

May 22, 2023

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| 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, 715026, 958687, 974396, 974682 | NSE Symbol: KOTAKBANK, KMBL, KMB26, KMB29, KMB30 |

Dear Sirs,

Sub: Transfer of unclaimed/unencashed dividend and the Eligible Equity Shares to Investor Education and Protection Fund Authority

Pursuant to the provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), we enclose herewith:

- i. A copy of the notice sent to the concerned shareholders of the Bank, and
- ii. Copies of the newspaper clipping published in Financial Express, an English daily and in Navshakti, a Marathi daily, on May 22, 2023,

with respect to the unclaimed/unencashed dividend and the Eligible Equity Shares of the Bank due for transfer to Investor Education and Protection Fund ("IEPF") Authority, in the financial year 2023-24, in accordance with the provisions of the Companies Act, 2013.

The above information is also being made available on the Bank's website <https://www.kotak.com/en/investor-relations/governance/sebi-listing-disclosures.html> in terms of the Listing Regulations.

We request you to kindly take above information on record and disseminate the same to all concerned.

Thanking you.

Yours faithfully,
Kotak Mahindra Bank Limited

Avan Doomasia
Company Secretary

Encl.: as above

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

अंतर्देशीय पत्र कार्ड

INLAND LETTER CARD

To Open Please Tear Here



To Open Please Tear Here



To,

To Open Please Tear Here



To Open Please Tear Here



If undelivered please return to:

KFin Technologies Limited
Unit:KOTAK MAHINDRA BANK LIMITED
Selenium Tower B, Plot Nos. 31 & 32, Financial District
Nanakramguda, Serilingampally Mandal,
Hyderabad - 500032, India
Phone No.040-67162222, Fax No.040-23420814
E-mail: einward.ris@kfintech.com

Folio No./Client ID No. :

Name of Shareholder :

| Dividend | Warrant No. | Amount Rs. | Shares | Date of Pyment |
|----------|-------------|------------|--------|----------------|
| | | | | |
| | | | | |
| | | | | |



KOTAK MAHINDRA BANK LIMITED

CIN- L65110MH1985PLC038137
Registered Office: 27BKC, C 27, G Block, BandraKurla Complex, Bandra (E), Mumbai - 400 051.
Tel: +91 22 61660001, Website:www.kotak.com,
Fax: +91 22 6713 2403,E-mail: KotakBank.Secretarial@kotak.com

Date: May 19, 2023

Dear Member,

Sub: Transfer of unclaimed/unencashed dividend and the Eligible Shares to Investor Education and Protection Fund.

As per our records, the dividend amounts mentioned overleaf, were issued / remitted in the last seven years and have remained unclaimed / encashed by you.

Pursuant to Section 124(5) of the Companies Act, 2013, every company is required to transfer the amount of dividend, which remains unpaid/unencashed for a period of seven years from the date of its transfer to the unclaimed dividend account, to Investor Education and Protection Fund ("IEPF"), established by the Central Government. Accordingly, the dividend declared for the Financial Year 2015-16, which remains unclaimed for a period of seven years will be credited to the IEPF on or before the prescribed time period.

Further, pursuant to Section 124(6) of the Companies Act, 2013 and the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("IEPF Rules") as amended from time to time, all shares in respect of which the dividend has not been paid or claimed for seven consecutive years or more, shall be transferred by the company in the name of IEPF.

Keeping in view the above, we request you to claim the unclaimed / unencashed dividend amounts due to you, by sending us at our address given overleaf, a request letter along with the unencashed dividend warrant(s), if any, lying with you or alternatively by returning the enclosed Letter-cum-Undertaking, duly signed by all holders, on or before July 31, 2023 to enable us to remit the unclaimed / encashed dividend electronically.

In case your bank account details are not registered or have undergone change, please register / update the bank account details in Form ISR-1 (available at: https://www.kotak.com/content/dam/Kotak/investor-relation/kyc-and-nomination/2_Form-ISR-1.pdf) and provide bank statement with details of bank name, branch, account number and IFS Code or copy of cheque leaf. You may additionally submit a copy of your CML for the bank account details.

