

d " 4 40 " # " "

8525A27576

L J - Rw

: 4951hSdg PJ WKJ UUJ W1kNd,e MN5P Rf hSdg PJ WKJ UUJ W1Lzw s-fs" -Ysv 2 555B7

Mw6 Q3

i w'u " w U s' Wsz-v s P 3

i wzwwt xxw s s - " w s b x x " " i x "" - zwa: y svw -z U s' Wsz-v s
VxwS s uwL " s V" -w - L " s . -z wxxu x " **7847F497983** t-wu u " "w-y
-y x " s"-w 1s wu-twt zwL " s 1 twk w zw s-v vs w5x - - zw
s-v vs w1 s - " w zs"" s' wxxu x " zwvs w x -y5

i -z w'u - 1 zwL " s zs s' w s w x s v x "x"" s s x zwP h-- 1-3w1
tw-y zw wkw ww w' " w x zwtw s'w 3J v - - t z x -w s v
uw -y hs" wx u " w s v s'wz 'vw t xxw-y-v-v s"-w ws'2-" w1 sy" s-t
" - w-tww w x-s us" w -w' w x u " w 3i w1 ywzw1 zs""-w zw
w w w w s"s v - s-w -- x zwP s v ' -z u " "ww s s w u +
u " "s uw twu " ws P" ts" S v-s x-s us" w-tw t s v3S -w wu w z s -" z 'v s"
zs w s v x s v -w s v x "x"" w x zwL " s , y s"3

k s - " w zs""tw t-wu zwfw" s v L v-- w u" ww -z z-"w w s J w w2
J3fzw s" w zs""x " s x z- "w w xs - " w 3k -y zs""twvw" ww tws
suuw s uw x zw wfw" s v L v-- t 3

fz- xxw zs"" s v -zv s -x v - twk w zwvs w wu-xw - z-"w w3

i w" ' x s v zs -ys" y s v z s us ww -z 3

Rww -z-y (Qx "" T a "s Uv3

k e- uww' 1

T # x # x " x# "W x z"#Q x # "



b " # x

I z"# " ""

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0 " "40

i" # "Q " # #D "

63 k s w xwvw s s - " w s b x x " " i x "" - zwa: y svw -z wvw
x " 7847F497983 t-wu -y5x - zw s-v vs w1 s - " w zs"
s'wvw x " zwvs w x u " "w-y -y x " s-w wu t w t zwL " s 5k
-y zs"twvw" w tws suw s uw x zwfw" s vL v-- 3

73g -y1 "tw--s" -v u w - U s' J yw u 2wv es" w 5 zwvws- x
w' ws - s ww " ws w - J w wK3

: 5k -s" tw w s xtwS YaWQ " x 4i c x x 4Y03Q " x 3i x c x" 3W" x3
/h 0 t "tw"st'w tw w s s zw xtw4t s uz 4vw s " w 4v--- x zw
L " s 1 s x zwL " s , s w 1sx" s w1 t -s wu31 -z- S v-s st sv3

93k " wx " uz v -w s s ws -y w t zwL " s x " " w " w w's -y
zw -- z-tz s w s - w s v z-tz " s tw s xw ww 4vw ww 4
wu vw 4 " w - x w8k zs"u " " -z s" xts" vw x w- s v s w v
v -w u s" s uz "suw4 "suw 1s " s tw w -w s zw w's - w8

: 3k zs" w tw w vws " w zw- ww x zwL " s s v u v u s
s" - w zs"tw uz s vs" syw zw- ww x zwL " s 3k zs" w ysyw w'x
v-wu " -v-wu " -sv - us su- 1- s svw1t -w 1 us - uu s - 3

; 3S u -ws - x wvw -w w -w1 "tww-yt'wx w' ws - s w vws-
-vw - zw,L " w s - bsu'sywezww,s suzw z- 'w w s J w wK3J " s " w -
tws w zwL " s , uw w 4 uzww "w - x uw x " " w " ws v "tw t-wu
vw u- xs -s w s w s uws v s s "st-w s -y suu 1 uz s
u t - b -w O v3J "L w s v x w "st-w w's -y w' ws -
- zwzw s zw -w zs" tw sv- w sys- zw ws" s" x 8P
L " w s - 8Mws- x zwu " w s - su'syws w -u " u xw -s"tw ww s v zw
L " s 3fzwvws- s w "st'wx v-u" wt s z-v s 1 -z zwL " s ,
x " s" - -w u w 3

@k -xs-zx " tw ws v twy w w t zwL " s , "w s v wy "s - " s w
uz s -y z 1xw -s"1 t "tz "vs 1 w' " x s v s zw xsu-w 1s" w -w1" vw
x wu v-y s wvs u1 sxw s v wu - w -w' w 1 " w-ts" x- w 1 w s"
-vw xts - 1wu3s v ws w -z v w wys v zwz-yzw xw - s" s vs v 4wz-t - s"
s su- 3k " s tw w -w ' syww -y 4 z-x 1zw -y x z-tz
" s tws"ww x " " w2 2- w8fzwL " s " s w- 4" v-x vw-y s - 1ysvws v
v- t - x w' ws - - v-xw w u " w s w vw-y s - 4 ysvw 4
u " w s - u w " "w' w w t zwL " s x " " w2 2- ws zw- "wv-u w- 3

A3 Sx st w w'x x " zw w -w x zwL " s -z - -w w" - -
w s s u- w "ws wx wyz u wu -wvs 1 "twvw" w zs wsts v w

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w -tw " s - 3S uz s us w1 zwL " s " s w" w x " w -tw -z y--y s
- -twB

