2014

Statement of Investment Assets (Life Insurers)

(Business within India)

Rs. in crore

Periodicity Of Submission : Quarterly

Section I

Total Application as per Balancesheet (A)		12,834
Add (B)		380
Provisions	L-20	8
Current Liabilities	L-19	372
Less (C)		228
Debit Balance in P&L A/C		(50)
Loans	L-15	11
Adv & Other Assets	L-18	192
Cash & Bank Balance	L-17	38
Fixed Assets	L-16	37
Misc Exp Not Written Off	L-21	-
Funds Available for Investments		12,986

Reconciliation of Investment Assets

Total investment Assets (as per Balance Sheet)

Balance Sheet Value of

A. Life Fund	4,052
B. Pension & General Annuity and Group Business	213
C. Unit Linked Funds	8,718
	12,984
Add : Last Day's ULIP Conversion	3
	12,986

Section II

NON - LINKED BUSINESS

A: LIFE FUND	% As per Reg.	SH		PH		Book Value (SH+PH)	ACTUAL %	FVC Amount	Total Fund	Market Value		
		Balance	FRSM*	UL Non Unit Res	PAR						NON-PAR	
		(a)	(b)	(c)	(d)						(e)	
1	Central Govt. Sec	Not Less than 25%	49.51	202.94	42.97	935.79	546.38	1,728.08	46.44%	-	1,777.59	1,699.85
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	81.40	384.86	78.67	1,180.32	632.89	2,276.74	61.19%	-	2,358.14	2,268.63
3	Investment subject to Exposure Norms											
	a. Housing & Infrastructure											
	1. Approved Investments	Not Less than 15%	69.14	168.14	21.69	302.79	174.23	666.85	17.92%	1.24	737.22	720.23
	2. Other Investments		-	-	-	0.80	0.98	1.78	0.05%	0.09	1.88	1.88
	b. i) Approved Investments	Not exceeding 35%	142.44	175.32	108.85	348.83	141.42	774.42	20.81%	36.80	953.67	956.70
	ii) Other Investments		-	-	-	0.45	0.52	0.97	0.03%	0.09	1.05	1.05
	TOTAL LIFE FUND	100%	292.97	728.32	209.22	1,833.19	950.04	3,720.77	100.00%	38.22	4,051.96	3,948.48
	3 a.(ii) + 3 b.(ii) above	Not exceeding 15%	-	-	-	1.25	1.50	2.75	0.07%	0.18	2.93	2.93

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS

	% As per Reg.	PH		Book Value	ACTUAL %	FVC Amount	Total Fund	Market Value
		PAR	NON-PAR					
		(a)	(b)					
1	Central Govt. Sec	Not Less than 20%	57.40	28.32	85.72	40.35%	85.72	79.32
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	66.60	33.49	100.08	47.11%	100.08	93.03
3	Balance in Approved investment	Not Exceeding 60%	25.89	86.48	112.36	52.89%	113.19	112.54
	TOTAL PENSION, GENERAL ANNUITY FUND	100%	92.48	119.96	212.44	100.00%	0.83	213.28

LINKED BUSINESS

C: LINKED FUNDS	% As per Reg.	PH		TOTAL Fund	ACTUAL %	
		PAR	NON-PAR			
		(a)	(b)			
1	Approved Investments	Not Less than 75%	-	8,411.30	8,411.30	96.48%
2	Other Investments	Not more than 25%	-	306.99	306.99	3.52%
	TOTAL LINKED INSURANCE FUND	100%	-	8,718.28	8,718.28	100.00%

CERTIFICATION

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

Date : 10-Aug-14

Signature: _____
Cedric Fernandes
Chief of Finance

- Note 1 (+) FRSM refers to 'Funds representing Solvency Margin'
- 2 Funds beyond Solvency Margin shall have a separate Custody Account.
- 3 Other Investments' are as permitted under Section 27A(2) of Insurance Act, 1938
- 4 Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
- 5 Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account

Note: 1. In Unit Linked Funds Investment as per Form 3A and total investment as per Sch 8B of Balance sheet varies due to last day conversion amounting to 2.57 Crores which remain uninvested as at Jun 30, 2014 and forms part of Net Current Assets in Schedule 8B of Balance sheet.

Reconciliation	Amt in Cr.
Portfolio Value	8,718.28
Last Day ULIP Conversion	2.57
Balance as per Sch 8B of Balance sheet	8,720.85

2. Balance Investment of the shareholderfund has not been considered for the purpose of pattern of Investment. However, the same is considered in the total Fund Value.

FORM L-27-UNIT LINKED BUSINESS-3A

FORM 3A - Part B

Unit Linked Insurance Business

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

Periodicity of Submission: Quarterly

STATEMENT AS ON : 30/06/2014

Link to item 'C' FORM 3A (Part A)

PART - B

Par / Non-Par

Particulars	Kotak Aggressive Growth Fund	Dynamic Floor Fund	Kotak Advantage Multiplier Fund	Kotak Advantage Multiplier Fund II	KOTAK ADVANTAGE PLUS FUND	Kotak Advantage Plus Fund II	Kotak Dynamic Balanced Fund
SFIN	ULIF-018-13/09/04-AGRGWTFND-107	ULIF-028-14/11/06-DYFLRFND-107	ULIF-024-07/02/06-ADVMULFND-107	ULIF-026-21/04/06-ADVMULFND2-107	ULIF-023-06/02/06-ADVPLSFND-107	ULIF-027-21/04/06-ADVPLSFND2-107	ULIF-009-27/06/03-DYBALFND-107
Opening Balance (Market Value)	250.56	1,022.51	1.69	1.50	-	0.44	17.19
Add: Inflow during the Quarter	7.19	31.59	-	-	-	-	0.90
Increase / (Decrease) Value of Inv.[Net]	41.59	84.68	0.03	0.03	-	0.01	1.94
Less: Outflow during the Quarter	(18.75)	(80.04)	(0.07)	(0.04)	-	(0.20)	(1.58)
TOTAL INVESTIBLE FUNDS (MKT VALUE)	280.59	1,058.74	1.65	1.49	-	0.25	18.45

Investment Of Unit Fund	Kotak Aggressive Growth Fund		Dynamic Floor Fund		Kotak Advantage Multiplier Fund		Kotak Advantage Multiplier Fund II		KOTAK ADVANTAGE PLUS FUND		Kotak Advantage Plus Fund II		Kotak Dynamic Balanced Fund	
SFIN	ULIF-018-13/09/04-AGRGWTFND-107		ULIF-028-14/11/06-DYFLRFND-107		ULIF-024-07/02/06-ADVMULFND-107		ULIF-026-21/04/06-ADVMULFND2-107		ULIF-023-06/02/06-ADVPLSFND-107		ULIF-027-21/04/06-ADVPLSFND2-107		ULIF-009-27/06/03-DYBALFND-107	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)														
Central Govt Securities	-	-	220.26	20.80%	0.62	37.26%	0.76	51.45%	-	-	0.25	97.61%	2.93	15.85%
State Government Securities	-	-	53.07	5.01%	0.25	15.22%	0.10	6.74%	-	-	-	-	0.87	4.72%
Other Approved Securities	-	-	32.56	3.08%	-	-	0.01	0.74%	-	-	-	-	0.43	2.31%
Corporate Bonds	-	-	75.17	7.10%	0.10	6.07%	0.20	13.57%	-	-	-	-	0.89	4.80%
Infrastructure Bonds	-	-	86.33	8.15%	0.33	19.77%	0.33	21.98%	-	-	-	-	0.78	4.23%
Equity	253.56	90.37%	469.69	44.36%	-	-	-	-	-	-	-	-	9.83	53.27%
Money Market	2.00	0.71%	82.85	7.83%	0.30	17.87%	-	-	-	-	0.00%	-	1.40	7.60%
Mutual Funds	0.04	0.02%	0.04	0.00%	0.02	0.96%	-	-	-	-	-	-	0.04	0.21%
Deposit with Banks	1.02	0.36%	1.67	0.16%	-	-	-	-	-	-	-	-	0.04	0.21%
Sub Total (A)	256.62	91.46%	1,021.64	96.50%	1.61	97.15%	1.40	94.47%	-	-	0.25	97.61%	17.20	93.21%
Current Assets:														
Accrued Interest	0.09	0.03%	11.86	1.12%	0.05	2.85%	0.05	3.28%	-	-	0.00	1.97%	0.13	0.70%
Dividend Receivable	0.57	0.20%	1.60	0.15%	-	-	-	-	-	-	-	-	0.02	0.12%
Bank Balance	0.00	0.00%	0.03	0.00%	0.00	0.01%	0.03	2.26%	-	-	0.00	0.43%	0.00	0.00%
Receivable for Sale of Investments	3.19	1.14%	44.86	4.24%	-	-	-	-	-	-	-	-	0.70	3.78%
Other Current Assets (for Investments)	(0.00)	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
Less: Current Liabilities														
Payable for Investments	(1.93)	-0.69%	(33.05)	-3.12%	(0.00)	0.00%	-	-	-	-	-	-	(0.46)	-2.52%
Fund Mgmt Charges Payable	(0.01)	0.00%	(0.06)	-0.01%	(0.00)	-0.01%	(0.00)	-0.01%	-	-	(0.00)	-0.01%	(0.00)	0.00%
Other Current Liabilities (for Investments)	(0.00)	0.00%	(0.02)	0.00%	(0.00)	0.00%	-	-	-	-	-	0.00%	(0.00)	0.00%
Sub Total (B)	1.91	0.68%	25.23	2.38%	0.05	2.85%	0.08	5.53%	-	-	0.01	2.39%	0.38	2.08%
Other Investments (<=25%)														
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	22.06	7.86%	11.87	1.12%	-	-	-	-	-	-	-	-	0.87	4.70%
Mutual funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Venture funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	22.06	7.86%	11.87	1.12%	-	-	-	-	-	-	-	-	0.87	4.70%
Total (A) + (B) + (C)	280.59	100.00%	1,058.74	100.00%	1.65	100.00%	1.49	100.00%	-	-	0.25	100.00%	18.45	100.00%
Fund Carried Forward (as per LB 2)	280.33		1,058.17		1.65		1.48		-	-	0.25		18.39	

Date: 10-Aug-14

Note:

- The aggregate of all the above Segregated Unit-Funds should tally with item C of FORM 3A (Part A), for both Par & Non Par Business
- Details of Item 12 of FORM LB 2 of IRDA (Actuarial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B)
- Other Investments' are as permitted under Sec 27A(2)
- In Unit Linked Funds Investment, total investible funds as per Form 3A (Part B) and Fund carried forward (as per LB2) varies due to last day conversion of Rs.2.57 Crores

FORM L-27-UNIT LINKED BUSINESS-3A

FORM 3A - Part B

Unit Linked Insurance Business

Company Name & Code: Kotak Mahindra Old M

Periodicity of Submission: Quarterly

STATEMENT AS ON : 30/06/2014

Particulars	Kotak Dynamic Bond Fund	Kotak Dynamic Floating Rate Fund	Kotak Dynamic Gilt Fund	Kotak Dynamic Growth Fund	Kotak Group Balanced Fund	Kotak Group Bond Fund	Kotak Group Floating Rate Fund
SFIN	ULIF-015-15/04/04-DYBDFND-107	ULIF-020-07/12/04-DYFLTRFND-107	ULIF-006-27/06/03-DYGLTFND-107	ULIF-012-27/06/03-DYGWTFND-107	ULGF-003-27/06/03-BALFND-107	ULGF-004-15/04/04-BNDFND-107	ULGF-005-07/12/04-FLTRFND-107
Opening Balance (Market Value)	773.62	41.27	38.22	56.59	201.86	424.25	33.55
Add: Inflow during the Quarter	83.86	5.05	5.53	1.44	11.05	19.73	4.60
Increase / (Decrease) Value of Inv.[Net]	30.46	1.07	1.67	7.66	24.20	17.69	0.97
Less: Outflow during the Quarter	(122.78)	(6.72)	(6.00)	(3.45)	(4.89)	(20.70)	(0.48)
TOTAL INVESTIBLE FUNDS (MKT VALUE)	765.17	40.69	39.42	62.24	232.22	440.96	38.65

