



May 4, 2022

BSE Limited Corporate Relationship Department, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400 001 BSE Scrip Code: 500247	National Stock Exchange of India Limited Exchange Plaza, Plot No.C/1, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai 400 051 NSE Symbol: KOTAKBANK
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Dear Sir/Madam,

Sub: Investor Presentation of the Earnings Conference Call on the Consolidated and Standalone Audited Financial Results of the Bank for the Financial Year ended March 31, 2022

Further to our intimation regarding the Consolidated and Standalone Audited Financial Results of Kotak Mahindra Bank Limited ("Bank") for the financial year ended March 31, 2022 and pursuant to Regulation 30 of the of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), we enclose herewith a copy of the Investor Presentation in connection with the aforesaid Financial Results.

The same is being made available on the website of the Bank in pursuance of Regulation 46 of the Listing Regulations and can be accessed on the following link:

<https://www.kotak.com/en/investor-relations/financial-results.html?source=website>

We request you to take the above on record and disseminate the same on your website.

Thanking you,

Yours faithfully,
For Kotak Mahindra Bank Limited

Avan Doomasia
Senior Executive Vice President &
Company Secretary

Investor Presentation Q4FY22

Presentation on financial results for the period ended 31st March, 2022

4th May, 2022

Consolidated Highlights

Q4FY22



PAT

₹ 3,892 cr
[₹ 2,589 cr]



Return on Assets

2.94%
[2.20%]



Return on Equity

16.6%
[12.6%]

As on Mar'22



Customer Assets*

₹ 327,074 cr
[₹ 268,130 cr]



CAR#

23.7% [23.4%]

Tier I#

22.8% [22.6%]



Book Value per Eq. share

₹ 487
[₹ 426]

FY22



PAT

₹ 12,089 cr
[₹ 9,990 cr]



Return on Assets

2.36%
[2.16%]

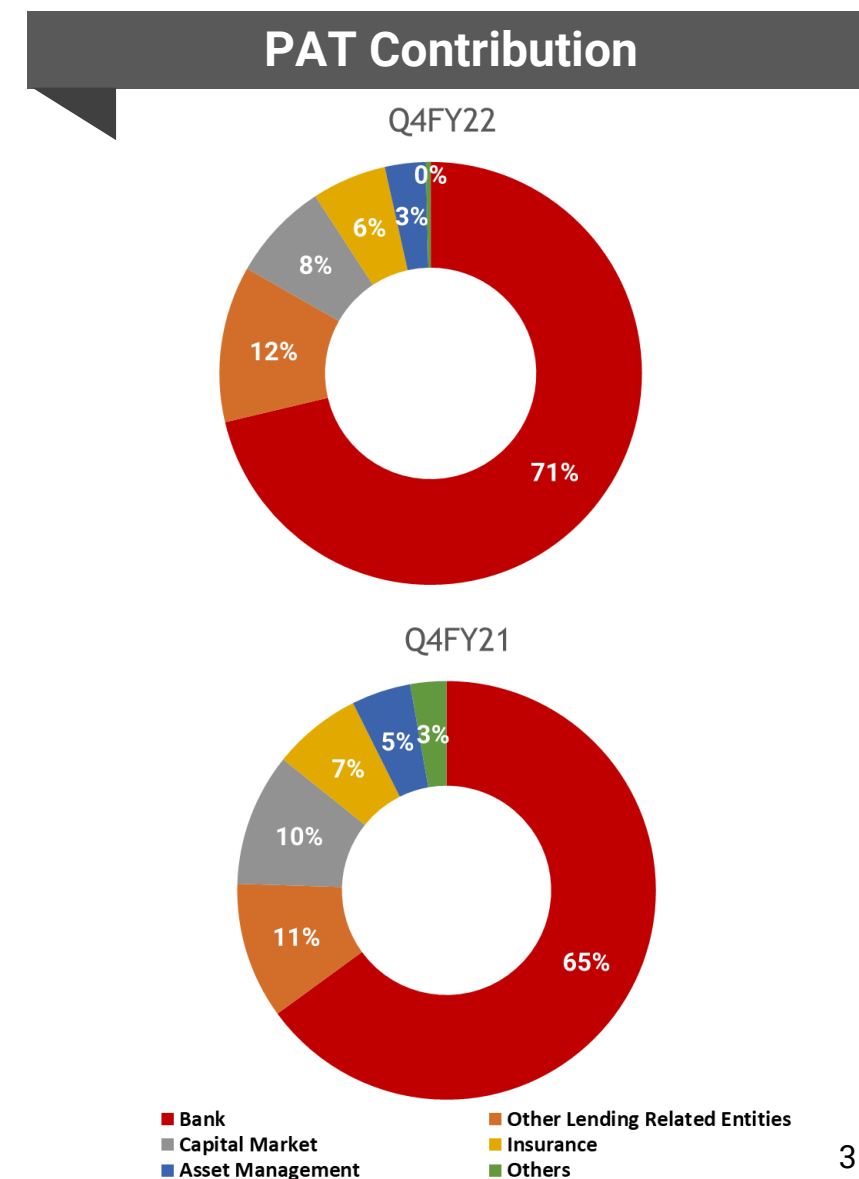


Return on Equity

13.4%
[12.8%]

Consolidated PAT

₹ cr	Q4FY22	Q4FY21	Q3FY22	FY22	FY21
Kotak Mahindra Bank	2,767	1,682	2,131	8,573	6,965
Kotak Mahindra Prime	313	184	254	886	535
Kotak Mahindra Investments	101	73	111	371	258
Kotak Securities	252	241	270	1,001	793
Kotak Mahindra Capital	42	25	103	245	82
Kotak Mahindra Life Ins	267	193	247	425	692
Kotak Mahindra General Ins	(46)	(15)	(17)	(83)	2
Kotak AMC and TC	102	100	149	454	346
International Subs	20	50	41	118	154
BSS Microfinance	43	7	26	83	23
Others	26	29	22	92	75
Total	3,888	2,569	3,337	12,165	9,925
Affiliates	33	36	65	158	87
Interco Adjustments	(29)	(16)	1	(234)	(22)
Consolidated PAT	3,892	2,589	3,403	12,089	9,990
ROA (annualised)	2.94%	2.20%	2.60%	2.36%	2.16%











Entity-wise Capital & Reserves and Surplus



₹ cr	31-Mar-22	31-Mar-21	31-Dec-21
Kotak Mahindra Bank	72,456	63,727	69,617
Kotak Mahindra Prime	7,494	6,623	7,182
Kotak Mahindra Investments	2,489	2,117	2,388
Kotak Securities	6,291	5,321	6,039
Kotak Mahindra Capital	885	689	873
Kotak Mahindra Life Insurance	4,389	4,045	4,122
Kotak Mahindra General Insurance	233	191	279
Kotak AMC and TC	1,627	1,233	1,525
Kotak Infrastructure Debt Fund	449	416	441
International Subsidiaries	1,539	1,340	1,490
Kotak Investment Advisors	764	405	744
Other Entities	419	302	375
Total	99,035	86,409	95,075
Affiliates	1,186	1,029	1,153
Inter-company and Others	(3,087)	(2,602)	(3,087)
Consolidated Capital & Reserves and Surplus	97,134	84,836	93,141

Standalone Highlights Q4FY22

 <p>PAT</p> <p>₹ 2,767 cr [₹ 1,682 cr]</p>	 <p>NII</p> <p>₹ 4,521 cr [₹ 3,843 cr]</p> <hr/> <p>NIM</p> <p>4.78% [4.39%]</p>	 <p>No. of Customers</p> <p>32.7 mn [26.0 mn]</p>	 <p>CASA Ratio</p> <p>60.7% [60.4%]</p>
 <p>Customer Assets*</p> <p>₹ 292,481 cr [₹ 238,838 cr]</p>	 <p>Net NPA</p> <p>0.64% [1.21%]</p>	 <p>ROA</p> <p>2.70% [1.76%]</p> <hr/> <p>ROE</p> <p>15.9% [10.9%]</p>	 <p>CAR[#]</p> <p>22.7% [22.3%]</p> <hr/> <p>Tier I[#]</p> <p>21.7% [21.4%]</p>

Figures in [brackets] are Q4FY21 numbers

[#] As per Basel III

* Customer Assets include Advances and Credit Substitutes

Profit and Loss Account



₹ cr	Q4FY22	Q4FY21	Q3FY22	FY22	FY21
Net Interest Income	4,521	3,843	4,334	16,818	15,340
Other Income	1,827	1,504	1,364	6,354	5,006
<i>Fee and Services</i>	1,697	1,378	1,496	5,781	4,331
<i>Others</i>	130	126	(132)	573	675
Net Total Income	6,348	5,347	5,698	23,172	20,346
<i>Employee Cost</i>	1,123	869	1,200	4,582	3,729
<i>Other Operating Expenses</i>	1,885	1,516	1,797	6,539	4,855
Operating Expenditure	3,008	2,385	2,997	11,121	8,584
Operating Profit	3,340	2,962	2,701	12,051	11,762
<i>Provision On Adv/Receivables (net)</i>	187	745	216	1,513	1,874
<i>General provision - COVID related</i>	(453)	-	(279)	(732)	629
<i>Provision On Investments</i>	(40)	(11)	(68)	(91)	(44)
Provision & Contingencies	(306)	734	(131)	690	2,459
PBT	3,646	2,228	2,832	11,361	9,303
Provision For Tax	879	546	701	2,789	2,338
PAT	2,767	1,682	2,131	8,573	6,965

Notes for Q4FY22

- COVID-19 provision reversed: ₹ 453 cr, continue to carry: ₹ 547 cr
- Additional provision over regulatory requirement on standard restructured book: ₹ 120 cr (10% of the book)

Customers (In mn)	31-Mar-22	31-Mar-21	Growth
As on	32.7	26.0	26%
Net Additions in Q4	2.0	1.1	87%

Fees & Services



₹ cr	Q4FY22	Q4FY21	Q3FY22	FY22	FY21
Distribution & Syndication Income	376	292	230	1,102	785
General Banking Fees	1,279	1,023	1,221	4,511	3,396
Others	42	63	45	168	150
Fees and Services	1,697	1,378	1,496	5,781	4,331

Asset Quality



₹ cr	31-Mar-22	31-Mar-21	31-Dec-21
GNPA	6,470	7,426	6,983
NNPA	1,737	2,705	2,004
GNPA (%)	2.34%	3.25%	2.71%
NNPA (%)	0.64%	1.21%	0.79%
PCR (excl standard and COVID prov)	73.2%	63.6%	71.3%

