kotak

Kotak Mahindra Bank

August 17, 2026

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, 974396, 974682, 974924, 975387	**NSE Symbol: KOTAKBANK, KMB29, KMB30**

Dear Sirs,

Sub: Investor Presentation

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") and with reference to our intimation dated August 12, 2026 regarding the Schedule of Institutional Investors / Analyst Meetings, we enclose herewith the Investor Presentation for the said Meetings.

No unpublished price sensitive information is contained in the aforesaid Investor Presentation.

This intimation, along with the Investor Presentation, is also being made available on the Bank's website https://www.kotak.bank.in/en/investor-relations/governance/sebi-listing-disclosures.html in terms of the Listing Regulations. You are requested to take this intimation on record and disseminate the same on your websites.

Thanking you.

Yours faithfully,
For Kotak Mahindra Bank Limited

AVAN KAYOMARS DOOMASIA
Digitally signed by AVAN KAYOMARS DOOMASIA
Date: 2026.08.17 06:06:57 +05'30'

Avan Doomasia
Company Secretary

Encl.: as above

Kotak Mahindra Bank

Investor Presentation

August 2026

India Macro - Fundamentals Remains Strong

- Indian economy remains as one of the fastest-growing economies in world
  - 3 years real GDP growth : Avg. 7.4%
    - Outlook: Constructive; ~7%
  - Domestic consumption - firm
  - Govt.'s focus - infra investment
  - Credit growth ~19%
  - Corporate B/S robust
  - Banks' NPAs at record-low levels ~1.8%

- Inflation within RBI's tolerance band of 4% ± 2%
  - FY27 expected inflation : ~5%
- Govt. on path of fiscal consolidation
  - FY27 Fiscal Deficit : 4.3% of GDP
- FY27 Current account deficit (CAD) - comfortable at ~1.5% of GDP
  - GCC ecosystem & inward remittances - supportive
- Healthy FX reserves of US$707 bn (~9 mths of import cover)
  - INR may face headwinds from global events

Source: MOSPI, RBI, Union Budget, CEIC, Kotak Mahindra Bank estimates

Kotak Mahindra Bank Overview

Kotak has been built on the ethos of trust, governance, prudent risk management practices, product expertise, innovation in its offerings and a talented management team with an entrepreneurial mindset.

This confluence of elements has resulted in the creation of the robust financial conglomerate structure that it is today.

40 years of transforming ambition into action

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1985
We'll discount bills today.
We'll build a financial conglomerate tomorrow.

1992
Time to have an IPO the country will talk about for decades.

1995
Hey, let's partner with a great investment banker.
'Hello, is that Goldman Sachs?'

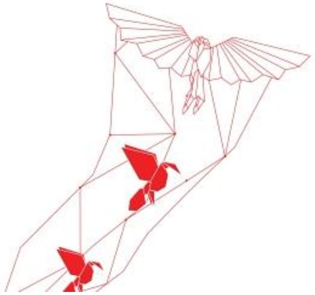
2003
How does becoming the first NBFC to get a banking licence sound?

2014
We need to be across the whole country.
Let's acquire a bank.

2017
Let's launch a zero-balance bank account that customers can simply download from the internet.

2020
So what if there's a lockdown.
Let's do KYC over a video call.

2024–
Transforming for scale



International Rating :

S&P : BBB; SACP : bbb+

Domestic Rating : AAA

CET-I Ratio : 22.4%

(30th June 2026)

NIM : 4.53%

(Q1FY27)

Net NPA : 0.27%

(30th June 2026)

