

Kotak Mahindra Bank

March 31, 2020

The Manager

Corporate Relationship,

Bombay Stock Exchange Limited, 1st Floor, New Trading Ring,

Rotunda Building,

Phiroze Jeejeebhoy Towers,

Dalal Street,

Mumbai 400 001.

The Manager

National Stock Exchange of India Ltd.

Exchange Plaza,

5th Floor,

Plot No.C/1, G Block, Bandra-Kurla Complex,

Bandra (East),

Mumbai 400 051.

Dear Sir,

Sub: Disclosure under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("the Regulations")

Pursuant to the applicable provisions of the Regulatons, the representatives of Kotak Mahindra Bank spoke to investors through a conference call held by DSP Merrill Lynch Ltd. (A subsidiary of Bank of America Corporation) on 30th March, 2020.

This is for your information and appropriate dissemination.

You are requested to accept and take on record the "sd/-" copy, as we are unable to submit the signed copy in the situation of lockdown as per the directives of Government and consequent work from home mandate from the Company

Kindly take the same on record.

Yours faithfully, Kotak Mahindra Bank Limited

Sd/-Bina Chandarana Joint President & Company Secretary