Slippage for the quarter
₹ 736 cr (0.27% of Advances);
Recoveries and upgrades
₹ 897 cr

Credit cost on advances for
Q4FY22: 27 bps annualised
(excl COVID reversal) [FY22:
55 bps]

- Standard Restructured FB o/s under COVID resolution frameworks - ₹ 417 cr as at 31st Mar, 2022 [0.15% of Advances]
- Standard Restructured FB o/s under MSME resolution frameworks - ₹ 788 cr as at 31st Mar, 2022 [0.29% of Advances]
- Additional provision over regulatory requirement created on standard restructured book: ₹ 120 cr (10% of the book)
- Continue to carry COVID-19 prov: ₹ 547 cr
- SMA2^ O/s - ₹ 186 cr [31st Dec, 2021: ₹ 298 cr]
- No sale of any loans during the year
- Total provisions (incl specific, standard, COVID-19 related etc.) held as on 31st Mar, 2022 at ₹ 6,710 cr

[^] Fund based outstanding for borrowers with exposure > ₹5 cr

Balance Sheet



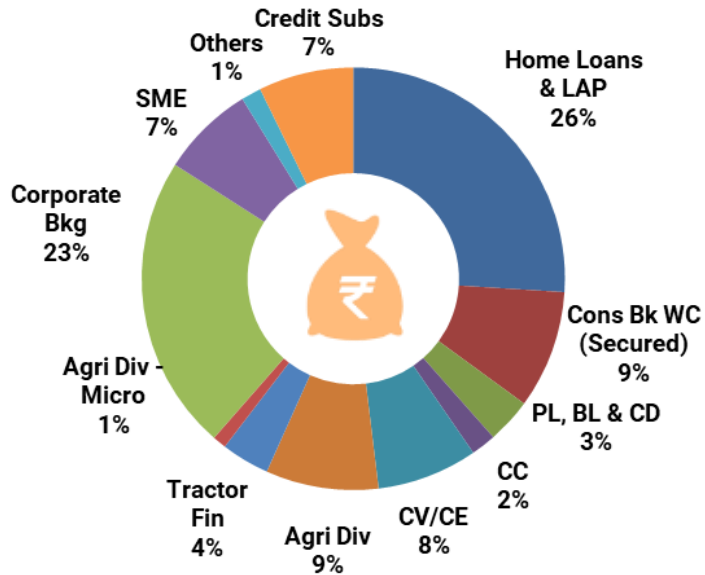
₹ cr	31-Mar-22	31-Mar-21	31-Dec-21
Capital & Reserves and Surplus	72,456	63,727	69,617
Deposits	311,684	280,100	305,286
CA	64,662	52,087	57,097
Fixed rate SA	117,908	106,101	117,011
Floating rate SA	6,564	11,125	8,810
Term Deposits	122,550	110,787	122,368
Of which: TD Sweep	21,906	20,924	23,111
Borrowings	25,967	23,651	27,560
Other Liabilities and Provisions	19,321	15,992	15,684
Total Liabilities	429,428	383,470	418,147

₹ cr	31-Mar-22	31-Mar-21	31-Dec-21
Cash, Bank and Call	42,924	39,627	46,152
Investments	100,580	105,099	105,844
Government Securities	75,135	85,345	79,776
Credit Substitutes	21,227	15,168	21,634
Others	4,218	4,586	4,434
Advances	271,254	223,670	252,935
Fixed Assets and Other Assets	14,670	15,074	13,216
Total Assets	429,428	383,470	418,147

Customer Assets



31-Mar-22 (₹ 292,481 cr)

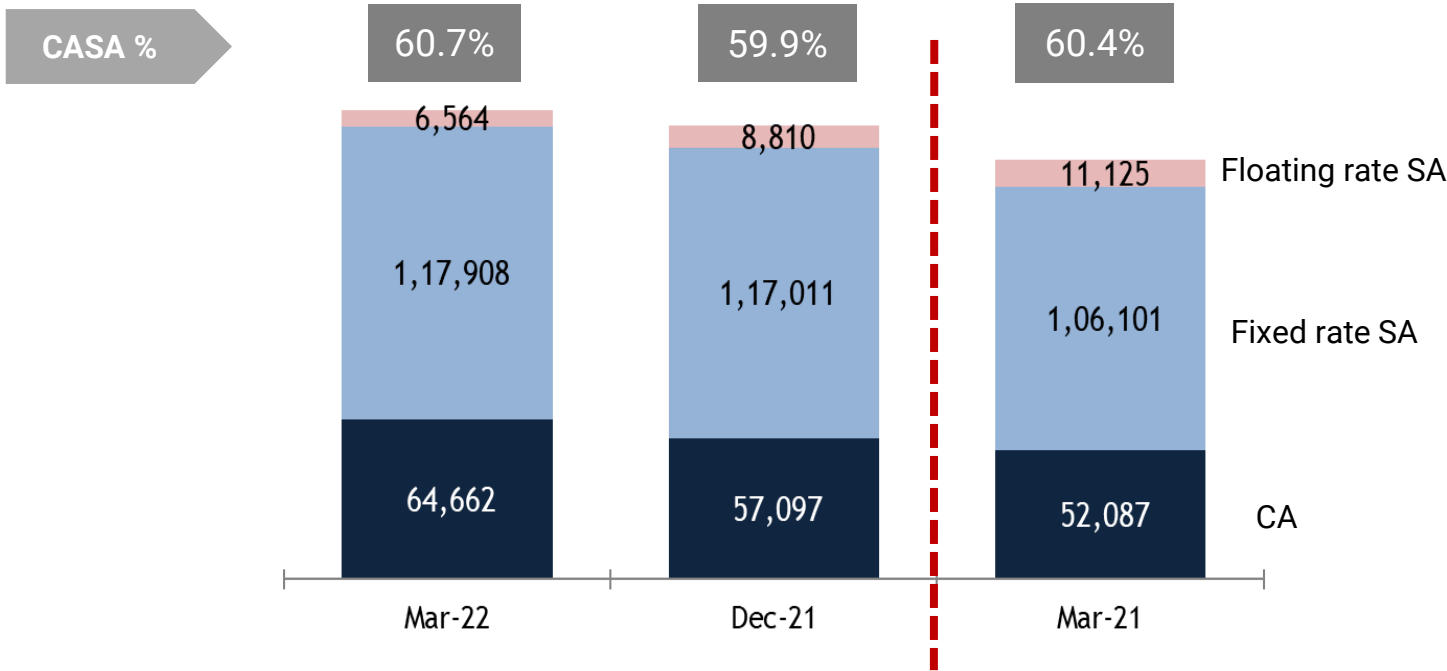


Customer Assets

₹ cr	31-Mar-22	31-Mar-21	31-Dec-21	YoY	QoQ
Home Loans & LAP	76,077	54,749	68,871	39%	10%
Consumer Bank WC (Secured)	26,444	21,839	24,080	21%	10%
PL, BL and Consumer Durables	10,071	7,022	8,554	43%	18%
Credit Cards	5,572	3,969	4,948	40%	13%
CV/CE	22,490	20,377	20,388	10%	10%
Agriculture Division	25,207	21,708	22,600	16%	12%
Tractor Finance	10,766	9,411	10,128	14%	6%
Micro Finance	3,052	2,033	2,400	50%	27%
Corporate Bkg	66,212	62,402	68,095	6%	-3%
SME	20,906	16,682	18,994	25%	10%
Others	4,457	3,478	3,877	28%	15%
Total Advances	271,254	223,670	252,935	21%	7%
Credit Substitutes	21,227	15,168	21,634	40%	-2%
Total Customer Assets	292,481	238,838	274,569	22%	7%

Deposit

CASA (₹ cr)



Cost of SA	3.52% [3.74%]
CASA & TDs below ₹ 5 cr, as % of total deposits	89% [91%]
TD Sweep as % of total deposits	7.0% [7.5%]
Branch Count (excl GIFT & DIFC)	1,700 [1,604]

YoY %

Avg CA (YTD)	49,776	26%	39,481
Avg Fixed rate SA (YTD)	110,988	11%	99,907
Avg TD Sweep (YTD)	23,313	16%	20,074

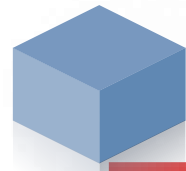
Figures in [brackets] are Q4FY21 numbers

Investing in Technology Backbone

For Acquisition, Engagement, Experience



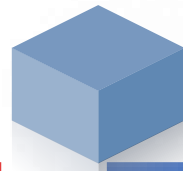
Key Projects Completed in Q4



INFRASTRUCTURE & INFORMATION SECURITY

BUILD RESILIENCY & ADOPT CLOUD

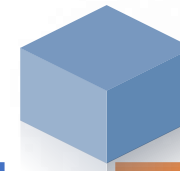
- ✓ NextGen Security Operations Center using Security Data Lake, AI/ML for Advanced Cyber Threats Detection
- ✓ Non-production (UAT) infrastructure workload moved to cloud
- ✓ Landing zone availability for 3 cloud providers (multi-cloud readiness)



CORE APPLICATIONS

REINFORCE CORE SYSTEMS

- ✓ 'Fyn' – digital enterprise portal for business banking & corporate customers
- ✓ FRM revamp for UPI NFT, UPI FT & Auto Dialer
- ✓ Integration of the Electronic Fund Flow system of National Health Mission, Gujarat, with Central Public Financial Management System