B3 k -" tw w -w t" - s - v u " w - w wu x s"xus - 1 '
w w-w wu1 wu3 s v x "x" v-xw w --y x " s"-w s zw -" w x w -y x v 3fzw
L " s " s 1s - v-u w- 1 -u" vw - zw s "" -"s""--y x " s"-w zs wtww
u " "ww3k s w w w w -x " zwL " s wys v-y s uz s yw w" s w s v
u su svv w w -u" v-y z w " tw s v uz zw s -s wvws-. s v s uz s yw
zwvs s -vw t s zw -" w x w"wu- t zwL " s 3

653k suuw s uws v ww - - zwL " s , "" -"tw zws " - x " w-tis"
x- w 3Sx s ws s -" w ww w t su-w 1-"zws"z1 s zw yw wuw - x "
s w v-y xtw x " wx " -y v -w1 zs"t -y z- zw -tw x zwWs syw' w
s s t" us s vx -z zwWs syw' w -z s" zw-x " s - w's -y zw w s
- " s ws st" w -wBk -"tw w -w v uws -s w wu v x " w-tis"
u -yw u s v s" s uw xus w x" w-tis"x- w twk w w " w '3S svv-- 1-x us"ww
1 zs" t" - w'x s " w-tis"ws"-s- x " -" w -" wt s s"xw wy- ww
" w-tis" su-- w s - w sy ww t zwWs syw' w 3Jt w uwx " ' v-st -
wx " -y v -w tw v zw w-v x'ws w z-tz s ww -"w vw zw 'w zs"1s
zwv-u w- x zwWs syw' w 1tw -z s u " w s - 3

M -y zwN' " " w fw" 1 w' " " w zs"tw w -"w s -s w- s" w' " wwtw w- 's 1
su-tw s v y s" " s- s-w t zwL " s 1s - wwxw x " -" w -" w-u "wu-w' 1&N' " wwKw w-
b's &1 sts - z-tz - "w xs st'w zs - -vw zw -" -s " -s ww wu -w x zwL " s 1
zww w u -w -z s "tst"ws s v zw w" x zws "tst"wN' " wwKw w- b's 3S z-tw w-
uzw' wu " s -w Ww-t's- s v fw" Vxw S s uw u wsywts - w'y-t- - zw
ys -s- 3fzwL " s ww w zw yz s" w v us uw's N' " wwKw w- b's s s -" w- - "w
v-u w- 1 t-w zw w" x uz N' " wwKw w- b's s v s "tst"ws 3

663e-uw zw s w x ' w -w zs v'wu xvw -s"-x " s - 1 zs" s
s -" wv -y w' " " w sxw - w"-s- 1 -z zwu w x zwL " s -
--y1v- 'yw1v-wu" -v-wu" 1s ' "wyw1-x " s - v u " w zwzw w's -y
L " s , uw w1 ws - 1 uw w1 s su- 1su -w t - zwu w x
w' " " w u uw -y zwt -w sxs- x zwL " s - s us w u" w s v
z-tz s w- zw s w xs svw wu w wu w- zw w wu zwv-u" w x z-tz -"us w
zs " zwL " s 1- s us w u" w 3K wsuz x z-u v-- s zs" w vw
w -tw "st"wx -" " w-s w w"-s- s v zs"tw"st"wx s zw 4svv-- s"ws"su-
s zwL " s " s vww" x-3

673S -w -z zwS -w f sv-y dwy 's - " svw vw fzwewu -w s v N uz s ywK s v x
S v-s J u 16BB71s " v-xw x " -" w -" w1 zs" vws"- wu -w xs x-" -w - zw
u' w uz s yw1 zw - w - xs t"-zw -tw w --w-x " s - u " " -ts w
uz -x " s - s w wuw s w -w- zw " s"u w x '1 vw s 's D
u w's w vws"- wu -w zwts - x uz -x " s - 3

683k s w s z -w s v" s s -" wC

s3f svw suu t "wy- y zwu w- x zwL " s D

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t3N w zwL " s , suu 1w w - s s su- xs wu "s -w ys" t"-y s w
zw -w t-wu zwL " s -' 1 z-tz s wt w v- x-s us"us su- tws D

u3N w - s u " " -" w 1vws"-y t"-ys - tws"x x zwL " s 1w uw zw w
s wx zw -" wt w-y w' ww t s w " - x zwK s v xM-wu x zwL " s 1
zw -w w-xus" s z -w t s u " ww w- x-tw x zwL " s D

v3J uuw v-wu " -v-wu " s u " " - - 1 z s w- x-1 ww 1y-x y s -w x " s
z-v s vws"-y -z zwL " s - s " vw x " z s wwD

w3dw ww w'xs s s z -w w ww s -w x zwL " s 1w uw zw w w x t w-y
w-xus" s v x " s" s z -w v D

x3L " " -us w -z ws' 4 -w - s zw " s w - wsu -z " w-s - - 4w'wu -u
zw -w -z s zw w w s"syw u-w tws"x x zwL " s 1 " s w u uw -y zw
L " s 1 zw-s us w1wu3 s w zw w w x wx " s uw xs x s t"-ys -
x z-tz s w w-xus" s z -w t zwL " s 3

693k -" 1 -z - u w x zwL " s - --y1 z-tz -" tw ws st"
-zzw'v1 t"-z s t ' t uz w s -t'wu uw -ys " s w1 z-tz w's w s s ws x
su-- x zwL " s 3L " s , vwu- wys v-y zwu w zs"twx-s"s vt-v-y 3
k -" suuw v-wu " -v-wu " s u " " - - 1 z s w- x-1 ww y s -w x "
s s vws"-y -z1 w'w-y vws" -z zwL " s - sxx"s w3k -" -x " zw
L " s -z vws xs su xv-z w 1xs v uzws -y s vs"syw zwu " s ,
w z s " s u " w ' x zwzw zw s" w- vw u w' "s - - s'-y "suw
z s s"ws v s' w "suwB

