

Kotak Mahindra Bank

December 19, 2025

BSE Limited

Corporate Relationship Department Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400 001

BSE Scrip 500247, 958687, 974396,

Code: 974682, 974924, 975387

National Stock Exchange of India Limited

Exchange Plaza, Plot No. C/1, G Block,

Bandra-Kurla Complex,

Bandra (East),

Mumbai 400 051

NSE KOTAKBANK, KMBL, KMB26, KMB29,

Symbol: KMB30

Dear Sirs,

Sub: Intimation under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

With reference to the captioned subject, we wish to inform you that the Bank has, today (at 3:39 p.m.), received a letter dated December 19, 2025 from the Reserve Bank of India ("RBI") along with an order dated December 11, 2025, passed by the Adjudication Committee of Executive Directors of the Reserve Bank of India ("RBI"), imposing a monetary penalty of Rs. 61.95 lakh (Rupees Sixty-One Lakh Ninety-Five Thousand Only) on the Bank for non-compliance by the Bank with the Credit Information Companies Rules, 2006 and the Reserve Bank of India directions in this regard.

This penalty has been imposed by the RBI in exercise of the powers conferred under section 47A(1)(c) read with section 46(4)(i) of the Banking Regulation Act, 1949 and section 25(1)(iii) read with section 23(4) of the Credit Information Companies (Regulation) Act, 2005, based on the RBI's observations during the statutory inspection of the Bank for the financial year ended March 31, 2024.

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

We request you to disseminate the above intimation on your website.

Thanking You.

Yours faithfully,

For Kotak Mahindra Bank Limited

Avan Doomasia Company Secretary

Kotak Mahindra Bank Ltd. CIN: L65110MH1985PLC038137

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