Investment Of Unit Fund	Kotak Dynamic Bond Fund		Kotak Dynamic Floating Rate Fund		Kotak Dynamic Gilt Fund		Kotak Dynamic Growth Fund		Kotak Group Balanced Fund		Kotak Group Bond Fund		Kotak Group Floating Rate Fund	
SFIN	ULIF-015-15/04/04-DYBDFND-107		ULIF-020-07/12/04-DYFLTRFND-107		ULIF-006-27/06/03-DYGLTFND-107		ULIF-012-27/06/03-DYGWTFND-107		ULGF-003-27/06/03-BALFND-107		ULGF-004-15/04/04-BNDFND-107		ULGF-005-07/12/04-FLTRFND-107	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)														
Central Govt Securities	304.20	39.76%	7.01	17.22%	17.05	43.25%	6.36	10.22%	35.95	15.48%	174.40	39.55%	6.90	17.85%
State Government Securities	88.64	11.58%	12.01	29.51%	12.59	31.95%	1.07	1.72%	9.68	4.17%	47.83	10.85%	9.88	25.57%
Other Approved Securities	41.57	5.43%	0.56	1.37%	5.08	12.89%	0.80	1.28%	5.19	2.23%	24.70	5.60%	0.53	1.37%
Corporate Bonds	140.28	18.33%	6.50	15.97%	-	-	0.51	0.82%	11.11	4.78%	76.75	17.41%	5.54	14.33%
Infrastructure Bonds	82.46	10.78%	5.11	12.57%	-	-	4.28	6.88%	9.07	3.91%	46.53	10.55%	4.81	12.45%
Equity	-	-	-	-	-	-	43.44	69.79%	123.03	52.98%	-	-	-	-
Money Market	63.34	8.28%	8.42	20.69%	4.07	10.32%	1.04	1.68%	22.88	9.85%	42.52	9.64%	10.05	26.00%
Mutual Funds	0.05	0.01%	0.03	0.07%	0.04	0.10%	0.03	0.05%	0.03	0.01%	-	-	0.01	0.04%
Deposit with Banks	9.98	1.30%	-	-	-	-	0.19	0.30%	0.23	0.10%	7.89	1.79%	-	-
Sub Total (A)	730.52	95.47%	39.63	97.39%	38.83	98.50%	57.72	92.74%	217.17	93.52%	420.62	95.39%	37.72	97.61%
Current Assets:														
Accrued Interest	17.91	2.34%	1.06	2.60%	0.76	1.92%	0.42	0.67%	1.53	0.66%	10.83	2.46%	0.92	2.39%
Dividend Receivable	-	-	-	-	-	-	0.10	0.16%	0.28	0.12%	-	-	-	-
Bank Balance	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.01	0.00%	0.01	0.00%	0.00	0.00%
Receivable for Sale of Investments	63.54	8.30%	-	-	3.43	8.69%	0.53	0.85%	9.10	3.92%	36.47	8.27%	-	-
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Current Liabilities														
Payable for Investments	(46.74)	-6.11%	(0.00)	0.00%	(3.59)	-9.12%	(0.33)	-0.53%	(6.62)	-2.85%	(26.94)	-6.11%	(0.00)	0.00%
Fund Mgmt Charges Payable	(0.03)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.01)	0.00%	(0.01)	0.00%	(0.00)	0.00%
Other Current Liabilities (for Investments)	(0.03)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.02)	0.00%	(0.00)	0.00%
Sub Total (B)	34.65	4.53%	1.06	2.61%	0.59	1.50%	0.72	1.15%	4.29	1.85%	20.34	4.61%	0.92	2.39%
Other Investments (<=25%)														
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	3.80	6.11%	10.76	4.64%	-	-	-	-
Mutual funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Venture funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	-	-	-	-	-	-	3.80	6.11%	10.76	4.64%	-	-	-	-
Total (A) + (B) + (C)	765.17	100.00%	40.69	100.00%	39.42	100.00%	62.24	100.00%	232.22	100.00%	440.96	100.00%	38.65	100.00%
Fund Carried Forward (as per LB 2)	765.17		40.66		39.43		62.16		232.31		441.59		38.65	

Date: 10-Aug-14

Note:

- The aggregate of all the above Segregated Unit-1 3A (Part A), for both Par & Non Par Business
- Details of Item 12 of FORM LB 2 of IRDA (Actur reconciled with FORM 3A (Part B))
- Other Investments' are as permitted under Sec 2'
- In Unit Linked Funds Investment ,total investible Fund carried forward (as per LB2) varies due to last

FORM L-27-UNIT LINKED BUSINESS-3A

FORM 3A - Part B

Unit Linked Insurance Business

Company Name & Code: Kotak Mahindra Old M

Periodicity of Submission: Quarterly

STATEMENT AS ON : 30/06/2014

Particulars	Kotak Group Gilt Fund	Kotak Group Money Market Fund	Kotak Guaranteed Balanced Fund	Kotak Guaranteed Growth Fund	Kotak Opportunities Fund	Kotak Pension Balanced Fund	Kotak Pension Bond Fund
SFIN	ULGF-002-27/06/03-GLTFND-107	ULGF-001-27/06/03-MNMKFND-107	ULIF-010-27/06/03-GRTBALFND-107	ULIF-013-27/06/03-GRTGWFND-107	ULIF-029-02/10/08-OPPFND-107	ULIF-011-27/06/03-PNBALFND-107	ULIF-017-15/04/04-PNBDFND-107
Opening Balance (Market Value)	16.66	37.51	114.11	1,214.33	740.23	232.71	109.91
Add: Inflow during the Quarter	0.06	3.04	3.77	19.50	36.38	6.31	5.74
Increase / (Decrease) Value of Inv.[Net]	0.74	0.86	9.16	112.42	132.65	18.51	4.15
Less: Outflow during the Quarter	(1.33)	(0.00)	(9.66)	(99.34)	(60.62)	(23.48)	(15.48)
TOTAL INVESTIBLE FUNDS (MKT VALUE)	16.14	41.41	117.37	1,246.91	848.62	234.05	104.32

Investment Of Unit Fund	Kotak Group Gilt Fund		Kotak Group Money Market Fund		Kotak Guaranteed Balanced Fund		Kotak Guaranteed Growth Fund		Kotak Opportunities Fund		Kotak Pension Balanced Fund		Kotak Pension Bond Fund	
SFIN	ULGF-002-27/06/03-GLTFND-107		ULGF-001-27/06/03-MNMKFND-107		ULIF-010-27/06/03-GRTBALFND-107		ULIF-013-27/06/03-GRTGWFND-107		ULIF-029-02/10/08-OPPFND-107		ULIF-011-27/06/03-PNBALFND-107		ULIF-017-15/04/04-PNBDFND-107	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)														
Central Govt Securities	6.88	42.67%	-	-	30.36	25.86%	276.37	22.16%	-	-	60.57	25.88%	41.71	39.99%
State Government Securities	4.95	30.68%	-	-	9.18	7.82%	85.26	6.84%	-	-	19.17	8.19%	12.09	11.59%
Other Approved Securities	2.27	14.09%	-	-	4.23	3.60%	36.14	2.90%	-	-	8.57	3.66%	6.02	5.77%
Corporate Bonds	-	-	-	-	10.14	8.64%	98.49	7.90%	-	-	20.54	8.77%	17.71	16.97%
Infrastructure Bonds	-	-	-	-	7.77	6.62%	92.22	7.40%	-	-	13.94	5.95%	11.44	10.97%
Equity	-	-	-	-	39.87	33.97%	537.67	43.12%	765.65	90.22%	79.47	33.95%	-	-
Money Market	1.34	8.28%	41.38	99.91%	6.80	5.79%	33.06	2.65%	10.30	1.21%	10.96	4.68%	8.59	8.23%
Mutual Funds	0.05	0.30%	0.04	0.09%	-	-	-	-	0.05	0.01%	0.03	0.01%	-	-
Deposit with Banks	-	-	-	-	2.13	1.82%	8.74	0.70%	1.22	0.14%	6.46	2.76%	1.90	1.82%
Sub Total (A)	15.49	96.01%	41.42	100.00%	110.48	94.12%	1,167.94	93.67%	777.22	91.59%	219.71	93.87%	99.45	95.34%
Current Assets:														
Accrued Interest	0.31	1.92%	-	-	1.73	1.47%	14.76	1.18%	0.11	0.01%	3.73	1.59%	2.63	2.52%
Dividend Receivable	-	-	-	-	0.08	0.07%	1.15	0.09%	1.58	0.19%	0.17	0.07%	-	-
Bank Balance	0.00	0.00%	0.00	0.00%	0.01	0.01%	0.02	0.00%	0.07	0.01%	0.00	0.00%	0.01	0.01%
Receivable for Sale of Investments	1.41	8.71%	-	-	6.71	5.72%	63.48	5.09%	8.02	0.95%	13.60	5.81%	8.59	8.24%
Other Current Assets (for Investments)	-	-	-	-	-	-	0.00	0.00%	0.00	0.00%	-	-	-	-
Less: Current Liabilities														
Payable for Investments	(1.07)	-6.64%	-	-	(4.98)	-4.24%	(46.44)	-3.72%	(4.28)	-0.50%	(9.89)	-4.23%	(6.36)	-6.09%
Fund Mgmt Charges Payable	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.06)	0.00%	(0.05)	-0.01%	(0.01)	0.00%	(0.00)	0.00%
Other Current Liabilities (for Investments)	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.02)	0.00%	(0.00)	0.00%	(0.01)	0.00%	(0.00)	0.00%
Sub Total (B)	0.64	3.99%	(0.00)	0.00%	3.54	3.02%	32.88	2.64%	5.44	0.64%	7.60	3.25%	4.86	4.66%
Other Investments (<=25%)														
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	3.35	2.86%	46.09	3.70%	65.97	7.77%	6.75	2.88%	-	-
Mutual funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Venture funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	-	-	-	-	3.35	2.86%	46.09	3.70%	65.97	7.77%	6.75	2.88%	-	-
Total (A) + (B) + (C)	16.14	100.00%	41.41	100.00%	117.37	100.00%	1,246.91	100.00%	848.62	100.00%	234.05	100.00%	104.32	100.00%
Fund Carried Forward (as per LB 2)	16.06		41.43		117.13		1,245.84		848.57		233.86		103.97	

Date: 10-Aug-14

Note:

- The aggregate of all the above Segregated Unit-1 3A (Part A), for both Par & Non Par Business
- Details of Item 12 of FORM LB 2 of IRDA (Actur reconciled with FORM 3A (Part B))
- Other Investments' are as permitted under Sec 2
- In Unit Linked Funds Investment ,total investible Fund carried forward (as per LB2) varies due to last

FORM L-27-UNIT LINKED BUSINESS-3A

FORM 3A - Part B

Unit Linked Insurance Business

Company Name & Code: Kotak Mahindra Old M

Periodicity of Submission: Quarterly

STATEMENT AS ON : 30/06/2014

Particulars	Kotak Pension Floating Rate Fund	Kotak Pension Floor Fund	Kotak Pension Gilt Fund	Kotak Pension Growth Fund	Kotak Pension Opportunities Fund	Balanced Fund	Classic Opportunities Fund
SFIN	ULIF-022-07/12/04-PNFLTRFND-107	ULIF-031-13/07/09-PNFLRFND-107	ULIF-008-27/06/03-PNGLTFND-107	ULIF-030-07/01/09-PNGWTFND-107	ULIF-032-17/07/09-PNOPPFND-107	ULIF-037-21/12/09-BALKFND-107	ULIF-033-16/12/09-CLAOPPFND-107
Opening Balance (Market Value)	5.63	66.76	8.75	21.71	16.52	17.66	902.79
Add: Inflow during the Quarter	0.32	0.73	0.17	0.44	3.30	5.36	133.34
Increase / (Decrease) Value of Inv.[Net]	0.14	5.47	0.36	1.94	2.96	2.27	168.32
Less: Outflow during the Quarter	(0.86)	(5.81)	(0.86)	(2.30)	(1.64)	(3.73)	(81.08)
TOTAL INVESTIBLE FUNDS (MKT VALUE)	5.23	67.16	8.43	21.78	21.14	21.56	1,123.36

Investment Of Unit Fund	Kotak Pension Floating Rate Fund		Kotak Pension Floor Fund		Kotak Pension Gilt Fund		Kotak Pension Growth Fund		Kotak Pension Opportunities Fund		Balanced Fund		Classic Opportunities Fund	
SFIN	ULIF-022-07/12/04-PNFLTRFND-107		ULIF-031-13/07/09-PNFLRFND-107		ULIF-008-27/06/03-PNGLTFND-107		ULIF-030-07/01/09-PNGWTFND-107		ULIF-032-17/07/09-PNOPPFND-107		ULIF-037-21/12/09-BALKFND-107		ULIF-033-16/12/09-CLAOPPFND-107	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)														
Central Govt Securities	0.85	16.16%	14.21	21.15%	3.67	43.61%	4.75	21.81%	-	-	3.30	15.30%	-	-
State Government Securities	1.65	31.47%	3.67	5.47%	2.79	33.10%	1.40	6.41%	-	-	0.89	4.12%	-	-
Other Approved Securities	0.07	1.37%	2.11	3.14%	1.07	12.75%	0.65	2.98%	-	-	0.53	2.47%	-	-
Corporate Bonds	0.55	10.61%	5.13	7.64%	-	-	1.56	7.17%	-	-	0.72	3.34%	-	-
Infrastructure Bonds	0.70	13.42%	4.91	7.31%	-	-	0.57	2.60%	-	-	0.88	4.09%	-	-
Equity	-	-	29.81	44.39%	-	-	9.39	43.10%	18.67	88.32%	11.43	53.01%	1,002.80	89.27%
Money Market	1.25	23.83%	4.88	7.26%	0.86	10.20%	2.09	9.58%	0.72	3.38%	2.36	10.96%	28.45	2.53%
Mutual Funds	0.03	0.64%	0.04	0.06%	0.01	0.13%	0.04	0.07%	0.04	0.17%	-	-	-	-
Deposit with Banks	-	-	0.07	0.11%	-	-	0.03	0.14%	0.01	0.06%	0.00	0.00%	0.31	0.03%
Sub Total (A)	5.10	97.51%	64.83	96.53%	8.41	99.79%	20.44	93.86%	19.44	91.94%	20.12	93.29%	1,031.56	91.83%
Current Assets:														
Accrued Interest	0.13	2.49%	0.73	1.09%	0.16	1.95%	0.18	0.81%	0.00	0.01%	0.14	0.67%	0.03	0.00%
Dividend Receivable	-	-	0.10	0.15%	-	-	0.02	0.09%	0.04	0.17%	0.03	0.12%	2.09	0.19%
Bank Balance	0.00	0.00%	0.00	0.00%	0.00	0.01%	0.00	0.00%	0.00	0.01%	0.00	0.02%	0.09	0.01%
Receivable for Sale of Investments	-	-	2.79	4.16%	0.73	8.72%	1.16	5.33%	0.18	0.83%	0.81	3.75%	10.89	0.97%
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.00%
Less: Current Liabilities														
Payable for Investments	(0.00)	0.00%	(2.05)	-3.06%	(0.88)	-10.46%	(0.82)	-3.76%	(0.13)	-0.61%	(0.54)	-2.52%	(6.46)	-0.57%
Fund Mgmt Charges Payable	(0.00)	0.00%	(0.00)	-0.01%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	-0.01%	(0.00)	0.00%	(0.05)	0.00%
Other Current Liabilities (for Investments)	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%
Sub Total (B)	0.13	2.49%	1.57	2.34%	0.02	0.21%	0.54	2.46%	0.09	0.40%	0.44	2.04%	6.59	0.59%
Other Investments (<=25%)														
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	0.75	1.12%	-	-	0.80	3.68%	1.62	7.66%	1.01	4.67%	85.21	7.59%
Mutual funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Venture funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	-	-	0.75	1.12%	-	-	0.80	3.68%	1.62	7.66%	1.01	4.67%	85.21	7.59%
Total (A) + (B) + (C)	5.23	100.00%	67.16	100.00%	8.43	100.00%	21.78	100.00%	21.14	100.00%	21.56	100.00%	1,123.36	100.00%
Fund Carried Forward (as per LB 2)	5.23		66.97		8.42		21.74		21.14		21.67		1,126.56	