Kotak - A Diversified Financial Conglomerate

All subsidiaries are 100% beneficially owned by the Bank

Kotak Mahindra Bank

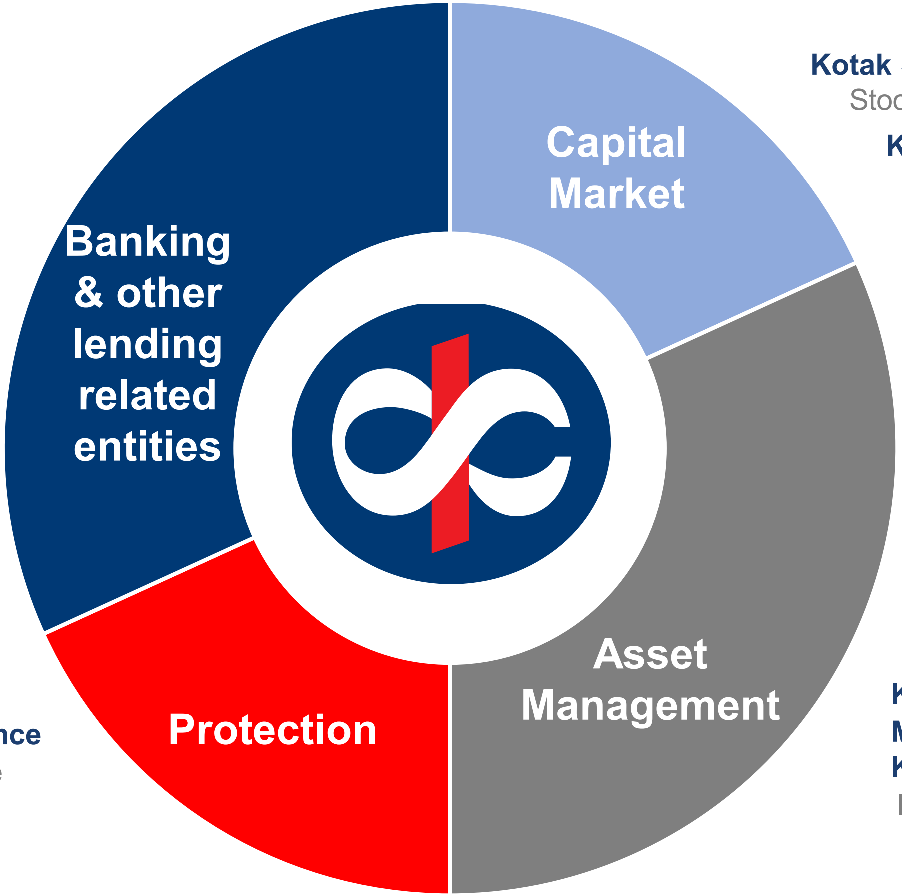
Kotak Mahindra Prime
Car and Two-Wheeler Loans

Kotak Mahindra Investments
Lending & Investments

Kotak Infrastructure Debt Fund
Infrastructure Financing

BSS Sonata Microcredit*
Business Correspondent

Kotak Mahindra Life Insurance
Life Insurance



Kotak Securities
Stock Broking

Kotak Mahindra Capital Company
Investment Banking

Kotak Mahindra Trusteeship Services
Estate Planning & Trusteeship Services

Kotak Mahindra Pension Fund
Pension Fund

Kotak Mahindra Asset Management
Mutual Fund

Kotak Alternate Asset Managers
Alternate Assets

Kotak Mahindra (International), Kotak Mahindra Asset Management (Singapore), Pte, Kotak Mahindra (UK), Kotak Mahindra, Inc., Kotak Mahindra Financial Services
International Business

AAA

Rating for Kotak Mahindra Bank, Kotak Mahindra Prime, Kotak Mahindra Investments, Kotak Infrastructure Development Fund, Kotak Securities, Kotak Mahindra Life Insurance, Kotak Alternate Asset Managers

*In addition to above, there are subsidiaries called Kotak Trustee Company, IVY Product Intermediaries and Kotak Karma Foundation | *Formerly known as BSS Microfinance Limited*

One Kotak

As of 30th June 2026

- **Banking & Lending**
- **Capital Markets**
- **Asset Management**
- **Protection**

4th Largest Private Sector Bank in India*	**₹ 3.9 trn** Market Cap#	**₹ 10.1 trn** Consolidated Balance Sheet
₹ 8.1 trn Consolidated Customer AUM	**₹ 6.5 trn** Consolidated Customer Assets	**₹ 5.7 trn** Bank Deposits
50 mn Bank Customers	**112,000+** Full-time Group Employee Base	**5,916** Group Branch Network in India^

*By Balance Sheet size as of 30th June 2026 | #as on 30th June 2026 | ^In addition, Bank branches are present in DIFC (Dubai) & GIFT City (Gujarat) and Kotak Securities network includes branches, franchises and referral coordinators

Bank’s Board of Directors

Guardians of Trust

- Former Chief Secretary, Govt. of Raj. (Retd. IAS)
- Former Non-Executive Chairman of IL&FS (GOI appointed)
- Former Consultant to the World Bank
- Board Member of Kotak Mahindra Life Insurance

