07 2018

Kotak Mahindra Bank

To,
National Stock Exchange
Mumbai

Subject: Unsecured, Non – Convertible, Redeemable, Subordinated Bonds in the nature of Debentures – Lower Tier II, Upper Tier II & Infrastructure Bonds as per Listing Obligations & Disclosure Requirement Regulations 2015

Dear Sir/ Madam,

The following information is furnished as required in terms of the debt listing agreement entered into by Kotak Mahindra Bank Limited with Bombay Stock Exchange:

1. Credit Rating and change in credit rating as on 31.03.2018 – AS PER ANNEXURE I
2. Asset Cover Available: Not applicable since the bonds are unsecured in nature
3. Debt – Equity Ratio (as on 31.03.2018): 0.33
4. 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: AS PER ANNEXURE II
5. 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 payable and the redemption amount: AS PER ANNEXURE III
6. Debt service coverage ratio: Not Applicable
7. Interest service coverage ratio: Not Applicable
8. Outstanding redeemable preference shares (quantity and value): NIL
9. Capital redemption reserve/debenture redemption reserve: Not Applicable
10. Net worth: Rs. 37,198.83 Crores
11. Net profit after tax: Rs.4,084.30 Crores
12. Earnings per share:

a. Basic – Rs. 21.54
b. Diluted – Rs. 21.51

For Kotak Mahindra Bank Limited

For Kotak Mahindra Bank Ltd

B.R. Chandarana

Bina Chandarana
Company Secretary &
Sr. Executive Vice President

list
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8-5-18

Kotak Mahindra Bank Ltd.
CIN: L65110MH1985PLC038137
12, BKC 7th Floor, Plot No. C12
G Block, Bandra Kurla Complex
Bandra (East), Mumbai - 400051

F +91 022 26522815
www.kotak.com

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

ISIN	RATING	AGENCY
INE237A08866	AAA	CRISIL Limited
INE237A09153	AAA	CRISIL Limited
INE166A08016	AAA	CRISIL Limited
INE166A08024	AAA	CRISIL Limited
INE237A08890	AAA	CRISIL Limited
INE237A08908	AAA	CRISIL Limited
INE237A08924	AAA	CRISIL Limited
INE237A08932	AAA	CRISIL Limited
INE166A08032	AAA	CRISIL Limited

ANNEXURE II

PREVIOUS DUE DATE FOR THE PAYMENT OF INTEREST

A LOWER TIER II BONDS

ISIN	PREVIOUS INTEREST PAYMENT DATE	AMOUNT	WHETHER PAID OR NOT
INE237A08866	09-07-2017	1,10,70,000	Yes, Paid
INE237A09153	09-07-2017	2,56,25,000	Yes, Paid
INE166A08016	15-07-2017	15,60,00,000	Yes, Paid
INE166A08024	31-01-2018	5,79,00,000	Yes, Paid
INE237A08890	07-04-2017	13,96,50,000	Yes, Paid
INE166A08032	14-12-2017	30,29,40,000	Yes, Paid
TOTAL		**69,31,85,000.00**	

C INFRASTRUCTURE BONDS

ISIN	DATE	AMOUNT	WHETHER PAID OR NOT
INE237A08908	12-08-2017	24,52,32,000	Yes, Paid
INE237A08924*	14-01-2018	43,48,05,481	Yes, Paid
INE237A08932**	30-03-2018	16,90,00,000	Yes, Paid
TOTAL		**84,90,37,481**	

GRAND TOTAL (A+B+C) **1,54,22,22,481**

* Actual payment made on 15-01-2018 since payment date being holiday.

** Actual payment made on 03-04-2018 since payment date and consecutive days being holiday. TDS of Rs.20,01,805/- & Rs. 5,00,451/- was deducted for two of the investor for the said ISIN INE237A08932

ANNEXURE III

NEXT DUE DATE FOR THE PAYMENT OF INTEREST

LOWER TIER II BONDS

ISIN	NEXT INTEREST PAYMENT DATE/MATURITY DATE
INE237A08866	Maturity date 09-05-2018
INE237A09153	Maturity date 09-05-2018
INE166A08016	Maturity date 14-07-2018
INE166A08024	Maturity date 30-01-2019
INE237A08890	07-04-2018
INE166A08032	14-12-2018

INFRASTRUCTURE BONDS

ISIN	DATE
INE237A08908	12-08-2018
INE237A08924	14-01-2019
INE237A08932	30-03-2019

IDBI Trusteeship Services Ltd
CIN : U65991MH2001GOI131154

No. 1247/ITSL/OPR/2018-19
May 7, 2018

To,
Ms. Bina Chandarana
Company Secretary & Sr. Executive Vice President
Kotak Mahindra Bank Limited
6th Floor, 27 BKC, Plot No C-27,
G Block, Bandra Kurla Complex,
Bandra (E), Mumbai – 400 051

Dear Sir,

Sub: Letter of Debenture Trustee pursuant to Regulation 52 (5) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half year ended March 31, 2018

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 through your letter dated May 07, 2018 and we have noted the contents provided therein.

Thanking You,

Yours Faithfully
For **IDBI Trusteeship Services Limited**

IDBI Trusteeship Services Ltd. ITSL

Authorised Signatory