

June 29, 2021

The Manager Corporate Relationship, BSE Limited, 1 <sup>st</sup> 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 <sup>th</sup> Floor, Plot No.C/1, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai 400 051.
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Dear Sir/Madam,

**Sub: Compliance with Regulations 52(4), 52(5) and 52(7) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation 2015.**

With reference to Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”), please find given below the following information and documents:

- (a) Credit rating and change in credit rating as on March 31, 2021: CRISIL AAA (No Change in Ratings)
- (b) Asset cover available: Debentures are unsecured in nature and covered by the total assets of Kotak Mahindra Bank Limited (“Bank”).
- (c) Debt-Equity ratio of the Bank as on March 31, 2021 is at 37.49%
- (d) Previous due date for the payment of interest / dividend for non-convertible redeemable preference shares / repayment of principal of non-convertible preference shares / non-convertible debt securities, and whether the same has been paid or not, details provided below:

<b>Previous Due Date of Payment for Non Convertible Securities</b>				
ISIN no	Type(Principal/Interest)	Due Date of Payment	Amount (Rs. In crore )	Actual Date of Payment
INE237A08890	Interest Payment	April 07, 2020	Rs. 13.9650	April 07, 2020
INE237A08908	Interest Payment	August 12, 2020	Rs. 24.5232	August 12, 2020
INE166A08032	Interest Payment	December 14, 2020	Rs. 30.2940	December 14, 2020
INE237A08924	Interest Payment	January 14, 2021	Rs. 43.6000	January 14, 2021
INE237A08940 *	Interest Payment	March 28, 2021	Rs. 12.3750	March 30, 2021
INE237A08932	Interest Payment	March 30, 2021	Rs. 16.9000	March 30, 2021
INE237A04014	Dividend – Non Convertible Preference Shares	Yearly on or before March 31, 2021	Rs. 40.5000	March 30, 2021

\* ISIN INE237A08940- Actual payment made on March 30, 2021, as payment date falls on Sunday and the consecutive day being holiday.

- (e) Next due date for the payment of interest/ dividend of non-convertible preference shares /principal along with the amount of interest/ dividend of non-convertible preference shares/ non-convertible debt securities payable and the redemption amount:

**Kotak Mahindra Bank Ltd.**  
**CIN: L65110MH1985PLC038137**

**Registered Office:**  
**27 BKC, C 27, G Block,**  
**Bandra Kurla Complex,**  
**Bandra (E), Mumbai 400051,**  
**Maharashtra, India.**

**T +91 22 61660001**  
**www.kotak.com**

Next Due Date of Payment for Non Convertible Securities			
ISIN no	Type(Principal/Interest)	Due Date of Payment	Amount (Rs. In crore)
INE237A08890	Principal & Interest Payment	April 07, 2021	Rs. 163.9650
INE237A08908	Principal & Interest Payment	August 12, 2021	Rs. 286.5232
INE166A08032	Interest Payment	December 14, 2021	Rs. 30.2940
INE237A08924	Principal & Interest Payment	January 14, 2022	Rs. 543.6000
INE237A08940	Interest Payment	March 28, 2022	Rs. 12.3750
INE237A08932	Principal & Interest Payment	March 30, 2022	Rs. 166.9000
INE237A04014	Dividend - – Non Convertible Preference Shares	Yearly on or before March 31, 2022	Rs. 40.5000

(f) Debt service coverage ratio: Not Applicable

(g) Interest service coverage ratio: Not Applicable

(h) Outstanding redeemable preference shares (quantity and value):

Particulars	No of shares	Face value (Rs.)	Amount (Rs.)
8.10% Non-Convertible Perpetual Non-Cumulative Preference Shares	1,00,00,00,000	5/-	5,00,00,00,000

(i) Capital redemption reserve/debenture redemption reserve: Not Applicable

(j) Net worth: Rs.63,080.51 crore as on March 31, 2021

(k) Net profit after tax: Rs. 6,964.84 crore as on March 31, 2021

(l) Earnings per share: Rs.35.17 as on March 31, 2021

Further, pursuant to the provisions of Regulation 52(5) of the Listing Regulations, we submit herewith certificate from the Debenture Trustees viz. M/s. IDBI Trusteeship Services Limited, confirming that they have taken note of the above mentioned details / information.

Also, in accordance with Regulation 52 (7) of the Listing Regulations, we confirm that there are no deviations in the use of proceeds of issue of non-convertible debt securities/ non-convertible redeemable preference shares from the objects stated in the Offer document

Kindly acknowledge receipt.

Yours faithfully,

**For Kotak Mahindra Bank Limited**

**Avan Doomasia**  
**Senior Executive Vice President &**  
**Company Secretary**

**Encl: as above**

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CIN: L65110MH1985PLC038137

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No. 29370/ITSL/OPR/2021-22

June 29, 2021

To,

**Kotak Mahindra Bank Limited,**  
27BKC, C 27, G Block,  
Bandra Kurla Complex,  
Bandra (East), Mumbai - 400 051

Dear Sir,

**Sub: Letter from Debenture Trustee pursuant to Regulation 52 (5) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI LODR 2015)**

This has reference to the privately placed Unsecured, Non-Convertible Debentures issued by **Kotak Mahindra Bank Limited**, ("Issuer") wherein IDBI Trusteeship Services Limited is acting as the Debenture Trustee and listed on the National Stock Exchange of India Ltd. (NSE) and/or Bombay Stock Exchange (BSE) ("**Listed Debt Securities**").

Pursuant to Regulation 52(4) read with Regulation 52 (5) of the SEBI (Listing Obligations and Disclosure Requirements) 2015, the Issuer is required to submit the documents required there along with its half yearly/annual financial results to the Stock Exchange, with a letter of the Debenture Trustee (IDBI Trusteeship Services Limited) that the Debenture Trustee has noted the contents furnished by the Issuer as per Regulation 52(4).

In pursuance thereof, we hereby confirm that we have received the aforesaid information for the year ended March 31, 2021 through your email dated June 29, 2021 and we have noted the contents provided therein, without verification.

Thanking you.

Yours faithfully,

For IDBI Trusteeship Services Limited



Authorized Signatory