C S Rajan
Chairman – Independent Director

Ashok Vaswani
MD & CEO

- Globally accomplished banking leader with 35+ yrs of experience
- Ex-CEO of Barclays Bank UK; Ex-CEO of Citigroup Asia Pacific
- Served on Boards of London Stock Exchange Group, VISA (UK), Barclays Africa Group, Telenor & UK Finance

Jaideep Hansraj
Executive Director

- Institution builder with 30+ yrs of experience within Kotak Group
- Ex-MD & CEO of Kotak Securities

Paritosh Kashyap
Executive Director

- Veteran banking professional with 30+ yrs of experience with Kotak
- Ex-MD & CEO of Kotak Mahindra Investments

Anup Kumar Saha
Executive Director

- Accomplished leader with 32 yrs of experience, incl. 25+ yrs in BFSI
- Ex-MD & CEO of Bajaj Finance Ltd.

Uday Shankar
Independent Director

- A Technology Entrepreneur
- Visionary creator of Hotstar & Jio Cinema
- Vice Chairperson of JioStar India
- Former President of Walt Disney Co. Asia Pacific
- Ex-Chairman of Star India
- Board Member of GE Shipping & Apollo Health and Lifestyle

Ashu Suyash
Independent Director

- Founder & CEO of Colossa Ventures LLP
- Ex-MD & CEO of CRISIL
- Ex- MD & Country Head of Fidelity’s Indian Asset Management
- Board Member of HUL & Tata Elxsi

Eli Leenaars
Independent Director

- Former Executive Board Member of ING Group N.V.
- Former Group COO of Quintet Private Bank
- Member of Trilateral Commission
- Board Member of Capital One Financial Corporation

Ketaki Bhagwati
Independent Director

- Senior Advisor to Board of KPMG India
- Former CIO in Financial Institutions Group at IFC
- Former Board Member of Axis Bank & Bayer CropScience
- Board Member of TransUnion CIBIL

Ramesh Iyer
Independent Director

- Former Vice Chairman & MD – Mahindra Finance (MMFSL)
- Ex-Member of Group Executive Board of M&M
- Board Member of Kotak Mahindra Prime, NOCIL, Sai Life Science

Amit Desai
Non-Executive Director

- Leading Lawyer
- Board Member of Kotak Mahindra Trustee Company

Uday Kotak
Non-Executive Director

- Founder & former MD & CEO of Kotak Mahindra Bank
- Former Non-Exec. Chairman of IL&FS (GOI apptd.)
- Former Chairman - IBBI’s advisory committee on Corporate Insolvency & Liquidation
- Ex-President of CII
- Non-Executive Chairman of GIFT-City

Kotak Mahindra Bank - Strategic Pillars

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Pillar 1

Focus Customer Segment Propositions

Identified four focus customer segments

- High Net-Worth Individuals (Private Banking and Solitaire)
- Core India (Kotak811)
- SME
- Institutional clients

Strengthens wallet share, improves customer retention, accelerates cross-engine monetisation and supports scalable and profitable growth.

Pillar 2

Independent Product businesses within the Bank

Built over time with dedicated distribution models and distinct economics, enabling consistent risk-adjusted returns across asset classes

- Tractor Finance
- Commercial Vehicles and Construction Equipment

Delivers resilient, secured growth, supported by differentiated value pools and strong market positions in their respective segments, and enables diversification and PSL accretion

Pillar 3

Technology, Digital & AI

Operating backbone of the franchise

- Resilient, scalable and high-throughput digital infrastructure
- Leveraging Data and Analytics
- AI-driven customer, colleague, control and technology solutions

Enables enhanced customer experience, greater operational efficiency, improved productivity and scalable growth

Pillar 1 : Focus Customer Segments (Individual Customers)

served through curated propositions

HNI : Private Banking + Solitaire

Proposition:
Group-wide holistic suite of offerings across full range of banking & insurance services, investment products & advisory, family office & multigenerational wealth preservation solutions and trading & research platform access.

Value to Kotak Group:

Driving **profitable growth** with:

- High-value customers anchored in multi-generational relationships
- Deeper customer engagement through multi- products across group
- Fee revenues & low capital intensity

Core India : Kotak811

Proposition:
Serving Core India (a billion Indians) through fully digital, end-to-end journeys for customer onboarding and servicing with offerings across payments & sachet-sized products. Customer engagement is driven by in-app UPI, BillPay and rewards, along with differentiated offerings like the Metal Debit Card & SuperX (4-in-1 proposition).