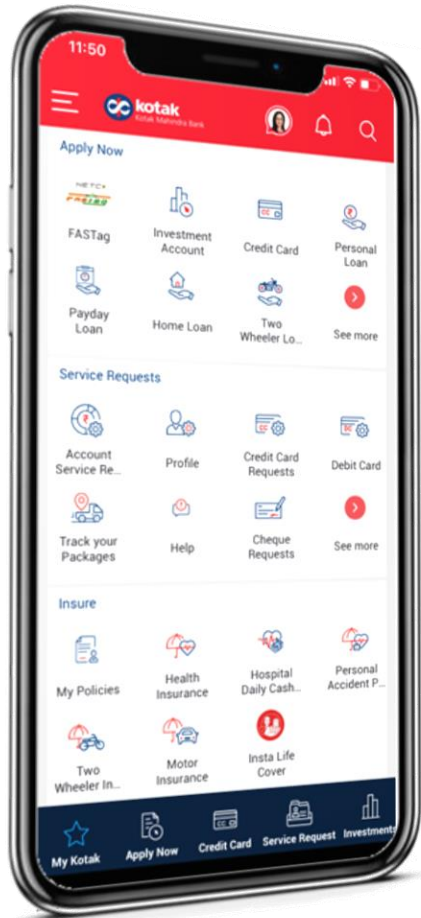


DIGITAL CHANNELS

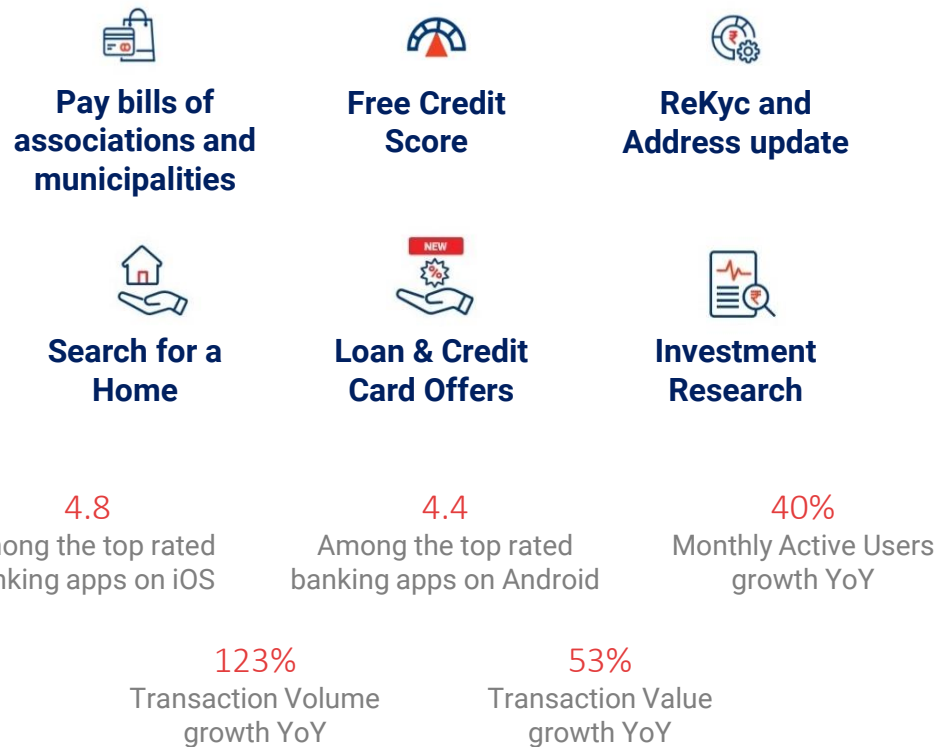
DIY JOURNEY, STP & AUTOMATION

- ✓ Home Loan DIY journey
- ✓ Quick digital Savings Account for new customers and for branch walk-in customers
- ✓ Cross-functional COE platform and team for scaling automation (RPA, OCR, and Workflows)

Kotak MB: SuperApp for all financial needs



Key launches in the app in Q4



Growing share of the UPI market

Among **top 10** UPI remitter banks

Among **top 10** UPI apps by txn volume

2.3X YoY UPI transaction volume, Q4FY22 vs Q4FY21

1.5X YoY UPI acquiring transaction volume, Q4FY22 vs Q4FY21

3.7X UPI transactions within Mobile App, Mar '22 vs Apr '21

8.5X Pay Your Contact transactions Mar '22 vs Jun '21

Retail Assets

Digital engagement journeys

Customer Categories

- Existing to Bank
- New to Bank
- Co - origination

Channels

DIY

- Netbanking
- Mobile App
- Website
- Partner Platform

Assisted

- Branches
- Sales App
- Contact Centre
- DSA

Technology at the Core

- Customer Engagement
- Customer Journeys
- Customer Experience

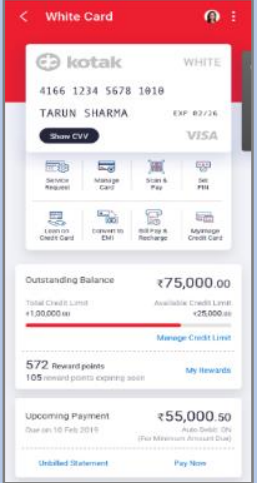


Key new customer journeys in Q4

Credit Cards

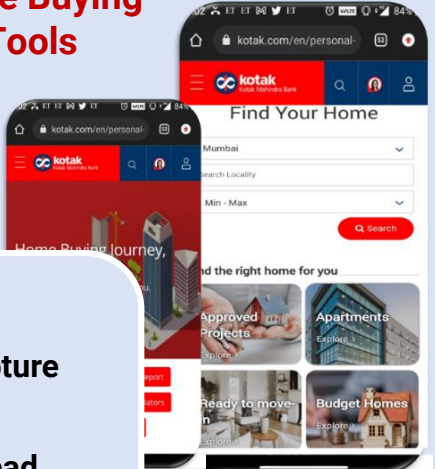
Revamped Credit Card Overview on MB

E2E digitization of onboarding journeys




Mobile-first

Home Buying Tools

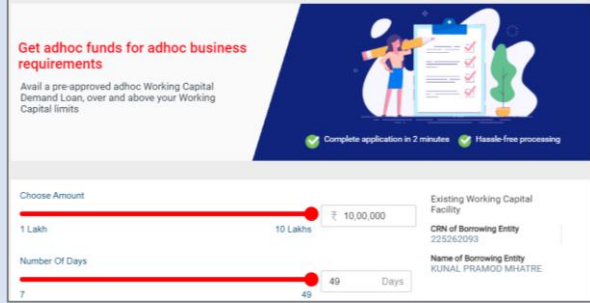


Digital Sales Assisted Journeys

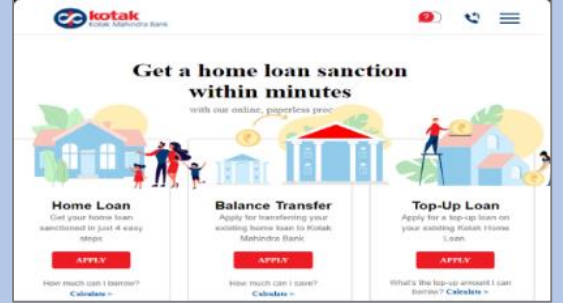


Business Banking

Instant OD/ Adhoc limits on NB for Working Capital Clients



Home Loan DIY



Participation in Public Ecosystems

Leveraging Regulatory Enablers

Account Aggregator

Enabled in Assisted HL, BL & LAP journey and DIY-HL journey - More lending products planned soon

OCEN

GeM Sahay ecosystem for cash flow based lending is live

Customer Service and Convenience

AI enabled Customer Support Conversational Banking



Key Chatbot: Key launches in Q4



Account Balance –
Lien & under-clearing

2.1X

Avg. Monthly Active Users,
Q4FY22 vs Q4FY21



Credit Card
Reward Points

40+

SRs / Enquiries live

WhatsApp Banking: Key launches in Q4



Pre Approved Offers
UI Enhancement

2.2X

Monthly Active Users,
Mar '22 vs Mar '21



Wealth Portfolio
UI Enhancement

25+

Services live

Services made available digitally



Nominee updation for SA, TD
and RD account



Address update via MB app



NB 2.0 password generation
instantly



Customs Duty payments
through Kotak PG

Business Banking

fyn | Revolutionizing CX

Digital portal | One-stop | Future ready | Unified view

INTRODUCING
fyn

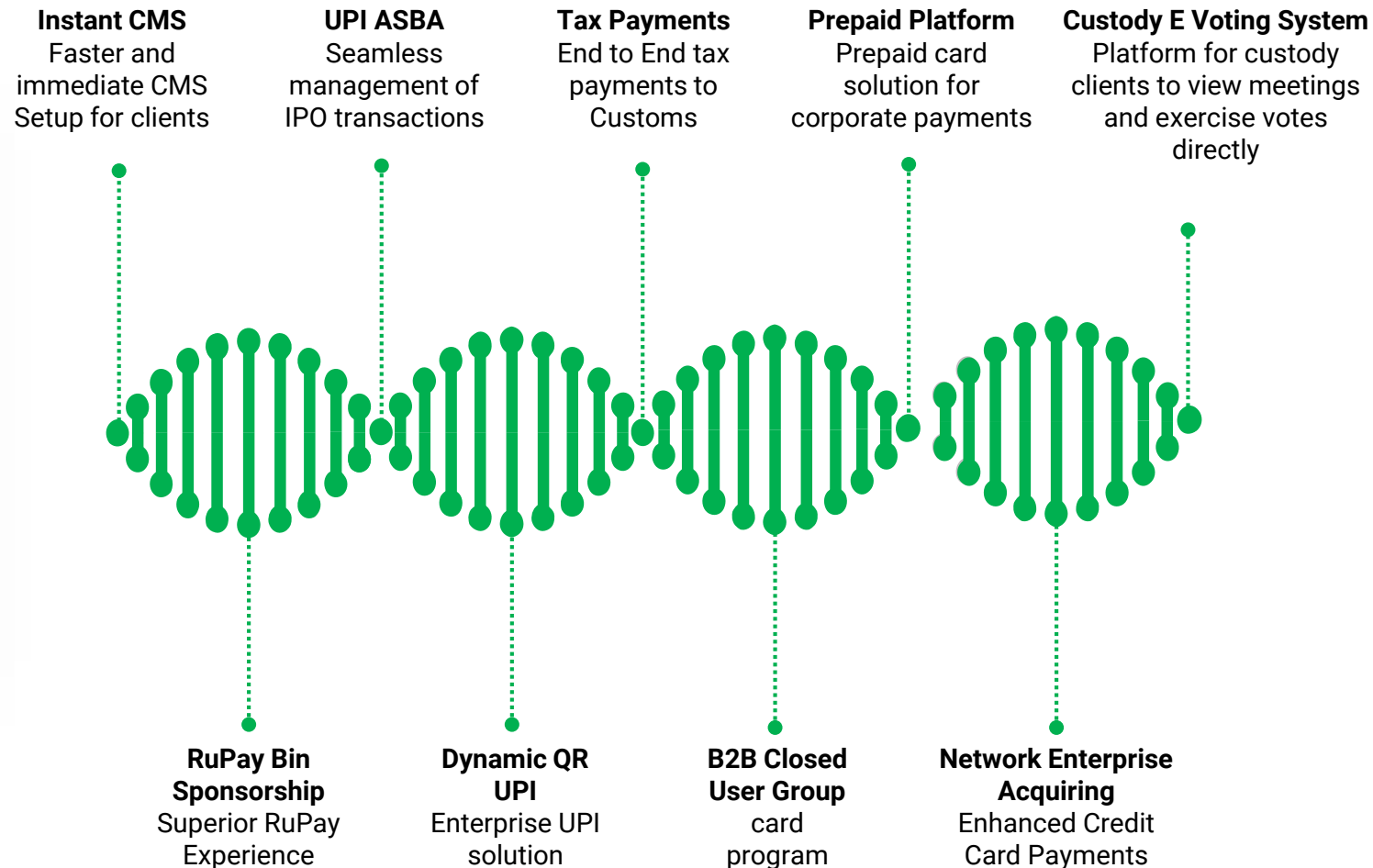
**BANK ON US, FOR ALL
DIGITAL BUSINESS
BANKING SOLUTIONS**

