18th October 2019

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 September 2019 received from R&T Agents i.e., Karvy Fintech Private Limited for equity shares and Link Intime India Pvt. Ltd., Bigshare Services Pvt.Ltd., for Non-convertible Debentures.

Kindly acknowledge receipt.

Yours faithfully,
Kotak Mahindra Bank Limited

Bina Chandarana
Company Secretary &
Sr. Executive Vice President

Encl: as above.

Kotak Mahindra Bank Ltd.
CIN: L65110MH1985PLC038137
Registered Office:
27 BKC, C 22, G Block,
Bandra Kurla Complex,
Bandra (E), Mumbai 400051,
Maharashtra, India.

T +91 22 61660000
F +91 22 67132403
www.kotak.com
INVESTOR COMPLAINT CERTIFICATE

This is to certify that we are the Registrars and Share Transfer Agents of M/s. Karvy 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 30.09.2019 is as follows:

<table>
<thead>
<tr>
<th>Investor Complaints pending at the beginning of the quarter</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investor Complaints received during the quarter</td>
<td>10</td>
</tr>
<tr>
<td>Investor Complaints disposed off during the quarter</td>
<td>10</td>
</tr>
<tr>
<td>Investor Complaints lying unresolved at the end of the quarter</td>
<td>1</td>
</tr>
</tbody>
</table>

Note*: The pending investor complaint was closed on 04.10.2019.

For Karvy Fintech Private Ltd

[Signature]

Authorised Signatory

Karvy Fintech Private Limited (KFPL)
(Formerly known as KFPL Advisory Services Private Limited)

Registered & Corporate Office
"Karvy Selenium Tower-08", Plot No. 31 B-32, Gachibowli, Financial District, Nangalnampally, Hyderabad - 500032, Telangana
Ph : +91 40 6716 3222, 3321 1089 | www.karvyfintech.com | CIN : U22240001620173951317649
Date: 16.10.2019

TO,

UNIT: KOTAK MAHINDRA BANK LIMITED

Sub.: Statement of Investor Complaints for the quarter ended on Sep 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 Private 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 July 2019 to 30th September 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.
Date: 03/10/2019

INVESTOR COMPLIANT CERTIFICATE

This is to certify that we are the Registrars and Share Transfer Agents of 'M/s. ING VYSYA BANK LIMITED # 9.90% UNSEC NCUM RTD RED MKT SUB NCD SR-2 TRANCHE-I PPP LOA RD DT-14.12.2022' for both electronic and physical Bonds (Infrastructure/ Lower Tier II).

This is to certify that the investor grievance of the bank for the quarter ending 30th September 2019 is as follows:

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

For Bigshare Services Pvt. Ltd.

Authorised Signatory

CIN: U99999MH1994PTC076534
(An Associate Company of Transfer Online Inc., USA)