Kotak Mahindra Bank

October 25, 2025

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: Investor Presentation for the Earnings Conference Call on the Consolidated and Standalone Unaudited Financial Results of the Bank for the quarter and half-year ended September 30, 2025

Further to our intimation regarding the Consolidated and Standalone Unaudited Financial Results of Kotak Mahindra Bank Limited ("Bank") for the quarter and half-year ended September 30, 2025 and pursuant to Regulation 30 of the of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), we enclose herewith a copy of the Investor Presentation for the Earnings Conference Call in connection with the aforesaid Financial Results.

The above information is also being hosted on the Bank's website https://www.kotak.com/en/investor-relations/governance/sebi-listing-disclosures.html in terms of the Listing Regulations.

This is for your information and appropriate dissemination.

Thanking you,

Yours faithfully,
For Kotak Mahindra Bank Limited

AVAN KAYOMARS DOOMASIA
Digitally signed by AVAN KAYOMARS DOOMASIA
Date: 2025.10.25 12:25:05 +05'30'

Avan Doomasia
Company Secretary

Encl.: as above

kotak

Transforming for scale

Investor Presentation Q2FY26

Presentation on financial results for the Period ended 30th September, 2025

25th October, 2025

Consolidated Highlights

	PAT	ROA	ROE
Q2FY26	₹ 4,468 cr (-11%)	1.97%	10.65%
Q2FY25	₹ 5,044 cr	2.53%	13.88%

As at	Consolidated AUM	Customer Assets*	CAR	CET-I	Book Value / Share
Sep'25	₹ 760,598 cr (12%)	₹ 576,339 cr (13%)	22.8%	21.8%	₹ 844 (14%)
Sep'24	₹ 680,838 cr	₹ 510,598 cr	22.6%	21.7%	₹ 740

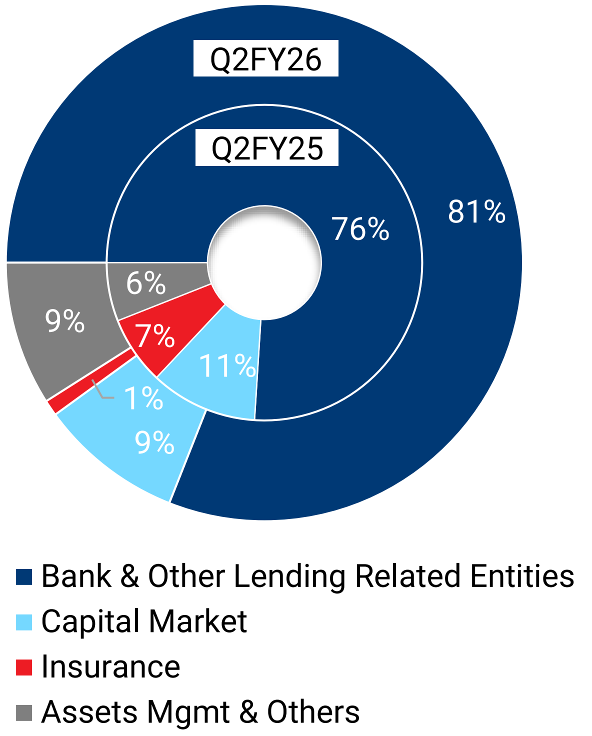
*CAR and CET-I -as per Basel III, including unaudited profits | * Customer Assets comprise Advances (gross of IBPC & BRDS) and Credit Substitutes*

Kotak Group PAT – Q2FY26

₹ cr	Q2FY26	Q2FY25	Q1FY26	YoY
Kotak Mahindra Bank	3,253	3,344	3,282	(3%)
Kotak Mahindra Prime	246	269	272	(8%)
Kotak Mahindra Investments	120	141	107	(15%)
Kotak Infrastructure Debt Fund	16	16	14	-
BSS Microfinance#	(22)	16	(17)	-
Sonata Finance#	-	10	-	-
Bank & Other lending related entities	**3,613**	**3,796**	**3,658**	**(5%)**
Kotak Securities	345	444	465	(22%)
Kotak Mahindra Capital	60	90	89	(33%)
Capital Market	**405**	**534**	**554**	**(24%)**
Kotak Mahindra Life Insurance	49	360	327	(86%)
Insurance	**49**	**360**	**327**	**(86%)**
Kotak AMC and TC	258	197	326	31%
Kotak Alternate Asset Managers	104	22	59	-
International Subs	48	76	42	(37%)
Asset Management	**410**	**295**	**427**	**39%**
Others	1	1	1	-
Bank & Subsidiaries	**4,478**	**4,986**	**4,967**	**(10%)**
Associates	22	46	43	(52%)
Inter co. Adjustments	(32)	12	(538)	-
Consolidated PAT	**4,468**	**5,044**	**4,472**	**(11%)**

PAT of subsidiaries and associates (excl. insurance) entities includes gains of ₹ 18 cr in Q2FY26 and ₹ 204 cr in Q1FY26 due to alignment with RBI directions on valuation of investments portfolio w.e.f. Q4FY25.

PAT Contribution



#With effect from 11th October, 2025, Sonata Finance Private Limited merged with BSS Microfinance Limited. The appointed date of the merger is 1st April, 2025.

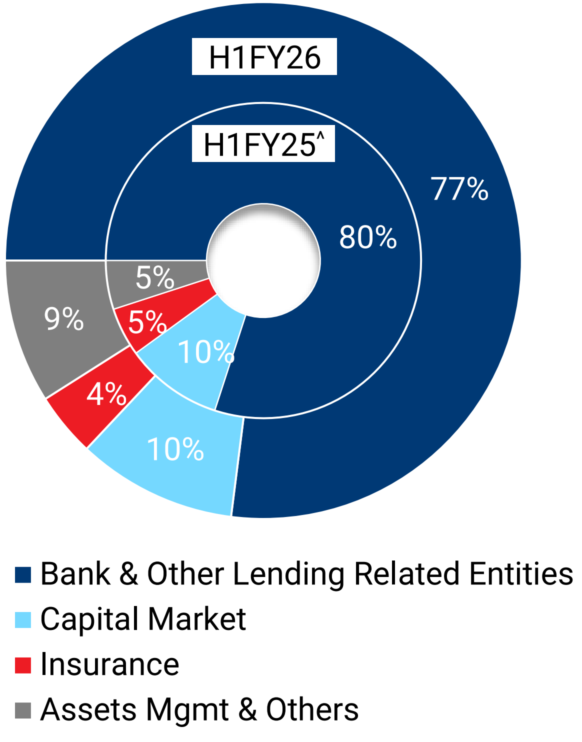
Kotak Group PAT – H1FY26

₹ cr	H1FY26	H1FY25	YoY	FY25
Kotak Mahindra Bank	6,535	6,864	(5%)	13,720
Kotak Mahindra Prime	518	501	4%	1,015
Kotak Mahindra Investments	227	279	(19%)	501
Kotak Infrastructure Debt Fund	30	27	10%	53
BSS Microfinance#	(38)	66	-	(74)
Sonata Finance#	-	(3)	-	13
Bank & Other lending related entities	**7,272**	**7,734**	**(6%)**	**15,229**
Kotak Securities	811	845	(4%)	1,640
Kotak Mahindra Capital	149	170	(13%)	361
Capital Market	**960**	**1,015**	**(5%)**	**2,001**
Kotak Mahindra Life Insurance	376	533	(29%)	769
Zurich Kotak General Insurance*	-	(21)	-	(21)
Insurance	**376**	**513**	**(27%)**	**749**
Kotak AMC and TC	583	372	57%	977
Kotak Alternate Asset Managers	163	28	-	139
International Subs	90	145	(38%)	255
Asset Management	**836**	**545**	**54%**	**1,371**
Others	2	2	-	8
Bank & Subsidiaries	**9,446**	**9,809**	**(4%)**	**19,358**
Associates	65	95	(31%)	180
Inter co. Adjustments	(571)	(425)	-	(426)
Consolidated PAT	**8,940**	**9,479**	**(6%)**	**19,113**
PAT on KGI divestment	-	3,013	-	3,013
Total PAT	**8,940**	**12,492**	**-**	**22,126**

PAT of subsidiaries and associates (excl. insurance) entities includes gains of ₹ 222 cr in H1FY26 and ₹ 411 cr in FY25 due to alignment with RBI directions on valuation of investments portfolio w.e.f. Q4FY25.