Trade | Collections | Payments | Account Services

Enterprise portal exclusive for Business Banking and Corporate clients, with **seamless experience** and a **unified view** across product platforms

Transforming Transaction Banking

Key Launches in Q4



Digital Highlights



Web Channels

Netbanking

- ❑ **9%** YoY growth in Logins, Q4FY22 vs Q4FY21
- ❑ **16%** YoY growth in 90-day active user base, Q4FY22 vs Q4FY21
- ❑ **11%** YoY growth in Financial transaction value, Q4FY22 vs Q4FY21

Website

- ❑ **43%** YoY growth in Visits, Q4FY22 vs Q4FY21
- ❑ **35%** YoY growth in Page views, Q4FY22 vs Q4FY21

Digital Lending

- ❑ **79%** of Credit Cards sourced through digital platforms in Q4 FY22
- ❑ **20%** QoQ growth in Digital Share in Personal Loan, Q4FY22 vs Q3FY22
- ❑ **99%** YoY growth in Digital Share of Home Loans in Q4FY22 vs Q4FY21
- ❑ **1.8X** QoQ in customers availing Business Loans digitally

- ❑ **82%** RDs and **79%** FDs booked digitally
- ❑ **92%** investment a/cs sourced via App & Netbanking
- ❑ **58%** of MF/SIPs booked through digital channels

Adoption & Cross-sell

In-app shopping Kaymall

- ❑ **1.6X** YoY volume in Kaymall in-app shopping, Q4FY22 vs Q4FY21
- ❑ **3.7X** YoY value in shopping + grocery categories, Q4FY22 vs Q4FY21

- ❑ **Net Promoter Score of 64+** for Services @ Branch Banking
- ❑ **64%** of total bank customer requests processed real-time
- ❑ **83%** of DIY requests coming online

Digital Transformation

97.8% of SA transaction volumes were in digital or non-branch modes in Q4

Kotak Mahindra Life Insurance

₹ cr	FY22
Indian Embedded Value (IEV)*	10,679
Value of New Business (VNB) *	895
VNB Margin (%)*	31.1%

Highlights

- Embedded value grew by 8.2% while VNB grew by 29.5%
- Individual Conservation ratio: 89.4 %
- Share of Protection Premium as percentage of Total New Business Premium: 32.9 %
- Claims settlement ratio
Individual – 98.82 % Group – 99.58%

Individual New Business Product Mix [#]	FY22
Participating Products	33.5%
Non-Participating Products	38.7%
ULIP	27.8%

Channel Mix	FY22
Bancassurance	51%
Agency & Others	49%

Persistency	Feb 22 [~]
For 13 th month	82.4%
For 25 th month	75.2%
For 37 th month	65.9%
For 49 th month	62.1%
For 61 st month	51.5%

*Computed based on the principles prescribed by APS10. The methodology, assumptions and results have been reviewed by Willis Towers Watson Actuarial Advisory LLP

#Based on Individual New Business Premium APE : Annualised Regular Premium + 1/10th Single Premium

~For Individual business, excluding single premium and fully paid up policies

Kotak Mahindra Life Insurance

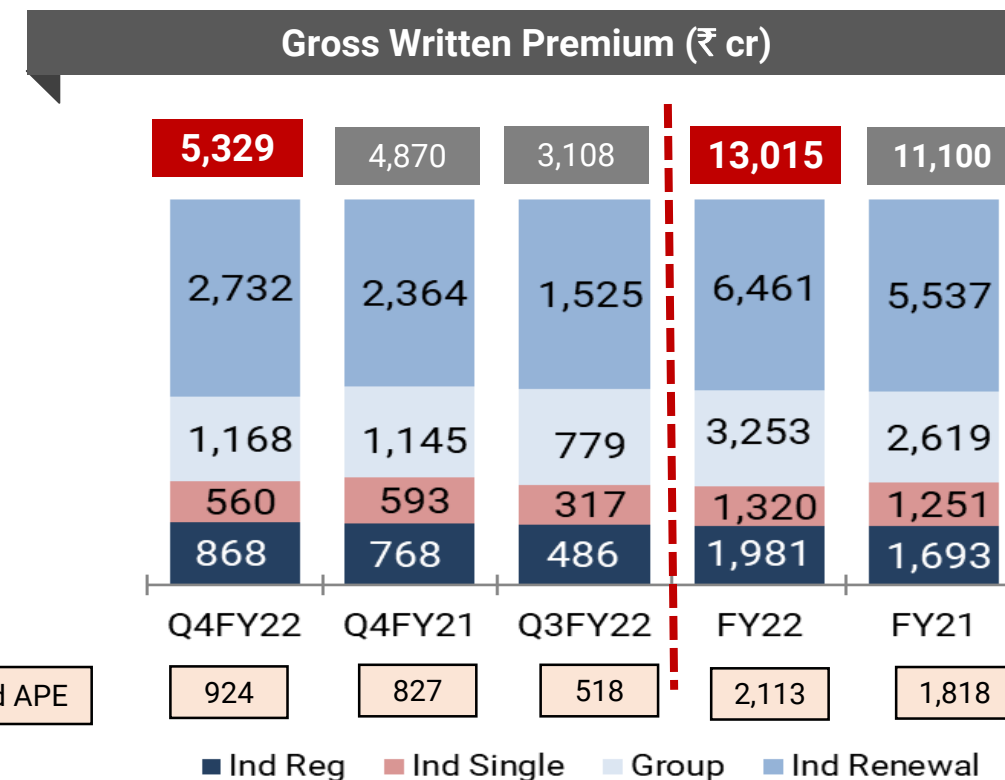


₹ cr	Q4FY22	Q4FY21	Q3FY22	FY22	FY21
Capital	562	562	562	562	562
Other Reserves and Surplus	3,827	3,483	3,560	3,827	3,483
Total Premium	5,329	4,870	3,108	13,015	11,100
Profit After Tax (Shareholders')	267	193	247	425	692
Solvency Ratio (x)	2.73	2.90	2.66	2.73	2.90

Notes

- Gross written premium FY22 grew 17.3 % YoY
- Individual APE NB premium for Q4FY22 grew 11.8% YoY against private industry growth of 8.5%
- Individual renewal premium for Q4Y22 grew 15.6% YoY
- AUM (Policyholders') as on 31st Mar, ₹ 51,800 cr, growth of 20.3% YoY
- Operating expenses ratio improved to 12.8% in FY22 (FY21: 13.6%)
- Number of active lives[#] grew by 11.1% from 3.3 cr as on Mar 31, 2021 to 3.7 cr as on Mar 31, 2022

Source - Internal core Policy Administration System as of 31st March 2022



Kotak Securities

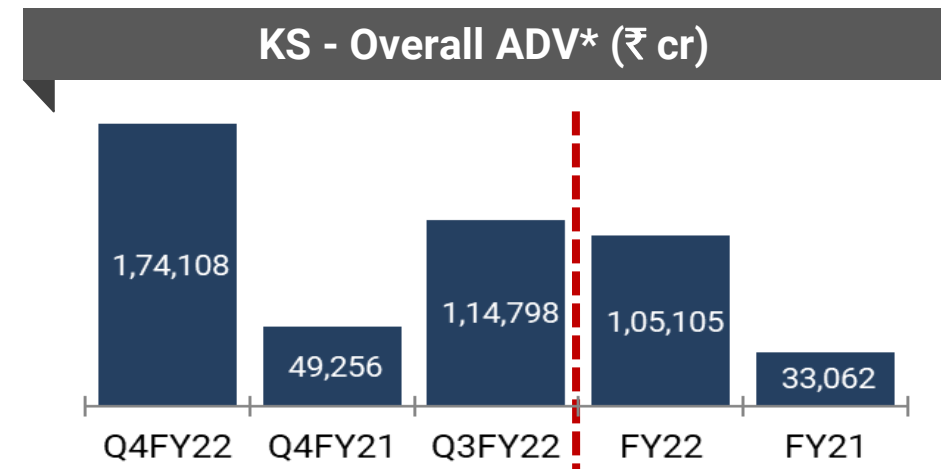
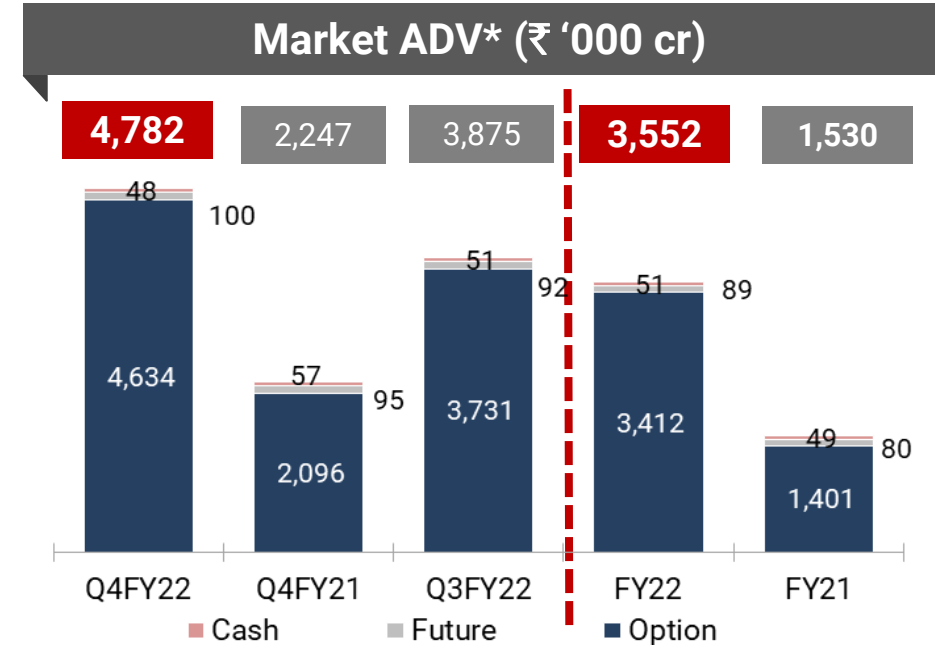
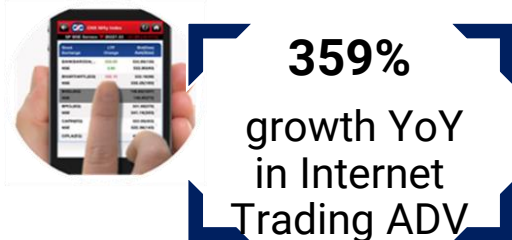