6:3k s - " w s v u - s - zwL " s , " s w- y v xs-z s v z s"tw
ts ww zwvs s1-x " s - s zw vw s v-y -vwt v -y zwu w x
w'wu- uw 1-u" v-y zw wts"-x " s - -vwt v -y zw- w -w 4 w s"
v-u - 3J vs s z s - - u s uw -z zw-x " s - -vwt z s" w " -
- " w-s w w" -s - x w' " " w -z zwL " s s v z s"-vw' x zwL " s
- x "1x s " w xwwt zwL " s 3L " s ww w zw -yz " s'w -st'wx " s"
s v-x " s"uzwu' -z ww us - s"- - - 1x " w w' " w s vs zw z-v s -w1
s zwL " s " s vww' s -s wB

6;3k s z -w zwL " s z s w-x " s - 4 -vws wwww uw uz w' u w-y
w -tw -z zwL " s s z-v s 4 ys -s - 4syw u u v u-ys wwww uw uz w'
tw s"x xs w' " w 4syw u 3fz-s z -s - z s" w' s- s"-v s v tw t - -y ww sxw zw
uw s - x w -tw -z zwL " s 3

6@3M -y zw w w x z-J - " w J y w' w s v x s w-v x w ws t w w zw
w"-s - x z- J y w' w 1 z s" 1 -z zw - - w u w x zwL " s 1
v-wu " 1-v-wu " z yz s zw " ws z yz s z-v s 1 "t- xww w' " " w
w z s w z s wt ww - zw w- -" z 1 zww' " ww x zwL " s 3

6A3M -y zw w w x w -tw -z zwL " s 1s v x s w-v x ws t w w
zw uw s - x w -tw z s" 1 -z zw - - w u w x zwL " s 1
v-wu " 1-v-wu " z yz s zw " ws z yz s z-v s 1 "t- t -w x "

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wx " w tw x s v-wu -v-wu u " w x zwL " s s wu-wu " w
 z " zsv s u su -z w w s " wv -y zw w w x w tw -z zw
 L " s 3

6B3fz-s s yw' w us tw w" -s wt zwL " s 1 -z s tw s " w xs ' -v
 - "w x tw1- zwx " -y us wC

s3J -u wu -x " s - x -zw t w - xs " s w-s "-x " s - D

t3Y 2svzww uw t wuz xL vw xL v u wu tw t zwL " s x " " w2 2- " wx -
 w' " ww3

u3J su1 z-tz - zw -- x zw " s syw' w - s su x v-z w 1v- tw-w wu1
 - t v-s - 1-u- " 1- w' ws wu1- wy "s - - s w vs uw zw " -u v u wy "w x
 v -u " ww uw- zwv-uzs yw xv s zw t wuz s xs x zw
 w" 1u v-- - "s - u s-w- z-sy w' w s - "s - s xs x zw
 u " s , "wD

v3k tw-y sv-vyws - "w s "-y twsv-vyws - "w " s'-y su " --
 s s yw' w -z uw- tw-y zwv y " t su " ww u xs xw uw- "-y
 " s" - v wD

w3g s z -w st w uw x " '1 xs- w w " w v tw w - x zw "w wv "
 s z -wt zwu " s 3

753k s - " w - tw s ts- w-v x89 b uz w-v s zwL " s
 " s wu twx " " w2 2- w3k "twu twwx u x- " s - s zw w v x zw ts -
 w-v tw uw x "u " "w- x zw w2 x- " s - wx " s uw w-tw 3fzw ts -
 w-v zs "twvw' w zs wt w w vw "w x " s " s v wxts " sv -w zw -wt
 zwL " s 3

763e tw zwL " s , -yz w" -s w z- w' " " w - suu vs uw -z zw --
 wtw- z- "w w1 zw w' " " w " s tw w" -s wt w-zw s 1t -v-y zw zw
 s s x " s " tw x" - " w-v s wu tw t zwL " s x " " w2 2- w z yz
 u " " s w' w " svw - w' " w w t s x w2' s- t -y zw s" w zw
 - w s" wt -w4 - s w x zwL " s - Y tw bw-v .3fzwY tw bw-v zs "s" s tw
 w w s " s vs 3J s w' t w- sts v w tw tw w w - xY tw
 bw-v zs "tw w w s st wuz x zw w" x w' " " w s v zs " w vw "st "wx
 w" -s - s v s " w xu " w s - zwL " s 3

773S wuw - s "u-u " s uw1 zwL " s s " w1- - v-u w- 1 zs "zs w zw -yz s-w
 zwY twbw-v1 s s zw w x3J uz s-w zs "tw t w s " w xts -u s "s x
 zw w-v xY tw bw-v s-w t zwL " s 3fzw s " w zs "tw" svwt zw s
 w' -y uz s-w3S - x zw u's -w zs zwL " s s " w1s - v-u w- 1" s
 " s' w4suw s " w - "w x tw w-v1 z-tz "twus "u "s w zwts - x" z " Ks -u
 s "s 3

783k wx " s uws v y w "tw s w w s v s s-w x " " w " w s w zw
 wx " s uws s-s "4 w s" s - uw s zw s -s w" wuzs -" 1s w uz w "w

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“ W w w t z w L ” s x ” “ w “ w b “ w s w w z s s s ” w x ” z w L ” s 1
 - z w x ” x u ” w s - 1 - u w - w s z w s ” w 1 “ t w ” s v w s “ t s t “ w “ x s w
 z w “ x z w L ” s 1 s 2 w - y w w s 1 s z w “ w x v - t s “ x u z s ” 3