*On 18th June, 2024, ZKGI has ceased to be a wholly-owned subsidiary and became an associate of the Bank. Share of profits from 18th June, 2024 are included under Associates.

PAT Contribution



^Excluding gain on KGI divestment

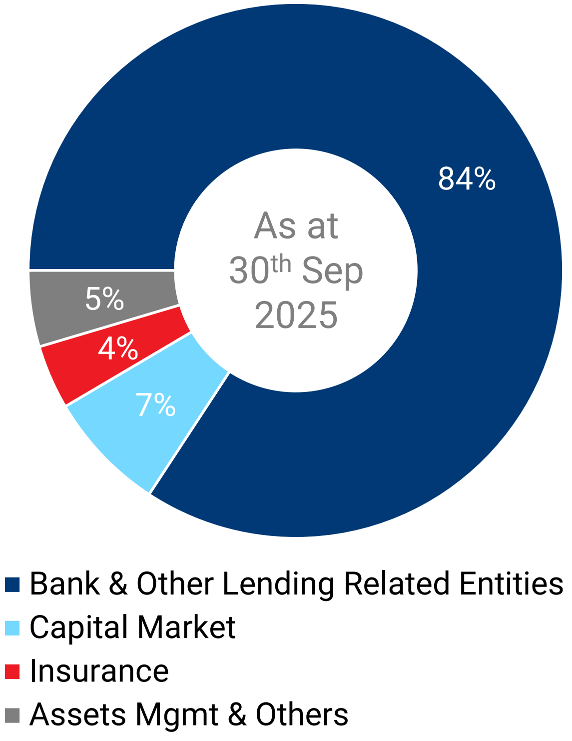
#With effect from 11th October, 2025, Sonata Finance Private Limited merged with BSS Microfinance Limited. The appointed date of the merger is 1st April, 2025.

Kotak Group Networth & ROE

₹ cr	PAT Q2FY26	Networth Sep'25	ROE	CET-I
Kotak Mahindra Bank	3,253	125,157		20.9%
Kotak Mahindra Prime	246	10,687		22.8%
Kotak Mahindra Investments	120	4,064		36.2%
Kotak Infrastructure Debt Fund	16	603		44.3%
BSS Microfinance[#]	(22)	1,300		
Bank & Other lending related entities	**3,613**	**141,811**	**10.2%**	
Kotak Securities	345	10,762		
Kotak Mahindra Capital	60	1,736		
Capital Market	**405**	**12,498**	**13.1%**	
Kotak Mahindra Life Insurance	49	6,486		
Insurance	**49**	**6,486**	**3.0%**	
Kotak AMC and TC	258	4,193		
Kotak Alternate Asset Managers	104	1,352		
International Subs	48	2,470		
Asset Management	**410**	**8,015**	**20.9%**	
Others	1	110	3.0%	
Bank & Subsidiaries	**4,478**	**168,920**		
Associates	22	1,833		
Inter co. Adjustments	(32)	(2,818)		
Consolidated PAT	**4,468**	**167,935**	**10.7%**	

PAT of subsidiaries and associates (excl. insurance) entities includes gains of ₹ 18 cr in Q2FY26 due to alignment with RBI directions on valuation of investments portfolio w.e.f. Q4FY25.

Networth Contribution



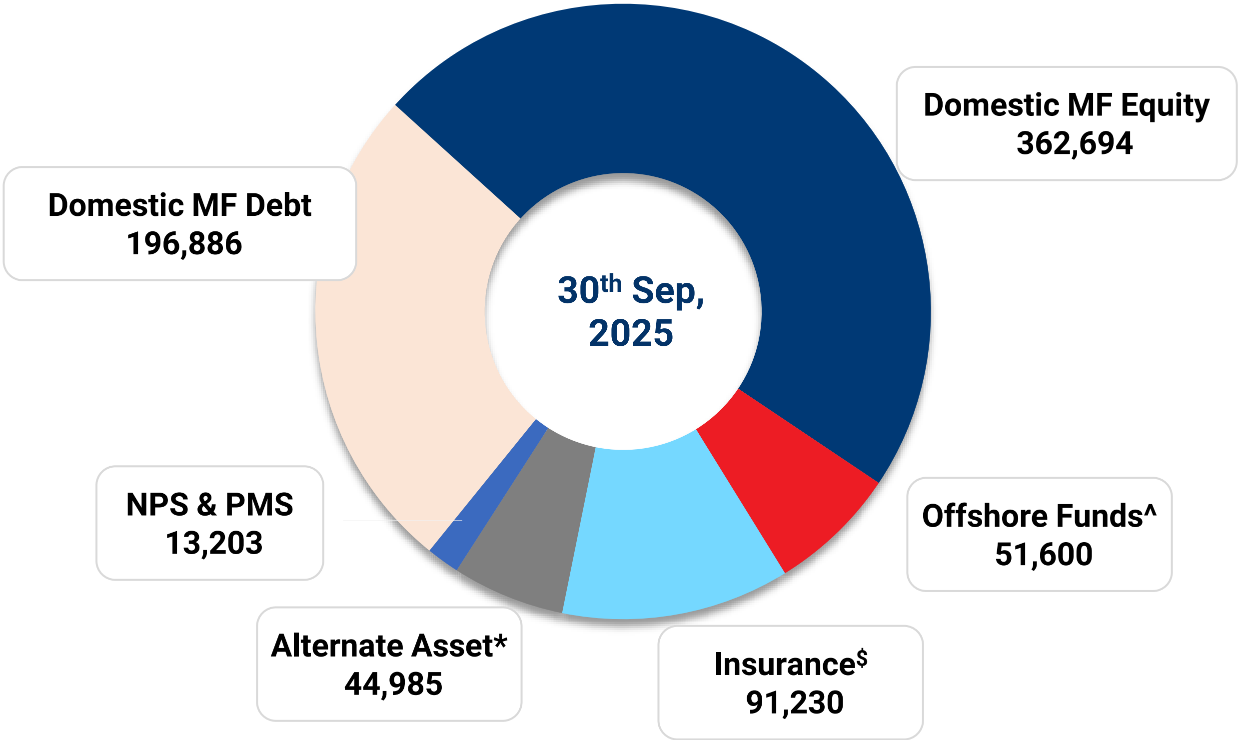
[#] With effect from 11^{th} October, 2025, Sonata Finance Private Limited merged with BSS Microfinance Limited. The appointed date of the merger is 1^{st} April, 2025.

