Think immestments

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VALIDITIETH ANNUAL REPORT 2004-05



India is now one of the world's fastest growing economies. Consumerism is

growing but returns on traditional

savings are falling. Leading more and

more Indians to think investments.







Yogesh and I pretty much lived in the here and now. We shopped, we ate out, we travelled like there's no tomorrow. It's only when we started shopping for a house that we realised saving wasn't enough. We needed to think investments. In Kotak, we found a brand with established credentials in insurance, mutual funds, and practically every financial product one can think of. Even home finance:-)

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Mutual fund investments are subject to market risks. Please read the offer document carefully before investing.



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As a kid, I only knew how to spend money. As a young man, I learnt how hard it was to earn money. I also learnt the value of saving. Now, as a retired man seeking to maximise returns, I have slowly learnt to think investments. Doshiji, my golf colleague told me about Kotak Gilt: India's first mutual fund scheme that invests exclusively in government securities. I don't know much about mutual funds. But this particular one spoke a language I understood.



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Unknown to little Mihir, he is already an investor in Kotak Child Plan from Kotak Life Insurance. A growing family means growing expenses but not necessarily growing incomes. That's why Mihir's parents and other parents like them are beginning to think investments. Every day, Kotak helps more and more parents to plan their life and that of their children.





For my auto parts business, Kotak is more than a corporate bank. It is a friend, a listener and an advisor.

They understand my business from end to end and offer financial solutions at every step of the supply chain. Thanks to Kotak, my cash flows are much more efficient and I have the mindspace and mindset to think investments.