

Information Brochure: *NR Vertical, Wealth Management*



☰ Information on Kotak Group

- Global footprints

☰ Information on NR Vertical, Kotak Wealth

- Products & Services
- Digital solutions
- Structure
- Statistics

Kotak Group

About Kotak Group



Offshore subsidiaries* of KMBL – fund management platforms



Kotak Securities Ltd. – broking & research



Kotak Mahindra Capital Company – investment banking & private equity



Kotak Mahindra Investments Ltd. – financing & structured lending



Kotak Mahindra Trusteeship Service Ltd. – solutions for estate planning



Kotak Investment Advisors Ltd. – asset advisory & family office services

*Refer to our global presence in the next slide

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Global Presence



☞ Total assets under management:
USD 1.05 Billion*

☞ Group Offices present at:

- Abu Dhabi
- Dubai
- Singapore
- Mauritius
- UK
- US

*As on end June 2021

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Offshore Subsidiaries and Platforms



- ⊕ **Kotak Mahindra (International) Limited (KMIL)**- registered with the Financial Services Commission-Mauritius. KMIL has a registered office in Mauritius and a representative office in Abu Dhabi.

- ⊕ **Kotak Mahindra Inc. (KM Inc.)** - regulated by the Securities and Exchange Commission (SEC) and Financial Industry Regulatory Authority (FINRA) in the United States. It offers investors in US, an opportunity to invest in India through a range of India specific funds and through facilitating institutional trades through Kotak Securities Limited. KM Inc has its registered office in Delaware and principal business office in New York.

- ⊕ **Kotak Mahindra Asset Management (Singapore) Pte Limited**- incorporated in Singapore and serves as the international asset management arm of the Kotak group. KMAMS is authorised and regulated in Singapore by the Monetary Authority of Singapore and holds a Capital Markets License to engage in fund management activities.

- ⊕ **Kotak Mahindra (UK) Limited**
 - KMUK, a 100% subsidiary of Kotak Mahindra Bank Limited (the parent company). Is one of the first firms of Indian origin to be authorized and regulated by the Financial Conduct Authority in the United Kingdom.
 - KMUK has the registered office in London, with branch offices in Dubai and Singapore. It is the first Indian company to be authorized to operate from its branch in the Dubai International Financial Centre and is regulated by the Dubai Financial Services Authority. It is also regulated by the Monetary Authority of Singapore.

Broking, Research & Investment Banking



⊕ **Kotak Securities Limited**

- One of the largest broking houses in India with a wide geographical reach
- Key offerings:
 - Stock Broking & Depository Services
 - Research- 37 analysts covering 240 companies with ~77% of overall BSE Market Capitalization

⊕ **Kotak Mahindra Capital Company**

- Full-service investment bank in India offering a wide suite of capital market and advisory solutions to leading domestic and multinational corporations, banks, financial institutions and government companies.
- Our services encompass Equity & Debt Capital Markets, M&A Advisory, Private Equity Advisory, Restructuring and Recapitalization services, Structured Finance services and Infrastructure Advisory & Fund Mobilization.

Financing, Structured lending incl. Real Estate



✚ Kotak Mahindra Investments Limited (KMIL)

- 100% subsidiary of Kotak Mahindra Bank Ltd. The Company is into primary businesses of Financing against securities, Lending to Real Estate Sector, Corporate & other structured Finance and Strategic Investments.
- Rated AAA by CRISIL indicating high-credit-quality rating with stable outlook. KMIL, with a consolidated book of about 7,000 Crores, has marquee names as clients in its Loans against Shares , Corporate and Structures products business and Corporate Real Estate sector.
- Provides strategic solutions to its clients in the areas that it operates in. It enables its customers to pursue ambitious growth strategies and execute value-creating transactions. Its strategy has been of relationship management & penetration, continuous product innovation coupled with tight control on credit quality and effective risk monitoring & management. The Company is well positioned to harness all opportunities that current economic environment offers.



🚫 Kotak Investment Advisors Limited (KIAL)

- Manages and advises funds across various asset classes namely (a) Private Equity (b) Real Estate (c) Infrastructure and (d) Listed Strategies.
- Advisory services – Keeping client centricity at its core, KIAL has aligned its business approach to an annuity model. As the wealth management practice becomes more structured, diversified and a planned science, our key differentiator continues to be the ability to provide such services. The investment advisory team based on a risk profiling questionnaire, analyses each investor's risk appetite and tolerance. Optimal recommendations across asset classes are structured as per suitability and appropriateness.
- Family Office - the scope of the Family Office is significantly broader than a pure investment advisory. In addition, it facilitates and coordinate with the third party service providers regarding the provision of other value added services such as tax optimization, asset registers, among others. Under Family Office, we also offer Trust Services and assist in Estate Planning as part of the Kotak Mahindra Trusteeship Services Limited.