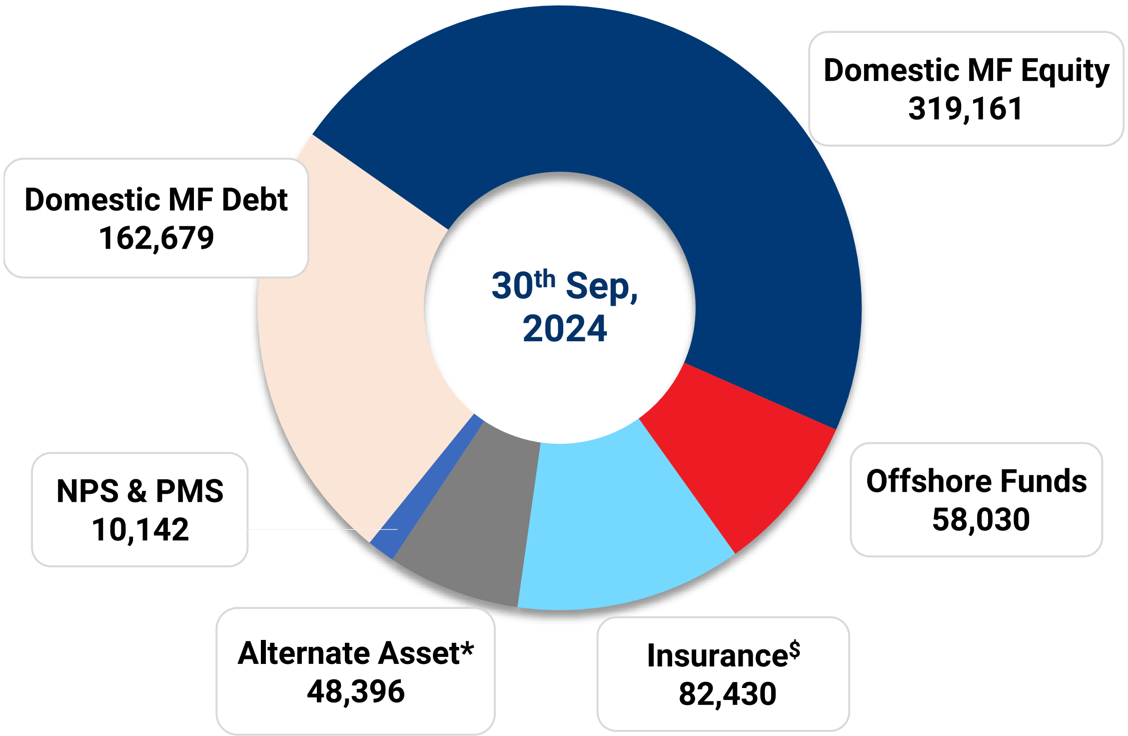
Kotak Group **Assets Under Management**

Total: ₹ 760,598 cr

12%

Total: ₹ 680,838 cr





^Includes 'Kotak Funds – India Midcap Fund', with an AUM of ~USD 3.5 bn, which continues to be one of the largest# India focused offshore funds (actively managed with daily liquidity)

**Include undrawn commitments, wherever applicable. | #Source: Bloomberg | $Policyholder's AUM*

Bank Highlights

	PAT	NIM	ROA	Cost / Income
Q2FY26	₹ 3,253 cr -3%	4.54%	1.88%	46.8%
Q2FY25	₹ 3,344 cr	4.91%	2.17%	47.5%

	Customer Assets*	Deposits	Net NPA	CASA Ratio	CAR	CET-I
As at Sep'25	₹ 509,399 cr 13%	₹ 528, 776 cr 15%	0.32%	42.3%	22.1%	20.9%
Sep'24	₹ 450,064 cr	₹ 461,454 cr	0.43%	43.6%	22.6%	21.5%

*CAR and CET-I -as per Basel III, including unaudited profits | * Customer Assets comprise Advances (gross of IBPC & BRDS) and Credit Substitutes*

Profit and Loss Statement – Q2FY26

₹ cr	Q2FY26	Q2FY25	Q1FY26	YoY
Net Interest Income	7,311	7,020	7,259	4%
Other Income	2,589	2,684	3,080	(4%)
Fee and Services	*2,415*	*2,312*	*2,249*	*4%*
*Trading and MTM income**	*(128)*	*91*	*195*	-
Others	*302*	*281*	*636*	*7%*
Net Total Income	**9,900**	**9,704**	**10,339**	**2%**
Employee Cost	1,980	1,952	2,065	1%
Other Operating Expenses	2,652	2,653	2,710	0%
Operating Expenditure	**4,632**	**4,605**	**4,775**	**1%**
Operating Profit	**5,268**	**5,099**	**5,564**	**3%**
Prov. on Adv/Receivables (net)	996	669	1,200	49%
Prov. on AIF/other Investments	(49)	(9)	8	-
Provision & Contingencies	**947**	**660**	**1,208**	**43%**
PBT	**4,321**	**4,439**	**4,356**	**(3%)**
Provision For Tax	1,068	1,095	1,074	(3%)
PAT	**3,253**	**3,344**	**3,282**	**(3%)**
ROE	**10.38%**	**12.23%**	**10.94%**	**-**

Notes

Q1FY26: "Other Income - Others" includes dividend income from subsidiaries: ₹ 449 cr

Q2FY26: Prov. On AIF/ other Investments relates to reversal of provision on AIF as per the revised RBI circular

Fees & Services

₹ cr	Q2FY26	Q2FY25	Q1FY26
Distribution	462	386	344
General Banking Fees	1,840	1,804	1,808
Others	113	122	97
Total	**2,415**	**2,312**	**2,249**

*On fixed income, net of OIS/FRA

Profit and Loss Statement – H1FY26

₹ cr	H1FY26	H1FY25	YoY	FY25
Net Interest Income	14,570	13,862	5%	28,342
Other Income	5,669	5,613	1%	11,418
Fee and Services	*4,664*	*4,552*	*2%*	*9,530*
*Trading and MTM income**	*67*	*196*	*(66%)*	*253*
Others	*938*	*865*	*8%*	*1,635*
Net Total Income	**20,239**	**19,475**	**4%**	**39,760**
Employee Cost	4,045	3,822	6%	7,881
Other Operating Expenses	5,362	5,300	1%	10,873
Operating Expenditure	**9,407**	**9,122**	**3%**	**18,754**
Operating Profit	**10,832**	**10,353**	**5%**	**21,006**
Prov. on Adv/Receivables (net)	2,196	1,249	76%	2,848
Prov. on AIF / other Investments	(41)	(10)	-	94
Provision & Contingencies	**2,155**	**1,239**	**74%**	**2,942**
PBT	**8,677**	**9,114**	**(5%)**	**18,064**
Provision For Tax	2,142	2,250	(5%)	4,344
PAT	**6,535**	**6,864**	**(5%)**	**13,720**
ROE	**10.69%**	**13.10%**	**-**	**12.57%**
PAT on KGI divestment	**-**	**2,730**	**-**	**2,730**
Total PAT	**6,535**	**9,594**	**-**	**16,450**

Fees & Services

₹ cr	H1FY26	H1FY25	FY25
Distribution	806	695	1,782
General Banking Fees	3,648	3,589	7,284
Others	210	268	464
Total	**4,664**	**4,552**	**9,530**

