

O, Date:

Lite insurance Date: 27/03/2017

Sravya Kumari Anipi D/O Narasimha Rao 5 4 31 East Godavari Amalapuram Andhra Pradesh Surya Nagar Pin - 533201

Tel. No.:

Mob. No.: 09962356081

Policy No.: 03647000 Email: SRAVYAKUMARI1203@GMAIL.COM

BD RA1S HK 03647000

Dear Sravya Kumari Anipi

We welcome you to Kotak Life Insurance family.

We view Insurance as being much more than a cover; it is about saving and protection, about being carefree, about living life to the fullest. It is indeed heartening to know that you share our sentiments.

Please be rest assured, the faith and confidence that you have placed in us would certainly be a rewarding and wholesome experience.

Your Policy details:

Name of Plan	Policy No	Client Id
Kotak Assured Savings Plan (UIN - 107N081V01)	03647000	67032748

Your Policy document is an important legal document and should be kept in a safe place. This Policy is subject to tax laws prevailing in India. You are kindly advised to consult your Tax Advisor for the tax benefits available under this Policy.

Free Look Period:

In case you are not agreeable to any of the provisions stated in the Policy, then you have the option of returning the Policy to us stating the reasons thereof within 15 days [30 days for Distance Marketing] from the date of the receipt of the Policy. The cancellation request should be submitted to your nearest Kotak Life Insurance Branch or sent directly to our Head Office. On receipt of your letter along with the original Policy document we shall arrange to refund the Premium Paid by you after deducting the proportionate risk Premium, medical charges and stamp duty. A Policy once returned shall not be revived, reinstated or restored at any point of time and a new proposal will have to be made for a new Policy.

Kotak Assured Savings Plan V 1.2 Page 1 of 56 03647000



Life Insurance

First Premium Certificate

Serial Number: 0364700027032017

Date: 27/03/2017

Name & Address of the Policyholder: Sravya Kumari Anipi

D/O Narasimha Rao 5 4 31

East Godavarl Amalapuram Andhra Pradesh Surya Nagar Pin-533201

Proposal No: 03647000

Policy No: 03647000

Basic Product: Kotak Assured Savings Plan(UIN-107N081V01)

Date of Commencement of Policy: 27/03/2017

Installment Premium [excluding Service Tax and Cess]:Rs. 20,407.00

Total Installment Premium: Rs. 21,218.00

Policy Term: 20 years

Premium Payment Term: 10 years

*Service Tax: Rs. 757.00

Next Premium Due: 27/03/2018

*Cess: Rs. 54.00

Guaranteed Maturity Benefit: Rs. 400,899.20

Payment Mode: Annual

Tax benefits on the Premiums paid and the benefits received are subject to fulfillment of conditions as specified under the prevailing tax laws and are subject to modifications made there to from time to time.

*Service Tax and Cess is levied at the applicable tax rates in accordance with the prevailing Tax Laws, from time to time.

Service Tax Registration Number is AAACO3983BST002

Service Tax Classification: Insurance Auxiliary Service, life insurance services.

Authorised Signatory





PART A

I. SCHEDULE

Base Policy No.:	03647000
Base Plan Name:	Kotak Assured Savings Plan(UIN-107N081V01)
Rider Plan Name:	Kotak Permanent Disability Benefit Rider
Name of the Life Insured in full:	Sravya Kumari Anipi
Date of Birth of the Life Insured:	04/05/1991
Gender of the Life Insured:	Female
Client ID of the Life Insured:	67032748
Life Insured's Age at Commencement:	25 years
Name of the Policyholder in full:	Sravya Kumari Anipi
Date of Birth of the Policyholder:	04/05/1991
Gender of the Policyholder:	Female
Policyholder's Age at Commencement:	25 years
Client ID of the Policyholder:	67032748
Date of Commencement of the Rider:	27/03/2017
Date of Commencement of Risk of Rider:	27/03/2017
Date of Maturity:	27/03/2037
Rider Sum Assured:	Rs. 242,000.00
Rider Benefit Term:	20 Years
Rider Premium (Incl of Applicable Taxes):	Rs. 179.00
Premium Payment Mode:	Annual
Rider Premium Payment Term:	10 Years
Nominee Details:	As per the base Policy

The stamp duty of Rs.49.00 /- (Rupees Forty Nine Only) is affixed to this instrument out of the consolidated stamp duty deposited with the additional controller of stamps, Mumbai, vide deface no. 0005219382201617 Dated 20th-Mar-17.

Kotak Assured Savings Plan V 1.2

Page 46 of 56 03647000