

**UDAYS. KOTAK**

62, NCPA APARTMENTS, DORABJI TATA MARG, NARIMAN POINT, MUMBAI – 400 021

April 10, 2026

<b>BSE Limited</b> Corporate Relationship Department, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400 001  BSE Scrip Code: <b>500247</b>	<b>National Stock Exchange of India Limited</b> Exchange Plaza, Plot No. C/1, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai 400 051  NSE Symbol: <b>KOTAKBANK</b>
<b>Audit Committee</b> <b>Kotak Mahindra Bank Limited</b> 27 BKC, G Block, Bandra Kurla Complex, Bandra East, Mumbai 400051	

Dear Sirs/Madam,

**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, 2026, I, along with members of promoter group or persons acting in concert, have not created any encumbrance, directly or indirectly, on our shareholding in Kotak Mahindra Bank Limited.

Kindly acknowledge receipt.

Yours sincerely,

UDAY  
SURESH  
KOTAK

Digitally signed  
by UDAY SURESH  
KOTAK  
Date: 2026.04.10  
13:23:59+05'30'

Uday Suresh Kotak