793J x w — - y z w u ” s x s w w w w x s s - y ” w s t s v x z “ y w ”
 v s - 1 “ t w w - w w t ” - - y - s “ u w x u s w - z u ” s x s ” s “
 s u u w s t “ w v s - 3 P w w s “ 1 z w v s - “ t w z w v s - x z t z s w t w - y w w
 s t s v 3 f z w s w x z - s t s v “ t w u w w “ s x w ” w w - y z - u v — 3

7:3k z “ v v w u “ s w - w w 1 x - s u s “ z w - w - s u ” s x ” s z w
 - v - v s “ z z s w v w s - y - z - s u s s u - 3 S z w w w x w x s u — - y t w u ” - y
 - w w w w - z w x w - u z s u ” s s w z - x ” - v - v s “ 1 z “ v
 “ ” w w - s w “ v - u “ w z w s w s v w w x - w w 3 K w s u z x z - u “ s w ” s “ w s v
 “ ” w w - s w w ” - s - - z s u ” w s - - “ w z w w x 3

7;3k s v v w s - v t s w w - s “ t s - x s - ” w z s “ t w v w w ” w t w u w u x
 w v - y s u ” “ t s - s v w w u ” “ t s - s v v w w w s z w y - w s v v w
 z s “ t w v w w ” w z s w t w w w w 3

7@J w w 1 z w s y w x w s s - 3 w z w s y w x w - w ” w - L ” s - ; 5 w s 3 k
 v s w x t - z z s t w w w u v w s 8: 4 F 4 B F F C - z w w u v x z w L ” s 3 f z w s y w x
 w s s - 4 w - w ” w ” s t w s - w t z w L ” s x ” “ w 2 2 “ w 3

7A3J z w “ w x w s s - x ” z w L ” s , w “ ” w - s ” s w z s w w
 - u “ v - y w - w ” w . 1 “ u ” “ - z s “ u w w s v w - w ” w u w u w w - z z w
 w s s - - u “ v - y z w x ” s “ - w u u w - y z s v - y w x s “ s w 1 v u ” w 1 v s s 1 L M s v
 s z w s “ s t “ w 1 w s v s w 1 w u 3 z t z t w “ y z w L ” s 3 O - s “ w “ w ” w x
 v w s v - s u w x s u w x t s w x w “ ” w z s “ t w u w w t z w L ” s s x w z s w
 u ” “ w w s “ z w w s s - w - w ” w - x “ 3

7B3fz - “ w w u - w z w w - w v w s v - y t w w w s v z w L ” s w s - y
 w “ ” w t z w L ” s s v w w w s v u s u w “ s “ - - w s v w t s “ s y w w ” w
 s v v w s v - y - z w w u z w t w u ” s w x z - s - ” w 3 f z - x w 2 u ” 2
 s - ” w “ w w ” s t w s ” w v w t s t w w - w u ” “ t s - - w w t z w
 L ” s 3 J v - w w s - y w ” x w “ ” w - z z w L ” s z s “ t w w “ w
 z y z s t - s - v w z w y v s u w x s s t - s s - w w t z w W s s y - y M - w u x z w
 L ” s z w R w s v x R d M w s ” w x z w L ” s 3 f z w J t - s - z s “ t w y w w t “ s
 x S v - s s v z s “ t w z w v s W ” t s - 3

853k z s “ ” s - s - z w u x w w - s “ x s v s v s “ z w w x ” s
 s u — - - y w S V B k z s “ z s w s v - . - z s t v 3 k z s “ t w
 s u u s t “ w x s “ s u - u s - w w - y w 2 v 4 s v 3 k z s “ s “ s x “
 L ” s “ t w s v u w w - u w w “ s v x x z w w u - x z w L ” s 3

863i z “ w v w s - y - z z w w - s “ u ” w 1 u ” w 1 w z w 1 z s “ w w z s
 u ” “ - z s “ z w u w w s “ s - v v w z w f d J S
 J u 4 d w y “ s - 4 d “ w 4 Y x t s - 4 L - u “ s s v z s “ - “ s w z w Y s - s “ M L s “ d w y -
 - Y M L d w y - . s v z w L ” s , M L s “ d w y - w s t “ - z w x u t - y g “ t - w

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Registered Office:

2nd Floor,
 Plot # C - 12,
 G- Block, BKC, Bandra (E),
 Mumbai - 400051

Corporate Office:

7th Floor, Kotak Infinity, Bldg. No. 21,
 Infinity Park, Off W. E. Highway,
 General AK Vaidya Marg, Malad (E),
 Mumbai - 400097, India.

T+91 22 66057777
 F+91 22 67425649 / 50
<https://insurance.kotak.com>

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L " " wus "L " " -us - -gLL.3k z s"" s' wus"" zw w -s"u " w4 u " w4
" x " t s uz " tw wy- ww -z YMYL dwy- 3R ww1- zww w xs t w6uz
- "s - zww x1 z s"" tw "st "wx zwu w w uw zww x1s v zs z s"" s" x ""
-vw" x zwL " s - zww w xs "st" xs"-y zwL " s suu x
t w6uz 3

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O " "P.

