

PART-A Related Party Transactions				Consideration paid / received ¹ (Rs. in Lakhs)						
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter September 30, 2021	Up to the quarter September 30, 2021	For the Quarter September 30, 2020	Up to the quarter September 30, 2020			
1	Kotak Investment Advisors Ltd	Fellow Subsidiary	Claims Paid	0.04	0.04	0.28	0.28			
			Claims Payable	-	-	-	-			
			Policy Deposit	-	-	-	-			
			Premium Deposits	-	0.00	0.01	0.01			
			Premium Received in Advance	0.02	0.71	0.07	0.27			
2	Kotak Mahindra Asset Management Company Ltd	Fellow Subsidiary	Premium Income	0.95	2.74	0.64	1.67			
			Claims Paid	1.52	1.84	0.26	0.59			
			Interest Paid	-	-	-	-			
			Premium Deposits	0.01	0.01	(0.25)	0.00			
			Premium Income	1.37	4.20	1.61	4.33			
3	Kotak Mahindra Investment Ltd	Fellow Subsidiary	Premium Received in Advance	(0.03)	0.68	(0.03)	0.85			
			Premium Deposits	(0.14)	0.00	(0.25)	0.00			
			Premium Income	0.50	0.82	0.39	0.83			
			Premium Received in Advance	(0.25)	0.34	0.07	0.73			
			Claims Paid	5.18	5.59	0.08	0.08			
4	Kotak Mahindra Prime Ltd	Fellow Subsidiary	Advance Commission	(0.11)	0.33	0.02	0.39			
			Claims Paid	0.28	2.95	-	-			
			Commission Paid	23.15	40.57	27.38	64.08			
			Commission Payable	20.73	32.44	12.24	24.65			
			Policy Suspend	-	-	-	-			
			Premium Deposits	(16.30)	25.07	(6.03)	16.75			
			Premium Income	2.64	3.97	2.67	3.43			
			Premium Received in Advance	(0.40)	0.32	(0.34)	0.70			
			Int Accrued - Bonds/ Debentures	-	-	-	-			
			Transfer of Employee Liability from Group Companies	-	-	-	-			
			Interest Income	-	-	-	-			
			Investment in Bonds	-	-	-	-			
			Outstanding Payables	(0.91)	0.67	0.98	1.37			
			Reimbursement to Group Companies	0.47	1.62	1.08	1.13			
			Rent Premises	0.46	0.92	0.46	0.92			
5	Kotak Securities Limited	Fellow Subsidiary	Claims Paid	2.89	3.14	1.18	8.79			
			Commission Paid	0.26	0.67	0.75	2.98			
			Claims Payable	-	-	-	-			
			Outstanding Payables	-	-	-	1.11			
			Premium Deposits	(3.46)	0.93	(0.62)	0.34			
			Commission Payable	(0.09)	0.14	(0.19)	2.62			
			Premium Income	10.66	15.03	6.89	18.67			
			Reimbursement to Group Companies	-	-	1.50	3.00			
			Advance Commission	(0.02)	-	(0.02)	-			
			Premium Received in Advance	0.20	2.44	0.61	4.00			
			Advance Commission	(6.93)	18.67	0.58	14.71			
			Bank Balance	53.98	558.63	(106.09)	871.95			
			Claims Paid	40.52	83.95	12.54	17.98			
			Claims Payable	-	-	-	-			
			6	Kotak Mahindra Bank Ltd.	Holding Company	Commission Paid	434.76	771.72	518.00	924.39
Commission Payable	(26.72)	115.93				(70.45)	112.99			
Interest Income	-	-				-	-			
Equity Share Issuance	12,500.00	12,500.00				-	-			
Outstanding Payables	(38.39)	67.94				(64.40)	54.33			
Outstanding Receivables	-	-				-	-			
Bank Charges	-	0.76				-	-			
Premium Deposits	(57.85)	72.93				18.57	164.58			
Premium Income	67.66	95.15				53.14	87.48			
Premium Received in Advance	(2.98)	24.18				(4.20)	33.43			
Purchase of Bonds/Debenture	-	-				-	-			
Purchase of Fixed Assets	-	-				-	-			
Rent Premises	69.11	139.92				65.24	132.39			
Reimbursement From Group Companies	-	-				-	-			
Reimbursement to Group Companies	87.81	151.99				76.35	163.69			
Reimbursement to Group Companies (Employee Transfer)	-	0.03				-	-			
Royalty Paid	2.50	5.00				-	-			
Prepaid Expenses	12.98	12.98				-	-			
Transfer of Employee Assets from Group Companies	-	0.46				-	-			
Transfer of Employee Liability from Group Companies	0.80	10.55				1.97	1.97			
Transfer of Employee Liability to Group Companies	-	-				-	-			
7	Kotak Mahindra Life Insurance Limited	Fellow Subsidiary				Employee Insurance Premium	4.50	7.35	1.55	3.08
						Outstanding Payables	(0.27)	0.25	0.03	0.65
						Outstanding Receivables	-	-	-	-
						Premium Income	23.19	28.99	20.85	29.08
			Prepaid Expenses	(2.01)	7.76	(1.55)	3.05			
			Premium Deposits	1.35	1.53	(0.73)	0.55			
			Receivable from Group Company	-	-	(0.99)	1.00			
			Receivable from Group Company (Employee Transfer)	(6.99)	2.55	-	-			
			Reimbursement to Group Companies	0.56	0.85	0.57	0.85			
			Reimbursement From Group Companies	-	0.15	1.67	2.48			
			Rent Recovery	-	-	2.48	6.40			
			Rent Premises	0.47	1.00	0.54	1.01			
			Reimbursement to Group for Employee Transfer Expense	-	-	5.32	5.32			
			Premium Received in Advance	(1.01)	1.97	0.57	3.80			
			Claims Paid	6.19	8.25	4.18	4.43			
8	Kotak Mahindra Capital Company Limited	Fellow Subsidiary	Employee Asset Transfer	-	-	-	-			
			Outstanding Payables to Group Co. Employee Transfer	(106.44)	-	-	-			
			Transfer of Employee Assets to Group Companies	-	18.02	-	-			
			Transfer of Employee Assets from Group Companies	4.00	4.43	-	-			
			Transfer of Employee Liability to Group Companies	-	106.44	(11.00)	-			
			Transfer of Employee Liability from Group Companies	11.91	91.53	-	-			
			Premium Income	2.14	2.75	3.11	5.17			
			Claims Paid	-	0.03	-	-			
			Premium Received in Advance	(0.12)	0.07	(0.05)	0.39			
			Premium Deposits	0.00	0.00	-	0.00			
			Premium Income	0.50	0.50	0.49	0.49			
			Premium Received in Advance	(0.07)	-	(0.07)	0.07			
			9	Kotak Mahindra Trusteeship Services Limited	Fellow Subsidiary	Premium Income	-	0.02	-	0.01
						Premium Deposits	-	0.00	-	-
			10	Kotak Mahindra Pension Fund Limited	Fellow Subsidiary	Premium Income	0.30	3.34	(1.96)	(1.70)
Claims Paid	48.18	72.45				5.90	14.97			
11	BSS Microfinance Ltd	Fellow Subsidiary	Premium Deposits	(4.26)	13.46	2.32	9.32			
			Premium Income	-	0.00	-	0.00			
12	BALASUBRAMANIAN T S	Relative of CEO	Premium Income	-	-	-	-			
			Premium Income	0.12	0.12	0.12	0.12			
13	Mahesh Balasubramanian	Managing Director & CEO till April 30,2021.	Claims Paid	-	-	-	-			
			Premium Deposits	-	0.00	0.00	0.00			
			Premium Received in Advance	-	0.04	-	0.08			
			Remuneration of KMP	-	62.34	43.84	99.46			
14	Suresh Agarwal	Managing Director & CEO wef May 1, 2021.	Remuneration of KMP	68.68	101.26	-	-			
			Premium Income	0.10	0.10	-	-			
			Premium Received in Advance	0.19	0.19	-	-			
15	Phoenix ARC Private Limited	Enterprises over which individual or their relatives have their significant influence.	Premium Received in Advance	-	0.07	-	-			
			Premium Income	-	0.19	0.29	0.54			
16	Uday Kotak and Relatives	Individual having Significant influence	Premium Deposits	-	0.00	-	0.00			
			Claims Paid	-	-	-	-			
			Premium Income	0.51	0.66	0.52	0.64			
17	Kotak Commodities Services Private Ltd	Enterprises over which individual or their relatives have their significant influence	Premium Received in Advance	(0.08)	-	-	0.17			
			Premium Income	-	-	-	-			
			Claims Paid	0.57	0.61	-	-			
18	Infina Finance Private Ltd	Enterprises over which individual or their relatives have their significant influence	Premium Received in Advance	-	-	-	0.07			
			Premium Deposits	-	0.00	-	0.00			
			Claims Paid	-	-	-	-			
19	Harisiddha Trading and Finance Pvt Ltd	Enterprises over which individual or their relatives have their significant influence.	Premium Deposits	-	0.00	-	-			
			Premium Received in Advance	-	-	-	0.08			
			Premium Income	0.19	0.21	0.57	0.57			
20	-	-	Premium Income	-	-	-	-			

