

December 31, 2025

BSE Limited Corporate Relationship Department Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400 001	National Stock Exchange of India Limited Exchange Plaza, Plot No. C/1, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai 400 051
BSE Scrip Code: 500247, 958687, 974396, 974682, 974924, 975387	NSE Symbol: KOTAKBANK, KMBL, KMB26, KMB29, KMB30

Dear Sirs,

Sub: Intimation under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Letter sent to shareholders holding equity shares of the Bank in physical form

We hereby inform you that the Bank has sent communication (through email / ordinary post) to shareholders holding shares of the Bank in physical form to inform them that, pursuant to the Regulation 39(2A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Bank will issue, credit and maintain the sub-divided equity shares of face value of Re. 1/- (Rupee One only), exclusively in dematerialised form. These shares will be held in a separate Demat Suspense Escrow Pool Account, in compliance with the prevailing law / guidelines in this regard.

The Bank has also requested such shareholders to convert their physical shareholding into dematerialised form before the Record Date, i.e., Wednesday, January 14, 2026, to enable direct credit of the equity shares arising from the split into their respective demat accounts.

A specimen of communication sent to the shareholders is also attached to this letter.

This intimation is also being hosted on the Bank's website <https://www.kotak.bank.in/en/investor-relations/governance/sebi-listing-disclosures.html>

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**
Company Secretary


Kotak Mahindra Bank Limited

CIN: L65110MH1985PLC038137

Registered Office: 27BKC, C 27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051

 Tel.: +91 22 61660001, Website: www.kotak.bank.in

 Fax: +91 22 6713 2403, E-mail: KotakBank.Secretarial@kotak.com

Date: December 31, 2025

Folio No:

Dear Shareholder,

Subject: Sub-division (Split) of Equity Shares

The Board of Directors of Kotak Mahindra Bank Limited ("Bank") has, at its meeting held on November 21, 2025, approved **Sub-division ("split")** of existing equity share of the Bank, as follows, subject to the approval of the shareholders and any regulatory / statutory approvals, as may be required, including the Reserve Bank of India:

Sub-division of 1 (One) existing equity share of the Bank having face value of Rs. 5/- (Rupees Five only) each, fully paid-up, into 5 (Five) equity shares of the Bank having face value of Re. 1/- (Rupee One only) each, fully paid-up.

After having received the approval / confirmation of the Reserve Bank of India (RBI) and the shareholders of the Bank, the Bank has fixed **Wednesday, January 14, 2026** as the '**Record Date**' to determine the shareholders whose equity shares will be so sub-divided.

We observe that you hold equity shares of the Bank in physical form.

In this regard, we wish to draw your attention to the provisions of Regulation 39(2A) of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, pursuant to which the Bank would have to issue equity shares on split **only in dematerialised form**, in a separate Demat Suspense Escrow Pool Account, in compliance with the prevailing law / guidelines in this regard.

Accordingly, the Bank shall, for your existing equity shares held in physical mode, issue, credit and maintain the sub-divided equity shares of face value of Re. 1/- (Rupee One only) each in demat mode. The corresponding share certificate, comprising the existing equity shares held by you will, therefore, be cancelled simultaneously and considered void. You would be required to claim your equity shares in the Bank, in dematerialized mode, from the Bank / its Registrar and Transfer Agent (KFin Technologies Limited ("KFinTech")) by submitting requisite documents in this respect.

Alternatively and to avoid any inconvenience, you are requested to contact your Depository Participant and convert your physical shareholding into dematerialised form before the Record Date, to enable direct credit of the equity shares arising from the split into your demat account.

As per SEBI Circular SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/91 dated June 23, 2025, shareholders holding securities in physical form are required to mandatorily update their PAN, contact details, bank account details and specimen signature for their respective folios. The requisite forms to register KYC details can be downloaded from: <https://ris.kfintech.com/clientservices/isc/isrforms.aspx> or by scanning the following Quick Response (QR) code:



For any queries or assistance, please contact KFinTech at the below mentioned address:

KFin Technologies Limited
 Unit: Kotak Mahindra Bank Limited
 Selenium Tower B, Plot 31-32, Gachibowli,
 Financial District, Nanakramguda,
 Hyderabad – 500 032
 Email ID: einward.ris@kfintech.com

You may kindly ignore this communication, if you have already dematerialized your physical shareholding in the Bank.

Thanking you,

Yours faithfully,

For Kotak Mahindra Bank Limited

Avan Doomasia
Company Secretary