Q " x #x x "

SALARY COMPUTATION		
Components	Per Annum	Per Month
Basic	1,05,000	8,750
HRA	52,500	4,375
Leave Travel Concession	50,000	4,167
Bonus	16,800	1,400
Special Pay	1,08,049	9,004
Monthly Gross	3,32,349	27,696
Company Contribution into Provident Fund	12,600	
Gratuity	5,051	
CTC	3,50,000	

a # " #Vz" " # x #ai WOG

63Vf \$b xSY d 855155542-d ww fz wwVs'z ". -"tw s-v w zw w-v x8 ws 3

73SY d A5155542-d ww Nyz fz s v ". -"tw s-v - — -y ws 1SY d 655155542-d ww a w Vs'z ". -"tw s-v - zw wu v ws + SY d 6751555 -d ww a wVs'z f w fz s v ". -"tw s-v - z-v ws 3

83fz- s " w -"tw syww s " w 3bs " w -"tw" svw - w s" xw w ; " z 3-3-

Ts s + T " " z x 8 ws 3

93e syyww s " w vws- s wt w'

Year	Tenure	Payment Month	Amount	Yearly LTIP
Year 1	M6	January	40000	80000
	M12	July	40000	
Year 2	M18	January	50000	100000
	M24	July	50000	
Year 3	M30	January	60000	120000
	M36	July	60000	

Q " x ai W " y Ge" x z" " y" b "" S "z x x " xy " xz x
" " 5

c " #G

63k vw-y s - s v zwv- t - x zw ws "LfL s" - v-xxww u " w -"tw
y w wt zwvw-y s - 4u " w s - u w - x uws zw w'ws -" wBJ uu v-y" 1s"
-v-v s" s " w -u" v-y zwKs -ues" s w-st"wx " v-xts - x " -" w -" wBez xs"1
-x s 1- w wu x s" s s " w -" tw -st"wx sv- " w sys- zw P
L " w s - s v L " s -" z s ws svv-- s"-st- z-u 3Mw w v-y zw
u " w s - u ws v " us - x -ys zw w'ws -" w1 " s tww-yt"wx
z- s " w s" ywzw3J w "w u w " - x w1 -"s" u t ws s" w s"
zwL " s , u t - - b -vw O v3

73J " s " w - w st ws w" t w' w -xs . www -y v u " w s - 3Sx zw
w" t w' w x " s w wuw-wtwk w6: z x zw" z1- -"tw-u" vw- zw s" w" z,
s "1 zw -w- zw t w w s "" z3

83J ' -v x s -u-vw uw s x zw-w' - w st w1-u" v-y O-ywKw w- fs 1 -"zs w
tw t wt zw w' " wBfzwS u " west-w J" s uw- zwwws -"st"ws zwwk w
tw w - v uw ww zw wu w x z-vw u- 1 zs s" s- s vw u- v w
zs w - Ts s 4Owt s zw wt w-y " z" -u " wB

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93J, - s", -- zs tww -v-ts w st wx " -y s x zwLfl s" 1 -v-y x
s " w xys - - x w3fzw s " x z-, - s" --, - t-wu -st'w
sv- " w s w zw -- x zwy s - uzw' w zw s uzw' w-x " s"" - v uw- zw
L " s 3J s " w z- u -"tws "tst'w zw x "x""s"" zw w's
w'y-t- u-w-s3

:3k -"twy w w t zw wu-xu -- s v zwsv" -- s-w su-tw vw v-xww
uzw' w 4 s " w 3euw' w x"s 4vw - s w-st'wx " v-xts - 3dw s " w x zw"s
4vw - s" y -z zw- ww s w s zws "tst'w s w zs""tws w "t-w - x uw3

;3J "" zw w" s v u v-- x w' " " w "v tws w zww- -y "t-w x zw
L " s - x uw " w " w3

@Mws- x zwu " w s - su'syws w -u" u xvw -s"tw ww s v zwL " s Ds v
s w -st'wx v-u" w s z-v s -z zwL " s , x " s"u w 3

x # " #Q ""# #Q " z

85ek ged hS

J "" zwW" " ww s v t -w s us w " tw1s v z "v tw ww s 1u " " -w -wy - -
s""s wu x zw-su--w s v u " " -z s""s "tst'w's 1 wy "s - s v- w s" "t-w 3fzw
w x"s -y v zwL vw xNz-u + K -w L v u -zww-sxw wvw w s zwL vw
xL v u zwL vw.- -" w ws""u " "s uws w"s wzs uwX zw u w x
y v u s wy w s uw -z s wz-ts"s v s s w uw - " s sy-y zwsxs- x zw
L " s 3

95DeeaQOPWw



fz-L vws "w s"" zww" " ww x zwL " s 3O zw w x z-L vwl,N" " ww, zs""
 " ws s""-v-v s" x "2-" w s 2-" ww" " " w -z zwL " s 1 -z w" s w 1
 ts - s 1 s-ww1 ws-w1 w" s u su s"s - " w 3

: 5egdTShhWc OaWb # #Si VWOaPsvOI Wkg

fzw w s"s v xw - s"twzs - xN" " ww zs""u x " zw s vs v w wu w x
 w - zw- -- 1 ztz -u" vw C

s3L " " -" w s v svzw w uw xw - s" s vs v - zw- ' s v - zw- - wsu- -z
 zw N" " ww x zwL " s D

t3L " " -" w " s- s- zwz-yzw s vs v x- wy - s v z w - zw- ' D

u3J vzww uw wz-ts"s v "ws" s vs v tw" s- s-w- t -w D

v3dw t"" zwL " s - - wx u ws ws w s v " s"" -w
 w - " w D

w3dw t"" zs w-x " s - s v y-w -"ys - s uw- x zw-y zwy s" s v t-wu-w
 x zwL " s Ds v

x3dw t"" w w zs zw w- " -w ww s - xxsu 3i zww w s" - vw s v-y
 - z yz zs w s' w "suw z yz u"ws u " " -ts - 1z- z "vtwu wu w " "3

