



20th October 2020

The Manager Corporate Relationship, BSE Limited, 1 st Floor, New Trading Ring, Rotunda Building, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400 001.	The Manager National Stock Exchange of India Ltd. Exchange Plaza, 5 th Floor, Plot No.C/1, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai 400 051.
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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 2020 received from R&T Agents i.e., Kfin Technologies Private Limited for equity shares and (1) Link Intime India Pvt. Ltd., & (2) Bigshare Services Pvt. Ltd., for Non-convertible Debentures.

Kindly acknowledge receipt.

Yours faithfully,
Kotak Mahindra Bank Limited

Bina Chandarana
Joint President & Company Secretary

Encl: as above.

Date: 13th October, 2020

INVESTOR COMPLAINT CERTIFICATE

This is to certify that we are the Registrars and Share Transfer Agents of Kotak Mahindra Bank LTD 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, 2020 is as follows:

Investor Complaints pending at the beginning of the quarter	Nil
Investor Complaints received during the quarter	Nil
Investor Complaints disposed of during the quarter	Nil
Investor Complaints lying unresolved at the end of the quarter	Nil

For Bigshare Services Pvt. Ltd.

**SUBRAMANI
AN ARUNRAJ**

**S. Arunraj
Authorised Signatory**

Digitally signed by SUBRAMANIAN ARUNRAJ
DN: c=IN, o=Personal,
pseudonym=1f5e852b9a3795d3df3b8844bfee91
cc10fa4fa74bc3ee43031736a7594f8dc,
postalCode=600125, st=TAMIL NADU,
serialNumber=9ee45e199df4ed89c0f725b870575
61469f96e04bbc59f4ee378d79afbdeedd,
cn=SUBRAMANIAN ARUNRAJ
Date: 2020.10.13 10:12:27 +05'30'

CIN : U99999MH1994PTC076534

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



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 30.09.2020 is as follows :

Investor Complaints pending at the beginning of the quarter	4
Investor Complaints received during the quarter	5
Investor Complaints disposed off during the quarter	9
Investor Complaints lying unresolved at the end of the quarter	0

For **KFin Technologies Private Ltd**

C Shobha Anand
Deputy General Manager

Date : 13.10.2020

TO,

UNIT: KOTAK MAHINDRA BANK LIMITED

Sub.:	Statement of Investor Complaints for the quarter ended on September 30, 2020 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 period **01st July 2020 to 30th September 2020**, 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:

Particulars	No. of Complaints
Pending at the beginning of the quarter	0
Received during the quarter	0
Disposed off during the quarter	0
Remaining unresolved at the end of the quarter	0

This is for your information.

Thanking You.

Yours faithfully,

For Link Intime India Pvt Ltd.

Ganesh Jadhav

Asst. Vice President - Depository Operations