Date: 10-Aug-14

Note:

- The aggregate of all the above Segregated Unit-1 3A (Part A), for both Par & Non Par Business
- Details of Item 12 of FORM LB 2 of IRDA (Actur reconciled with FORM 3A (Part B))
- Other Investments' are as permitted under Sec 2'
- In Unit Linked Funds Investment ,total investble Fund carried forward (as per LB2) varies due to last

FORM L-27-UNIT LINKED BUSINESS-3A

FORM 3A - Part B

Unit Linked Insurance Business

Company Name & Code: Kotak Mahindra Old M

Periodicity of Submission: Quarterly

STATEMENT AS ON : 30/06/2014

Particulars	Dynamic Floor Fund II	Frontline Equity Fund	Pension Guarantee Fund	Pension Money Market Fund II	Guarantee Fund	Peak Guarantee Fund I	Kotak Group Dynamic Floor Fund
SFIN	ULIF-035-17/12/09-DYFLRFND-107	ULIF-034-17/12/09-FRLEQUFND-107	ULIF-038-21/12/09-PNGRTFND-107	ULIF-039-28/12/09-PNMNMKFND-107	ULIF-048-05/02/10-GRTFND-107	ULIF-049-14/02/10-PKGRTFND1-107	ULGF-015-07/01/10-DYFLRFND-107
Opening Balance (Market Value)	659.74	170.05	137.05	18.75	46.80	29.92	3.79
Add: Inflow during the Quarter	35.24	55.01	5.23	4.08	2.15	0.19	0.06
Increase / (Decrease) Value of Inv.[Net]	56.16	32.20	11.49	0.40	3.93	2.40	0.31
Less: Outflow during the Quarter	(55.15)	(18.63)	(12.53)	(5.40)	(4.44)	(2.35)	(0.59)
TOTAL INVESTIBLE FUNDS (MKT VALUE)	696.00	238.62	141.23	17.82	48.44	30.15	3.58

Investment Of Unit Fund	Dynamic Floor Fund II		Frontline Equity Fund		Pension Guarantee Fund		Pension Money Market Fund II		Guarantee Fund		Peak Guarantee Fund I		Kotak Group Dynamic Floor Fund	
SFIN	ULIF-035-17/12/09-DYFLRFND-107		ULIF-034-17/12/09-FRLEQUFND-107		ULIF-038-21/12/09-PNGRTFND-107		ULIF-039-28/12/09-PNMNMKFND-107		ULIF-048-05/02/10-GRTFND-107		ULIF-049-14/02/10-PKGRTFND1-107		ULGF-015-07/01/10-DYFLRFND-107	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)														
Central Govt Securities	145.58	20.92%	-	-	30.02	21.25%	-	-	10.32	21.30%	6.53	21.66%	0.81	22.52%
State Government Securities	34.52	4.96%	-	-	7.57	5.36%	-	-	2.58	5.32%	1.75	5.81%	0.24	6.59%
Other Approved Securities	20.40	2.93%	-	-	4.15	2.94%	-	-	1.38	2.85%	0.85	2.82%	0.21	5.96%
Corporate Bonds	47.05	6.76%	-	-	10.37	7.34%	-	-	3.44	7.11%	2.03	6.75%	0.02	0.67%
Infrastructure Bonds	48.26	6.93%	-	-	9.71	6.88%	-	-	2.99	6.17%	1.62	5.38%	0.33	9.36%
Equity	309.32	44.44%	212.57	89.08%	62.60	44.32%	-	-	21.52	44.42%	13.38	44.37%	1.47	41.22%
Money Market	66.54	9.56%	6.20	2.60%	11.77	8.33%	17.82	99.97%	4.50	9.30%	2.74	9.10%	0.33	9.23%
Mutual Funds	0.04	0.01%	-	-	0.02	0.02%	-	-	0.03	0.05%	0.01	0.04%	-	-
Deposit with Banks	0.27	0.04%	0.06	0.02%	0.07	0.05%	-	-	0.03	0.06%	0.03	0.09%	0.03	0.96%
Sub Total (A)	671.98	96.55%	218.82	91.70%	136.28	96.49%	17.82	99.97%	46.78	96.58%	28.95	96.02%	3.45	96.52%
Current Assets:														
Accrued Interest	7.29	1.05%	0.00	0.00%	1.60	1.13%	-	-	0.54	1.11%	0.32	1.08%	0.03	0.89%
Dividend Receivable	1.04	0.15%	0.46	0.19%	0.21	0.15%	-	-	0.07	0.15%	0.05	0.15%	0.01	0.15%
Bank Balance	0.03	0.00%	0.01	0.00%	0.00	0.00%	0.01	0.03%	0.00	0.01%	0.00	0.00%	0.00	0.04%
Receivable for Sale of Investments	29.47	4.23%	3.00	1.26%	5.96	4.22%	-	-	2.04	4.22%	1.32	4.37%	0.15	4.27%
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Current Liabilities														
Payable for Investments	(21.60)	-3.10%	(1.76)	-0.74%	(4.40)	-3.11%	-	-	(1.54)	-3.18%	(0.82)	-2.73%	(0.10)	-2.90%
Fund Mgmt Charges Payable	(0.03)	0.00%	(0.01)	0.00%	(0.01)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	-0.01%	(0.00)	0.00%
Other Current Liabilities (for Investments)	(0.01)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%
Sub Total (B)	16.19	2.33%	1.70	0.71%	3.37	2.39%	0.01	0.03%	1.11	2.30%	0.86	2.86%	0.09	2.45%
Other Investments (<=25%)														
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	7.82	1.12%	18.10	7.59%	1.58	1.12%	-	-	0.54	1.12%	0.34	1.12%	0.04	1.04%
Mutual funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Venture funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	7.82	1.12%	18.10	7.59%	1.58	1.12%	-	-	0.54	1.12%	0.34	1.12%	0.04	1.04%
Total (A) + (B) + (C)	696.00	100.00%	238.62	100.00%	141.23	100.00%	17.82	100.00%	48.44	100.00%	30.15	100.00%	3.58	100.00%
Fund Carried Forward (as per LB 2)	696.46		239.78		141.10		17.60		48.45		30.12		3.58	

Date: 10-Aug-14

Note:

- The aggregate of all the above Segregated Unit-1 3A (Part A), for both Par & Non Par Business
- Details of Item 12 of FORM LB 2 of IRDA (Actur reconciled with FORM 3A (Part B))
- Other Investments' are as permitted under Sec 2'
- In Unit Linked Funds Investment ,total investible Fund carried forward (as per LB2) varies due to last

FORM L-27-UNIT LINKED BUSINESS-3A

FORM 3A - Part B

Unit Linked Insurance Business

Company Name & Code: Kotak Mahindra Old M

Periodicity of Submission: Quarterly

STATEMENT AS ON : 30/06/2014

Particulars	Money Market Fund	Pension Balanced Fund II	Pension Classic Opportunities Fund	Pension Frontline Equity Fund	Pension Floor Fund II	Discontinued Policy Fund	Kotak Group Secure Capital Fund
SFIN	ULIF-041-05/01/10-MNMKFFND-107	ULIF-046-24/01/10-PNBALFND2-107	ULIF-042-07/01/10-PNCLAOPFND-107	ULIF-044-11/01/10-PNFRLEQFND-107	ULIF-043-08/01/10-PNFLRKFN2-107	ULIF-050-23/03/11-DISPOLFND-107	ULGF-016-12/04/11-SECCAPFND-107
Opening Balance (Market Value)	158.65	4.80	151.00	25.87	128.18	104.50	6.92
Add: Inflow during the Quarter	57.08	0.46	9.38	4.12	4.57	47.62	0.33
Increase / (Decrease) Value of Inv.[Net]	3.72	0.55	27.22	4.53	10.84	2.62	0.28
Less: Outflow during the Quarter	(54.25)	(0.46)	(14.16)	(2.43)	(11.30)	(10.58)	(0.22)
TOTAL INVESTIBLE FUNDS (MKT VALUE)	165.21	5.35	173.45	32.10	132.29	144.16	7.31

Investment Of Unit Fund	Money Market Fund		Pension Balanced Fund II		Pension Classic Opportunities Fund		Pension Frontline Equity Fund		Pension Floor Fund II		Discontinued Policy Fund		Kotak Group Secure Capital Fund	
SFIN	ULIF-004-27/06/03-MNMKFFND-107		ULIF-046-24/01/10-PNBALFND2-107		ULIF-042-07/01/10-PNCLAOPFND-107		ULIF-044-11/01/10-PNFRLEQFND-107		ULIF-043-08/01/10-PNFLRKFN2-107		ULIF-050-23/03/11-DISPOLFND-107		ULGF-016-12/04/11-SECCAPFND-107	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)														
Central Govt Securities	-	-	0.84	15.69%	-	-	-	-	27.70	20.94%	-	-	2.88	39.45%
State Government Securities	-	-	0.28	5.20%	-	-	-	-	7.15	5.40%	-	-	0.84	11.49%
Other Approved Securities	-	-	0.11	2.07%	-	-	-	-	3.93	2.97%	-	-	0.34	4.59%
Corporate Bonds	-	-	0.11	2.12%	-	-	-	-	9.57	7.24%	-	-	1.33	18.20%
Infrastructure Bonds	-	-	0.25	4.62%	-	-	-	-	9.79	7.40%	-	-	0.87	11.86%
Equity	-	-	2.86	53.35%	156.45	90.20%	28.60	89.10%	58.76	44.42%	-	-	-	-
Money Market	165.18	99.98%	0.54	10.17%	2.30	1.33%	0.75	2.34%	10.74	8.12%	144.14	99.99%	0.65	8.88%
Mutual Funds	0.03	0.02%	-	-	0.03	0.02%	-	-	0.03	0.03%	0.01	0.01%	0.01	0.17%
Deposit with Banks	-	-	0.00	0.02%	0.04	0.02%	0.01	0.03%	0.07	0.05%	-	-	0.05	0.62%
Sub Total (A)	165.21	100.00%	4.99	93.24%	158.82	91.57%	29.36	91.46%	127.74	96.56%	144.16	100.00%	6.96	95.25%
Current Assets:														
Accrued Interest	-	-	0.04	0.74%	0.00	0.00%	0.00	0.00%	1.42	1.07%	-	-	0.17	2.38%
Dividend Receivable	-	-	0.01	0.12%	0.32	0.19%	0.07	0.20%	0.20	0.15%	-	-	-	-
Bank Balance	0.00	0.00%	0.01	0.13%	0.01	0.01%	0.00	0.01%	0.00	0.00%	0.01	0.01%	0.00	0.00%
Receivable for Sale of Investments	-	-	0.19	3.63%	1.70	0.98%	0.46	1.42%	5.61	4.24%	-	-	0.57	7.77%
Other Current Assets (for Investments)	-	-	-	-	-	-	(0.00)	0.00%	-	-	-	-	-	-
Less: Current Liabilities														
Payable for Investments	-	-	(0.14)	-2.54%	(0.83)	-0.48%	(0.27)	-0.83%	(4.16)	-3.14%	-	-	(0.39)	-5.39%
Fund Mgmt Charges Payable	(0.00)	0.00%	(0.00)	0.00%	(0.01)	0.00%	(0.00)	0.00%	(0.01)	0.00%	(0.00)	0.00%	(0.00)	0.00%
Other Current Liabilities (for Investments)	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%
Sub Total (B)	0.00	0.00%	0.11	2.08%	1.20	0.69%	0.26	0.80%	3.06	2.32%	0.01	0.00%	0.35	4.75%
Other Investments (<=25%)														
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	0.25	4.68%	13.42	7.74%	2.48	7.74%	1.49	1.12%	-	-	-	-
Mutual funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Venture funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	-	-	0.25	4.68%	13.42	7.74%	2.48	7.74%	1.49	1.12%	-	-	-	-
Total (A) + (B) + (C)	165.21	100.00%	5.35	100.00%	173.45	100.00%	32.10	100.00%	132.29	100.00%	144.16	100.00%	7.31	100.00%
Fund Carried Forward (as per LB 2)	165.94		5.41		173.38		32.16		132.30		143.99		7.31	