A5Qd c TaVQ #l T#W/i SgShi

s3Nsuz N" " ww- w wu w s -v - s - - ztz z- zw x-s us" zw w s"
 - ww vws"-y s w1 " s tw1- u x"u -z zw- ww x zwL " s 3J uu v-y" 1 zw
 L " s w wu - N" " ww su - zwL " s , - ww s s""- w 3

t3N" " ww s wsv -w wysyw- s zw t -w 1u " " wus" - w " w su-- zs
 " s u x"u -z zw- st- wx " zw- v -w s v zwL " s 3N" " ww " s"
 wysyw- s zw su-- -u " s"1 "-ts"1 wu ws - s"1 us: ztz u "v ws st" u x"u
 -z zwL " s , - ww s v - wxww -z zw wx " s uw x zw- v -w 3

u3N" " ww " ws L " s , w 1-x " s - -- 1 -w s -- y
 x " z-w" " " w x w s"ys- u" ww -z s -z zw" syw x zwL " s 3

v3N" " ww z "v wysyw- s t -w su-- ztz u "v twvw -" w s" 1 -
 u" w-- -z1 zwL " s , t -w su--w 3

w3J ""N" " ww " s -v - s - - ztz zw- w s"- ww u "v u x"u -z zw- ww
 x zwL " s 3

x3fzwN" " ww" w" s w4w ysyws w v z -s w's -w x zwN" " ww3

y3S1 vw s u-u " s uw1N" " ww, w s"- ww u x"u -z z w x zwL " s , 1-

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s“ uz us w1 zwN” “ ww” ww’ sv twx ” z- zw w -y4 w-w-y” s syw x ”
w- ” s syw’ w 3

z3O s -vs uw xv t 1” wwx-s us“ x“- w ” w zs“ twu -vww s su--w
zs u x“u -z zwt -w x zwL ” s 3

B5Qc TWSc i WdWo#T#W/Tdgb Oi Wc

s3J s w “ xw” “ ” w -z zwL ” s 1N” “ ww ” s tww w -z u xvw -s“
-x ” s - -z wys v zwL ” s s v4 -sx“s w1u ” w w v 4 “w 3

t3fzwN” “ ww zs“ s“ s ’ ww zw u xvw -s“-x ” s - w s--y zwL ” s
st “ w’ u xvw -s“ s v zs“ v-u“ w zw s” w s z-v s 1 “w w -w tw
v-u“ w vw “s 3

u3fzwN” “ ww zs“ w zwu xvw -s“-x ” s - x zwL ” s -u“ v-y- t -w
u w1 svw’ s ’ 1“y wu3x uws - xs s “us - -s .1 x s w1 s zw “wu3
-z zw - -w u w x zwL ” s 3

v3i zw - v t 1 zwN” “ ww z ‘v s ’ zwewu ws -s“s v4 Wws“4L ” “s uw Mw s ” w
zwzw-x ” s - - tw ws ws u xvw -s“3

C5W i SUg Wo#T#W/Oc QdWo#T#W/Tdgb Oi Wc

s3J s w’ “ wu1 ” s tw w -w s -s w- suu -y uw w zs v-wu“ -” su
zw- wy- xw w s“x-s us“ s w’ w s v- w s“ ” s syw’ w w 3S uz s us w1 zw
N” “ ww zs“ zs ws w -t- w w zs s“ s su- s w wu vw - L ” s ,
suu suu s w’ s v ” “ s v s ’ -suu suw s w- ” w-s w’ w w zw
” s syw’ w 3

t3S us w zwN” “ ww- w w -z zs v“-y x us z 4 wu -w1s z xs“ -“ tw
wu wst“wx ” zwN” “ ww w s“ 3fz-v w wu“ vw zwL ” s x ” wu w-y zw
s” wx ” s v w zwN” “ wu1 s’-y -st“w“ws“su- sys- zwN” “ wu3

u3 W- w ww s- t N” “ ww zs ” s u uws“ t u w zw w s w x s t -w
s su- zs“tw ws ws u s w - x z- L vW3

D5egdi SQ Wc #Oc R#k hS#T#Qd b eOc o#egdeSgi o

s3J “N” “ ww x zwL ” s s w w -t“wx wu-y s v s’-y ws st“w w
ww zw zw “ - w x1 vs” syw 1L ” s , s w 1-u“ v-y s“ -v x z -ts“s w 1
” st“w1-” st“ws v s y-t“w w 1u s w-x ” s - s v- w“wu s“ w uz s
- w - 1u -yz 1 s w 1 svw’ s ’ s v wuz “y s v- w“wu s“ w w- us -y
zw- w -t- w3

t3J “N” “ ww ” ws“ x-ts“w -” w 1 “1” s w-s“1 “w1s v N” “ ww -” w “
x L ” s , “wy-” s wt -w - ww 3

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u3L " s , w " tw"v - w xwuw - suu vs uw -z L " s , "tw3
J "N" " ww " ws v" s- s- L " s , w s v w uw wxtw " s v -z v wus w
s v v-yw uw3

E5/d k g h#l T#m d g Y#Dc R#k c Qj k OaWo

s3J "N" " ww s ww wu w w x ' " ws v tw wy "s - zw- s w vs uw3fzw
z "v wx " zw- -t w -t-w v -y ' -y z 3fs v-w 1st w ww- " s v "sx-y
v -y ' z " tws -vwt zwn" " ww3

t3M-z w - u wu- -z " s ' -y xs w vs uw s w' -y " s ' s w vs uwX zw
w' " ww -"tw ws w s s " -u v u " s' -y zwu uw w N' " ww "st"wx s -s w
su- 3

F50QqSei Oc Qs#l T#UW h#Dc R#l i VSg#PSc STWh

N" " ww z "v suuw y-x zw tw w- zw zs x " -s" s" wx " s -v-v s"
u uw zs -y xxts"vws-y -z zwL " s x " s - - xxtw s s -v s
-t- x uz y-x tw w- w w s ws -y u " " -wt -w xxts" w's - z- 3S
us w xs s" t-y - 1N' " ww" uz w' -z zw- " s syw 4Mw s " w s"Rwsv tw w
zs zwy-x s w-vww x " -s" s" w3

