13th November 2019

<table>
<thead>
<tr>
<th>The Manager</th>
<th>The Manager</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate Relationship, BSE Limited, 1st Floor, New Trading Ring, Rotunda Building, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400 001.</td>
<td>National Stock Exchange of India Ltd. Exchange Plaza, 5th Floor, Plot No.C/1, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai 400 051.</td>
</tr>
</tbody>
</table>

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 Notice published by the Bank on Tuesday 12th November 2019, in English daily, Business Standard, and in Marathi daily, Navakaal, with respect to the duplicate share certificates, to be issued.

Kindly acknowledge receipt.

Yours faithfully,

Kotak Mahindra Bank Limited

Bina Chandarana
Company Secretary & Sr. Executive Vice President.