



January 24, 2026

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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, 958687, 974396, 974682, 974924, 975387 | NSE Symbol: KOTAKBANK, KMBL, KMB26, KMB29, KMB30 |

Dear Sirs,

Sub: Audio Recording of the Earnings Conference Call on the Consolidated and Standalone Unaudited Financial Results for the quarter and nine months ended December 31, 2025

We wish to inform you that the Audio Recording of the Earnings Conference Call in connection with the Consolidated and Standalone Unaudited Financial Results of the Bank for the quarter and nine months ended December 31, 2025, held on January 24, 2026 at 5:15 p.m. (IST), is available on the website of the Bank and can be accessed on the following link:

<https://www.kotak.bank.in/en/investor-relations/financial-results.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