875mVd aS# W S#Dc R#Di i Sc i Wc

J "N" " ww zs"vw w zw- " ws v zw- tw wx " w zwL " s , t -w s v
" s 1 -z zw - -w u w x zwL " s -s v t-w s w" s v u v--
s " s tw- wt zwL " s .1w ysyw tw- ww w- - zwzw v-wu " -v-wu " .- s
zw t -w 1w' " " w us - x wu -s ys-3

885/Og Ohhb Sc i

s3fzw L " s - u " " -w -vws ' w - " w zs - x wwx " -s -s w
twzs - xs" -v s v zs s " w suu xsyw1 z -ts"v-st- 1" s -s" s 1 suw1
w-y- 1us w1 w1 w s" -w s - yw vw -v w - 3

t3N' " ww vw s' w us ws uz zs s " w v -y zw- w' " " w s vs" u " " -
zw' w' w zwL " s - - w vws wu zw x " s x " x uz
zs s " w 3

u3S zwu w xt -w u v u xs N' " ww1 zwww zs s " w uu s uz
N' " wws s w " xs su " - - t s z-v s -v1 zwL " s zs" s' ws"
w wuw s s v ws st" w s - uz sxxw w N' " ww- w" x s v ww -w
su- 3fz- - w s s w' vws-w- zw&b "u J ys- ew s"Rs s " w xi " w s i ' "su&3

895OaQd Vd a# #k Phi Oc Qs#DPk hs

s3fzw w w - xs"u z "1-"wys"v y 1s v zw u "w t s uw - zw ' "suw

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s v t w - y v w z w - x " w u w x z w w t s u w z w - t s v 4 v - y ' - y z - u "

z t - w 3 R w w 1 w - x w u - - " w w - t s - x " w w - t s " w s " w - w " - w 3

t 3 f z w w " s t w u " s 2 w w w w z w w " s s y w " w s w w - y x s " u z " u

t w w s y w 3 S z w w u s w 1 s " s - s w - " s " t w x " w w 1 - u " v - y " s w y s v - y z w

z t - - x w - y x s " u z " z w v w z w " w y s " w " - t " w s y w 3

u 3 g v w s " u z u s w 1 w u w - w v - ' - y 1 - t s - s v " - t w z s - - z t - w w s v - " t w v w s "

- z w w w " 3

8: 5gOk R

s 3 O s v z w s u - w u z w s 1 t 1 w s " 1 v w w - w 1 " w - t z v - z w s v 1 - "

u s w 1 u - - s " 3 J u x x s v s w t w u u v - u " s s u - 1 - u " v - y v - " - s " s v t " w

u - " s v 4 u - - s " s u - s y s - z w u u w w N " " w w 3

t 3 O w w s " " w x O s v - u " v w C

O s v " w u - y x S s u w t - w D

e t " - - y x s " w w w w w D

O y - y s " w - y u z w w D

W - s - s - y s w " - - y L " s , w D

g s z - w z s v " - y w - y x s s u - D

S x s - y s " w " t w D

W s ' - y s w L " s w u v x - s u s " s w " w z s - s u u s w s v -

s u u v s u w - z w s u u - y s v s v D

u u w s " w x x s u x s x s v 4 w z - t s " s u D

8A5Qd b eaWc Q5#m WW#Om h#Dc R#DUgSSb Sc i h

s 3 J " " N " w w z s " u v u t - w - u " " s u w - z s " s " t s t " w " s s v w y " s - 3

t 3 J " " N " w w z s " s v z w w s " s " t s t " w s - u - s v s - t t w " s 3

u 3 J " " z w N " w w z s " z s v s - v - z - y z w u s u s " t " y s - x z w L " s 1 s

" s t w u s - w - s " v s v t - v - y s y w w w w u w w t z w L " s - z z - v s - w 3

8B5VSOai V3hOTSi o#Dc R#Sc I Wd c b Sc i

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s3J "N" " ww zs"u " " -z zwL " s , zws"z s v sxw " s u " " -ts ww zw
x " - w - wB

t3N" " ww zs"t -y zw" s syw" w , s w - s ' "suw sxw zws"z z s s v3

8C5gShh#Wf k W6ek PaWWU#d T#Wtd gb Oi Wc

s3a " " -s ww N" " ww s ws z -ww w v w 4" ww-s w-w twzs"x x zw
L " s 3J "N" " ww z "v ww s"us" wS -y uz w 4" ww-s w-w zwL s w
L " " -ts - Mw s " w x zwL " s 3

t3fzwN" " ww zs" 1 -z zw - -w u w x zwL " s 1 t"-z - s " ww-s
-u" v-y - " ww-s1e us" " ww-s1t" y wu3 s u w 4u " " w - . -w2 4 -w wu3
u uw -y zwsu--w x zwL " s 3

u3S us ws x zw -w t"-zw t zwN" " wws wx v tws -2 us" vw " w s"
zwt s v - syw x zwL " s 1 zwu uw ww N" " ww zs"twzwv suu st"wx zw s" wB

8D5Qd c hSc i # c RSg# Oi Wc Oa#Rd # di #QOa#SUm go#Uk WSaWSh

fzwN" " ww-y-w u w zwL " s Ls" w v eWe z" 4zw - zwu w x -w
w syw" w 4s -y " w 4 w-w4 "u - w -ys - 4 " - s"u " " -ts - wu1ww -x
z-4zw " tw - wy- ww - zwYML dwy- s zw " -s vs sts wB