₹ cr	Q4FY22	Q4FY21	Q3FY22	FY22	FY21
Total Income	661	570	656	2,502	2,020
Profit Before Tax	335	321	359	1,334	1,057
Profit After Tax	252	241	270	1,001	793
Market Share Cash* (%)	11.5	9.7	10.4	10.6	9.3

Overall Market Share* Q4FY22: 3.7*% (Q4FY21: 2.2%)

1,476 branches, franchises and referral co-ordinators

*excluding BSE Derivative & Proprietary Segments



Kotak Securities – Digital Update



Neo platform

- Launched a robust cloud based trading platform with cutting-edge technology stack
- Upgraded customer experience across Login, Trade, Payment, Portfolio view



Web, Mobile enhancements

- Introduced new features eg order slicing, stock fundamental and screeners
- Extended Net banking facility for additional 31 banks



Digital servicing

- Online DIY service journeys made available to update details on Nominee, bank, address, mobile email id & trading segment activation



Acquire & Partnership

- Executed first acquire deal with TradeGyani
- Initiated partnership with Fin-Techs like StockEdge and Trendlyne to empower clients to take informed trading decisions



Youth initiative

- Launched an online subscription based 'No Brokerage Plan' for under 30 audience
- Encourages youth to experience markets early, without worrying about brokerage

Kotak Mahindra Capital Company



Equity

 KOTAK MAHINDRA BANK LTD. # Block Deal ₹ 6,800 cr	 CIPLA LTD. # Block Deal ₹ 1,835 cr
 ADANI WILMAR LTD. # Initial Public Offer ₹ 3,600 cr	 SBI LIFE INSURANCE LTD. # Block Deal ₹ 597 cr
 Max Healthcare LTD. # Block Deal ₹ 3,297 cr	 TECH MAHINDRA LTD. # Block Deal ₹ 500 cr
 VEDANT FASHIONS LTD. # Initial Public Offer ₹ 3,149 cr	 VIJAYA DIAGNOSTIC CENTRE LTD. # Block Deal ₹ 439 cr
 OIL AND NATURAL GAS CORPORATION LTD. # Offer For Sale ₹ 3,000 cr	

Advisory

 TATA CONSUMER PRODUCTS TATA COFFEE ₹ 4,295 cr	Exclusive financial advisor and fairness opinion provider to Tata Consumer Products for reorganization with Tata Coffee
 Crompton Butterfly ₹ 2,077 cr	Exclusive financial advisor & manager to the open offer to Crompton Greaves Consumer Electricals for acquisition of Butterfly Gandhimathi
 Kogta Financial IIFL ₹ 846 cr	Exclusive financial advisor to Kogta Financial for Series D funding and exit of IIFL
 iD ₹ 507 cr	Exclusive financial advisor to iD Fresh Food & Helion Venture Partners for investment by NewQuest Capital Partners

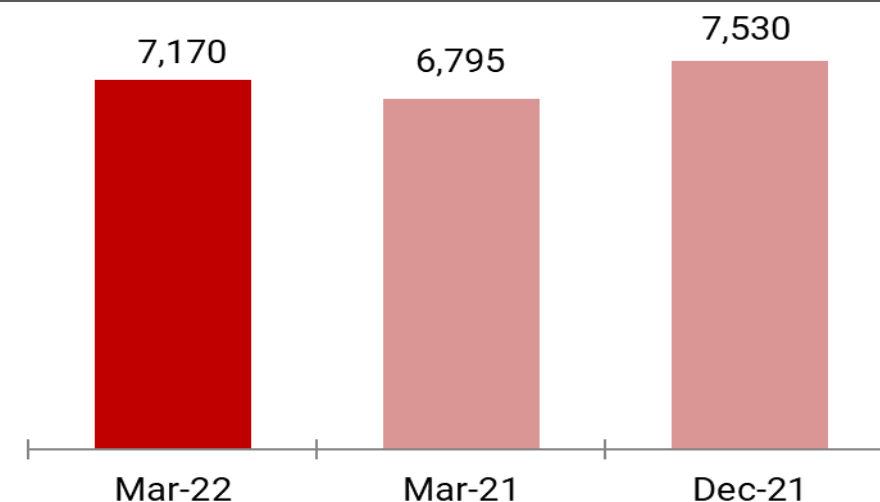
₹ cr	Q4FY22	Q4FY21	Q3FY22	FY22	FY21
Total Income	89	55	165	440	202
Profit Before Tax	55	33	135	316	111
Profit After Tax	42	25	103	245	82

Kotak Mahindra Investments



₹ cr	Q4FY22	Q4FY21	Q3FY22	FY22	FY21
NII	116	88	109	427	354
Other Income	28	29	59	141	74
NII and Other Income	144	117	168	568	428
Profit Before Tax	135	98	149	499	346
Profit After Tax	101	73	111	371	258
NNPA (%)	0.6%	0.6%	0.4%	0.6%	0.6%
CAR (%) (incl unaudited profits)	34.6%	33.2%	32.7%	34.6%	33.2%
ROA (%) - annualised	4.0%	3.9%	4.5%	4.1%	3.5%

Customer Assets* (₹ cr)



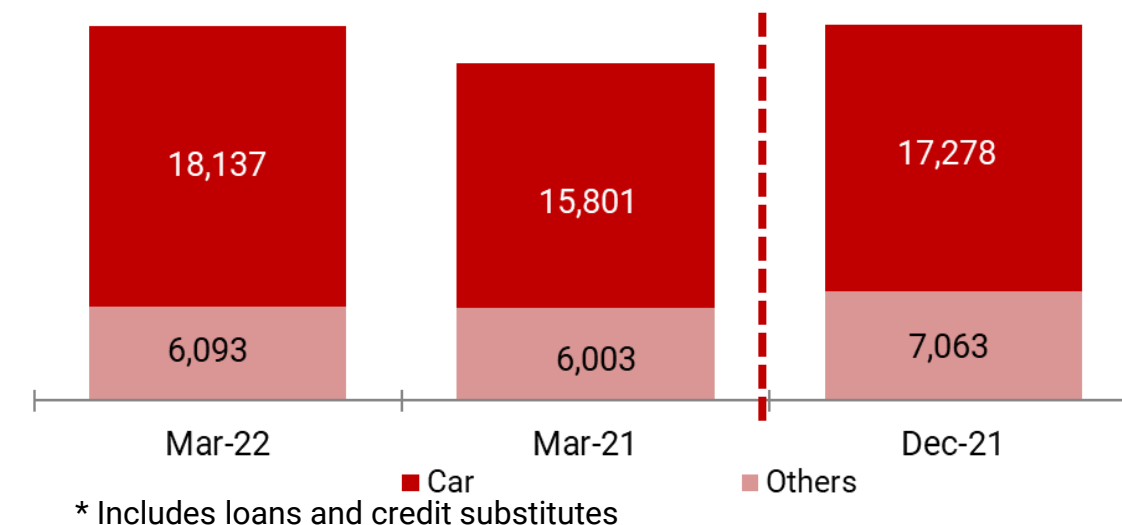
* Includes loans and credit substitutes

Notes

- Focus on Balance Sheet quality
- PBT up by 44% on YoY basis
- Improved margins

₹ cr	Q4FY22	Q4FY21	Q3FY22	FY22	FY21
NII	427	313	378	1,457	1,212
Other Income	76	67	118	331	220
NII and Other Income	503	380	496	1,787	1,432
Profit Before Tax	416	248	337	1,180	720
Profit After Tax	313	184	254	886	535
NNPA (%)	1.7%	1.8%	2.1%	1.7%	1.8%
CAR (%) (incl unaudited profits)	30.1%	29.4%	28.8%	30.1%	29.4%
ROA (%) - annualised	4.5%	2.9%	3.9%	3.4%	2.1%

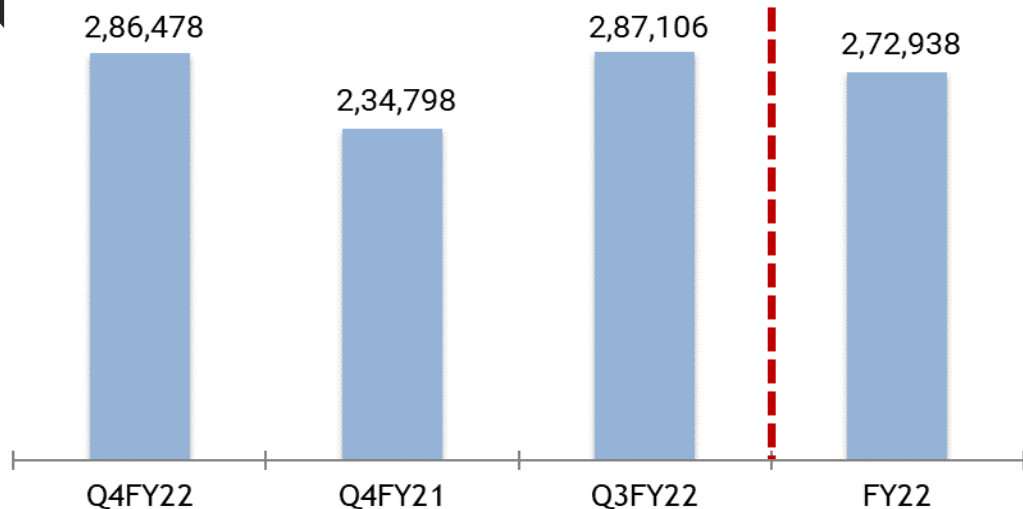
Customer Assets* (₹ cr)