Date: 10-Aug-14

Note:

- The aggregate of all the above Segregated Unit-1 3A (Part A), for both Par & Non Par Business
- Details of Item 12 of FORM LB 2 of IRDA (Actur reconciled with FORM 3A (Part B))
- Other Investments' are as permitted under Sec 2
- In Unit Linked Funds Investment ,total investible Fund carried forward (as per LB2) varies due to last

FORM L-27-UNIT LINKED BUSINESS-3A

FORM 3A - Part B

Unit Linked Insurance Business

Company Name & Code: Kotak Mahindra Old M

Periodicity of Submission: Quarterly

STATEMENT AS ON : 30/06/2014

(Rs in Crores)

Particulars	Kotak Group 57M FMP 07/04/2016	Total of all Funds
SFIN	ULGF-017-14/07/11-57FM070416-107	
Opening Balance (Market Value)	24.46	8,039.02
Add: Inflow during the Quarter	-	614.92
Increase / (Decrease) Value of Inv.[Net]	0.58	829.17
Less: Outflow during the Quarter	(0.45)	(764.83)
TOTAL INVESTIBLE FUNDS (MKT VALUE)	24.58	8,716.28

Investment Of Unit Fund	Kotak Group 57M FMP 07/04/2016		Total	
SFIN	ULGF-017-14/07/11-57FM070416-107			
	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)				
Central Govt Securities	-	-	1,444.02	16.56%
State Government Securities	-	-	431.96	4.95%
Other Approved Securities	-	-	204.44	2.34%
Corporate Bonds	2.00	8.12%	547.82	6.28%
Infrastructure Bonds	6.56	26.70%	452.83	5.19%
Equity	-	-	4,261.81	48.88%
Money Market	0.15	0.61%	826.24	9.48%
Mutual Funds	-	-	0.85	0.00%
Deposit with Banks	12.05	49.03%	54.61	0.63%
Sub Total (A)	20.76	84.46%	8,224.59	94.34%
Current Assets:				
Accrued Interest	3.80	15.47%	85.47	0.98%
Dividend Receivable	-	-	10.25	0.12%
Bank Balance	0.01	0.06%	0.41	0.00%
Receivable for Sale of Investments	-	-	330.67	3.79%
Other Current Assets (for Investments)	0.01	0.05%	0.01	0.00%
Less: Current Liabilities				
Payable for Investments	-	-	(239.59)	-2.75%
Fund Mgmt Charges Payable	(0.01)	-0.04%	(0.39)	0.00%
Other Current Liabilities (for Investments)	(0.00)	0.00%	(0.12)	0.00%
Sub Total (B)	3.82	15.54%	186.71	2.14%
Other Investments (<=25%)				
Corporate Bonds	-	-	-	-
Infrastructure Bonds	-	-	-	-
Equity	-	-	306.99	3.52%
Mutual funds	-	-	-	-
Venture funds	-	-	-	-
Others	-	-	-	-
Sub Total (C)	-	-	306.99	3.52%
Total (A) + (B) + (C)	24.58	100.00%	8,718.28	100.00%
Fund Carried Forward (as per LB 2)	24.43		8,720.85	

Date: 10-Aug-14

Signature: _____

Cedric Fernandes

Chief of Finance

Note:

- The aggregate of all the above Segregated Unit-1 3A (Part A), for both Par & Non Par Business
- Details of Item 12 of FORM LB 2 of IRDA (Actur reconciled with FORM 3A (Part B)
- Other Investments' are as permitted under Sec 2
- In Unit Linked Funds Investment ,total investble Fund carried forward (as per LB2) varies due to last

FORM FORM L-28-ULIP-NAV-3A

FORM 3A

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

Statement For The Period : 30-Jun-2014

Periodicity of Submission: Quarterly

PART - C

Link to Item 'C' of FORM 3A (Part A)

Rs.Crore

S.No.	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date*	Previous Qtr NAV 31/03/2014	2nd Previous Qtr NAV 31/03/2014	3rd Previous Qtr NAV 30/09/2013	4th Previous Qtr NAV 30/06/2013	Annualised Return/Yield	3 year Rolling CAGR	Highest NAV since inception
1	Kotak Aggressive Growth Fund	ULIF-018-13/09/04-AGRGTWFND-107	13-Sep-04	Non Par	280.59	49.89	49.89	42.64	40.25	37.06	37.22	34.04%	11.40%	50.11
2	Dynamic Floor Fund	ULIF-028-14/11/06-DYFLRFND-107	14-Nov-06	Non Par	1,058.74	20.92	20.92	19.29	18.66	18.05	19.00	10.07%	7.06%	21.06
3	Kotak Advantage Multiplier Fund	ULIF-024-07/02/06-ADVMULFND-107	07-Feb-06	Non Par	1.65	15.25	15.25	14.99	14.77	14.56	14.74	3.46%	4.30%	15.26
4	Kotak Advantage Multiplier Fund II	ULIF-026-21/04/06-ADVMULFND2-107	21-Apr-06	Non Par	1.49	15.29	15.29	15.00	14.78	14.57	14.69	4.07%	4.49%	15.29
5	Kotak Advantage Plus Fund	ULIF-023-06/02/06-ADVPLSFND-107	06-Feb-06	Non Par	-	-	-	-	-	-	16.87	NA	NA	16.97
6	Kotak Advantage Plus Fund II	ULIF-027-21/04/06-ADVPLSFND2-107	21-Apr-06	Non Par	0.25	15.67	15.67	15.40	15.22	15.04	15.20	3.10%	5.12%	15.69
7	Kotak Dynamic Balanced Fund	ULIF-009-27/06/03-DYBALFND-107	27-Jun-03	Non Par	18.45	42.70	42.70	38.32	36.63	34.55	35.47	20.40%	10.36%	42.88
8	Kotak Dynamic Bond Fund	ULIF-015-15/04/04-DYBNDFND-107	15-Apr-04	Non Par	765.17	22.53	22.53	21.67	21.12	20.61	21.87	3.01%	8.98%	22.63
9	Kotak Dynamic Floating Rate Fund	ULIF-020-07/12/04-DYFLTRFND-107	07-Dec-04	Non Par	40.69	19.97	19.97	19.46	18.97	18.53	18.21	9.67%	9.69%	19.97
10	Kotak Dynamic Gilt Fund	ULIF-006-27/06/03-DYGLTFND-107	27-Jun-03	Non Par	39.42	20.41	20.41	19.56	19.08	18.63	20.27	0.69%	8.08%	20.65
11	Kotak Dynamic Growth Fund	ULIF-012-27/06/03-DYGTWFND-107	27-Jun-03	Non Par	62.24	49.63	49.63	43.61	41.48	38.74	39.24	26.47%	10.74%	49.85
12	Kotak Group Balanced Fund	ULGF-003-27/06/03-BALFND-107	27-Jun-03	Non Par	232.22	43.00	43.00	38.54	36.83	34.70	35.63	20.70%	10.65%	43.17
13	Kotak Group Bond Fund	ULGF-004-15/04/04-BNDFND-107	15-Apr-04	Non Par	440.96	23.71	23.71	22.78	22.18	21.61	22.93	3.37%	9.57%	23.81
14	Kotak Group Floating Rate Fund	ULGF-005-07/12/04-FLTRFND-107	07-Dec-04	Non Par	38.65	20.74	20.74	20.20	19.67	19.19	18.85	10.01%	10.10%	20.74
15	Kotak Group Gilt Fund	ULGF-002-27/06/03-GLTFND-107	27-Jun-03	Non Par	16.14	21.08	21.08	20.17	19.67	19.21	20.88	0.93%	8.33%	21.28
16	Kotak Group Money Market Fund	ULGF-001-27/06/03-MNMKFNDFND-107	27-Jun-03	Non Par	41.41	10.85	10.85	10.62	10.40	10.13	-	NA	NA	24.76
17	Kotak Guaranteed Balanced Fund	ULIF-010-27/06/03-GRTBALFND-107	27-Jun-03	Non Par	117.37	37.20	37.20	34.36	33.18	31.97	33.43	11.28%	9.16%	37.35
18	Kotak Guaranteed Growth Fund	ULIF-013-27/06/03-GRTGTWFND-107	27-Jun-03	Non Par	1,246.91	42.99	42.99	39.24	37.77	36.17	37.64	14.20%	9.37%	43.18
19	Kotak Opportunities Fund	ULIF-029-02/10/08-OPPFND-107	02-Oct-08	Non Par	848.62	29.87	29.87	25.27	24.01	21.78	22.24	34.28%	11.80%	29.87
20	Kotak Pension Balanced Fund	ULIF-011-27/06/03-PNBALFND-107	27-Jun-03	Non Par	234.05	37.83	37.83	34.94	33.75	32.51	33.98	11.35%	9.18%	37.99
21	Kotak Pension Bond Fund	ULIF-017-15/04/04-PNBNDFND-107	15-Apr-04	Non Par	104.32	22.60	22.60	21.74	21.20	20.68	21.96	2.96%	8.98%	22.71
22	Kotak Pension Floating Rate Fund	ULIF-022-07/12/04-PNFLTRFND-107	07-Dec-04	Non Par	5.23	20.06	20.06	19.54	19.05	18.60	18.30	9.60%	9.66%	20.06
23	Kotak Pension Floor Fund	ULIF-031-13/07/09-PNFLRFND-107	13-Jul-09	Non Par	67.16	13.42	13.42	12.37	11.97	11.58	12.19	10.05%	6.98%	13.51
24	Kotak Pension Gilt Fund	ULIF-008-27/06/03-PNGLTFND-107	27-Jun-03	Non Par	8.43	20.80	20.80	19.93	19.44	18.97	20.65	0.70%	8.10%	21.04
25	Kotak Pension Growth Fund	ULIF-030-07/01/09-PNGWTFND-107	07-Jan-09	Non Par	21.78	18.30	18.30	16.72	16.09	15.42	16.03	14.11%	9.29%	18.37
26	Kotak Pension Opportunities Fund	ULIF-032-17/07/09-PPNFND-107	17-Jul-09	Non Par	21.14	17.00	17.00	14.42	13.72	12.46	12.74	33.41%	11.62%	17.00
27	Balanced Fund	ULIF-037-21/12/09-BALKFND-107	21-Dec-09	Non Par	21.56	15.04	15.04	13.50	12.95	12.23	12.56	19.73%	10.21%	15.09
28	Classic Opportunities Fund	ULIF-033-16/12/09-CLAOPPFND-107	16-Dec-09	Non Par	1,123.36	16.58	16.58	14.06	13.36	12.12	12.35	34.30%	12.41%	16.58
29	Dynamic Floor Fund II	ULIF-035-17/12/09-DYFLRFND2-107	17-Dec-09	Non Par	696.00	13.47	13.47	12.40	11.98	11.56	12.16	10.78%	7.69%	13.55
30	Frontline Equity Fund	ULIF-034-17/12/09-FRLEQUFND-107	17-Dec-09	Non Par	238.62	15.56	15.56	13.32	12.61	11.61	11.67	33.31%	11.62%	15.63
31	Pension Guarantee Fund	ULIF-038-21/12/09-PNGRTFND-107	21-Dec-09	Non Par	141.23	13.47	13.47	12.40	11.97	11.56	12.17	10.68%	7.72%	13.55
32	Pension Money Market Fund II	ULIF-039-28/12/09-PNMNMFND-107	28-Dec-09	Non Par	17.82	13.96	13.96	13.66	13.38	13.11	12.86	8.59%	8.85%	13.96
33	Guarantee Fund	ULIF-048-05/02/10-GRTFND-107	05-Feb-10	Non Par	48.44	14.12	14.12	13.00	12.56	12.12	12.74	10.79%	7.83%	14.21
34	Peak Guarantee Fund I	ULIF-049-14/02/10-PKGRTFND1-107	14-Feb-10	Non Par	30.15	13.56	13.56	12.50	12.10	11.70	12.31	10.12%	7.43%	13.64
35	Kotak Group Dynamic Floor Fund	ULGF-015-07/01/10-DYFLRFND-107	07-Jan-10	Non Par	3.58	21.49	21.49	19.78	19.10	18.43	19.39	10.83%	7.94%	21.63
36	Money Market Fund	ULIF-041-05/01/10-MNMKFNDFND-107	05-Jan-10	Non Par	165.21	13.94	13.94	13.64	13.36	13.08	12.83	8.70%	8.96%	13.94
37	Pension Balanced Fund II	ULIF-046-24/01/10-PNBALFND2-107	24-Jan-10	Non Par	5.35	14.74	14.74	13.25	12.67	11.97	12.26	20.24%	10.30%	14.80
38	Pension Classic Opportunities Fund	ULIF-042-07/01/10-PNCLAOPFND-107	07-Jan-10	Non Par	173.45	17.04	17.04	14.39	13.65	12.35	12.59	35.42%	12.61%	17.04
39	Pension Frontline Equity Fund	ULIF-044-11/01/10-PNFRLEQFND-107	11-Jan-10	Non Par	32.10	16.49	16.49	14.11	13.33	12.27	12.34	33.68%	11.66%	16.56
40	Pension Floor Fund II	ULIF-043-08/01/10-PNFLRFND2-107	08-Jan-10	Non Par	132.29	13.39	13.39	12.33	11.91	11.50	12.10	10.71%	7.77%	13.48
41	Discontinued Policy Fund	ULIF-050-23/03/11-DISPOLFND-107	23-Mar-11	Non Par	144.16	13.13	13.13	12.85	12.59	12.36	12.12	8.33%	9.16%	13.13
42	Kotak Group Secure Capital Fund	ULGF-016-12/04/11-SECCAPFND-107	12-Apr-11	Non Par	7.31	13.20	13.20	12.70	12.37	12.06	12.78	3.27%	9.23%	13.26
43	Kotak Group 57M FMP 07/04/2016	ULGF-017-14/07/11-57FM070416-107	14-Jul-11	Non Par	24.58	12.98	12.98	12.68	12.39	12.11	11.96	8.55%	NA	12.98
	TOTAL				8,718.28									

