

| Kotak Gratuity Grouplan - Base Rate | | | |
|--|-----------------------|----------------------------------|-----------------------|
| (Age as at last birthday) | Mortality rate | (Age as at last birthday) | Mortality rate |
| 0 | 0.001630 | 50 | 0.005244 |
| 1 | 0.000960 | 51 | 0.005819 |
| 2 | 0.000670 | 52 | 0.006443 |
| 3 | 0.000620 | 53 | 0.007116 |
| 4 | 0.000470 | 54 | 0.007839 |
| 5 | 0.000420 | 55 | 0.008611 |
| 6 | 0.000380 | 56 | 0.009433 |
| 7 | 0.000400 | 57 | 0.010294 |
| 8 | 0.000400 | 58 | 0.011025 |
| 9 | 0.000400 | 59 | 0.011951 |
| 10 | 0.000380 | 60 | 0.013073 |
| 11 | 0.000450 | 61 | 0.014391 |
| 12 | 0.000530 | 62 | 0.015904 |
| 13 | 0.000650 | 63 | 0.017612 |
| 14 | 0.000713 | 64 | 0.019516 |
| 15 | 0.000770 | 65 | 0.021615 |
| 16 | 0.000823 | 66 | 0.022724 |
| 17 | 0.000873 | 67 | 0.025617 |
| 18 | 0.000919 | 68 | 0.028823 |
| 19 | 0.000961 | 69 | 0.032372 |
| 20 | 0.000999 | 70 | 0.036294 |
| 21 | 0.001033 | 71 | 0.040623 |
| 22 | 0.001063 | 72 | 0.045392 |
| 23 | 0.001090 | 73 | 0.050639 |
| 24 | 0.001113 | 74 | 0.056404 |
| 25 | 0.001132 | 75 | 0.062728 |
| 26 | 0.001147 | 76 | 0.069655 |
| 27 | 0.001159 | 77 | 0.077231 |
| 28 | 0.001166 | 78 | 0.085502 |
| 29 | 0.001170 | 79 | 0.094519 |
| 30 | 0.001170 | 80 | 0.104331 |
| 31 | 0.001171 | 81 | 0.114992 |
| 32 | 0.001201 | 82 | 0.126553 |
| 33 | 0.001246 | 83 | 0.139067 |
| 34 | 0.001308 | 84 | 0.151077 |
| 35 | 0.001387 | 85 | 0.162298 |
| 36 | 0.001482 | 86 | 0.174149 |
| 37 | 0.001593 | 87 | 0.186638 |
| 38 | 0.001721 | 88 | 0.199775 |
| 39 | 0.001865 | 89 | 0.213560 |
| 40 | 0.002053 | 90 | 0.227995 |
| 41 | 0.002247 | 91 | 0.243072 |
| 42 | 0.002418 | 92 | 0.258782 |
| 43 | 0.002602 | 93 | 0.275109 |
| 44 | 0.002832 | 94 | 0.292031 |
| 45 | 0.003110 | 95 | 0.309522 |
| 46 | 0.003438 | 96 | 0.327549 |
| 47 | 0.003816 | 97 | 0.346073 |
| 48 | 0.004243 | 98 | 0.365052 |
| 49 | 0.004719 | 99 | 0.384436 |