Value to Kotak Group:

Driving **scalable growth** with:

- Lower acquisition and servicing costs
- Stable granular deposits base
- Lifecycle-driven monetization through deepening of customer relationships

Q1FY27 Update

78.2K (66K) Families with Relationship Value* of **₹ 12.7 lakh cr** (₹ 10.8 lakh cr) [across Bank & Group]

- Monthly customer acquisition run rate# of **298K** (280K)
- Kotak811 SA is **12.7%** (12.2%) of Bank's total SA
  - Growing at **32%** YoY & **2%** QoQ

*Please note that the various products or services mentioned above are offered by Kotak Mahindra Bank and its group entities | Numbers in brackets pertain to March 2026 | *Relationship Value equals Private Banking + Solitaire ; Relationship Value = Advances + Deposits + Demat + Investments; Solitaire Programme was launched in May'25 | #Rolling 12 months average acquisitions numbers of new Full KYC Funded Savings Accounts*

Pillar 1 : Focus Customer Segments (Non-Individual Customers)

served through curated propositions

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fyn SME

Proposition:

Relationship-led banking proposition for delivering end-to-end solutions across working capital, term loans, supply chain financing, trade finance, cash management and foreign exchange while building next-generation enterprises through knowledge and capabilities enabled by the IIT partnership.

Value to Kotak Group:

Driving **scalable growth** through:

- Primary banking relationships anchored across enterprise and personal banking
- Transaction-led flows and fee-based revenues
- Diversified pan-India granular portfolio

fyn Institutional

Proposition:

A fully integrated platform delivering balance-sheet, capital market and advisory solutions supported by lending capabilities across working capital, capex funding, structured finance, distressed assets and credit substitutes, along with capabilities spanning across investment banking, equity research, broking, custody and treasury.

Value to Kotak Group:

Driving **profitable growth** through:

- Increased wallet share and deepening relationships
- Leveraging leadership positions in custody, investment banking, broking and research
- Fee-led, capital-efficient earnings delivering higher ROE

Q1FY27 Update

SME Advances at ₹ **1.3 lakh cr**, growing at **20%** YoY & **3%** QOQ and accounting for **24%** of the Bank's advances mix

- Contributes **20%** of Bank's total fee & services income, growing at **27%** YoY in Q1FY27
- Fees from KMCC (investment banking) and KIE (institutional brokerage) cross sell adds **~85 bps** to the Corporate Bank's RoE in Q1FY27

Please note that the various products or services mentioned above are offered by Kotak Mahindra Bank and its group entities

Pillar 2 : Independent Product Businesses within the Bank

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Tractor Finance

Portfolio characteristics:

- Highly granular, fixed-rate and secured book
- Deep rural reach (600+ districts) and strong dealer ties

Value to the Group:

- Superior ROE profile
- Delivers PSL accretion (direct agri)

Commercial Vehicle / Construction Equipment

Portfolio characteristics:

- Fixed-rate, secured lending with strong dealer / OEM ecosystems
- Diversified customer segment

Value to the Group:

- Key entry point into transport and infrastructure ecosystem
- Linked to infra spend, freight movement and capex cycles

Q1FY27 Update

Tractor Finance

- **9.7%*** Market Share#
- Loan Book of **₹ 19,793 cr**, up 11% YoY & down 1% QoQ
- **4%** of Bank's Advances

Commercial Vehicle / Construction Equipment

- **4.5% / 6.6%^** Market Share# in India respectively
- Loan Book of **₹ 45,081 cr**, up 5% YoY & down 2% QoQ
- **9%** of Bank's Advances

**Tractor Manufacturers Association | ^SIAM (CV) / ICEMA (CE) | #Q1FY27 Market Share*

Pillar 3 : Technology, Digital & AI

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Operating backbone of Franchise

Resilient, scalable and high-throughput digital infrastructure

- Near-zero downtime (FY 2025-26) across high-volume critical platforms (Core Banking System, UPI)
- Underlying architecture of Core Banking ecosystem is scaled to*
  - Process ~10,000 transactions per second
  - Support 3.6 cr+ API calls daily

