

April 9, 2024

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| 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 Sirs,

Sub.: Annual Disclosure under Regulation 31(4) of the SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011

Pursuant to the provisions of Regulation 31(4) of the SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, I hereby confirm that, as on March 31, 2024, I, along with members of promoter group or persons acting in concert, have not created any encumbrance, directly or indirectly, in our shareholding in Kotak Mahindra Bank Limited.

Kindly acknowledge receipt.

Yours sincerely,



Uday Suresh Kotak