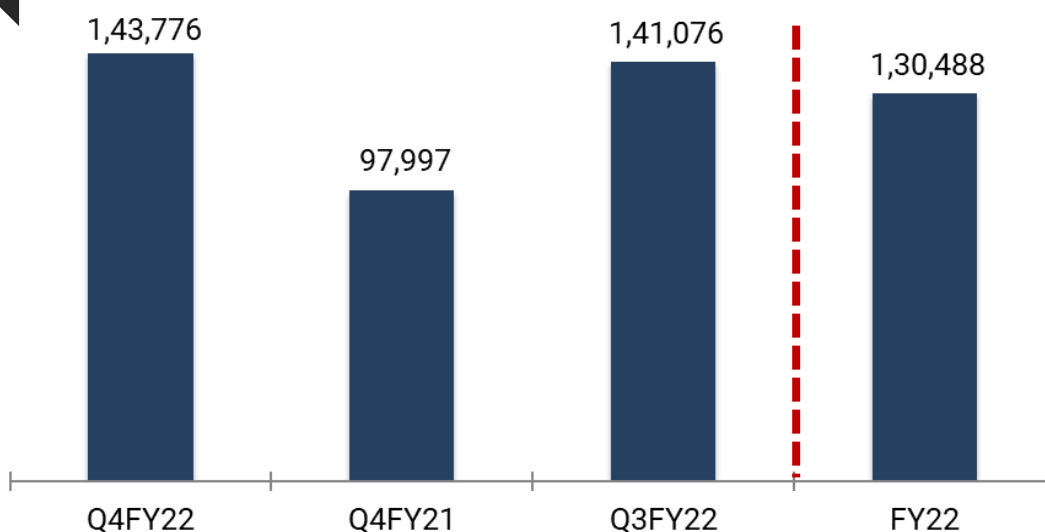
Notes

- Acquired car finance portfolio of Ford
- Recoveries further improved in Q4FY22
- Impact of RBI circular dated 12th November, 2021 on GNPA & Provisioning in Q3
- COVID-19 provision reversed during the quarter: ₹ 53 cr, continue to carry: ₹ 6 cr

Average Assets Under Management (₹ cr) - Overall



Average Assets Under Management (₹ cr) - Equity



₹ cr	Q4FY22	Q4FY21	Q3FY22	FY22	FY21
Profit Before Tax	136	134	192	601	465
Profit After Tax	102	100	149	454	346

Notes

- Overall Market share on AAUM increased to 7.4% in Q4FY22 (Q4FY21: 7.3%)
- Equity AAUM market share increased to 5.4% in Q4FY22 (Q4FY21: 5.2%)
- AAUM grew 35% YoY compared to industry growth of 20%
- Monthly SIP Inflows for Mar'22: ₹ 7.2 bn, up 34% YoY
- Individual MAAUM Mix- 49%
- Launched its maiden Alternate Investment Fund – Kotak India Renaissance Fund 1 in Feb'22

Assets Under Management and Relationship Value



31st March, 2022

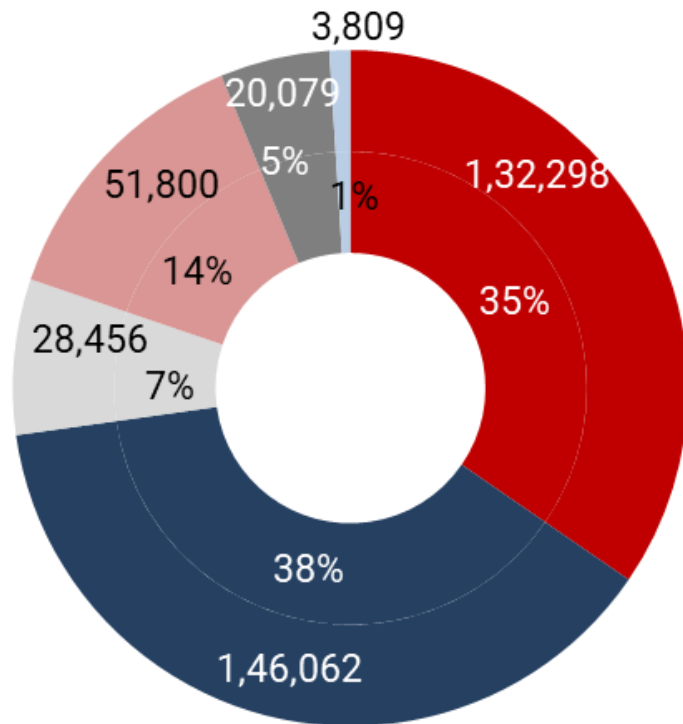
(Total: ₹ 382,504 cr)

18%

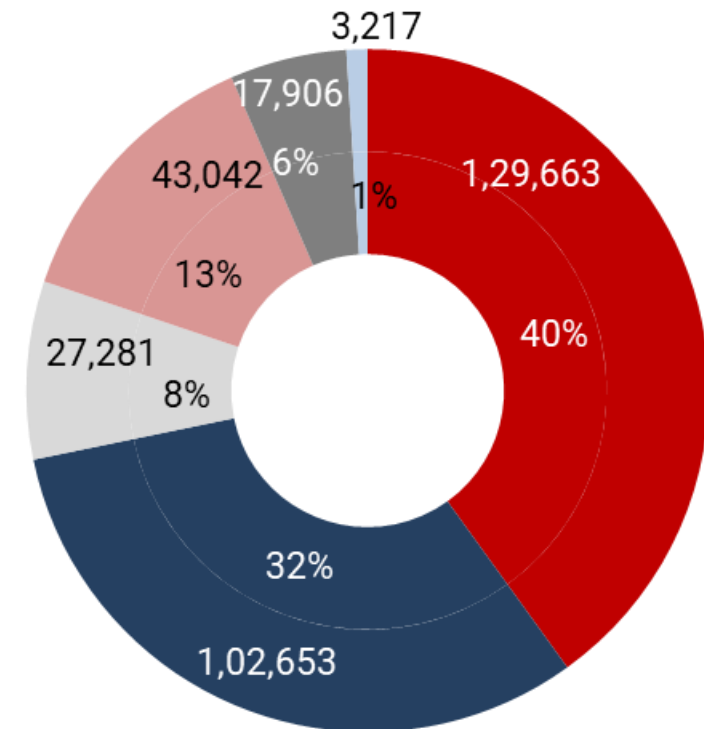


31st March, 2021

(Total: ₹ 323,762 cr)



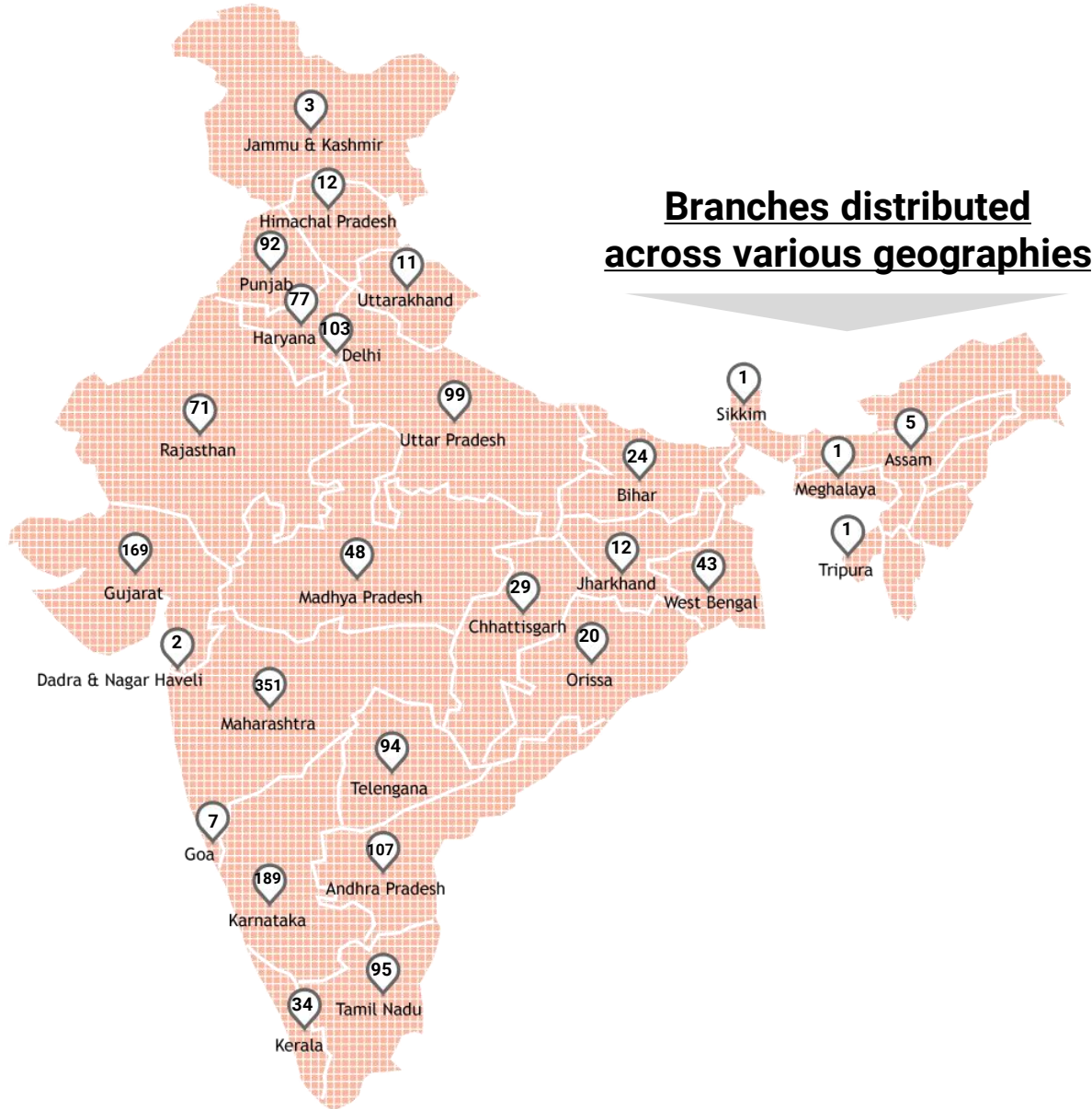
- Domestic MF Debt
- Domestic MF Equity
- Offshore Funds
- Insurance
- Alternate Asset*
- PMS & Others