Leveraging Data and Analytics

- Cloud-based data lakehouse with near petabyte-scale processing
- Unified customer-product-risk view
- Early Warning Systems for continuous risk surveillance of larger exposures
- Decision science and ML models support credit selection, collections prioritisation, risk-based pricing and fraud detection
- AI-led tools providing personalised engagement cues to relationship managers

Leveraging AI

- **Customers:** Voice automation, onboarding assistance and voice-led collections
- **Colleagues:** 'Kompanion', Bank's AI productivity tool for relationship managers
- **Control:** AI strengthening oversight across credit, fraud and data privacy
- **Technology:** 'Spark', Bank's software development agent, used by in-house engineers

Our Digital Footprint

Kotak Bank App
Universal Banking App

Kotak811
App for Core India (to Billion Indians)

Kotak fyn
Corporate & SME Customers

Kotak Neo
Trading & Investing App

*As of March 2026

Kotak Mahindra Bank Financial Highlights

Key Ratios

Particulars		FY26	FY25	Q1FY27	Q1FY26
Profitability	NIM	4.60%	4.96%	4.53%	4.65%
	Cost of Funds	4.67%	5.10%	4.46%	5.01%
	Return on Equity	11.08%	12.57%	11.98%	10.94%
	Return on Assets	1.97%	2.21%	2.14%	1.94%
Efficiency	Cost to Income	47.0%	47.2%	45.6%	46.2%
	Cost to Assets	2.75%	3.02%	2.66%	2.83%
Balance Sheet Stability	CD Ratio	86.6%	85.5%	89.4%	86.7%
	CASA Ratio	43.3%	43.0%	40.3%	40.9%
	CET-I	21.3%	21.1%	22.4%	21.8%
	Consolidated BVPS (₹)	182	158	189	166
	Average LCR#	124%	128%	135%	128%
Asset Quality	NNPA	0.25%	0.31%	0.27%	0.34%
	Credit Cost*	0.65%	0.60%	0.46%	0.93%
	Slippages Ratio	1.22%	1.49%	1.03%	1.63%
	PCR	79%	78%	78%	77%

**Credit cost on specific provisions | #For Q4FY26 and Q4FY25 respectively*

Highlights - FY26

	PAT	NIM	ROA	Cost / Income	Credit Cost
FY26	₹ 14,008 cr (2%)	4.60%	1.97%	47.0%	0.65%
FY25^	₹ 13,720 cr	4.96%	2.21%	47.2%	0.60%

As at	Customer Assets*	Deposits	Net NPA	CASA Ratio	CAR	CET-I
Mar'26	₹ 545,716 cr (14%)	₹ 572,456 cr (15%)	0.25%	43.3%	22.4%	21.3%
Mar'25	₹ 477,855 cr	₹ 499,055 cr	0.31%	43.0%	22.2%	21.1%

^Excluding gains of ₹ 2,730 cr on ZKGI divestment | **Customer Assets comprise Advances (gross of IBPC & BRDS) and Credit Substitutes*

Highlights - Q1FY27

	PAT	NIM	ROA	Cost / Income	Credit Cost*
Q1FY27	₹ 4,123 cr (▲ 26%)	4.53%	2.14%	45.6%	0.46%
Q1FY26	₹ 3,282 cr	4.65%	1.94%	46.2%	0.93%

As at	Customer Assets#	Deposits	Net NPA	CASA Ratio	CAR^	CET-I ^
Jun'26	₹ 570,901 cr (▲ 16%)	₹ 572,820 cr (▲ 12%)	0.27%	40.3%	22.8%	22.4%
Jun'25	₹ 492,972 cr	₹ 512,838 cr	0.34%	40.9%	23.0%	21.8%

*Credit cost on specific provisions | #Customer Assets comprise Advances (gross of IBPC & BRDS) and Credit Substitutes | ^CAR and CET-I as per Basel |||, including unaudited profits

Profit and Loss Statement

₹ cr	FY26	FY25	Q1FY27	Q1FY26	Q1-o-Q1 growth%
Net Interest Income	30,010	28,342	7,928	7,259	9%
Other Income	11,623	11,418	3,338	3,080	8%
Net Total Income	**41,633**	**39,760**	**11,266**	**10,339**	**9%**
Operating Expenditure	**19,566**	**18,754**	**5,135**	**4,775**	**8%**
Operating Profit	**22,067**	**21,006**	**6,131**	**5,564**	**10%**
Provision & Contingencies	**3,481**	**2,942**	**668**	**1,208**	**(45%)**
PBT	**18,586**	**18,064**	**5,463**	**4,356**	**25%**
Provision For Tax	4,578	4,344	1,340	1,074	25%
PAT	**14,008**	**13,720**	**4,123**	**3,282**	**26%**
ROE	**11.08%**	**12.57%**	**11.98%**	**10.94%**	**-**
PAT on ZKGI divestment	**-**	**2,730**	**-**	**-**	**-**
Total PAT	**14,008**	**16,450**	**4,123**	**3,282**	**26%**