CERTIFICATION

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

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

Date: 10-Aug-14

Note:

1. * NAV should reflect the published NAV on the reporting date

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

PERIODIC DISCLOSURES

FORM L-29
Detail regarding debt securities - Traditional
Insurer: Kotak Mahindra Old Mutual Life Insurance Ltd.
Date: 30-Jun-14
(Rs in Crores)

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 30-06-2014	As % of total for this class	As at 30-06-2013	As % of total for this class	As at 30-06-2014	As % of total for this class	As at 30-06-2013	As % of total for this class
Break down by credit rating								
AAA rated	1,015.19	27.44%	1,011.44	33.88%	1,036.62	27.20%	1,001.71	33.84%
AA or better	375.56	10.15%	141.92	4.75%	369.38	9.69%	140.34	4.74%
Rated below AA but above A	-	0.00%	4.99	0.17%	-	0.00%	5.00	0.17%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other		0.00%	-	0.00%		0.00%	-	0.00%
Central Government	1,871.46	50.58%	1,433.70	48.02%	1,961.00	51.45%	1,430.80	48.34%
State Government	438.01	11.84%	393.30	13.17%	444.40	11.66%	382.28	12.91%
Total	3,700.22	100.00%	2,985.34	100.00%	3,811.40	100.00%	2,960.14	100.00%
			-				-	
Breakdown By Residual maturity								
Up to 1 year	190.90	5.16%	32.48	1.09%	190.34	4.99%	32.54	1.10%
more than 1 year and upto 3 years	309.44	8.36%	169.89	5.69%	306.73	8.05%	169.22	5.72%
More than 3 years and up to 7 years	533.23	14.41%	430.60	14.42%	536.77	14.08%	428.23	14.47%
More than 7 years and up to 10 years	766.82	20.72%	799.67	26.79%	791.21	20.76%	787.17	26.59%
More than 10 years and up to 15 years	426.83	11.54%	400.54	13.42%	438.43	11.50%	395.29	13.35%
More than 15 years and up to 20 years	349.02	9.43%	400.82	13.43%	383.68	10.07%	407.02	13.75%
Above 20 years	1,123.97	30.38%	751.35	25.17%	1,164.25	30.55%	740.68	25.02%
Total	3,700.22	100.00%	2,985.34	100.00%	3,811.40	100.00%	2,960.14	100.00%
			-				-	
Breakdown by type of the issuer								
a. Central Government	1,879.17	50.79%	1,433.70	48.02%	1,969.22	51.67%	1,430.80	48.34%
b. State Government	438.01	11.84%	393.30	13.17%	444.40	11.66%	382.28	12.91%
c. Corporate Securities	1,383.03	37.38%	1,158.35	38.80%	1,397.78	36.67%	1,147.05	38.75%
Total	3,700.22	100.00%	2,985.34	100.00%	3,811.40	100.00%	2,960.14	100.00%

Note

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

Date : 10-Aug-2014

Signature: _____

Sudhakar Shanbhag
Chief of Investments

Signature: _____

G. Murlidhar
Chief Executive Officer

PERIODIC DISCLOSURES

FORM L-29

Detail regarding debt securities - ULIP

Insurer:

Kotak Mahindra Old Mutual Life Insurance Ltd.

Date:

30-Jun-14

(Rs in Crores)

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 30-06-2014	As % of total for this class	As at 30-06-2013	As % of total for this class	As at 30-06-2014	As % of total for this class	As at 30-06-2013	As % of total for this class
Break down by credit rating								
AAA rated	1,691.05	44.38%	1,770.56	45.99%	1,692.26	44.37%	1,776.91	46.04%
AA or better	209.04	5.49%	113.91	2.96%	208.92	5.48%	113.71	2.95%
Rated below AA but above A	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Central Government	1,478.76	38.80%	1,707.08	44.34%	1,482.84	38.88%	1,714.67	44.43%
State Government	431.96	11.34%	258.46	6.71%	429.66	11.27%	254.21	6.59%
Total	3,810.82	100.00%	3,850.01	100.00%	3,813.67	100.00%	3,859.51	100.00%
							-	
Breakdown By Residual maturity							-	
Up to 1 year	830.94	21.80%	355.89	9.24%	831.34	21.80%	355.43	9.21%
more than 1 year and upto 3 years	361.88	9.50%	195.53	5.08%	360.99	9.47%	195.95	5.08%
More than 3 years and up to 7 years	375.92	9.86%	512.44	13.31%	378.42	9.92%	514.53	13.33%
More than 7 years and up to 10 years	891.45	23.39%	922.52	23.96%	889.34	23.32%	921.74	23.88%
More than 10 years and up to 15 years	507.53	13.32%	514.08	13.35%	508.50	13.33%	513.44	13.30%
More than 15 years and up to 20 years	230.60	6.05%	458.51	11.91%	232.04	6.08%	459.82	11.91%
Above 20 years	612.50	16.07%	891.03	23.14%	613.04	16.07%	898.60	23.28%
Total	3,810.82	100.00%	3,850.01	100.00%	3,813.67	100.00%	3,859.51	100.00%
							-	
Breakdown by type of the issuer							-	
a. Central Government	1,478.99	38.81%	1,707.08	44.34%	1,483.08	38.89%	1,714.67	44.43%
b. State Government	431.96	11.34%	258.46	6.71%	429.66	11.27%	254.21	6.59%
c. Corporate Securities	1,899.86	49.85%	1,884.47	48.95%	1,900.93	49.85%	1,890.62	48.99%
Total	3,810.82	100.00%	3,850.01	100.00%	3,813.67	100.00%	3,859.51	100.00%

Note

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

Date : 10-Aug-2014

Signature: _____

Sudhakar Shanbhag
Chief of Investments

Signature: _____

G. Murlidhar
Chief Executive Officer

PERIODIC DISCLOSURES
FORM L-30-Related Party Transactions

Insurer: Kotak Mahindra Old Mutual Life Insurance Limited

Date **30/06/2014**
(` in Lakhs)

Related Party Transactions

SI No	Name of the Related Party	Relationship	Nature of transaction	Consideration paid / received*			
				For the Quarter ended 30th June 2014	Up to the Quarter ended 30th June 2014	For the Quarter ended 30th June 2013	Up to the Quarter ended 30th June 2013
1	Kotak Mahindra Bank Ltd	Holding Company	Purchase of Investment	51,372	51,372	52,746	52,746
3	Kotak Mahindra Prime Ltd	Fellow Subsidiaries	Sale of Commercial Paper / Bonds / Debentures	500	500	-	-
4	Kotak Mahindra Bank Ltd	Holding Company	Bank Deposit Placed	752	752	6,218	6,218
5	Kotak Mahindra Bank Ltd	Holding Company	Bank Deposit Redeem	2,666	2,666	5,741	5,741
6	Kotak Mahindra Prime Ltd	Fellow Subsidiaries	Sale of Fixed Assets	-	-	-	-
7	Kotak Mahindra Bank Ltd	Holding Company	Sale of Investment	2,611	2,611	36,232	36,232
8	Kotak Securities Ltd	Fellow Subsidiaries	Brokerage Expenses	48	48	41	41
9	Kotak Mahindra Bank Ltd	Holding Company	Commission Paid	517	517	378	378
10	Kotak Securities Ltd	Fellow Subsidiaries	Commission Paid	5	5	8	8
11	Kotak Mahindra Prime Ltd	Fellow Subsidiaries	Commission Paid	1	1	1	1
12	Kotak Mahindra Bank Ltd	Holding Company	Bank Charges	13	13	6	6
13	Kotak Mahindra Bank Ltd	Holding Company	Reimbursements from companies for Services provided	2	2	0	0
14	Kotak Mahindra Pension Fund	Others	Reimbursements from companies for Services provided	4	4	-	-
18	Kotak Mahindra Bank Ltd	Holding Company	Reimbursements to companies for Services received	713	713	686	686
19	Kotak Securities Ltd	Fellow Subsidiaries	Reimbursements to companies for Services received	1	1	1	1
20	Kotak Mahindra Prime Ltd	Fellow Subsidiaries	Reimbursements to companies for Services received	1	1	-	-
21	Key Management Personnel	Key Management Personnel	Remuneration of Key Management Personnel	264	264	61	61
22	Kotak Mahindra Bank Ltd	Holding Company	Interest Income	20	20	47	47
23	Kotak Mahindra Prime Ltd	Fellow Subsidiaries	Interest Income	234	234	173	173
24	Kotak Mahindra Asset Management Company Ltd	Fellow Subsidiaries	Premium Income	0	0	-	-
25	Kotak Mahindra Bank Ltd	Holding Company	Premium Income	(79)	(79)	0.75	0.75
26	Kotak Mahindra Prime Ltd	Fellow Subsidiaries	Premium Income	(4)	(4)	-	-
27	Kotak Commodities Services Limited	Enterprises in which relatives of k	Premium Income	1	1	0.12	0.12
28	Kotak Securities Ltd	Fellow Subsidiaries	Premium Income	13	13	0.80	0.80
29	Kotak Mahindra Capital Company Ltd	Fellow Subsidiaries	Premium Income	0.17	0.17	(0.01)	(0.01)
30	Kotak Investment Advisors Ltd	Fellow Subsidiaries	Premium Income	-	-	-	-
31	Key Management Personnel	Key Management Personnel	Premium Income	0.75	0.75	0.85	0.85
32	Kotak Mahindra Bank Ltd	Holding Company	Premium Income- Sourced by Related Parties as an Agent	8,004	8,004	6,716	6,716
33	Kotak Securities Ltd	Fellow Subsidiaries	Premium Income- Sourced by Related Parties as an Agent	254	254	370	370
34	Kotak Mahindra Prime Ltd	Fellow Subsidiaries	Premium Income- Sourced by Related Parties as an Agent	30	30	40	40
35	Kotak Life Insurance Superannuation Fund	Enterprises in which key manager	Superannuation Fund Contribution	4	4	5	5

PERIODIC DISCLOSURES

FORM L-31 LNL - 6 : Board of Directors & Key Person

Insurer:	Kotak Mahindra Old Mutual Life Insurance Ltd.	Date: April 2014 to June 2014	
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BOD and Key Person information

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Uday Kotak	Chairman- Non Executive	
2	Mr. Shailesh Devchand	Vice Chairman- Non Executive	
3	Mr. G. Murlidhar	Managing Director & Chief Executive Officer	
4	Mr. Shivaji Dam	Non Executive Director	
5	Mr. Vineet Nayyar	Independent Director	
6	Mr. Prakash Apte	Independent Director	
7	Mr. Gaurang Shah	Non Executive Director	
8	Mr. Dipak Gupta	Non Executive Director	
9	Mr. David Buenfil	Non Executive Director	
10	Mr. Sunil Sharma	Appointed Actuary & Chief Risk Officer	
11	Mr. Cedric Fernandes	Chief Financial Officer	
12	Mr. Sudhakar Shanbhag	Chief Investment Officer	
13	Mr. Suresh Agarwal	Chief Marketing Officer	
14	Mr. Muralikrishna Cheruvu	Chief Compliance Officer	
15	Mr. Anand Dubey	Chief of Internal Audit	

Key Persons as defined in IRDA Registration of Companies Regulations, 2000 & Key Persons as per IRDA Circular on Key Persons dated 9.10.2013

Please note that Mr. Sunil Sharma who was appointed as an Alternate Director ceased office as an Alternate Director in April 2014

FORM L-32-SOLVENCY MARGIN - KT 3

(See Regulation 4)

Insurance Regulatory and Development Authority (Actuarial Report and Abstract) Regulations, 2000.

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.

Form Code: _____

Name of Insurer: Kotak Mahindra Old Mutual Life Insurance Limited Registration Number: 107 Classification Code: 1Classification: Business Within India

Item	Description	Adjusted Value (Amount in Lakhs)	
		As at 30-Jun-14	As at 30-Jun-13
(1)	(2)	(4)	
01	Available Assets in Policyholders' Fund:	1,214,377	1,058,468
	Deduct:		-
02	Mathematical Reserves	1,165,269	1,016,592
03	Other Liabilities	37,076	26,856
04	Excess in Policyholders' funds	12,032	15,020
05	Available Assets in Shareholders Fund (including NFRSM):	106,163	93,168
	Deduct:		
06	Other Liabilities of shareholders' fund	950	11,338
07	Excess in Shareholders' funds	105,213	81,831
08	Total ASM (04)+(07)	117,244	96,851
09	Total RSM	38,296	31,119
10	Solvency Ratio (ASM/RSM)	3.06	3.11

Item	Description	Adjusted Value (Amount in Lakhs)	
		As at 30-Jun-14	As at 30-Jun-13
(1)	(2)	(4)	
01	Available Assets in Policyholders' Fund:	1,214,377	1,058,468
	Deduct:		-
02	Mathematical Reserves	1,165,269	1,016,592
03	Other Liabilities	37,076	26,856
04	Excess in Policyholders' funds	12,032	15,020
05	Available Assets in Shareholders Fund (excluding NFRSM):	75,255	71,998
	Deduct:		
06	Other Liabilities of shareholders' fund	950	11,338
07	Excess in Shareholders' funds	74,305	60,660
08	Total ASM (04)+(07)	86,337	75,680
09	Total RSM	38,296	31,119
10	Solvency Ratio (ASM/RSM)	2.25	2.43

Certification:

I, the Appointed Actuary, certify that the above statements have been prepared in accordance with the section 64VA of the Insurance Act, 1938, and the amounts mentioned therein are true and fair to the best of my knowledge.