8E5ORVSgSc QS# d # gOWSUKaOi Wc h

s3i z-wwws"-y -z s wu-w w- -y u " w w z w1 zwN" " ww zs"w w zs
zw4 zw u " -w -z s" zw uw w s "s-v v vw zw fdJS
J u 4dwY "s - 4d "w 4Y -ts - 4L-u "s s v zs" -"s w zwYs - s"M Y Ls"dwY-
-YML. Ys - s"L " w b www uwdwy- -YLbd. s zw " -s wy- 3

t3Rw4ezw zs"" s' wus" zw w -s"u " w4 u " w4 " x " L " s , " tw
wy- ww -z fdJSBR ww1- zw ww xs t wuz -"s - zww x1 zwu uw ww
N" " ww zs"tw-st"wx zwu w w uw zww x1s v zs zw4 zw zs"s" x "" -vw" -x zw
L " s - zww w xs "st- xs"-y zwL " s suu x uz t wuz3

8F5Wtd gb Oi Wc #SQk g W#DQSei OPaSk hOUS#d aWb

J "N" " ww zs" wsv1 vw s v1s v sy ww st-vwt zw -- x zwJuw st"wg w
b "u xUV3fzw' w xws w x zw s-v b "u s w "w tw" C

N w N" " ww2

zs"" s- s- zwu xvw -" x s v s v s" zw wx " s su-- -y
z-4zw w SMs v zs" -wv s v 3

zs" s" s " u' zw w' -y LfdVOJ VfOMNOMYfNd i -v 0 V1twk w "ws -y -

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Hum hain... hamesha

s w vw3

zs“s” s w zw“ xz-4zw f zs v s w4 Mw’ 4vs “ ” w-s w’ zw w -y
zwsv s v f ew twMw’ s v zs““ vyws Ods zw “tw s - 3

zs“sy ww st-vwt zwS x ” s - wu - “u us yw s sv -wx ” “ w “ w3

zs“ - s“ v- t ws “tw ww x s w3

zs“ w v x s v “tw w’ s-“ s’s yw ” tw x w z-tz us twu -vw w s
” s-“ s” ” -y3

zs“ w v w’ s-“ u s--y s v u ” w 1 x s w zw -x ” s - wu w t
u -yz 1 -su v-u“ w wy “s - 3

zs“ 1w-zw v -y sxw z- w’ “ ” w -z UVS1 v- “yw “-ws u xvw -s“
-x ” s - tw’ y-y UVSfz--u“ vw u xvw -s“-x ” s - uw w s v UVS t -w w
s v L ” w S x ” s - 1 z-tz ” s u ” w z-4zw’ “wywv -y w’ “ ” w 3

zs“ ” “ w s“ -s - x zw-x ” s - wu - “tw s v wu - -u-vw x UVS
’ “-x wul ’ s’ 3u ” 3

97b WQd c Rk Q #Dc R# d c 4d PhSgl Oc Qs#T# VS#Qd RS

s3W-twzs - 1xyz -z u “wsy w1- xtw b w’ -w -u“ w “ - zw xtw w’ -w1
s v s xtw“ww -vw zw xtw w’ -w zs ” s twu ww sxxw zw t s v “ syw x
zwL ” s zs“tw -u“ vws“ -z s v ” s “sv w” -s - xw’ “ ” w 3

t3Y 2t w s uw x z- L vw zs“twu ww s ” -u v u zs u “v s s v-u“-s
su- z-tz ” s “sv v-” -s“ x ” w tw3 fz w vw- - z- wys v “ “w -z zw
” s syw’ w x zwL ” s s v uz s vw- zs“tw t-v-y zwN’ “ ww 3

u3bw s“s w z-tz “zs w -y xtw uw- s - w -ys - sys- zwN’ “ ww sys-
s t v w’wu wu ww -z zwN’ “ ww sxs- ” s tw w --- w t zwL ” s s v zw
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985nQSei Wc h

J wuw - zw ” “s-v v - z- L vw” s tws ww s zwv-uw- x zw
Ws sy-y M-wu s s -s ws z - z ” uz w -vw wys w t zwWs sy-y
M-wu 3

995QQd k c i OPWw

s3fzwN’ “ ww zs“1s s“ “ w1st-vwt zw s vs v 1 w -w’ w s v uw w “s-v
vw z- L vw3

t3fzwN’ “ ww ” 2

Kotak Mahindra Life Insurance Company Limited

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u " " - zw - v - v s " u v u - suu vs uw - z z - b " u 3

t w wt z1 zw -- s v zw " w w x zw " s 1- zw - v w s " - y L " s , t w s " 3

wu y - w L " s , w t " - z s w " v w 1 u " w 1 w " " w w 1 z w - z z " L " s v w t - w 1 s v u w 3 J w - - w - z w u w x v - u z s y - y z w w w t " - w s - s w " L " s , t w s " 3

u v u z w " w " w s w t " w " w " t w x u w 1 y - - y v w w s v z w s " z 1 s x w 1 s v w - " w s " u u w 1 s v z " s - y z 1- z w w s - x L " s , t - w 3

w s w u w t w s u z x z w " s z - b " u z w R d M w s " w 4 w s s y w - s w " s - 3 f z w - w - x z w w " " w w w - y u z - s u w - y v x s - z z s " t w ' w u x v w - s " 3

9: 50b Sc Rb Sc i h

s 3 f z w L " s w w w z w - y z u z s y w 4 s " w v 4 " v - x z - b " u - z " w - s 1 s s - w - z s - y - y s w s z s w w 3

t 3 f z w N " " w w s u " w y w z s z w - " t w w s " s v - w x s u z u z s y w 4 s " w v " w 4 s v v - - 4 v w " w - 4 " v - x t s - s v z w s " w " s t w w u z s y w x z w S s w x z w L " s z - t z - s u w t " w s " N " " w w 3

u 3 f z w N " " w w s w s v - w u z w u ' x s u z u z s y w 4 s " w v " w 4 s v v - - 4 v w " w - 4 " v - x t s - w y " s " 3 f z w N " " w w z w w t u v - - s " s y w w s " u z u z s y w 4 s " w v " w 4 s v v - - 4 v w " w - 4 " v - x t s - 3

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