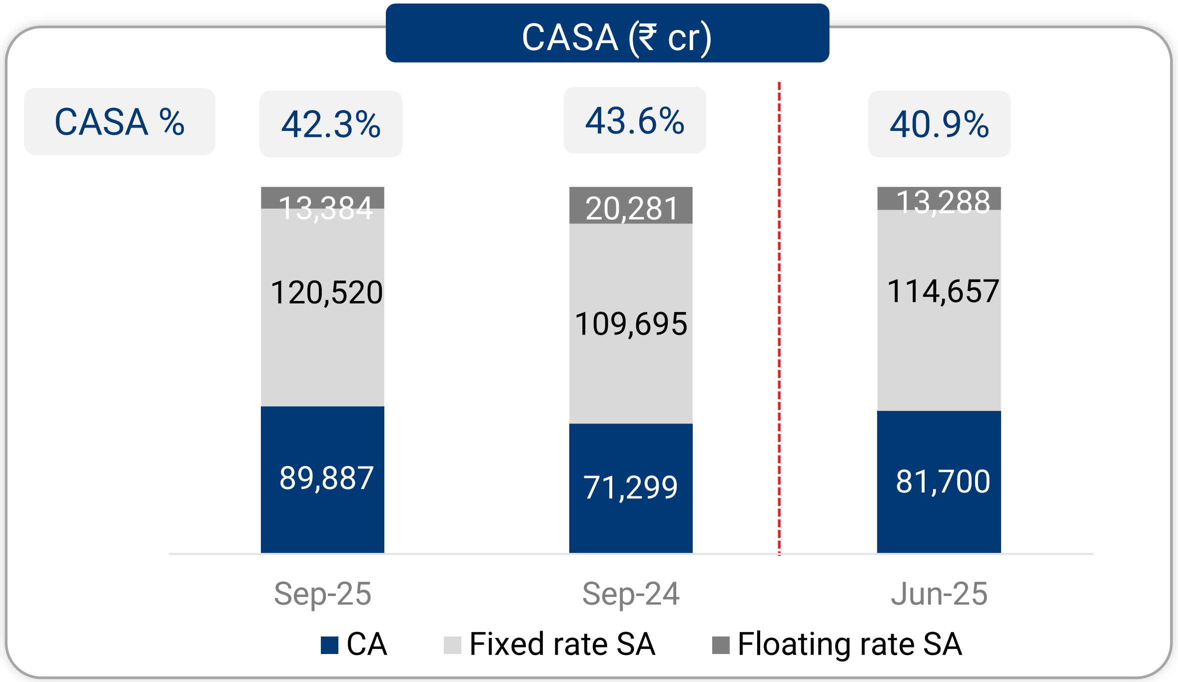
*On fixed income, net of OIS/FRA

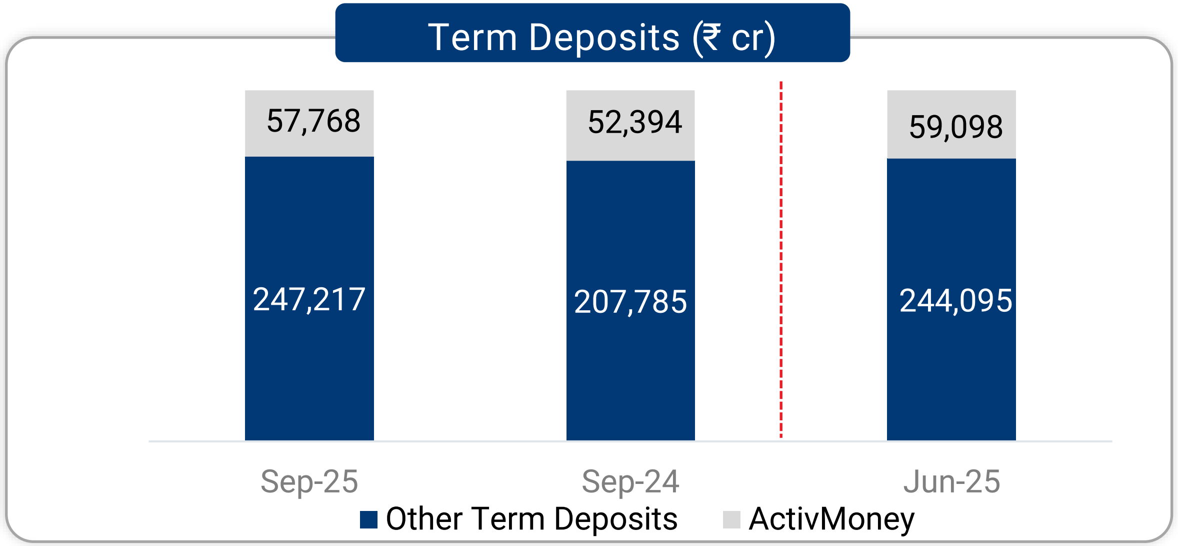
Balance Sheet

₹ cr	30-Sep-25	30-Sep-24	30-Jun-25
Capital & Reserves and Surplus	125,157	110,646	123,428
Deposits	528,776	461,454	512,838
of which, CASA	*223,791*	*201,275*	*209,645*
Borrowings	23,911	26,512	21,148
Other Liabilities and Provisions	29,123	24,596	31,595
Total Liabilities	**706,967**	**623,208**	**689,009**
CASA Ratio	**42.3%**	**43.6%**	**40.9%**

₹ cr	30-Sep-25	30-Sep-24	30-Jun-25
Cash, Bank and Call	49,792	32,588	43,080
Investments	172,994	175,532	182,292
Net Advances	462,688	399,522	444,823
Fixed & Other Assets	21,493	15,566	18,814
Total Assets	**706,967**	**623,208**	**689,009**
CD Ratio	**87.5%**	**86.6%**	**86.7%**

Deposits





Averages	Q2FY26	YoY %	Q2FY25
Total Deposits	510,538	14%	446,110
Current Account	70,220	14%	61,853
Fixed rate Savings Account	113,894	8%	105,584
Floating rate Savings Account	14,135	-27%	19,239
Term Deposit	311,889	20%	259,434

Cost of Funds

4.70 %
5.15%

Cost of SA

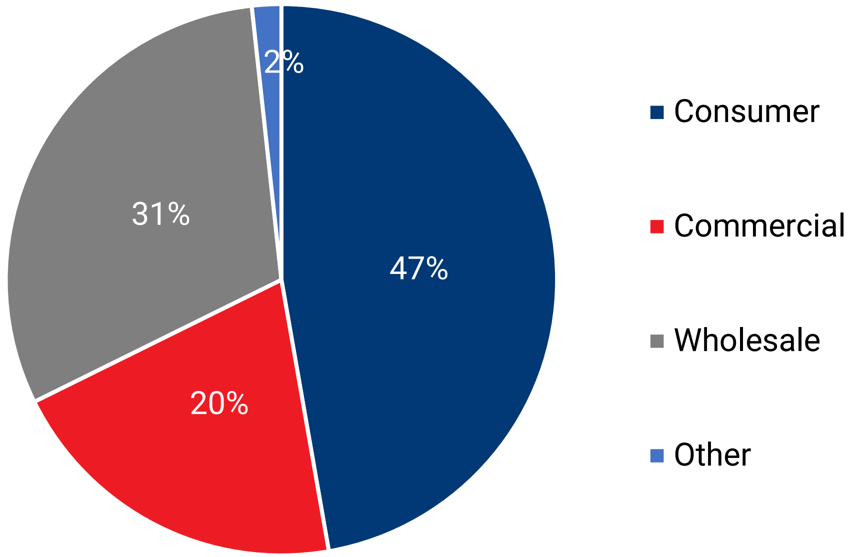
2.89%
4.12%

Figures in grey are Sep' 24 numbers, as applicable

Customer Assets

₹ cr	30-Sep-25	30-Sep-24	30-Jun-25	YoY	QoQ
Home Loans & LAP	137,893	116,715	131,541	18%	5%
Business Banking Assets	47,825	40,002	44,469	20%	8%
PL, BL and Consumer Durables	24,272	20,868	24,368	16%	-
Credit Cards	12,444	14,446	12,924	(14%)	(4%)
Others	3,831	2,747	3,150	40%	22%
Consumer Banking	**226,265**	**194,778**	**216,452**	**16%**	**5%**
CV & CE	43,676	39,064	42,972	12%	2%
Agriculture Finance	24,330	22,218	25,174	10%	(3%)
Tractor Finance	18,439	15,709	17,874	17%	3%
Retail Microcredit	5,725	9,776	5,882	(41%)	(3%)
Others	5,792	6,782	5,460	(15%)	6%
Commercial Banking	**97,962**	**93,549**	**97,362**	**5%**	**1%**
Corporate Banking	109,240	92,863	102,821	18%	6%
Corporate SME	37,193	32,174	34,783	16%	7%
Wholesale Banking	**146,433**	**125,037**	**137,604**	**17%**	**6%**
Others	8,249	5,744	7,532	44%	10%
Advances (A)	**478,909**	**419,108**	**458,950**	**14%**	**4%**
Credit Substitutes (B)	30,490	30,956	34,022	(2%)	(10%)
Customer Assets (A + B)	**509,399**	**450,064**	**492,972**	**13%**	**3%**
IBPC & BRDS (C)	16,221	19,586	14,127	(17%)	15%
Net Advances (A - C)	**462,688**	**399,522**	**444,823**	**16%**	**4%**

Advance Mix



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

30th September, 2025: 9.2%
30th June, 2025: 9.7%
30th September, 2024: 11.3%

Aggregate SME Advances* as of 30th September, 2025: ₹ 109,349 cr (Up 16% YoY and 5% QoQ)

**comprises Business Banking Assets, Agriculture Finance and Corporate SME*

Asset Quality

₹ cr	Q2FY26	Q2FY25	Q1FY26
Opening GNPA	6,638	5,477	6,134
Fresh Slippages	1,629	1,875	1,812
Upgradations & Recoveries	688	681	549
Write-offs	1,099	638	759
Closing GNPA	6,480	6,033	6,638
Credit cost (annualised) (%)*	0.79%	0.65%	0.93%

₹ cr	30-Sep-25	30-Sep-24	30-Jun-25
GNPA (%)	1.39%	1.49%	1.48%
NNPA (%)	0.32%	0.43%	0.34%
PCR (%)	77%	71%	77%
GNPA	6,480	6,033	6,638
NNPA	1,491	1,724	1,531
Total provisions (incl. specific)	7,396	6,266	7,440

- SMA-2^ as on 30th September, 2025: ₹ 390 cr (as on 30th June, 2025: ₹ 340 cr)
- Fresh slippages of Q2FY26 upgraded within the same quarter: ₹ 165 cr (Q1FY26: ₹ 155 cr)