Kotak Mahindra Trusteeship Services Limited

- Acts as a trustee to domestic venture capital funds and private equity funds. It also assists in providing estate planning services, wherein it assists in setting up private trusts for high net worth individuals to achieve their succession and financial planning.
- Ensures the protection and succession of your estate during your lifetime so that it can be passed on to your intended beneficiaries at an opportune time and in a hassle-free manner.
- Addresses financial, personal, business and healthcare decisions that have a cross-generational implications for quality of life. This service makes provision for estate management and legacy preservation, in order to protect family assets and counter unforeseen eventualities.
- Offerings-
 - Assisting in recommending trust structuring options, facilitate drafting of the trust deeds and executorship
 - Multi-generational & multi-jurisdictional

Kotak Wealth Management

Products & Services



Bank Accounts & FDs



⊕ Types of Bank Accounts

- NRE Account – A savings account maintained in INR where you invest your foreign income earned outside India and earn 3.5% tax free interest.
- NRO Account – A savings account where you can maintain and manage your income in India by way of rent/dividend property sale proceeds etc. The interest earned of 3.5% is taxable in nature.
- SNRR Account – Special Non-Resident Rupee Account is generally opened by any person out of India who has business interest in India. There is no interest payment on these accounts.

⊕ Types of Fixed Deposits

- NRE Term Deposit – This is a tax free and fully repatriable Indian rupee deposit account opened by NRI's/PIO's to earn safe and guaranteed return from the income earned through foreign sources.
- NRO Term Deposit - This is an Indian rupee deposit account opened by NRI's/PIO's to earn safe and guaranteed return from the income earned either through Indian or foreign sources. Interest earned through this is taxable at maturity.
- FCNR (B) Deposit – This is a tax free and fully repatriable deposit in foreign currency which a client can book in 6 different currencies as long as he is a NRI. The minimum tenure is 1 year for such deposits.
- RFC Deposits – A Resident Foreign Currency Fixed Deposit gives an opportunity to NRI's who have returned to India for good but would like to continue maintaining their overseas earning in foreign currency.

Rupee Advantage Plan (RAP)



- ⊕ RAP in simple terms is an FCNR (B) Term Deposit held in permitted currencies (USD / Euro) with a forward cover. The maturity payout is in INR and credited to your NRE Savings Account.
- ⊕ **Features of RAP:**
 - No capital risk as money is invested as Term Deposit (FCNR), facility of Overdraft up to 70% of the principal FCNR value
 - No exchange risk as the maturity amount in INR is pre-fixed, irrespective of movement of currency involved++
 - Maturity amount fully and completely repatriable
 - Higher annualized return in comparison with NRE Term Deposit of a 3-year less one day tenure**

⊕ For example:

NRE TD:	RAP:
Book a NRE Deposit for 3-year less one day duration and you would earn an annualized yield of 5.24% p.a.* under compounding option.	Book a Rupee Advantage Plan deposit for 3-year less one day duration and the return on your deposit can be significantly better in comparison to current returns of NRE TD.

++ The maturity value of the FCNR Deposit is converted to INR at the contracted forward rate, irrespective of the FCY to INR conversion rate on the date of maturity of the FCNR (B) Deposit

* NRE TD deposit yield as per current as on 20th November 2020. Kindly visit www.kotak.com for current applicable interest rates

Rupee Advantage Plan (RAP)



☛ How do we calculate?

-For 1 year

RAP		
	100,000	EUR
\$/INR Spot	89.92	
Principal Notional	8,992,000	
FCNR	0.00%	
Premium	4.25	
FWD Booking Rate	94.17	
Principal Notional	100,000.00	EUR
On Maturity Indicative	9,417,000	INR
Cumulative Yield	4.73%	
Maturity Date	20-Apr-22	
Annualized Yield	4.73%	

NR-TD		
	100,000	EUR
\$/INR Spot	89.92	
Principal Notional	8,992,000	INR
Term	1	Years
Deposit Rate	4.50%	
On Maturity Indicative	9,403,520	
	411,519.66	
Maturity Date	20-Apr-22	
Yield on TD	4.58%	

Rupee Advantage Plan (RAP)



☞ How do we calculate?

-For 2 years

RAP		
	100,000	EUR
\$/INR Spot	89.92	
Principal Notional	8,992,000	
FCNR	0.00%	
Premium	9.74	
FWD Booking Rate	99.66	
Principal Notional	100,000.00	EUR
On Maturity Indicative	9,966,000	INR
Maturity Date	19-Apr-23	
Annualized Yield	5.42%	

NR-TD		
	100,000	EUR
\$/INR Spot	89.92	
Principal Notional	8,992,000	INR
Term	2	Years
Deposit Rate	5.00%	
On Maturity Indicative	9,931,539	
	939,539.02	
Maturity Date	19-Apr-23	
Yield on TD	5.22%	

Remittances



- ⊕ Preferential Rates

- ⊕ Updates on the latest trends-

- Views from Treasury team and in-house Economists on Forex markets and trends.