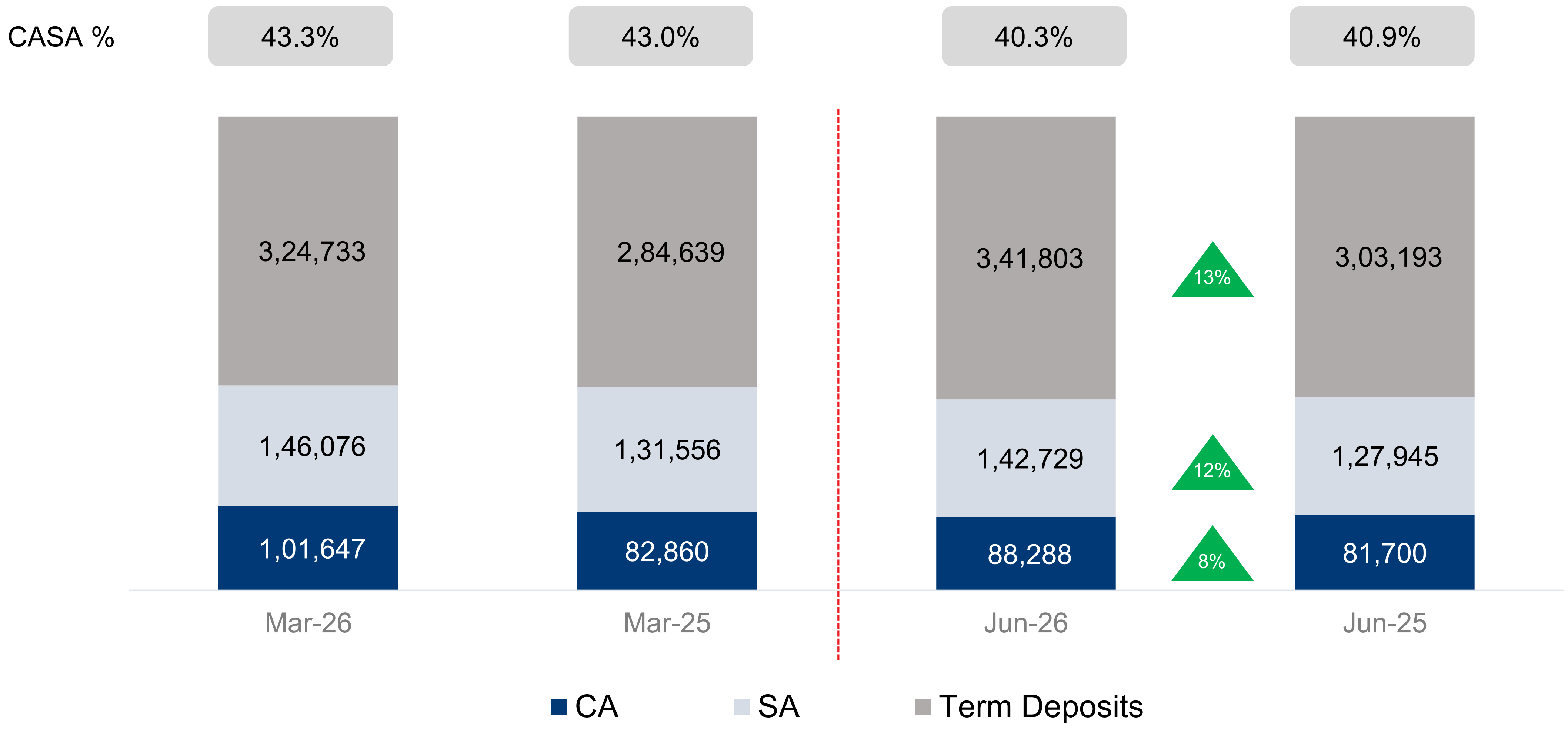
Balance Sheet

₹ cr	31-Mar-26	31-Mar-25	30-Jun-26	30-Jun-25	Q1-o-Q1 growth%
Capital & Reserves and Surplus	135,199	117,146	140,924	123,428	14%
Deposits	572,456	499,055	572,820	512,838	12%
Borrowings	32,475	48,443	25,840	21,148	22%
Other Liabilities and Provisions	42,873	28,980	35,489	31,595	12%
Total Liabilities	**783,003**	**693,624**	**775,073**	**689,009**	**12%**
Cash, Bank and Call	84,089	65,779	44,620	43,080	4%
Investments	172,535	181,907	191,852	182,292	5%
Net Advances	496,009	426,909	512,249	444,823	15%
Fixed & Other Assets	30,370	19,029	26,352	18,814	40%
Total Assets	**783,003**	**693,624**	**775,073**	**689,009**	**12%**

Key Credit Highlights

Strong Deposit Franchise

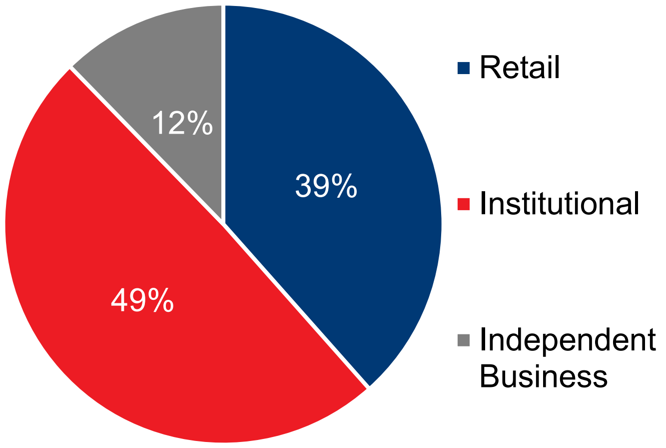
Deposit Mix EOP (₹ cr)



Well Diversified Loan Book Across Retail And Institutional Banking

₹ cr	31-Mar-26	31-Mar-25	30-Jun-26	30-Jun-25	Q1-o-Q1 growth%
Retail Banking	**201,468**	**177,657**	**202,842**	**180,621**	**12%**
Home Loans & LAP	150,945	127,266	150,903	131,792	15%
PL, BL and Consumer Durables	25,672	24,818	25,589	24,368	5%
Credit Cards	12,294	13,420	12,788	12,924	(1%)
Retail Microcredit	6,188	6,754	6,484	5,901	10%
Others	6,369	5,398	7,078	5,636	26%
