2nd May 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 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose a copy of the newspaper clipping of the audited financial results of the Bank for year ended 31st March 2019 published in the English daily, Business Standard, and in Navakal, a Marathi daily on 1st May 2019.

Pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the above mentioned results were forwarded to you on 30th April 2019, immediately after they were taken on record by the Board of Directors of the Bank at its Meeting held on that day.

Kindly acknowledge receipt.

Yours faithfully,

Kotak Mahindra Bank Limited

Bina Chandarana
Company Secretary &
Sr. Executive Vice President

Encl: as above.
**STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2019**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Quarter ended 31st March, 2019 (Audited)</th>
<th>Year ended 31st March, 2019 (Audited)</th>
<th>Quarter ended 31st March, 2018 (Audited)</th>
<th>Refer Note 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total income from operations (net)</td>
<td>₹ 7,672.56</td>
<td>₹ 28,547.24</td>
<td>₹ 6,475.00</td>
<td></td>
</tr>
<tr>
<td>Net Profit / (Loss) after tax (before extraordinary items)</td>
<td>₹ 1,407.80</td>
<td>₹ 4,865.33</td>
<td>₹ 1,124.05</td>
<td></td>
</tr>
<tr>
<td>Net Profit / (Loss) after tax (after extraordinary items)</td>
<td>₹ 1,407.80</td>
<td>₹ 4,865.33</td>
<td>₹ 1,124.05</td>
<td></td>
</tr>
<tr>
<td>Equity Share Capital</td>
<td>₹ 954.38</td>
<td>₹ 954.38</td>
<td>₹ 952.82</td>
<td></td>
</tr>
<tr>
<td>Reserves (excluding Revaluation Reserves and Minority Interest as shown in the Balance Sheet of the previous year)</td>
<td>₹ 36,528.83**</td>
<td>₹ 36,528.83**</td>
<td>₹ 26,695.62**</td>
<td></td>
</tr>
<tr>
<td>Basic Earnings per equity share (before extraordinary items) (of ₹ 5/- each) (not annualised)</td>
<td>₹ 7.38</td>
<td>₹ 25.52</td>
<td>₹ 5.90</td>
<td></td>
</tr>
<tr>
<td>Diluted Earnings per equity share (before extraordinary items) (of ₹ 5/- each) (not annualised)</td>
<td>₹ 7.37</td>
<td>₹ 25.48</td>
<td>₹ 5.89</td>
<td></td>
</tr>
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<td>₹ 5.89</td>
<td></td>
</tr>
</tbody>
</table>

**Note:**
1. The above is the extract of the detailed format of Quarterly / Year ended Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of Quarterly / Year ended Financial Results are available on the Stock Exchanges websites (www.bseindia.com and www.nseindia.com) and also on www.kotak.com.
2. The figures of the last quarter in each of the year are balancing figures between audited figures in respect of full financial year and the unaudited published year to date figures up to the third quarter of the respective financial year.

By Order of the Board of Directors
For Kotak Mahindra Bank Limited

Dipak Gupta
Joint Managing Director
## Kotak Mahindra Bank Limited

### 31 March, 2019\(^*\) \& 31 March, 2018\(^*\) \(\text{₹}\) (In Crores)

<table>
<thead>
<tr>
<th>Description</th>
<th>31 March, 2019</th>
<th>31 March, 2018</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total (\text{Net}) Loan(^*)</td>
<td>7,672.56</td>
<td>28,547.24</td>
<td>-20,874.68</td>
</tr>
<tr>
<td>Personal (\text{Loan})(^*)</td>
<td>1,407.80</td>
<td>4,865.33</td>
<td>-3,457.53</td>
</tr>
<tr>
<td>Housing (\text{Loan})(^*)</td>
<td>1,407.80</td>
<td>4,865.33</td>
<td>-3,457.53</td>
</tr>
<tr>
<td>Corporate (\text{Loan})(^*)</td>
<td>954.38</td>
<td>954.38</td>
<td>0.00</td>
</tr>
<tr>
<td>Loans(^<em>) / Borrowings(^</em>)</td>
<td>36,528.83</td>
<td>36,528.83</td>
<td>0.00</td>
</tr>
</tbody>
</table>

\* Figures as on 31 March, 2019

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**Note:**
1. \(\text{Net}\) Loan refers to the net amount of loan disbursed by the bank, after deducting any outstanding amounts or arrears.
2. \(\text{Loans} / \text{Borrowings}\) includes both term and personal loans.

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**Source:**
Kotak Mahindra Bank Limited

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**Date:**
30 March, 2019