19th July 2019

The Manager
Corporate Relationship,
BSE Limited,
1st Floor, New Trading Ring,
Rotunda Building,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400 001.

The Manager
National Stock Exchange of India Ltd.
Exchange Plaza,
5th Floor,
Plot No.C/1, G Block,
Bandra-Kurla Complex,
Bandra (East),
Mumbai 400 051.

Dear Sir,

Pursuant to Regulation 13(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose the Investor Grievance Redressal Certificates for the quarter ended 30th June 2019 received from R&T Agents i.e., Karvy Fintech Private Limited for equity shares and Link Intime India Pvt. Ltd., for Non-convertible Debentures.

Kindly acknowledge receipt.

Yours faithfully,
Kotak Mahindra Bank Limited

Prachi.Mogre
Vice President -Secretarial Dept.

Encl: as above.
This is to certify that we are the Registrars and Share Transfer Agents of M/s. Kotak Mahindra Bank Limited for both electronic and physical shares.

This is to further certify that the investor grievance of the bank for the quarter ending 30.06.2019 is as follows:

| Investor Complaints pending at the beginning of the quarter | 4 |
| Investor Complaints received during the quarter | 9 |
| Investor Complaints disposed off during the quarter | 12 |
| Investor Complaints lying unresolved at the end of the quarter | 1* |

Note*: The pending investor complaints will be resolved in July, 2019.

For Karvy Fintech Private Ltd

[Signature]

Authorised Signatory
Date: 18.07.2019

TO,

UNIT: KOTAK MAHINDRA BANK LIMITED

Sub.: Statement of Investor Complaints for the quarter ended on June 30, 2019 w.r.t. Non-Convertible Debentures ("NCDs")

Ref.: Regulation 13 (3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

We, Link Intime India Pvt. Limited, are the Registrar and Transfer Agents of the Company w.r.t. said NCDs, only for providing electronic connectivity to the Company.

We further confirm that during the quarter ended on 01st April 2019 to 30th June 2019, we have not received any complaints/grievances from holders of the NCDs issued by the Company and a summary of the same, as required in terms of the SEBI Listing Regulations is as follows:

<table>
<thead>
<tr>
<th>Particulars</th>
<th>No. of Complaints</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pending at the beginning of the quarter</td>
<td>0</td>
</tr>
<tr>
<td>Received during the quarter</td>
<td>0</td>
</tr>
<tr>
<td>Disposed off during the quarter</td>
<td>0</td>
</tr>
<tr>
<td>Remaining unresolved at the end of the quarter</td>
<td>0</td>
</tr>
</tbody>
</table>

This is for your information.

Thanking You.

Yours faithfully,

For Link Intime India Pvt. Ltd.

Ganesh Jadhav
Asst. Vice President - Depository Operations

SINCE IT IS SYSTEM GENERATED WE WILL NOT BE ABLE TO PROVIDE YOU THE HARDCOPY OF THE SAME.