If we do not hear anything from you on this intimation letter before the above mentioned date, we shall, in order to comply with the requirements of the said IEPF Rules, transfer the dividend as well as the Eligible Shares to IEPF, as per procedure stipulated in the IEPF Rules, without any further notice. Please note that no claim shall lie against Kotak Mahindra Bank Limited ("Bank") in respect of unclaimed dividend amount and shares transferred to IEPF pursuant to the said IEPF Rules.

However, you can claim, both the unclaimed/unencashed dividend amount and the shares transferred to IEPF, by making an online application to IEPF Authority in Form Web-Form IEPF-5 and sending the physical copy of the same duly signed (as per registered specimen signature) along with requisite documents enumerated/uploaded in the said Web-Form, to the Nodal Officer at the Bank's registered office mentioned hereinabove or to KFin Technologies Limited (Bank's Registrar and Transfer Agent), for verification of your claim. We shall send an online verification report to IEPF Authority for refund of the unclaimed/unencashed dividend(s) and/or transfer of shares back to the credit of the shareholder. You may refer to the IEPF Rules available on the website of the MCA at www.iepf.gov.in.

Further, Securities and Exchange Board of India ("SEBI") vide its Circular No. SEBI Circular SEBI/HO/MIRSD/MIRSD-PoD-1/P/CIR/2023/37 dated March 16, 2023, has once again emphasized and mandated the shareholders holding securities in physical mode to:

- i) Furnish PAN, postal address with PIN, e-mail address, mobile number, bank account details, latest specimen signature and nomination details; and
- ii) Compulsorily link PAN with Aadhaar number, unless specifically exempt by the competent authority.

In case your folio needs to be updated with the PAN / complete bank account details, Aadhaar details, etc., Please update the same so that the investments held by you will be fully protected with proper KYC compliance.

Please feel free to contact the Bank / KFin Technologies Limited in case you have any queries.

Yours faithfully,
For **Kotak Mahindra Bank Limited**

Sd/-
Avan Doomasia
Company Secretary

Appended below is the undertaking. (Return this letter in full alongwith Cancelled Cheque, Photocopies of Pan Card and Address proof. Please also ensure to update your latest bank account details).

To
KFin Technologies Limited
Unit: KOTAK MAHINDRA BANK LIMITED
Selenium Tower B, Plot No.31-32, Gachibowli, Financial District, Nanakramguda,Hyderabad 500 032
Tel : 040-6716 2222; Fax : 040-23001153
E-mail: einward.ris@Kfintech.com

SUB : Unclaimed/unencashed Dividend for the Financial Years from 2015-16 to 2021-22

| Dividend Warrant No. | Net Amount(s) Rs. | Date of Payment(s) | Last Date to Claim |
|----------------------|-------------------|--------------------|--------------------|
| As per Overleaf | | | |

I/We have not encashed the above Dividend Warrant(s) / the above Dividend Warrant(s) appear(s) to have been lost/misplaced. I/We therefore claim the above given Dividend, and in this regard, hereby undertake to indemnify Kotak Mahindra Bank Limited ("Bank") against all costs, expenses and all losses or damages, which may be incurred by the Bank in consequence of or by any reason of the Bank remitting me/us the Dividend amount(s) for the Financial Year(s) from 2015-16 to 2021-22, as aforesaid. My/Our bank account details where the aforesaid Dividend may be remitted electronically, are provided with this Undertaking / attached request letter.

Date:

| | Name | Signature of Shareholder | Email ID |
|----|---------------------|--------------------------|----------|
| 1. | _____ | _____ | _____ |
| | (Sole/First Holder) | | |
| 2. | _____ | _____ | _____ |
| | (Second Holder) | | |
| 3. | _____ | _____ | _____ |
| | (Third Holder) | | |



Kotak Mahindra Bank Limited

CIN - L65110MH1985PLC038137

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

Tel: +91-22-6166 0001, Fax: +91-22-6713 2403

Website: www.kotak.com, Email: KotakBank.Secretarial@kotak.com

Notice

Transfer of Equity Shares of the Bank to Investor Education and Protection Fund Authority

NOTICE is hereby given to the concerned shareholders of Kotak Mahindra Bank Limited ("Bank") pursuant to the provisions of Section 124 (6) of the Companies Act, 2013 and Rule 6 of the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("IEPF Rules"), as amended from time to time.