Institutional Banking	**246,797**	**205,946**	**259,895**	**217,482**	**20%**
Corporate Banking	116,312	95,874	121,875	105,525	15%
SME	122,657	1,02,707	125,826	104,426	20%
Others	7,828	7,365	12,194	7,531	62%
Independent Product Business	**65,990**	**60,713**	**64,873**	**60,847**	**7%**
CV / CE	45,906	43,008	45,081	42,973	5%
Tractor Finance	20,084	17,706	19,792	17,874	11%
Advances (A)	**514,255**	**444,316**	**527,610**	**458,950**	**15%**
Credit Substitutes (B)	31,461	33,539	43,291	34,022	27%
Customer Assets (A + B)	**545,716**	**477,855**	**570,901**	**492,972**	**16%**
IBPC & BRDS (C)	18,246	17,407	15,361	14,127	9%
Net Advances (A - C)	**496,009**	**426,909**	**512,249**	**444,823**	**15%**

30th June 2026



Unsecured retail advances (incl. Retail Microcredit) as a % of Net Advances:

30th June 2026 : 8.8%
30th June 2025 : 9.7%

Healthy Asset Quality And Prudent Risk Management Capabilities

₹ cr	31-Mar-26	31-Mar-25	30-Jun-26	30-Jun-25
GNPA	6,018	6,134	6,122	6,638
GNPA (%)	1.20%	1.42%	1.18%	1.48%
NNPA	1,263	1,343	1,358	1,531
NNPA (%)	0.25%	0.31%	0.27%	0.34%
Total provisions (incl. specific)	7,254	6,961	7,340	7,440
PCR (%)	79%	78%	78%	77%
Credit cost (%)*	0.65%	0.60%	0.46%	0.93%
Slippages Ratio (%)	1.22%	1.49%	1.03%	1.63%