Custodial Services

- ⊕ With a presence of over 14 years in India, Kotak is a leading provider of custody services with over \$ 21.5 Billion of assets under custody and over 300 customers worldwide. We provide custody and clearing services for our customers for their investments done in India from Middle-East, North America, Europe, United Kingdom, Mauritius, and Far-East region. We cater to Foreign Portfolio Investors (FPI), Alternative Investment Funds (AIF), Portfolio Management Services (PMS), Family Offices, Domestic Insurance and Mutual Fund companies.
- ⊕ We help customers minimise investment risks thereby reducing costs. In addition to this, our market knowledge and relationships created by such a widespread local presence enable us to develop new industry solutions, products and processes to help customers adapt to changes in the evolving securities market.

Investment Services – Asset Allocation *



⊕ Helping you arrive at your desired asset allocation-

- Different asset classes offer different returns in terms of how long you stay invested in them. Since historical data shows that no single asset class outperforms others consistently, it is important to diversify your portfolio to the changing investment climate.
- Asset allocation is the process of deciding how to distribute wealth among various asset classes and sectors. Your relationship managers aided by risk profiling tools help you develop the most appropriate allocation plan suited to your risk portfolio. So that your wealth can be carefully distributed among various asset classes like equity, debt, real estate and other alternatives to maximize your returns.

*With respect to mutual funds

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Investment Services - Products and Research*



⊕ Access to a wide range of products-

- We will help you discover a host of avenues for investment that match your financial vision. These products are common avenues to grow wealth and can be broadly classified into two categories- traditional and specialized products.
- Depending on your investment requirements, a combination of products can be chosen for your portfolio.

⊕ Research & execution-

- Since there are a vast number of products available under many asset classes, we analyze the market and ensure we have a keen and critical understanding of what would work on your portfolio.
- Our research methods include both qualitative and quantitative assessments, followed by scheme recommendation and monitoring.
- Your relationship manager and service manager then, help you execute your portfolio

*With respect to mutual funds

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Digital Footprint

Digital Footprint



⊕ Key Platforms-

- **Mobile Banking Ap:** Facilitates a variety of banking transactions, cashless and secure fund transfers, bill payments, investment and redemption of mutual funds, raising service requests and more
- **Net Banking:** Helps you monitor your investment portfolio, generate reports, create an e-will, and avail a pre-approved smart overdraft facility
- **Kotak Smart Solutions App:** Allows you to compare the performance of your portfolio with relevant benchmarks, view transaction history, redeem mutual funds and other investments. Also get a one-click summary of realised gain/loss of your portfolio, our recommended funds and latest house views
- **Click to Remit:** Online money transfer portal of the Bank that enables NRIs to transfer money into any bank account in India in 11 currencies- USD, CAD, AUD, AED, SGD, GBP, EURO, CHF, DKK, SEK & JPY
- **WhatsApp Banking:** Enables you to receive updates or avail services via WhatsApp**
- **Kotak Asset Register:** Helps you record all your assets in one place, online with a consolidated statement of all your assets for your and your family's convenience. This tool is available on Net Banking as part of Kotak Smart Solutions.

**On select services

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Relationship Structure

Relationship Structure



Dedicated Relationship Manager and Service Manager - We are very conscious of the “active client ratio per RM” to ensure higher service quality.



Dedicated desk- headed by experienced banker of 15 years, overseeing the NRI client base to ensure best-in-class service and attention.



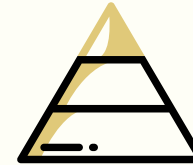
Given the group’s presence in several locations overseas- our NRI clients have easy access to our colleagues in these locations.

Key Statistics

Key Statistics



Housed in Kotak Mahindra Bank Ltd. (KMBL)



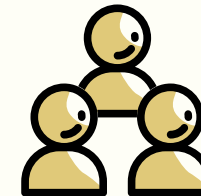
Client list includes **51% of India's top 100 families***



Assets Under Management/

Advice: **Rs 404,000 cr****

(Relationship Value of Wealth + Priority Banking+ Investment Advisory)



Total NR AUM of **USD 1.61 Billion****



Geographical split-

US – 33%

UK – 14%

UAE – 14%

Hongkong – 11%

Others – 29%

*Source: Forbes Rich List 2020

**As on June 2021 | Source : Q1Y22 – Kotak Investor Presentation

Our Recent Accolades



Best Private Bank, India

- Euromoney Private Banking and Wealth Management Survey, 2021
- Asiamoney Private Banking Awards, 2020*
- FinanceAsia Country Awards, 2020
- PWM The Banker, Global Private Banking Awards, 2020

Best for Super Affluent Clients

Euromoney Private Banking and Wealth Management Survey, 2021

Best for High Net Worth Clients

- Asiamoney Private Banking Awards, 2020*
- The Asset Triple A Private Capital Awards, 2020

Digital Private Bank of the Year

The Asset Triple A Digital Awards, 2021

Best Private Bank Digital Customer Experience, Asia

PWM Wealth Tech Awards, 2020 for Private Banks

Excellence In Crisis: Client Services (Asia Pacific)

Global Finance Private Bank Awards 2021

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