The IEPF Rules, inter alia, provide that all shares in respect of which dividend has not been paid or claimed for seven consecutive years or more, shall be transferred by the company in the name of Investor Education and Protection Fund ("IEPF") Authority.

Adhering to the various requirements set out in the Rules, the Bank has communicated individually to the concerned shareholders whose equity shares are liable to be transferred to IEPF Authority in the financial year 2023-24, under the said IEPF Rules for taking appropriate action.

The Bank has also uploaded the details of such shareholders and the shares due for transfer to IEPF Authority on its website at <http://www.kotak.com/en/investor-relations/investor-information/investor-info.html>. Shareholders are requested to refer to the web-link <http://www.kotak.com/en/investor-relations/investor-information/investor-info.html> to verify the details of unpaid / unencashed dividends and the equity shares liable to be transferred to the IEPF Authority.

The shareholders are advised to claim such dividend(s) by July 31, 2023.

Shareholders may note that both the unclaimed dividend and the equity shares transferred to IEPF Authority, can be claimed back by them from the IEPF Authority, after following the procedure prescribed by the IEPF Rules.

The shareholders may further note that the details uploaded by the Bank on its website should be regarded and shall be deemed adequate notice in respect of issue of the new share certificate(s) by the Bank, for the purpose of transfer of shares held in physical form to the IEPF Authority, pursuant to the IEPF Rules.

In case, a shareholder does not claim the unencashed dividend(s) by July 31, 2023, the Bank shall, with a view to complying with the requirements set out in the IEPF Rules, initiate necessary action for transfer of equity shares (whether held in physical or demat form) to IEPF Authority as per the procedure prescribed in this regard.

In case the shareholders have any queries on the subject matter and the IEPF Rules, they may contact the Bank's Registrar and Transfer Agents at KFin Technologies Limited, Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad - 500 032; Tel.: +91-040-67162222, Fax: +91-040-23001153; Toll Free No.: 1800-345-4001; Email: inward.ris@kfintech.com or the Secretarial Department, Kotak Mahindra Bank Limited, 27BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051; Tel: +91-22-6166615; Email: investor.grievances@kotak.com

For KOTAK MAHINDRA BANK LIMITED

Mumbai
May 20, 2023

Sd/-
Avan Doomasia
Company Secretary



कोटक महिन्द्र बँक लिमिटेड

सीआयएन - L65110MH1985PLC038137

नोंदणीकृत कार्यालय: २७ बीकेसी, सी २७, जी ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - ४०० ०५१

दूरध्वनी: +९१ २२ ६१६६ ०००१ फॅक्स: +९१ २२ ६७१३ २४०३

वेब साईट: www.kotak.com इमेल: KotakBank.Secretarial@kotak.com

सूचना

बँकेच्या समभागांचे इन्व्हेस्टर एज्युकेशन अँड प्रोटेक्शन फंड अर्थांसाठी मध्ये हस्तांतरण

कंपनी कायदा २०१३ चे कलम १२४ (६) आणि (प्रसंगोपात दुसरी करण्यत आलेल्या) इन्व्हेस्टर एज्युकेशन अँड प्रोटेक्शन फंड अर्थांसाठी (अकाउंटिंग, ऑडिट ट्रान्सफर अँड रिफंड) रूल्स, २०१६ ("आयडीपीएफ रूल्स") चा रूल ६ यामधील तरतुदींच्या अनुषंगाने कोटक महिन्द्र बँक लिमिटेड ("बँक") यांच्या संबंधित भागधारकांना या द्वारे सूचित करण्यात येत आहे.

आयडीपीएफ रूल्समध्ये, इतर अनेक बाबींबरोबर, अशी तरतूद आहे की सलग सात वर्षे किंवा त्याहून अधिक काळापर्यंत ज्यांच्या लाभांशाचे वाटप करण्यात आले नाही अथवा ज्यांच्यासाठी दावा करण्यात आलेला नाही अशा सर्व समभागांचे हस्तांतरण कंपनीकडून इन्व्हेस्टर एज्युकेशन अँड प्रोटेक्शन फंड ("आयडीपीएफ") अर्थांसाठी यांच्या नावे करण्यात येते.