*Credit cost on specific provisions

Strong Presence & Pan-India Reach Through A Large Distribution Network

Group Branches distributed across various geographies

Network in India	Branches
Kotak Bank	**2,301**

Additionally, Bank branches in DIFC (Dubai) & GIFT City (Gujarat)

Other Kotak Group Entities	**3,615**
Kotak Mahindra Prime	166
Kotak Life Insurance	384
Kotak Securities#	1,446
Kotak AMC	126
BSS Sonata Microcredit&	1,493
Total	**5,916**

Additionally, Offices of International subsidiaries in New York, London, Mauritius, Dubai, Abu Dhabi and Singapore

Bank Branch Classification (No. | %)

Metro	1,063 | 46%
Urban	491 | 22%
Semi Urban	329 | 14%
Rural	418 | 18%
	2,301

Bank Branch Distribution (No. | %)

North	732 | 32%
East	195 | 8%
West	708 | 31%
South	666 | 29%
	2,301

Bank Branch presence as on

30th June, 2025: 2,154 | 31st Mar, 2026: 2,276

No. of ATMs^

2,734

No. of Currency Chests

10

#Kotak Securities network includes branches, franchises and referral coordinators | ^including cash recyclers | &Formerly known as BSS Microfinance Limited

ESG at Kotak

ENVIRONMENT

- **21 LEED/IGBC-certified premises,** housing 29% of the workforce^
- Use of renewable energy at key corporate offices and rooftop solar at select branches
- **~4.5 lakh+ saplings** planted under CSR@
- **25+ lakes and ponds** rejuvenated in urban areas under CSR@

SOCIAL

- **Gender diversity target of 30%$^{\#}$** by **FY 2028-29**
- **33% Reduction** in Complaint Resolution TAT$^{\$}$
- **10 ISO 45001** certified offices for workplace safety
- **BizLabs**
  - **Accelerator Programme:** Supported **71 early-stage startups** through mentorship, market access and ecosystem partnerships
  - **Women Startup Programme (WSP):** Launched 6th cohort with NSRCEL(IIM B) to support **2,500+ women entrepreneurs**

GOVERNANCE

- **ISO/IEC 27001** certified Information security management system
- **Code of Conduct for service providers** is integrated in service agreements
- Gender diversity and succession planning integrated into leadership assessments
- **Policy Advocacy**
  - Member, Joint Committee On Climate Finance Taxonomy for India
  - Member, India- UK Financial Partnership

------------------------ ESG in Core Business ----------------------

- **₹ 8,500+** Cr Green asset book* at the Bank
- Increasing access to finance to **~1.7 mn women** active **microcredit borrowers**
- **Environment and social risk assessment** integrated in **credit** process for high-risk sectors
- Board approved **green and sustainable finance frameworks**
- Developing an approach to determine impacts of climate-related events on relevant assets
- Developing decision-useful transition risk insights for hard-to-abate sectors

Ratings & Awards

Ranked #3 Most Sustainable Company in Banking by BW

As of 2025, Kotak received an MSCI ESG Rating of AA

ESG Score: 79.1/100

ESG Score**: 69/100

ESG Score**: 70/100

^As of 31st March 2026 | @ cumulatively over last 4 years | #of permanent workforce at the Bank | $FY 2025-26 | *As per green activities/projects indicated in the RBI's 'Commercial Banks - Climate Finance and Management of Climate Change Risks Directions, 2025', based on internal mapping done as of 30th June 2026 | **Index & Ratings data is as of 13thJuly, 2026 unless otherwise mentioned

Awards & Recognition

kotak
Kotak Mahindra Bank

India's Best Bank for Large Corporate & India's Best for Securities Services
Euromoney Awards for Excellence, 2026

India's Best Transaction Bank
Euromoney Transaction Banking Award, 2025

Best Private Bank in India
Euromoney Private Banking Award, 2025

#1 Most Downloaded Banking App in India
Sensor Tower Report (H1 2025)

GenAI Excellence Award for Innovative Use of AI
Amazon Web Services (AWS) AI Awards, 2025

Gold in Product Innovation
Infosys Finacle Innovation Awards, 2025

ET Now Champions of CSR 2025 Award
ET Edge Global Sustainability Alliance

Among India's Top 50 Most Sustainable Companies
BW Businessworld India's Most Sustainable Companies, 2025

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