Place: Mumbai
Date: 30th June 2014

Name of Appointed Actuary
Sunil Sharma

Notes

- Item No. 01 shall be the amount of the Adjusted Value of Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000;
- Item No. 02 shall be the amount of Mathematical Reserves as mentioned in Form H;
- Item Nos. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
- Items No. 05 shall be the amount of the Total Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000.

Form L-33-NPAs-7A**FORM 7**

(Read with Regulation 10)

Name of the Insurer:

Kotak Mahindra Old Mutual Life Insurance Ltd

Registration Number:

107

Statement as on :

30-Jun-14

Rs.Crore

DETAILS OF NON-PERFORMING ASSETS - QUARTERLYName of Fund: Life Fund

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		TOTAL	
		YTD (As on 30th Jun 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30th Jun 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30th Jun 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30th Jun 2014)	Prev. FY (As on 31 Mar 2014)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	1,212.90	1,233.91			75.15	81.86	4,051.96	3,776.70
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	1,212.90	1,233.91	-	-	75.15	81.86	4,051.96	3,776.70
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

Certification

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

Date: 10-Aug-14

Signature: _____

Cedric Fernandes
Chief of Finance

Note:

1. The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & General Annuity and Group Business and ULIP Fund
2. Investment Assets should reconcile with figures shown in Schedule 8, 8A, 8B & 9 of the Balance Sheet
3. Gross NPA is investments classified as NPA, before any provisions
4. Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/ 169/Jan/2006-07 as amended from time to time.
5. Net Investment assets is net of 'provisions'
6. Net NPA is gross NPAs less provisions
7. Write off as approved by the Board

Form L-33-NPAs-7A**FORM 7****(Read with Regulation 10)****Name of the Insurer:****Kotak Mahindra Old Mutual Life Insurance Ltd****Registration Number:****107**

Statement as on :

30-Jun-14

Rs.Crore

DETAILS OF NON-PERFORMING ASSETS - QUAR' Name of Fund General Annuity and Pension Fund

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		TOTAL	
		YTD (As on 30th Jun 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30th Jun 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30th Jun 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30th Jun 2014)	Prev. FY (As on 31 Mar 2014)
1	Investments Assets (As per Form 3A / 3B - Total)	98.72	62.18	-	-	5.31	19.75	213.28	193.92
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	98.72	62.18	-	-	5.31	19.75	213.28	193.92
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

Certification

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

Date: 10-Aug-14

Signature: _____

**Cedric Fernandes
Chief of Finance****Note:**

1. The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & General Annuity and Group Business and ULIP Fund
2. Investment Assets should reconcile with figures shown in Schedule 8, 8A, 8B & 9 of the Balance Sheet
3. Gross NPA is investments classified as NPA, before any provisions
4. Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/ 169/Jan/2006-07 as amended from time to time.
5. Net Investment assets is net of 'provisions'
6. Net NPA is gross NPAs less provisions
7. Write off as approved by the Board

Form L-33-NPAs-7A**FORM 7****(Read with Regulation 10)****Name of the Insurer:** Kotak Mahindra Old Mutual Life Insurance Ltd**Registration Number:** 107

Statement as on : 30-Jun-14

Rs.Crore

DETAILS OF NON-PERFORMING ASSETS - QUAR' Name of Fund Linked Funds

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		TOTAL	
		YTD (As on 30th Jun 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30th Jun 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30th Jun 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30th Jun 2014)	Prev. FY (As on 31 Mar 2014)
1	Investments Assets (As per Form 3A / 3B - Total)	1,000.66	1,073.07	-	-	807.43	619.13	8,718.28	8,039.02
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	1,000.66	1,073.07	-	-	807.43	619.13	8,718.28	8,039.02
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

Certification

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

Date: 10-Aug-14

Signature: _____

Cedric Fernandes
Chief of Finance
Note:

1. The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & General Annuity and Group Business and ULIP Fund
2. Investment Assets should reconcile with figures shown in Schedule 8, 8A, 8B & 9 of the Balance Sheet
3. Gross NPA is investments classified as NPA, before any provisions
4. Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/ 169/Jan/2006-07 as amended from time to time.
5. Net Investment assets is net of 'provisions'
6. Net NPA is gross NPAs less provisions
7. Write off as approved by the Board

FORM L-34-Yield on Investments-1

FORM - 1

(Read with Regulation 10)

Name of the Insurer: **Kotak Mahindra Old Mutual Life Insurance Ltd**

Registration Number: **107**

Statement as on : **30-Jun-14**

Statement of Investment and Income on Investment

Periodicity of Submission: **Quarterly**

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

Rs Crore

No.	Category of Investment	Category Code	Current Quarter						Year to Date (current year)						Year to Date (previous year) ¹					
			Investment (Rs.) ¹	Investment - Book Value	Investment - Market Value	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Investment - Book Value	Investment - Market Value	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Investment - Book Value	Investment - Market Value	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	Government Securities																			
A01	Central Government Bonds	CGSB	87.54	85.72	79.32	1.71	7.82	7.82	87.54	85.72	79.32	1.71	7.82	7.82	75.55	96.94	97.43	3.52	18.67	18.67
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	0.00	0.00	-	-	-	-	0.00	0.00	-	-	-	-	-	-
A04	Treasury Bills	CTRB	-	-	-	-	0.00	0.00	-	-	-	-	0.00	0.00	-	-	-	-	-	-
B	Government Securities/Other Approved Securities																			
B01	Central Government Guaranteed Loans / Bonds	CGSL	0.49	0.49	0.46	0.01	8.05	8.05	0.49	0.49	0.46	0.01	8.05	8.05	0.49	0.49	0.48	0.00	7.94	7.94
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	5.21	5.22	4.85	0.10	7.83	7.83	5.21	5.22	4.85	0.10	7.83	7.83	13.14	3.98	3.90	1.00	30.43	30.43
B02	State Government Bonds	SGGB	9.33	8.66	8.39	0.20	8.63	8.63	9.33	8.66	8.39	0.20	8.63	8.63	6.66	7.23	7.39	0.15	9.13	9.13
	Housing & Loans To State Govt. For Housing And Fire Fighting Equipment																			
	TAXABLE BONDS OF																			
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	0.00	0.00	-	-	-	-	0.00	0.00	-	-	-	-	-	-
C08	Bonds / Debentures issued by NHB / Institution accredited by NHB	HTDN	15.45	24.90	24.77	0.35	9.20	9.20	15.45	24.90	24.77	0.35	9.20	9.20	8.23	11.81	11.94	0.32	15.83	15.83
D	Infrastructure Investments																			
D01	Infrastructure - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	0.00	0.00	-	-	-	-	0.00	0.00	0.22	0.17	0.16	0.02	39.42	39.42
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-	0.00	0.00	-	-	-	-	0.00	0.00	-	-	-	-	-	-
	TAXABLE BONDS OF																			
D08	Infrastructure - PSU - Debentures / Bonds	IPTD	27.15	24.50	23.79	0.61	9.08	9.08	27.15	24.50	23.79	0.61	9.08	9.08	30.50	30.98	31.27	1.02	13.38	13.38
D09	Infrastructure - PSU - CPs	IPCP	-	-	-	-	0.00	0.00	-	-	-	-	0.00	0.00	-	-	-	-	-	-
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	0.40	0.40	0.39	0.01	8.77	8.77	0.40	0.40	0.39	0.01	8.77	8.77	1.08	1.19	1.19	(0.01)	(3.54)	(3.54)
D11	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D15	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	0.00	0.00	-	-	-	-	0.00	0.00	-	-	-	-	-	-
D16	Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	-	-	0.00	0.00	-	-	-	-	0.00	0.00	-	-	-	-	-	-
E	Approved Investment Subject To Exposure Norms																			
E01	PSU - Equity shares - quoted	EAEO	0.19	-	-	0.05	137.93	137.93	0.19	-	-	0.05	137.93	137.93	0.65	0.55	0.47	(0.02)	(11.22)	(11.22)
E02	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	4.42	4.81	5.64	0.22	20.25	20.25	4.42	4.81	5.64	0.22	20.25	20.25	1.28	1.14	1.21	0.13	41.82	41.82
E05	Corporate Securities - Bonds - (Taxable)	EPBT	6.21	5.73	5.60	0.13	8.46	8.46	6.21	5.73	5.60	0.13	8.46	8.46	3.19	4.16	4.18	0.07	9.12	9.12
E07	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E09	Corporate Securities - Debentures	ECOS	18.82	42.79	43.13	0.52	10.97	10.97	18.82	42.79	43.13	0.52	10.97	10.97	4.26	11.71	11.60	0.10	9.84	9.84
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - Promoter Group	EDPG	-	-	-	-	0.00	0.00	-	-	-	-	0.00	0.00	-	-	-	-	-	-
E13	Investment properties - Immovable	EINP	3.44	3.44	3.44	0.08	9.55	9.55	3.44	3.44	3.44	0.08	9.55	9.55	3.44	3.44	3.44	0.08	9.56	9.56
E14	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	0.71	0.01	0.01	0.02	9.62	9.62	0.71	0.01	0.01	0.02	9.62	9.62	2.72	3.41	3.41	0.07	10.92	10.92
E18	Deposits - CDs with Scheduled Banks	EDCD	0.93	3.54	3.54	0.02	8.29	8.29	0.93	3.54	3.54	0.02	8.29	8.29	0.31	0.40	0.40	0.02	20.90	20.90

FORM L-34-Yield on Investments-1

FORM - 1

(Read with Regulation 10)

Name of the Insurer:

Kotak Mahindra Old Mutual Life Insurance Ltd

Registration Number:

107

Name of the Fund: General Annuity and Pension Business

Statement as on :

30-Jun-14

Statement of Investment and Income on Investment

Rs Crore

Periodicity of Submission:

Quarterly

No.	Category of Investment	Category Code	Current Quarter						Year to Date (current year)						Year to Date (previous year) ²					
			Investment (Rs.) ¹	Investment - Book Value	Investment - Market Value	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Investment - Book Value	Investment - Market Value	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Investment - Book Value	Investment - Market Value	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
E19	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E22	CCIL - CBLO	ECBO	2.30	0.85	0.85	0.01	7.47	7.47	2.30	0.85	0.85	0.01	7.47	7.47	5.09	13.10	13.10	0.04	6.83	6.83
E23	Commercial Papers	ECCP	12.67	0.92	0.92	0.43	13.63	13.63	12.67	0.92	0.92	0.43	13.63	13.63	0.36	0.05	0.05	0.02	26.08	26.08
E24	Application Money	ECAM	0.99	-	-	-	0.00	0.00	0.99	-	-	-	0.00	0.00	-	-	-	-	-	-
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	0.41	0.40	0.38	0.01	8.48	8.48	0.41	0.40	0.38	0.01	8.48	8.48	1.18	1.41	1.46	0.02	8.14	8.14
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	0.00	0.00	-	-	-	-	0.00	0.00	-	-	-	-	-	-
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	1.54	-	-	0.03	8.90	8.90	1.54	-	-	0.03	8.90	8.90	2.69	1.99	1.99	0.05	8.25	8.25
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	0.75	0.07	0.07	0.01	8.77	8.77	0.75	0.07	0.07	0.01	8.77	8.77	1.39	1.09	1.09	0.03	8.15	8.15
E32	Net Current Assets (Only in respect of ULIP Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F	Other Investments																			
F01	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F03	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	0.00	0.00	-	-	-	-	0.00	0.00	-	-	-	-	-	-
F06	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F14	Mutual Funds - Debt / Income / Serial Plans	OMGS	-	-	-	-	0.00	0.00	-	-	-	-	0.00	0.00	-	-	-	-	-	-
F15	Mutual Funds (under Insurer's Promoter Group)	OMPG	-	-	-	-	0.00	0.00	-	-	-	-	0.00	0.00	-	-	-	-	-	-
	TOTAL		198.96	212.44	205.57	4.52	9.12	9.12	198.96	212.44	205.57	4.52	9.12	9.12	162.43	195.24	196.15	6.65	17.03	17.03

CERTIFICATION

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

Date: 10-Aug-14

Signature:
Full Name

Cedric Fernandes
Chief of Finance

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

FORM L-34-Yield on Investments-1
FORM - 1

(Read with Regulation 10)

Kotak Mahindra Old Mutual Life Insurance Ltd

Name of the Insurer:

107

Registration Number:

30-Jun-14

Statement as on :

Name of the Fund: Linked Life Insurance Business

Statement of Investment and Income on Inv Quarterly

Rs Crore

Periodicity of Submission:

No.	Category of Investment	Category Code	Current Quarter						Year to Date (current year)						Year to Date (previous year) ²								
			Investment (Rs.) ¹	Investment - Book Value	Investment - Market Value	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Investment - Book Value	Investment - Market Value	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Investment - Book Value	Investment - Market Value	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²			
A	Government Securities																						
A01	Central Government Bonds	CGSB	1,559.27	1,447.66	1,444.02	77.86	20.03	20.03	1,559.27	1,447.66	1,444.02	77.86	20.03	20.03	1,427.76	1,655.47	1,647.05	86.95	24.43	24.43			
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.00		
A04	Treasury Bills	CTRB	26.51	18.81	18.81	0.24	8.96	8.96	26.51	18.81	18.81	0.24	8.96	8.96	-	-	-	-	-	0.00	0.00		
B	Government Securities/Other Approved Securities																						
B01	Central Government Guaranteed	CGSL	154.11	187.60	188.28	6.82	17.74	17.74	154.11	187.60	188.28	6.82	17.74	17.74	25.68	28.88	29.53	1.03	16.03	16.03			
B04	Other Approved Securities (excluding Infrastructure)	SGOA	8.00	16.61	16.17	(0.07)	-3.52	-3.52	8.00	16.61	16.17	(0.07)	-3.52	-3.52	101.47	59.20	60.03	6.03	23.83	23.83			
B02	State Government Bonds	SGGB	360.67	429.66	431.96	15.42	17.15	17.15	360.67	429.66	431.96	15.42	17.15	17.15	320.15	254.21	258.46	21.11	26.45	26.45			
C	Housing & Loans To State Govt. For Housing And Fire Fighting Equipment																						
	TAXABLE BONDS OF																						
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	50.48	85.43	85.43	1.17	9.26	9.26	50.48	85.43	85.43	1.17	9.26	9.26	-	-	-	-	-	0.00	0.00		
C08	Bonds / Debentures issued by NHB / Institution accredited by	HTDN	116.06	126.28	126.13	3.58	12.39	12.39	116.06	126.28	126.13	3.58	12.39	12.39	240.97	275.39	272.97	6.26	10.42	10.42			
D	Infrastructure Investments																						
D01	Infrastructure - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.00		
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	94.82	139.54	155.58	26.33	111.37	111.37	94.82	139.54	155.58	26.33	111.37	111.37	117.25	105.29	99.58	2.03	6.94	6.94			
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	32.16	24.31	28.61	4.52	56.39	56.39	32.16	24.31	28.61	4.52	56.39	56.39	79.37	73.11	62.13	(10.37)	-52.39	-52.39			
	TAXABLE BONDS OF																						
D08	Infrastructure - PSU - Debentures / Bonds	IPTD	322.45	295.82	291.37	14.30	17.79	17.79	322.45	295.82	291.37	14.30	17.79	17.79	707.45	809.08	805.56	25.63	14.53	14.53			
D09	Infrastructure - PSU - CPs	IPCP	42.60	28.22	28.22	1.02	9.62	9.62	42.60	28.22	28.22	1.02	9.62	9.62	9.36	4.92	4.92	0.21	9.16	9.16			
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	35.12	35.99	35.33	1.26	14.35	14.35	35.12	35.99	35.33	1.26	14.35	14.35	49.72	81.76	81.33	0.20	1.58	1.58			
D11	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.00		
D15	Infrastructure - Equity (including unlisted)	IOEQ	54.40	16.72	17.30	4.17	30.74	30.74	54.40	16.72	17.30	4.17	30.74	30.74	-	-	-	-	-	0.00	0.00		
D16	Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	-	-	0.00	0.00	-	-	-	-	0.00	0.00	-	-	-	-	-	0.00	0.00		
E	Approved Investment Subject To Exposure Norms																						
E01	PSU - Equity shares - quoted	EAEQ	423.91	384.86	506.41	124.76	118.05	118.05	423.91	384.86	506.41	124.76	118.05	118.05	491.46	414.06	384.65	(10.77)	-8.79	-8.79			
E02	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	3,434.56	2,790.04	3,582.22	498.21	58.18	58.18	3,434.56	2,790.04	3,582.22	498.21	58.18	58.18	3,129.77	2,574.03	2,834.36	124.56	15.96	15.96			
E05	Corporate Securities - Bonds - (Taxable)	EPBT	91.86	64.82	64.48	2.91	12.72	12.72	91.86	64.82	64.48	2.91	12.72	12.72	195.89	192.12	191.54	6.78	13.88	13.88			
E07	Corporate Securities - Preference Shares	EPNQ	1.00	-	0.99	0.07	26.66	26.66	1.00	-	0.99	0.07	26.66	26.66	-	-	-	-	0.00	0.00			
E09	Corporate Securities - Debentures	ECOS	450.00	435.20	439.57	17.44	15.54	15.54	450.00	435.20	439.57	17.44	15.54	15.54	159.46	204.42	203.98	4.04	10.16	10.16			
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - Promoter Group	EDPG	13.77	9.93	9.99	0.38	10.94	10.94	13.77	9.93	9.99	0.38	10.94	10.94	50.21	-	-	0.29	8.92	8.92			
E14	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.00		
E17	Deposits - Deposit with Scheduled Banks, Fls (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	67.08	54.61	54.61	1.82	10.87	10.87	67.08	54.61	54.61	1.82	10.87	10.87	247.65	160.16	160.16	7.16	11.59	11.59			
E18	Deposits - CDs with Scheduled Banks	EDCD	431.43	500.57	500.57	10.34	9.61	9.61	431.43	500.57	500.57	10.34	9.61	9.61	276.69	225.83	225.83	6.77	9.81	9.81			
E19	Deposits - Repo / Reverse Repo -	ECMR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.00		
E22	CCIL - CBLO	ECBO	44.56	96.50	96.50	0.84	7.96	7.96	44.56	96.50	96.50	0.84	7.96	7.96	15.80	9.80	9.80	0.26	6.71	6.71			
E23	Commercial Papers	ECCP	78.51	96.71	96.71	1.95	9.94	9.94	78.51	96.71	96.71	1.95	9.94	9.94	56.99	27.78	27.78	1.47	10.37	10.37			
E24	Application Money	ECAM	13.83	-	-	-	0.00	0.00	13.83	-	-	-	0.00	0.00	-	-	-	-	-	0.00	0.00		
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	9.68	10.15	9.92	0.65	26.96	26.96	9.68	10.15	9.92	0.65	26.96	26.96	9.83	16.22	16.71	0.35	14.25	14.25			
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	23.78	24.22	23.87	0.74	12.54	12.54	23.78	24.22	23.87	0.74	12.54	12.54	24.47	24.22	24.31	0.70	11.40	11.40			
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	103.64	-	-	2.21	8.94	8.94	103.64	-	-	2.21	8.94	8.94	28.94	52.36	52.36	0.55	8.12	8.12			

FORM L-34-Yield on Investments-1

FORM - 1

(Read with Regulation 10)

Kotak Mahindra Old Mutual Life Insurance Ltd

Name of the Insurer: **107**

Registration Number: **30-Jun-14**

Name of the Fund: Linked Life Insurance Business

Statement as on :

Statement of Investment and Income on Inv Quarterly

Rs Crore

Periodicity of Submission:

No.	Category of Investment	Category Code	Current Quarter						Year to Date (current year)						Year to Date (previous year) ³					
			Investment (Rs.) ¹	Investment - Book Value	Investment - Market Value	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Investment - Book Value	Investment - Market Value	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Investment - Book Value	Investment - Market Value	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	42.09	0.85	0.85	0.89	8.88	8.88	42.09	0.85	0.85	0.89	8.88	8.88	13.76	28.56	28.56	0.24	7.80	7.80
E32	Net Current Assets (Only in respect of ULIP Business)	ENCA	186.71	186.71	186.71	-	0.00	0.00	186.71	186.71	186.71	-	0.00	0.00	132.86	311.65	311.65	-	0.00	0.00
F	Other Investments																			
F01	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.00
F03	Equity Shares (incl Co-op Societies)	OESH	126.29	107.56	129.88	33.67	106.94	106.94	126.29	107.56	129.88	33.67	106.94	106.94	306.35	264.07	279.08	5.32	6.96	6.96
F18	Passively Managed Equity ETF	OETF	138.31	139.97	147.80	8.33	41.46	41.46	138.31	139.97	147.80	8.33	41.46	41.46	-	-	-	-	0.00	0.00
F14	Mutual Funds - Debt / Income / Serial Plans	OMGS	35.06	-	-	0.20	8.86	8.86	35.06	-	-	0.20	8.86	8.86	20.28	-	-	0.02	8.68	8.68
F15	Mutual Funds (under Insurer's Promoter Group)	OMPG	10.17	-	-	0.06	8.84	8.84	10.17	-	-	0.06	8.84	8.84	7.76	-	-	0.01	8.21	8.21
	TOTAL		8,582.89	7,755.34	8,718.28	862.07	40.29	40.29	8,582.89	7,755.34	8,718.28	862.07	40.29	40.29	8,247.17	7,852.58	8,072.32	286.81	14.10	14.10

CERTIFICATION

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

Date: 10-Aug-14

Signature:
Full Name

Cedric Fernandes
Chief of Finance

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

Form L-35-Downgrading Of Investments - 2**FORM - 2**

(Read with Regulation 10)

PART - A

Name of the Insurer: Kotak Mahindra Old Mutual Life Insurance Ltd.

Registration Number: 107

Statement as on: **30-Jun-14**Name of Fund Life Fund**Statement of Down Graded Investments**

Periodicity of Submission: Quarterly

Rs Crore

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<i>During the Quarter</i> ¹								
	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	
B.	<i>As on Date</i> ²								
	11.00% TCL - 23.07.14	ICTD	2.10	23-Jan-09	CARE	CARE AAA	CARE AA+	01-Nov-10	

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

Date : 10-Aug-14

Signature

Cedric Fernandes
 Chief Finance Officer
Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

Form L-35-Downgrading Of Investments - 2**FORM - 2**

(Read with Regulation 10)

PART - A

Name of the Insurer: Kotak Mahindra Old Mutual Life Insurance Ltd.

Registration Number: 107

Statement as on: **30-Jun-14**Name of Fund General Annuity and Pension Fund**Statement of Down Graded Investments**

Periodicity of Submission: Quarterly

Rs Crore

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

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

Date : 10-Aug-14

Signature

Cedric Fernandes
 Chief Finance Officer
Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

Form L-35-Downgrading Of Investments - 2**FORM - 2**

(Read with Regulation 10)

PART - A

Name of the Insurer: Kotak Mahindra Old Mutual Life Insurance Ltd.

Registration Number: 107

Statement as on: **30-Jun-14**Name of Fund Linked Fund**Statement of Down Graded Investments**

Periodicity of Submission: Quarterly

Rs Crore

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	
B.	<u>As on Date</u> ²								
	11.00% TCL - 23.07.14	ICTD	2.90	23-Jan-09	CARE	CARE AAA	CARE AA+	01-Nov-10	

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

Date : 10-Aug-14

Signature

Cedric Fernandes
 Chief Finance Officer
Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