रूल्समध्ये नमूद केलेल्या विविध आवश्यकतांचे पालन करीत बँकेने सुयोग्य कारवाई करण्यासाठी कथित आयडीपीएफ रूल्सच्या अंतर्गत वित्तीय वर्ष २०२३-२४ मध्ये ज्यांचे समभाग आयडीपीएफ अर्थांसाठी हस्तांतरण केले जाण्यास पात्र आहेत अशा संबंधित भागधारकांना बँकेने कळविले आहे.

याशिवाय आयडीपीएफ अर्थांसाठी हस्तांतरण होणारे समभाग आणि संबंधित समभाग धारक यांचे तपशील बँकेने आपल्या वेबसाईट <http://www.kotak.com/en/investor-relations/investor-information/investor-info.html> वर देखील अपलोड केले आहेत. वाटप न झालेले / दावा न झालेले लाभांश आणि आयडीपीएफ अर्थांसाठी हस्तांतरण करण्यास पात्र असणारे समभाग यांच्या तपशीलांची पडताळणी करण्यासाठी समभाग धारकांना वेबसाईट <http://www.kotak.com/en/investor-relations/investor-information/investor-info.html> पाहण्याची विनंती करण्यात येत आहे.

समभाग धारकांनी अशा लाभांशासाठी ३१ जुलै २०२३ पर्यंत दावा करावा असा सल्ला देण्यात येत आहे.

समभाग धारकांनी नोंद घ्यावी की आयडीपीएफ रूल्समध्ये नमूद केलेल्या प्रक्रियेचे पालन केल्यानंतर ते (समभागधारक) दावा न केलेले लाभांश आणि आयडीपीएफ अर्थांसाठी हस्तांतरित करण्यात आलेले समभाग ह्या दोन्हीसाठी आयडीपीएफ अर्थांसाठी दावा करू शकतात.

समभागधारकांनी पुढे अशी ही नोंद घ्यावी की आयडीपीएफ रूल्सनुसार छापील स्वरूपात धारणा असलेल्या समभागांचे आयडीपीएफ अर्थांसाठी हस्तांतरण करण्याच्या हेतूने बँकेकडून नवीन शेअर सर्टिफिकेट्स सादर केले जाण्यासाठी बँकेकडून त्यांच्या वेबसाईटवर तपशील अपलोड केलेले असणे ही बाब पुरेशी सूचना आहे असे समजण्यात येईल व तसे मानण्यात येईल.

जर समभाग धारकांनी ३१ जुलै २०२३ पर्यंत वाटप न झालेल्या लाभांशासाठी दावा केला नाही तर ह्या संदर्भात नमूद केलेल्या कार्यपद्धतीनुसार आयडीपीएफ अर्थांसाठी (छापील किंवा डिमेंट स्वरूपातील अशा कोणत्याही) समभागांचे हस्तांतरण करण्यासाठी आयडीपीएफ रूल्समध्ये नमूद केलेल्या आवश्यकतांचे पालन करण्याच्या दृष्टीने बँक आवश्यक ती कारवाई सुरु करील. जर समभाग धारकांना या विषयावर आणि आयडीपीएफ रूल्सच्या संदर्भात कोणत्याही शंका असल्या तर ते बँकेचे रजिस्ट्रार अँड ट्रान्सफर एजंट, केफिन टेक्नॉलॉजीज लिमिटेड, सेलेनियम टॉवर बी, प्लॉट ३१-३२, गाचिबोवली, फायनान्शियल डिस्ट्रिक्ट, नानकरामगुडा, हैद्राबाद - ५०००३२, दूरध्वनी: +९१-०४०-६७१६२२२२ फॅक्स: +९१-०४०-२३००११५३ विनामूल्य क्र. : १८००-३४५-४००१ इमेल: inward.ris@kfintech.com यांच्याशी अथवा सेक्रेटरीयल डिपार्टमेंट कोटक महिन्द्र बँक लिमिटेड, २७ बीकेसी, सी २७ जी-ब्लॉक, बांद्रा-कुर्ला संकुल, बांद्रा (पूर्व), मुंबई-४०००५१, दूरध्वनी: +९१-२२-६१६६६१५ इमेल: investor.grievances@kotak.com यांच्याशी संपर्क साधू शकतात.

कोटक महिन्द्र बँक लिमिटेड करिता

मुंबई
मे २०, २०२३

सही/-
आवान दुमासिया
कंपनी सचिव