**Credit cost on specific provisions | ^ Fund based outstanding for borrowers with exposure > ₹ 5 Cr.*

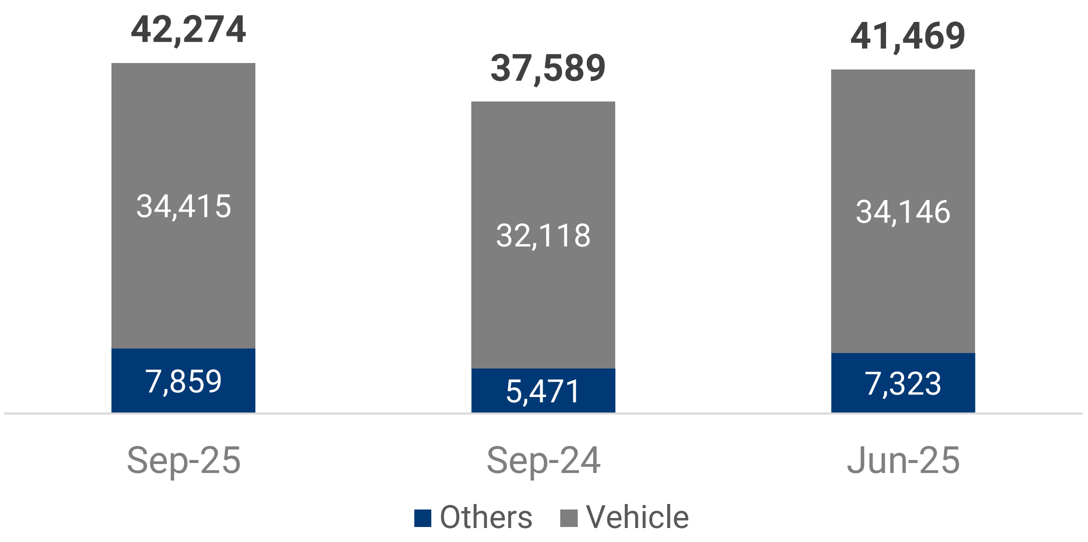
Bank's Financial Health Indicators

Particulars		Q2FY26	Q2FY25	Q1FY26
Profitability	NIM	4.54%	4.91%	4.65%
	Cost of Funds	4.70%	5.15%	5.01%
	Return on Equity	10.38%	12.23%	10.94%
	Return on Assets	1.88%	2.17%	1.94%
Efficiency	Cost to Income	46.8%	47.5%	46.2%
	Cost to Assets	2.67%	2.99%	2.83%
Balance Sheet Stability	CD Ratio	87.5%	86.6%	86.7%
	CASA Ratio	42.3%	43.6%	40.9%
	CET-I	20.9%	21.5%	21.8%
	Consolidated BVPS (₹)	844	740	829
Asset Quality	NNPA	0.32%	0.43%	0.34%
	Credit Cost	0.79%	0.65%	0.93%
	Slippages Ratio	1.41%	1.88%	1.63%
	PCR	77%	71%	77%

₹ cr	Q2FY26	Q2FY25	Q1FY26	FY25
NII	575	520	568	2,133
Other Income	148	209	177	686
NII and Other Income	**723**	**729**	**745**	**2,819**
Profit Before Tax	328	359	363	1,357
Profit After Tax	**246**	**269**	**272**	**1,015**
NNPA (%)	1.2%	0.9%	1.0%	1.0%
CAR (%)	23.3%*	24.2%*	23.5%*	23.5%
ROA (%)	**2.1%**	**2.6%**	**2.4%**	**2.4%**

*including unaudited profits

Customer assets^ (₹ cr)



^ comprises loans and credit substitutes

Other Highlights

- **Best Financier Award (Wholesale Finance)** by FADA# Dealership Satisfaction Study, 2025.
- First to tie-up with **Tesla as preferred financier** in India

#Federation of Automobile Dealers Associations

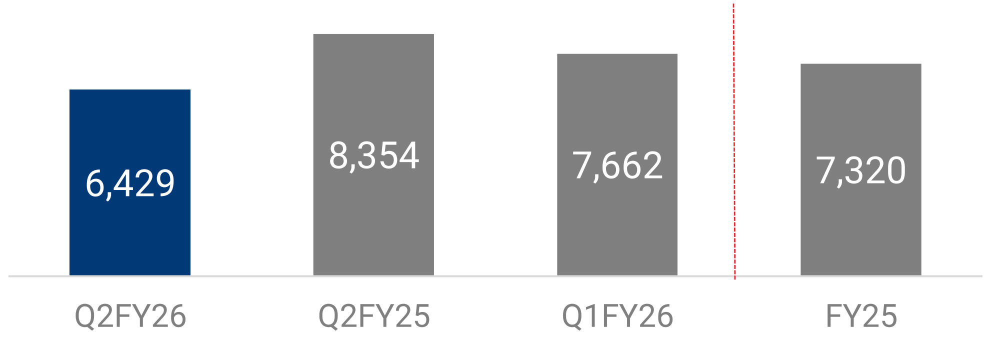
Kotak Securities

₹ cr	Q2FY26	Q2FY25	Q1FY26	FY25
Total Income	1,299	1,380	1,446	5,348
Profit After Tax^	**345**	**444**	**465**	**1,640**
Cash Market Share* (%)	9.6	9.3	10.1	9.4
Derivative Market Share* (%)	15.1	13.0	14.3	12.9
Overall Market Share*(%)	13.1	11.6	12.8	11.6

**excluding Proprietary segment*

^PAT includes gains due to alignment of valuation of investment portfolio as per RBI's Master Direction:
- Q2FY26: ₹ (11) cr
- Q1FY26: ₹ 86 cr and FY25: ₹ 115 cr

KS Cash ADV (₹ cr)



Market Share in Margin Trading Funding (MTF) ~15%
as at 30th September, 2025

Other Highlights

Retail Broking

- **DIY orders** (self-traded) accounted for over **95%** of total orders in Q2FY26
- Added seamless access to **G-Secs, T-Bills & SDLs** via a 4-step journey with one-click payments
- Launched **new portfolio view** with asset allocation dashboard
- **Trade from Charts** launched on Neo Mobile App

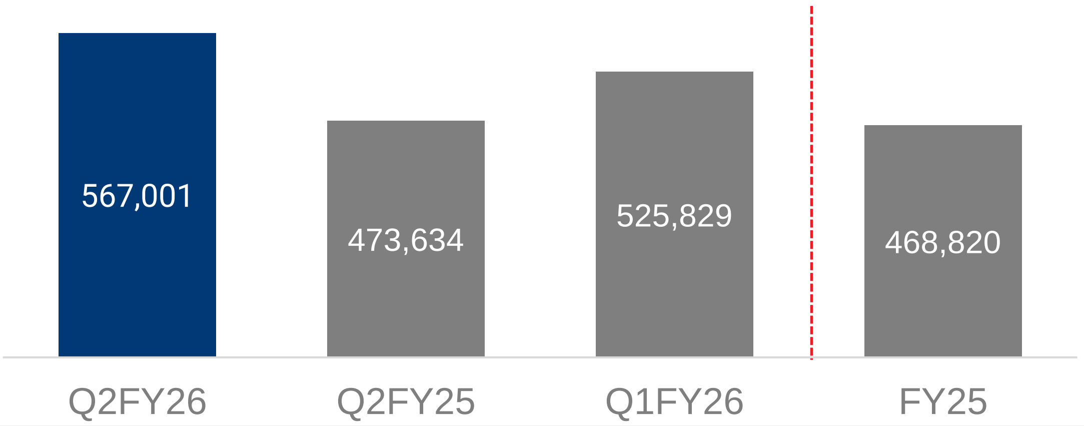
Institutional Broking

- A **top tier broker** for global & domestic institutional investors and works in collaboration with the Investment Bank - Kotak Mahindra Capital** for end-to-end ECM solutions
- **Maintained its Tier 1 ranking** with most global FPIs for their India investments and with leading domestic mutual funds/insurance funds
- During Q2FY26, distributed 6 IPOs amounting to USD 1.65 bn and 4 block deals amounting to USD 1.26 bn