PART-A Related Party Transactions

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances Including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
21	Palko Properties Private Ltd	Enterprises over which individual or their relatives have their significant influence.	Premium Income	-	-	-	-	-
22	Kotak Education Foundation	Enterprises over which individual or their relatives have their significant influence.	Premium Income	-	-	(0.38)	20.49	-
			Claims Paid	-	-	1.12	2.16	-
			Premium Deposits	-	-	-	2.12	-
23	Business Standard Private Limited	Enterprises over which individual or their relatives have their significant influence.	Premium Income	-	-	-	-	-
			Premium Received in Advance	-	0.16	-	-	-
			Claims Paid	0.04	0.04	-	-	-
24	KOMAF Financial Services Pvt Ltd	Enterprises over which individual or their relatives have their significant influence.	Premium Income	-	-	-	-	-
			Claims Paid	0.06	0.06	-	-	-
25	KVS Manian As Trustee of Manians Family Trust	Enterprises over which individual or their relatives have their significant influence.	Premium Income	0.31	-	-	-	-
					0.31	-	-	-
			Total	13,240	15,319	632	2,961	

PART-B Related Party Transaction Balances - As at the end of the Quarter September 30, 2021

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances Including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	Kotak Mahindra Prime Ltd	Fellow Subsidiary	33.12	Payable	NA	NA	-	-
2	Kotak Securities Limited	Fellow Subsidiary	0.14	Payable	NA	NA	-	-
3	Kotak Mahindra Bank Ltd	Holding Company	183.86	Payable	NA	NA	-	-
	Kotak Mahindra Life Insurance Limited	Fellow Subsidiary	0.25	Payable	NA	NA	-	-
4	Kotak Mahindra Life Insurance Limited	Fellow Subsidiary	2.55	Receivable	NA	NA	-	-