* Includes undrawn commitments, wherever applicable

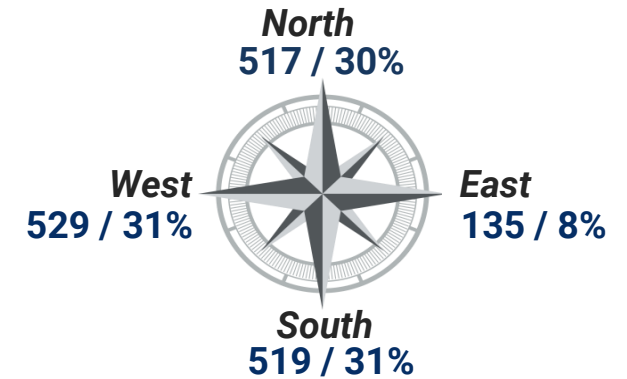
Relationship Value of Private Banking + Priority + Investment Advisory as on 31st Mar, 2022 ~ ₹ 641,000 cr (PY: ~ ₹ 382,000 cr) – up 68%

Geographical presence

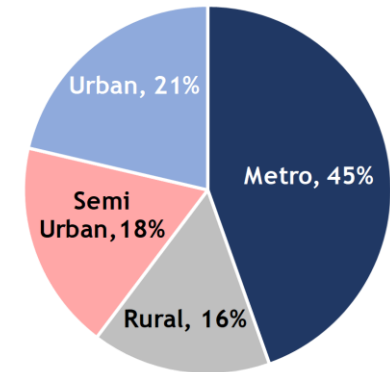


* Does not include branches in DIFC, Dubai & GIFT city, Gujarat

Branches 1,700* [No./%]



Branch Classification



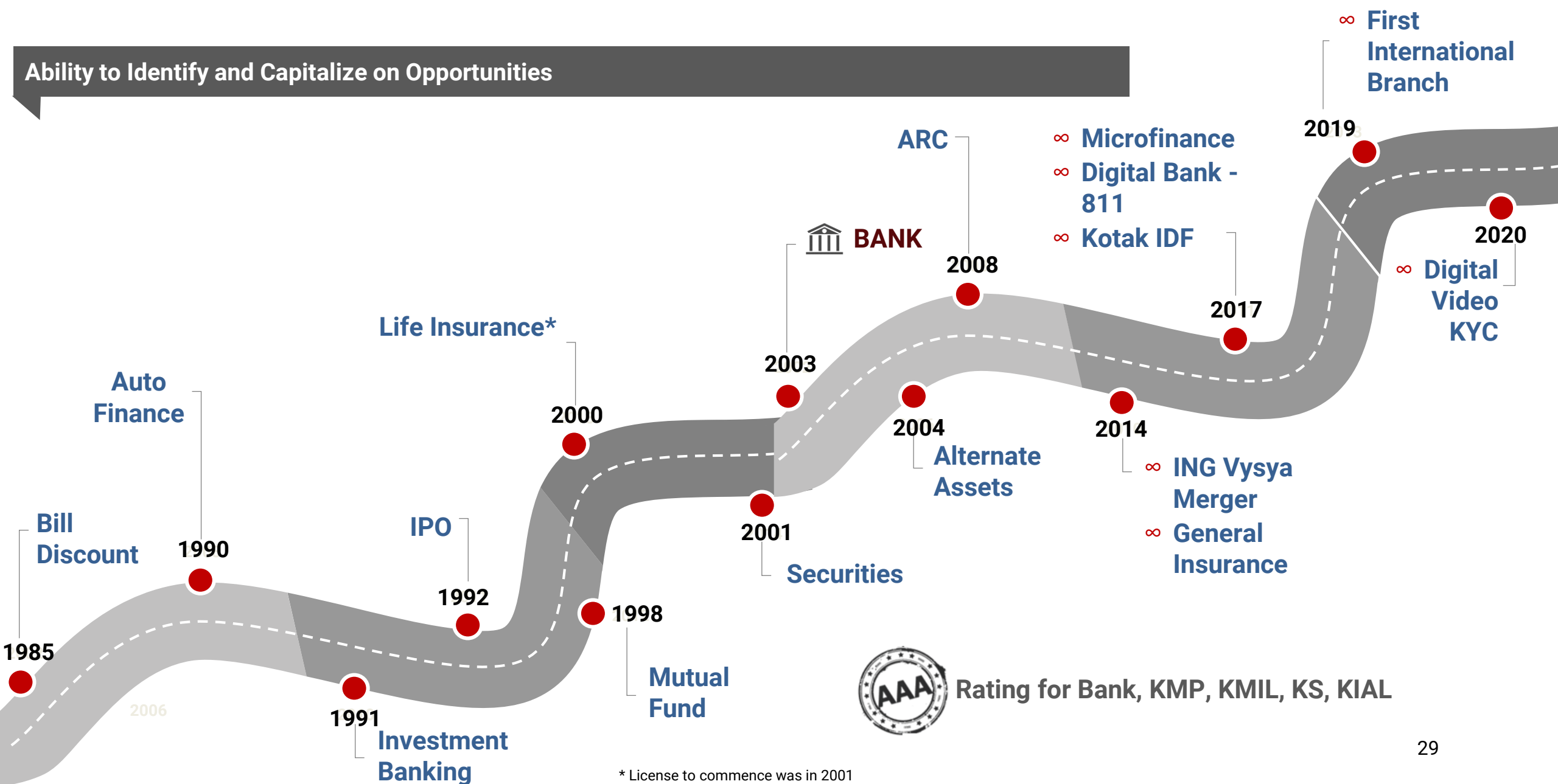
No. of ATMs



GROUP PROFILE

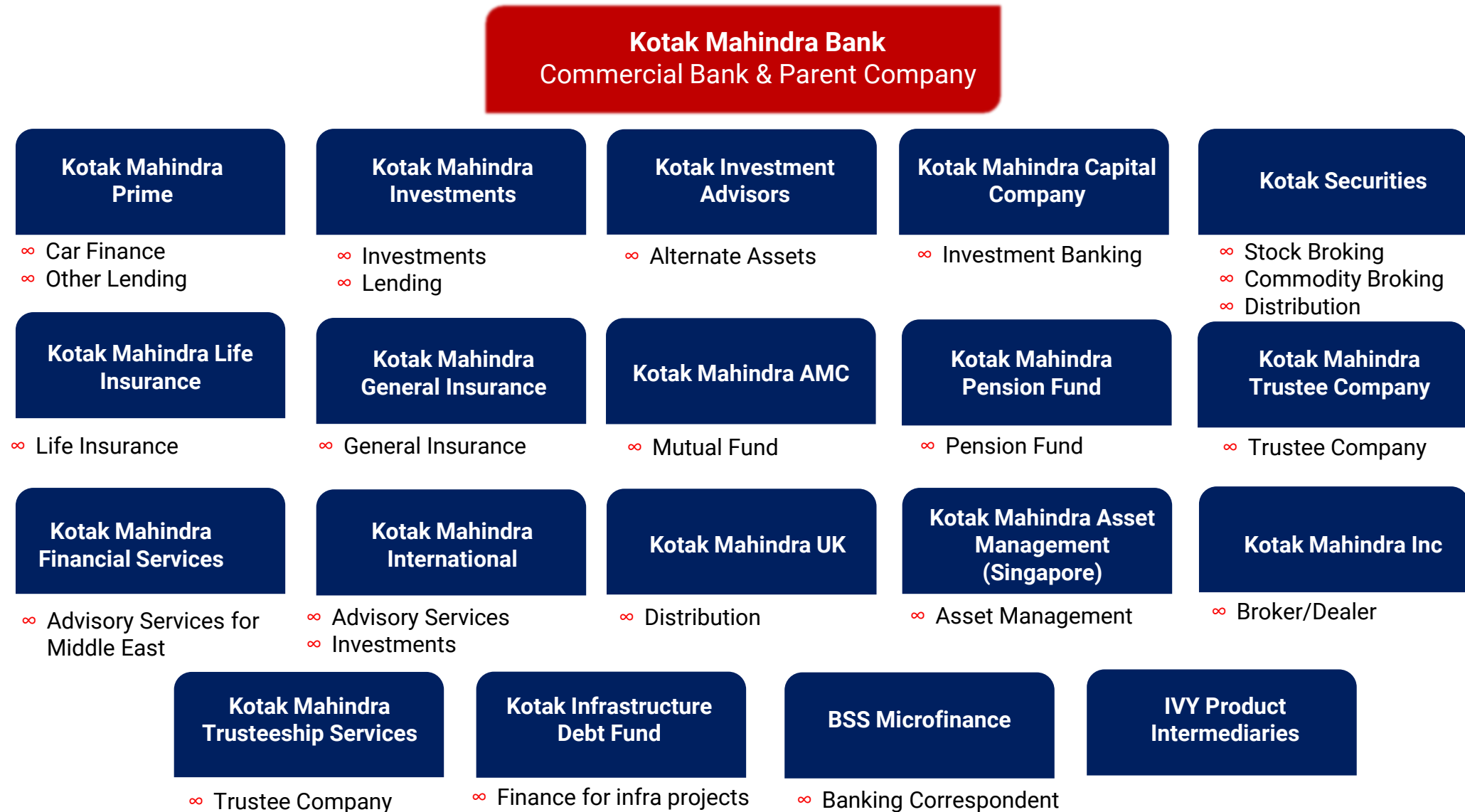
The Journey So far...