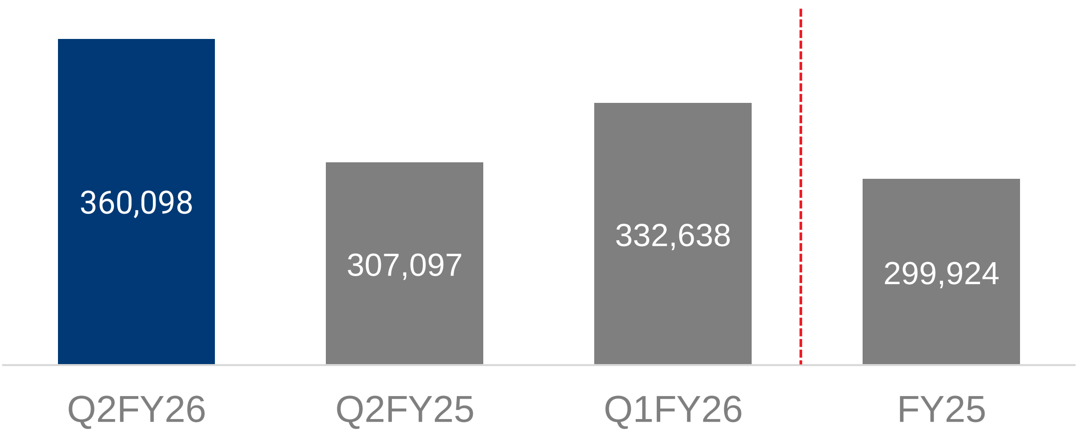
***Ranked #1 in the Equity Capital Markets (ECM) category for the 3rd consecutive year (Source: Bloomberg League Table)*

Kotak Mahindra AMC & Trustee Co.

Average Assets Under Management (₹ cr) – Overall



Average Assets Under Management (₹ cr) - Equity



₹ cr	Q2FY26	Q2FY25	Q1FY26	FY25
Profit After Tax*	**258**	**197**	**326**	**977**

*PAT includes:
- Unrealized gains (post tax) due to alignment of valuation of investment portfolio as per RBI's Master Direction:
  - Q2FY26: ₹ 1 cr
  - Q1FY26: ₹ 83 cr and FY25: ₹ 164 cr
- Realised gain (post tax) on Investment:
  - Q2FY26: ₹ 28 cr
  - Q1FY26: ₹ 36 cr and FY25: ₹ 7 cr

Key Highlights

- Proportion of Individual MAAUM: 57%
- Monthly SIP Inflows for Sep'25: ₹ 1,888 cr, up 7% YoY
- Equity(Ex ETF & Arb) AAUM Market share: 6.41% in Q2FY26

Other Highlights

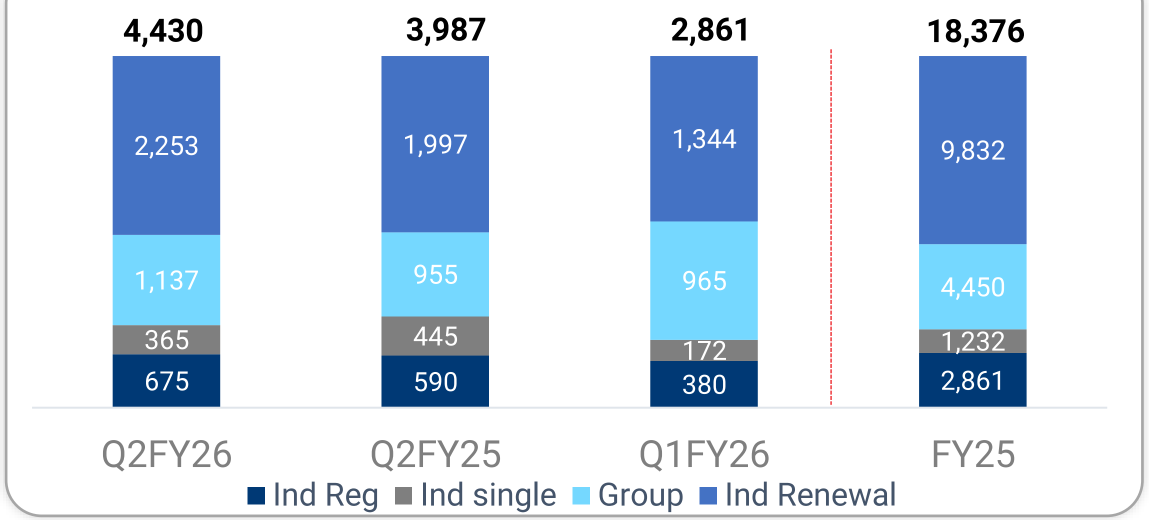
- **Kotak Equity MAAUM Distribution Mix (ex ETF & Arb) Sep'25:** MFDs: 38%, National Distributors: 25%, Direct: 23%, Banks (ex- Kotak): 9% and Kotak Bank: 4%
- **Leading** the Arbitrage Fund category basis MAAUM^
- **Launched** equity NFO **'Kotak Active Momentum Fund'** in Aug'25

MAAUM - Monthly Average AUM | ^Source: AMFI MAAUM as of 30th September 2025

Kotak Mahindra **Life Insurance**

₹ cr	Q2FY26	Q2FY25	Q1FY26	FY25
Capital and Reserves & Surplus	6,486	6,166	6,437	6,403
Total Premium	4,430	3,987	2,861	18,376
PAT(Shareholders')	**49**	**360**	**327**	**769**
Solvency Ratio (x)	2.33	2.57	2.40	2.45

Gross written premium (₹ cr)



Ind APE	712	635	398	2,985

Gross written premium Q2FY26 has grown by 11.1% YoY.

Individual APE New business premium for Q2FY26 grown by 12.2% YoY against private industry growth of 7.8% YoY.

Q2FY26 Share of Traditional Product Mix at 70.2% of regular premium.

Overall protection premium for Q2FY26, at 32.9% of Individual new business and Group premium.

Individual renewal premium for Q2FY26 has grown by 12.8% YoY.

AUM as on 30th Sep, ₹ 97,653 cr, growth 10.6 % YoY.

Effective 22nd Sep, 2025, premium on individual life insurance policies are exempt from GST.

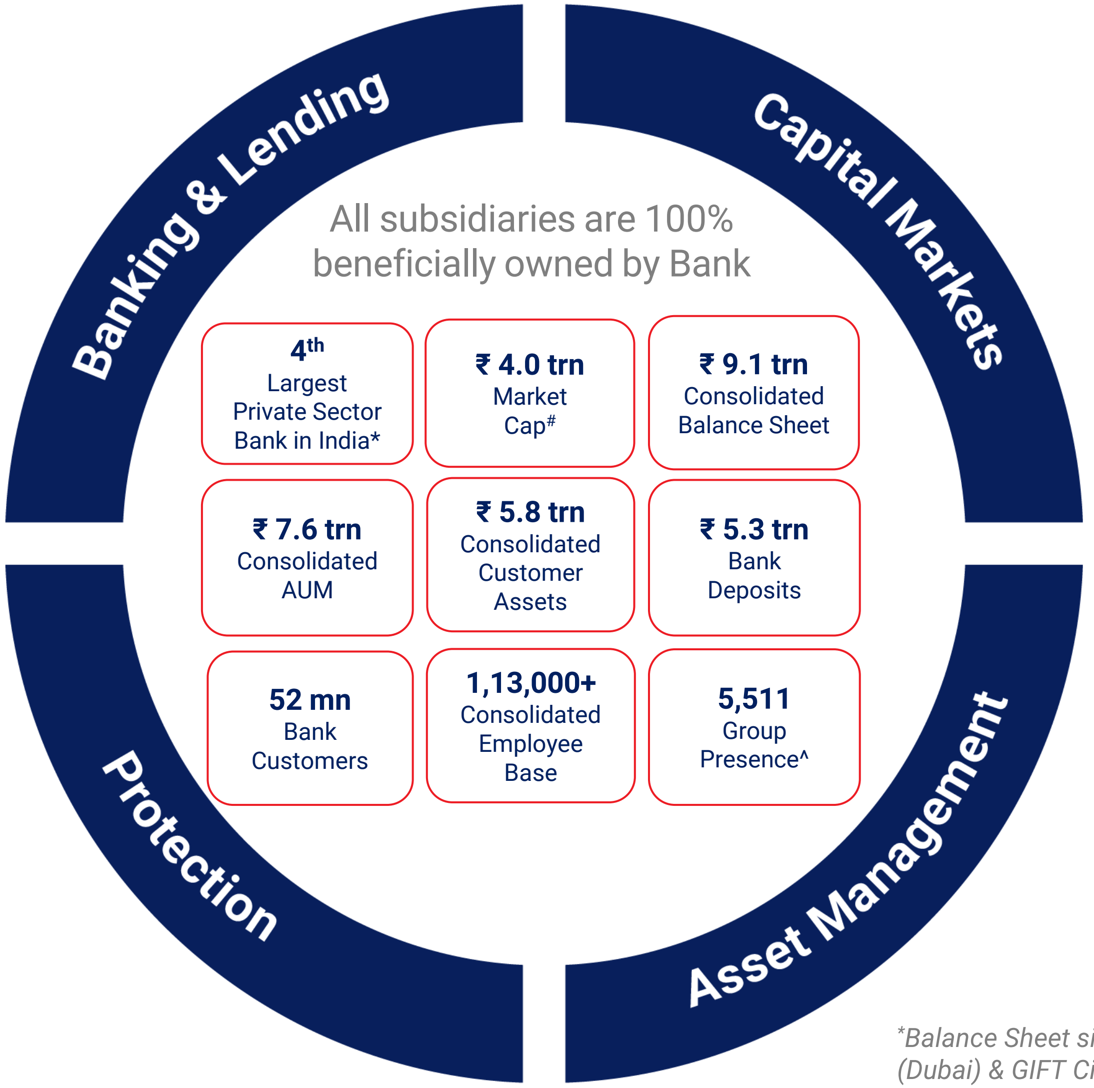
The full impact of ₹ 165 cr (PAT) for the increase in actuarial reserves and on expenses till Sep, 2025 has been taken in the Q2FY26 results.