	vi Individual non Single Premium- Annuity- INSPA																		
	From 0-50000	(4.41)	(15)	(3)	(44.38)	(1.25)	(3)	(2)	-	(4.41)	(15)	(3)	(44.38)	(1.25)	(3.00)	(2.00)	-	-	-
	From 50,001-100,000	(1.58)	(2)	-	(10.33)	(1.98)	(2)	(2)	(21.41)	(1.58)	(2)	-	(10.33)	(1.98)	(2.00)	(2.00)	(21.41)	-	-
	From 1,00,001-150,000	(2.00)	(2)	-	(10.04)	(3.00)	(2)	(2)	-	(2.00)	(2)	-	(10.04)	(3.00)	(2.00)	(2.00)	-	-	-
	From 150,001-2,00,000	(5.90)	(3)	-	(29.76)	-	-	-	-	(5.90)	(3)	-	(29.76)	-	-	-	-	-	-
	From 2,00,001-250,000	(4.50)	(2)	-	(10.10)	-	-	-	-	(4.50)	(2)	-	(10.10)	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	(63.60)	(11)	(4)	(171.52)	(15.00)	(3)	(3)	-	(63.60)	(11)	(4)	(171.52)	(15.00)	(3.00)	(3.00)	-	-	-
	vii Group Non Single Premium (GNSP)																		
	From 0-10000	(144.03)	26	311	(369,522.92)	(47.48)	33	39,201	(120,494.11)	(144.03)	26	311	(369,522.92)	(47.48)	33	39,201	(120,494.11)	-	-
	From 10,000-25,000	7.44	8	7,146	26,185.20	7.79	14	3,251	20,806.35	7.44	8	7,146	26,185.20	7.79	14	3,251	20,806.35	-	-
	From 25001-50,000	17.65	13	5,659	38,239.93	16.20	18	4,931	36,770.28	17.65	13	5,659	38,239.93	16.20	18	4,931	36,770.28	-	-
	From 50,001- 75,000	19.63	12	7,215	51,194.64	14.73	13	4,044	17,818.59	19.63	12	7,215	51,194.64	14.73	13	4,044	17,818.59	-	-
	From 75,000-100,000	16.51	11	6,652	18,615.59	19.96	13	4,524	28,398.05	16.51	11	6,652	18,615.59	19.96	13	4,524	28,398.05	-	-
	From 1,00,001 -1,25,000	24.41	10	11,558	22,388.70	9.95	4	1,970	14,272.42	24.41	10	11,558	22,388.70	9.95	4	1,970	14,272.42	-	-
	Above Rs. 1,25,000	6,573.06	139	591,076	4,210,832.31	11,309.50	174	376,979	4,119,069.56	6,573.06	139	591,076	4,210,832.31	11,309.50	174	376,979	4,119,069.56	-	-
	viii Group Non Single Premium- Annuity- GNSPA																		
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Sub Total	21,727.36	18,708.00	1,401,979.00	4,759,155.86	24,803.12	21,302.00	1,181,087.00	4,907,588.91	21,727.36	18,708.00	1,401,979.00	4,759,155.86	24,803.12	21,302.00	1,181,087.00	4,907,588.91		
2	Renewal Premium																		
	i Individual																		
	From 0-10000	11,370.23	121,445	120,335	456,837.12	12,260.72	126,899	125,702	447,502.41	11,370.23	121,445	120,335	456,837.12	12,260.72	126,899.00	125,702.00	447,502.41		
	From 10,000-25,000	4,695.16	57,760	53,544	316,898.84	4,466.93	58,209	53,567	280,274.06	4,695.16	57,760	53,544	316,898.84	4,466.93	58,209.00	53,567.00	280,274.06		
	From 25001-50,000	3,524.91	25,143	23,053	161,279.45	3,070.41	22,791	20,718	130,089.91	3,524.91	25,143	23,053	161,279.45	3,070.41	22,791.00	20,718.00	130,089.91		
	From 50,001- 75,000	804.39	4,154	3,747	42,587.49	593.11	3,389	3,014	32,235.13	804.39	4,154	3,747	42,587.49	593.11	3,389.00	3,014.00	32,235.13		
	From 75,000-100,000	814.41	2,002	1,741	26,048.66	596.02	1,442	1,241	16,729.49	814.41	2,002	1,741	26,048.66	596.02	1,442.00	1,241.00	16,729.49		
	From 1,00,001 -1,25,000	252.15	1,288	1,146	17,081.89	172.17	920	795	11,851.77	252.15	1,288	1,146	17,081.89	172.17	920.00	795.00	11,851.77		
	Above Rs. 1,25,000	1,535.35	7,671	6,606	93,742.66	1,091.93	5,404	4,642	61,768.49	1,535.35	7,671	6,606	93,742.66	1,091.93	5,404.00	4,642.00	61,768.49		
	ii Individual- Annuity																		
	From 0-10000	430.36	2,507	2,463	1,686.36	948.54	3,874	3,807	1,740.19	430.36	2,507	2,463	1,686.36	948.54	3,874.00	3,807.00	1,740.19		
	From 10,000-25,000	88.46	837	826	1,427.76	104.45	1,015	992	1,698.58	88.46	837	826	1,427.76	104.45	1,015.00	992.00	1,698.58		
	From 25001-50,000	159.74	878	863	772.08	313.91	2,424	2,386	873.39	159.74	878	863	772.08	313.91	2,424.00	2,386.00	873.39		
	From 50,001- 75,000	42.35	215	202	455.21	95.04	568	541	491.82	42.35	215	202	455.21	95.04	568.00	541.00	491.82		
	From 75,000-100,000	68.83	88	86	181.88	107.37	155	151	302.89	68.83	88	86	181.88	107.37	155.00	151.00	302.89		
	From 1,00,001 -1,25,000	10.97	66	65	233.37	32.21	105	103	266.34	10.97	66	65	233.37	32.21	105.00	103.00	266.34		
	Above Rs. 1,25,000	167.93	281	265	969.38	326.43	360	344	1,027.58	167.93	281	265	969.38	326.43	360.00	344.00	1,027.58		
	Sub total	23,965.23	224,335.00	214,942.00	1,120,202.15	24,179.23	227,555.00	218,003.00	986,852.05	23,965.23	224,335.00	214,942.00	1,120,202.15	24,179.23	227,555.00	218,003.00	986,852.05		

Note:

1. Premium stands for premium amount.

2. No. of lives means no. of lives insured under the policies.

3. Premium collected for Annuity will be disclosed separately as stated above.

FORM L-37-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (GROUP) - JUNE 2014

Sl.No.	Business Acquisition through different channels (Group)												
	Channels	Current Quarter			Same Quarter Previous year			Up to the period			Same period of the previous year		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (Rs crore)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (Rs crore)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (Rs crore)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (Rs crore)
1	Individual agents	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Corporate Agents-Banks	1.00	913.00	0.80	0.00	0.00	0.00	1.00	913.00	0.80	0.00	0.00	0.00
3	Corporate Agents -Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Brokers	84.00	224742.00	33.91	122.00	230938.00	34.14	84.00	224742.00	33.91	122.00	230938.00	34.14
5	Micro Agents	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Direct Business	140.00	1158504.00	98.88	157.00	929642.00	135.60	140.00	1158504.00	98.88	157.00	929642.00	135.60
	Total(A)	225.00	1384159.00	133.59	279.00	1160580.00	169.73	225.00	1384159.00	133.59	279.00	1160580.00	169.73
1	Referral (B)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Grand Total (A+B)	225.00	1384159.00	133.59	279.00	1160580.00	169.73	225.00	1384159.00	133.59	279.00	1160580.00	169.73

PERIODIC DISCLOSURES

FORM L-38 Business Acquisition through different channels (Individuals)

Insurer: Kotak Mahindra Old Mutual Life Insurance Ltd

Date: 30.06.2014

(Rs in Lakhs)

Business Acquisition through different channels (Individuals)

Sl.No.	Channels	Current Quarter		Same Quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	11,129	3,312.24	9986	2,625.10	11,129	3,312.24	9,986	2,625
2	Corporate Agents-Banks	3,411	3,630.60	3234	3,063.94	3,411	3,630.60	3,234	3,064
3	Corporate Agents -Others	573	192.13	1547	243.83	573	192.13	1,547	244
4	Brokers	1,548	604.22	2680	999.14	1,548	604.22	2,680	999
5	Micro Agents	-	-	-	-	0	-	-	-
6	Direct Business	1,822	629.50	3560	896.82	1,822	629.50	3,560	897
	Total (A)	18,483	8,369	21,007	7,829	18,483	8,369	21,007	7,829
1	Referral (B)	-	(0.12)	16	0.86	-	(0.12)	16	1
	Grand Total (A+B)	18,483	8,369	21,023	7,830	18,483	8,369	21,023	7,830

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold

PERIODIC DISCLOSURES
FORM L-39-Data on Settlement of Claims

Ageing of Claims* (Individual)

1	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	620	-	-	-	-	620	1,684.19
2	Survival Benefit	947	24	-	-	-	-	971	251.44
3	for Annuities / Pension	-	323	-	-	-	-	323	15.62
4	For Surrender	56	37,397	1	-	-	-	37,454	35,340.00
5	Other benefits	NA	NA	NA	NA	NA	NA	NA	NA
1	Death Claims	-	511	N.A.	N.A.	N.A.	N.A.	511	1288.171613

Ageing of Claims* (Group)

Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	1,150	0	0	0	0	0	1,150	1,875
2	Survival Benefit	0	0	0	0	0	0	0	0
3	for Annuities / Pension	0	0	0	0	0	0	0	0
4	For Surrender	3	0	1	0	0	0	4	350
5	Other benefits	0	0	0	0	0	0	0	0
1	Death Claims	-	1419	N.A.	N.A.	N.A.	N.A.	1,419	2,050

The figures for individual and group insurance business need to be shown separately

*the ageing of claims, in case of the death of the claims will be computed from the date of completion of all the documentation.

PERIODIC DISCLOSURES								
FOR L-40								
Quarterly claims data for Life								
Insurer: Kotak Mahindra Old Mutual Life Insurance Ltd			Date: 30.06.2014					
No. of claims only								
Sl. No.	Claims Experience	For Death (Individual)	For Death (Group)	For Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	49	24	43	46	120	3821	NA
2	Claims reported during the period*	669	3094	1752	955	326	35668	NA
3	Claims Settled during the period	511	1419	1770	971	323	37458	NA
4	Claims Repudiated during the period	16	5	NA	NA	NA	NA	NA
	a Less than 2years from the date of acceptance of risk	15	5	NA	NA	NA	NA	NA
	b Grater than 2 year from the date of acceptance of risk	1	0	NA	NA	NA	NA	NA
5	Claims Written Back	0	0	NA	NA	NA	NA	NA
6	Claims O/S at End of the period	191	1694	25	30	123	2031	NA
	Less than 3months	145	1672	25	30	123	2031	NA
	3 months to 6 months	13	4	NA	NA	NA	NA	NA
	6months to 1 year	9	3	NA	NA	NA	NA	NA
	1year and above	24	15	NA	NA	NA	NA	NA
*in case of death- the claims for which all the documentations have been completed needs to be shown here.								

		PERIODIC DISCLOSURES						
FORM L-41		GRIEVANCE DISPOSAL						
Insurer: Kotak Mahindra Old Mutual Life Insurance Ltd.		Date		30.06.2014				
GRIEVANCE DISPOSAL FOR THE QUARTER ENDING JUNE 14								
Sl No.	Particulars	Opening Balance * As on being	Additions during quarter	Complaints Resolved/ settled during the			Complaints Pending at the end of	Total Complaints registered
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers	202	1256	423	0	841	194	1256
a)	Death Claims	1	29	14	0	13	3	29
b)	Policy Servicing	9	61	33	0	27	10	61
c)	Proposal Processing	1	26	20	0	6	1	26
d)	Survival Claims	4	38	20	0	20	2	38
e)	ULIP Related	0	22	5	0	14	3	22
f)	Unfair Business Practices	180	1021	305	0	728	168	1021
g)	Others	7	59	26	0	33	7	59
	Total Number of complaints	202	1256	423	0	841	194	1256
2	Total No. of policies during previous year:	160902						
3	Total No. of claims during previous year	20961						
4	Total No. of policies during current year	18708						
5	Total No. of claims during current year	4718						
6	Total No. of Policy Complaints (Current year) per 10000 policies (current year)	635.56						
7	Total No. of Claims Complaints (current year) per 10000 claims registered (current year)	142.01						
8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total				
(a)	Upto 7 days	120	0	120				
(b)	7 - 15 days	74	0	74				
(c)	15 - 30 days	0	0	0				
(d)	30 - 90 days	0	0	0				
(e)	90 days & Beyond	0	0	0				
	Total Number	194	0	194				
* Opening balance should tally with the closing balance of the previous financial year.								

L-42- Valuation Basis (Life Insurance)**a. How the policy data needed for valuation is accessed.**

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

For Group Business, the data in respect of Annually Renewable Group Term business and Traditional Fund bases Group Business is extracted from Group Operations in Microsoft Excel files. The valuation for this business is done using an Excel Program. The valuation of Group Single & Regular Premium decreasing term assurance business with premium rates fixed for more than one year, namely the Kotak Complete Cover Plan, Kotak Group Shield and Kotak Group Assure ("credit life" products), is done using 'Prophet'.

b. How the valuation basis are supplied to the system

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

For Group Business, the parameters are included in various formulae in Excel sheets.

1) Interest :**i. Individual Business**

	First 5 yrs	After 5 yrs
a) Life- Participating policies	6.88%	5.99%
b) Life- Non-participating Policies	5.80%	4.90%
c) Annuities- Participating policies	NA	NA
d) Annuities - Non-participating policies	8.35%	7.45%
e) Annuities- Individual Pension Plan	6.88%	5.99%
f) Unit Linked	5.80%	4.90%
g) Health Insurance	NA	NA
ii. Group Business	5.80%	4.90%

2) Mortality Rates:

a) Life- Participating policies	The mortality rates assumed are 105% of IALM (2006-08).
b) Life- Non-participating Policies	The mortality rates assumed for our Term/Preferred term plans ranges between 42% to 99% of IALM (2006-08). The rates assumed for other non-participating products ranges between 116% to 181.5% of IALM (2006-08).
c) Annuities- Participating policies	NA
d) Annuities - Non-participating policies	The mortality rates assumed for our annuity plan ranges between 65% to 90% of IALM (96-98).
e) Annuities- Individual Pension Plan	The mortality rates assumed are 105% of IALM (2006-08).
f) Unit Linked	The mortality rates assumed are 93.5% of IALM (2006-08).
g) Health Insurance	NA

3) Expense :	(in Rs) per policy
Fixed Renewal Expenses (Regular Premium)*	562
Fixed Renewal Expenses (Single Premium)	112
Fixed Renewal Expenses (Annuity Nonpar)	396
Fixed Expenses on Death	1757
Fixed Expenses on Death (Annuity Nonpar)	79
Fixed Expenses on Maturity	293
Fixed Expenses on Surrender	293
Fixed Expenses on CI	9923
Fixed Expenses on Disability	4962
Group Plans for which Premium is guaranteed more than 1 Year (Renewal Fixed)	27 per member
Group Plans for which Premium is guaranteed more than 1 Year (on Death)	586 per member
Group Plans for which Premium is guaranteed more than 1 Year (on Surrender)	95 per member

In respect of other Group Plans, expense provision is equal to 10% of the unexpired risk premium.

* Fixed renewal expenses of Rs.562 is assumed for premium paying policies. For fully paid up policies, fixed renewal expenses of Rs.112 and for policies in ACM (Automatic Cover Maintenance) mode and Reduced paid up policies, fixed renewal expenses of Rs.281 is assumed.

4) Bonus Rates

The bonus rates assumed were consistent with the interest rate assumptions used and the nature of the product.

5) Policyholders Reasonable Expectations

The level of benefits assumed is in line with the benefit illustrations provided at the point of sale and hence meets policyholders reasonable expectation.

6) Taxation and Shareholder Transfers	
Policyholders Tax Rate	14.16%
Shareholders Tax Rate	16.995%
Shareholder Transfer (With Profit Policies)	1/9 th of Cost of Bonus
Shareholder Transfer (Without Profit Policies)	100% of Surplus

7) Basis of provisions for Incurred But Not Reported (IBNR)

Individual	Provision for IBNR is 4 times the average claims paid (net of reinsurance and mathematical reserves) over the past one year.
Group	Provision for IBNR reserve is based on the past claims experience using chain ladder approach.

8) Change in Valuation Methods or Basis

No change as compared to Mar-14