Ability to Identify and Capitalize on Opportunities



* License to commence was in 2001

Kotak – Diversified and integrated financial services



Note: All subsidiaries are 100% owned beneficially by the Bank

Present Across the Entire Value Chain

Platform with Wide Product Portfolio

Wholesale Banking

- ∞ Corporate Loans
- ∞ Trade Finance
- ∞ Business Banking
- ∞ Commercial Real Estate
- ∞ Forex/ Treasury
- ∞ Cash Management
- ∞ Custody Business
- ∞ Off-shore Lending

Commercial Banking

- ∞ Agriculture Finance
- ∞ Tractor Finance
- ∞ Commercial Vehicles
- ∞ Construction Equipment
- ∞ Microfinance

Consumer Banking

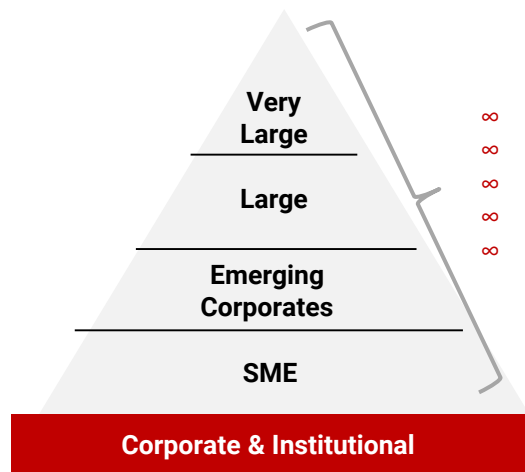
- ∞ Branch Banking
- ∞ 811
- ∞ Home loans & LAP
- ∞ Personal Loans
- ∞ Consumer Finance
- ∞ Credit Cards
- ∞ Priority Banking
- ∞ Small Business Loans
- ∞ Working Capital
- ∞ NRI Banking
- ∞ Gold Loans
- ∞ Rural Housing & Business Loans
- ∞ Forex Cards
- ∞ FASTag

Other Financial Services

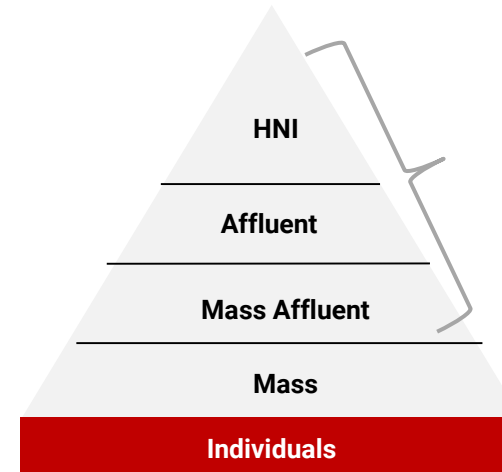
- ∞ Wealth Management
- ∞ Car and 2W Loans
- ∞ Mutual Funds
- ∞ Alternate Assets
- ∞ Off-shore Funds
- ∞ Life Insurance
- ∞ General Insurance
- ∞ Investment Banking / DCM
- ∞ Broking
- ∞ Loan against Shares
- ∞ Infra Debt Finance
- ∞ Asset Reconstruction

Deposits across all customer segments

Wide Customer Coverage



- ∞ Investment Banking
- ∞ Corporate banking products
- ∞ Transaction banking
- ∞ Fund and Fee based products
- ∞ Salary accounts



- ∞ Private/ Priority Banking
- ∞ Commercial banking
- ∞ Consumer loans
- ∞ Mutual fund
- ∞ Insurance
- ∞ 811
- ∞ Microfinance

Our Strengths



An integrated financial services conglomerate with a diversified business model

- ∞ Balance Sheet, Market & Knowledge driven businesses encompassing all customer & geographic segments
- ∞ Wide spectrum of financial products and services that help to provide balance in market cycles, hedge against downturns in specific segments and access multiple growth avenues
- ∞ Broad product spectrum helps meet our customers' diverse financial and investment requirements, enhancing overall customer experience



Healthy asset quality & prudent risk management capabilities

- ∞ Ability to assess opportunities with a focus on returns that are commensurate with risk through prudent risk management
- ∞ Detailed & extensive policies covering capital adequacy, portfolio concentration limits & stress testing



Digital & technological capabilities

- ∞ Focused on customer acquisition, customer centricity, enhancement of customer experience, making internal operations efficient and enhancing our cybersecurity and data protection framework
- ∞ Investment in technology and analytics enabling cross-sell of a wide range of products on digital platforms, thereby deepening customer relationships



Ability to identify and capitalize on opportunities

- ∞ Ability to identify and capitalize on profitable business opportunities, create niche and differentiated business segments and offer new products and services
- ∞ Culture of innovation that has allowed us to build profitable business models, and has enabled us to enter into and maintain partnerships



Strong brand and leadership across businesses

- ∞ Numerous industry awards and accolades for various aspects of our business, reflect the talent of our senior management and employees, as well as trust in the quality of our products and services
- ∞ Strong position across various segments of our businesses



Strong governance culture and an experienced management team

- ∞ 10/ 12 Group Management Council ('GMC') members have spent 20+ years with the Group & helped create various businesses since inception
- ∞ 63 members (as on May 04, 2022) in the 'Kotak Leadership Team' (incl. GMC) – strong succession pipeline for senior leadership positions to nurture our culture of growth, innovation & high quality governance

Keeping Technology at the Core

Investing in technology (both infrastructure and applications), with a dual objective - 'run the Bank' and 'change the Bank'

Leadership in digital capabilities

Continue journey on best in class digital processes and interface at speed

Customer Centricity

Keep customer at the core of the business in order to provide a positive experience and build long term relationships

Expanding Access to Low Cost Liabilities

Pursuing Advances Growth

Ensuring right asset quality additions at risk adjusted pricing and appropriate risk management

Executing with Discipline and Improving Productivity

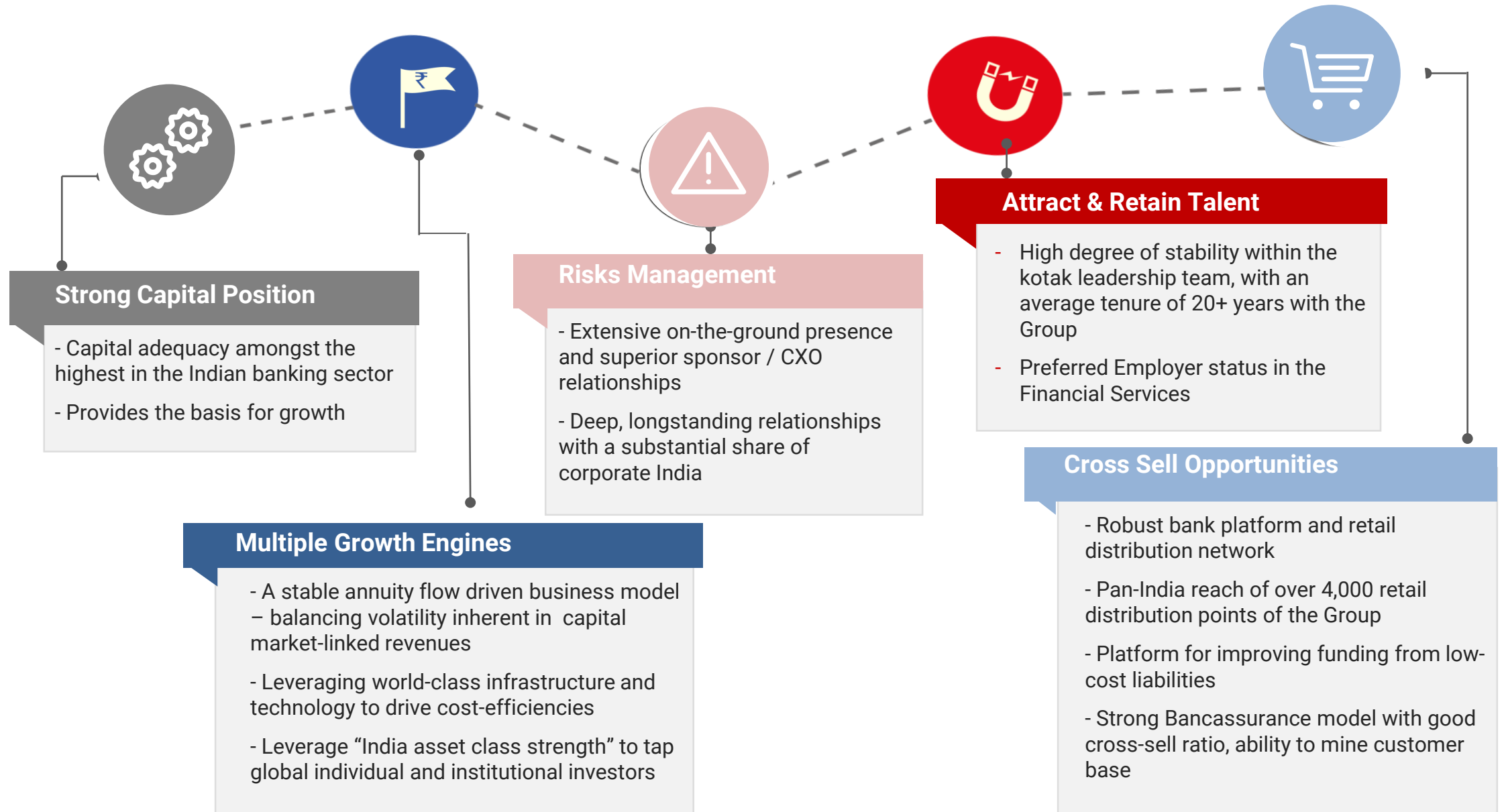
Focus on Efficiency, Productivity and Capital

Approaching financial inclusion as an opportunity

Building a team of talented, engaged and motivated employees in an agile structure

Leveraging strong corporate standing to pursue inorganic opportunities

The Path of Leadership



Strong and Committed Leadership Team

Senior Leadership Team with Long Vintage



Dipak Gupta
Jt. MD

30 Years

Compliance, IT, HR & Marketing, Digital, Customer experience, Audit & Vigilance



Gaurang Shah
WTD

25 Years

Credit, ARD, Asset Mgmt, Alternate Assets, Insurance & International Business



KVS Manian
WTD

27 Years

Corporate, Institutional Equities, Investment Bank & Wealth



D Kannan

30 Years

Commercial Banking



Shanti Ekambaram

31 Years

Consumer Banking



Jaimin Bhatt

26 Years

Group CFO, Operations



Nilesh Shah

7 Years

Asset Management



Jaideep Hansraj

28 Years

Retail Brokerage



Virat Diwanji

18 Years

Retail Liabilities & Branch Banking



Srinivasan

29 Years

Investment Advisory



Paul Parambi

30 Years

Risk

63 members in Kotak Leadership Team (incl. above and MD & CEO) with an average tenure of 20+ years with the Group

No. of years represent completed years as on 4th May, 2022 with Kotak

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