Other Highlights

- Deployed **Convin,** a generative AI tool to analyse customer call interactions
- Launched **'Kotak Signature Term'** with high Sum Assured and competitive premiums
- Launched **'Kotak EDGE'**, a non-par guaranteed return product for customers needing early benefits

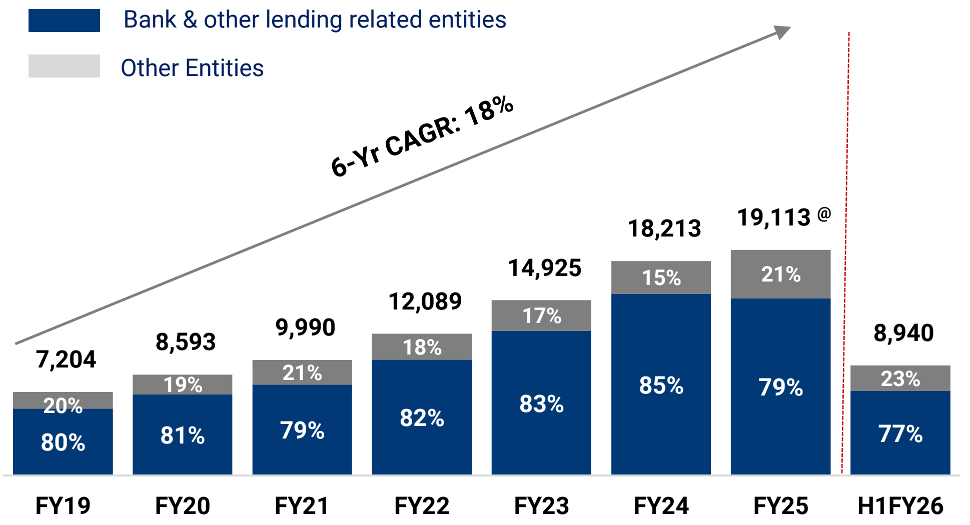
Building on the Power of a Diversified Financial Conglomerate

Four Engines of growth that enables us to meet customer needs across the financial spectrum



Our conglomerate structure helps retain profitability within the group by capturing shifting financial trends through cycles

Consolidated PAT contribution



Consolidated BVPS: 6-Yr CAGR- 17%

@Excludes gain on divestment of stake in ZKGI

**Balance Sheet size as at 30th June, 2025 | #as on 30th September, 2025 | ^In addition, Bank branches are present in DIFC (Dubai) & GIFT City (Gujarat) and Kotak Securities network includes branches, franchises and referral co-ordinators*

Focus Customer Segments are Served through Curated Propositions

Core India Customer

Kotak811 is a proposition:

- Focused on serving Core India (a billion Indians)
- Driving customer acquisition and service delivery through full stack digital solutions
- Offering seamless digital journeys for sachet-sized Cards, Loans, Investment and Protection Plans

High Networth Customers

Curated comprehensive propositions for High Networth customers offering:

- Banking services, premium Credit card and pre-approved Loans
- Expert Advisory and Wealth Management solutions
- Trading plan with access to dealers and research support
- Asset Management products
- Global Banking and Investment solutions
- Estate and Succession planning
- Family Office solutions
- Protection plans

SME Customer

A relationship centric proposition for SMEs

Delivers a comprehensive suite of enterprise solutions including:

- Working Capital
- Term Financing
- Supply Chain Financing
- Trade Financing
- Cash Management Services
- Foreign Exchange services

Institutional Customer

A full-scale Corporate and Investment Bank creating a flywheel across balance sheet and capital markets; providing integrated solutions across Lending, Transaction Banking, Debt Capital Markets, Equity Raise and M&A Advisory

Offers structured solutions from the Alternate Investment platform, Kotak Alts

Brings a full suite for Financial Institution Clients – Equity Research, Trading platform, Custody services and Foreign Exchange capabilities

Rendering Digital Experiences for our Chosen Customer Segments

kotak

Affluent, NR and Self Employed	Core India (a Billion Indians)	Corporate and SME	Investors (for Trading and Investment needs)
4.7 4.6	4.8 4.7		4.7 4.4

Kotak Bank App

An App tailored for a diverse set of customers, meeting all their financial needs - save, spend, pay, invest, borrow and protect- with just a few taps

Personalised offers powered by In-app intelligence

Easily toggle between personal and business profiles

'One view' provides an overview of Assets and Liabilities with the Bank

Global search makes all features easily discoverable

Kotak811

Full-stack digital proposition

DIY journeys for Investments and Protection

Earn rewards and cashbacks on every transaction

Introduced Bill Payments with instant cashbacks

Launched '811 Super' with full suite features

#1 most downloaded banking app in India and #3 in the world*

Kotak fyn

An Enterprise Portal

Provides integrated offering on both mobile and web

Driven seamlessly through API's across all Corporate Banking products – Cash Management, Trade Finance, Liquidity Solutions, Loan products and Account Services

Designed for real time settlement, instant reporting, automated reconciliations and 24x7 access with custom built solutions

Kotak Neo

A full suite trading and Investment platform

Deeply integrated with Kotak Bank for faster onboarding and fund transfers

Kotak's in-house research including stock/sector insights and expert views

Neo democratises institutional-grade trading and data for retail traders with tools like Strategy Bot, Analyser and advanced market data

*for H12025 as per the Sensor Tower report as of Sep'25

Geographical Presence

Group Branches distributed across various geographies

Network in India	Branches
Kotak Bank	2,198
Kotak Mahindra Prime	163
Kotak Life Insurance	333
Kotak Securities#	1,199
Kotak AMC	119
BSS Microfinance*	1,499
Total	**5,511**

Additionally, International reach comprises:

- Bank branches present in DIFC (Dubai) & GIFT City (Gujarat)
- International offices present in New York, London, Mauritius, Dubai, Singapore and Abu Dhabi

Bank Branch Classification (No. | %)

Metro	1,010 | 46%
Urban	478 | 22%
Semi Urban	324 | 15%
Rural	386 | 18%

2,198

Bank Branch Distribution (No. | %)

North	704 | 32%
East	185 | 8%
West	673 | 31%
South	636 | 29%

2,198

Bank Branch presence as on

30th Sep, 2024: 2,013 | 30th June, 2025: 2,154

No. of ATMs^

2,758

No. of Currency Chests

10

#Kotak Securities network includes branches, franchises and referral co-ordinators | ^including cash recyclers

