18th January 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 Certificate of the Bank received from our R&T Agents Karvy Fintech Private Limited for the quarter ended 31st December 2018.

Kindly acknowledge receipt.

Yours faithfully,
Kotak Mahindra Bank Limited

Bina Chandarana
Company Secretary &
Sr. Executive Vice President

Encl: as above.
INVESTOR COMPLAINT CERTIFICATE

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 31.12.2018 is as follows:

<table>
<thead>
<tr>
<th>Investor Complaints pending at the beginning of the quarter</th>
<th>0</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investor Complaints received during the quarter</td>
<td>0</td>
</tr>
<tr>
<td>Investor Complaints disposed off during the quarter</td>
<td>0</td>
</tr>
<tr>
<td>Investor Complaints lying unresolved at the end of the quarter</td>
<td>0</td>
</tr>
</tbody>
</table>

For Karvy Fintech Private Ltd

Authorised Signatory