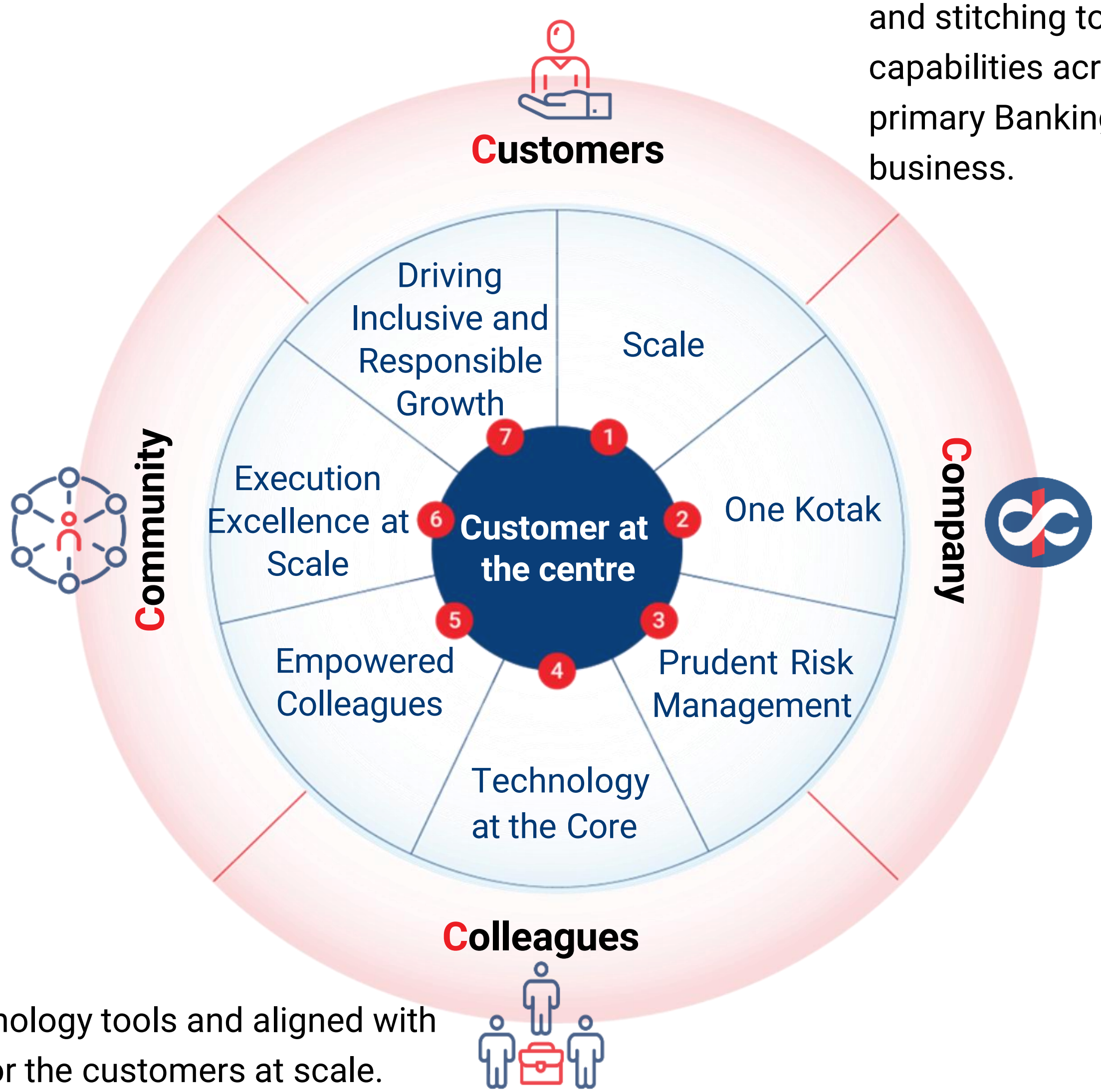
*W.e.f 11th October, 2025 Sonata Finance Private Limited has merged with BSS Microfinance Limited

Creating Value for our Stakeholders

kotak

Customers: The Heart of Our Business

Getting it right by our customers by understanding their needs and stitching together relevant product propositions drawn from capabilities across the Group companies will help us become primary Banking relationship for our Customers and scale our business.



Community: Thriving Together

The key outcome we pursue in this are inclusive and responsible growth. Our efforts are geared to create positive impact on the community in line with values of Kotak.

Company: Building Sustainable Value

To build a great company that shareholders can be proud off - an institution that delivers sustainable and consistent risk adjusted financial returns.

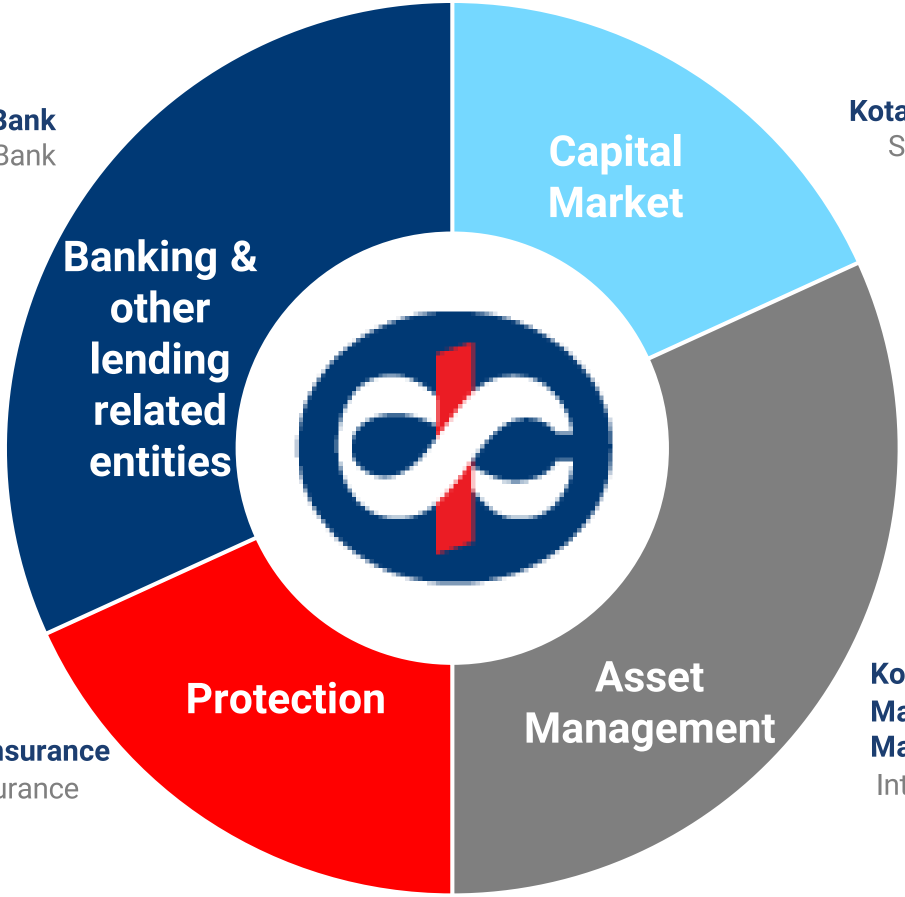
Colleagues: Our Greatest Asset

Engaged colleagues empowered with technology tools and aligned with the Company's purpose will deliver value for the customers at scale.

Annexure

Kotak - A Diversified Financial Conglomerate

All subsidiaries are 100% beneficially owned by the Bank



Kotak Mahindra Bank
Bank

Kotak Mahindra Prime
Car and Two-Wheeler Loans

Kotak Mahindra Investments
Lending & Investments

Kotak Infrastructure Debt Fund
Infrastructure Financing

BSS Microfinance*
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
**W.e.f 11th October, 2025 Sonata Finance Private Limited has merged with BSS Microfinance Limited*

Customer Segments are Served Through Diversified Products

Consumer Banking

- Branch Banking
- Priority Banking
- Kotak811
- Home loans & LAP
- Personal Loans
- Consumer Durables
- Credit Cards
- Small Business Loans
- Working Capital
- NRI Banking
- Forex Cards
- FASTag
- Loan against Shares

Commercial Banking

- Agriculture Finance
- Commercial Vehicles
- Construction Equipment
- Bharat Mortgages
- Tractor Finance
- Microcredit
- Gold Loans

Wholesale Banking

- Corporate Loans
- Trade & Supply Chain Finance
- Infrastructure, RE & Structured Lending
- Debt Capital markets
- Forex/Treasury
- Cash Management
- Custody Business
- Off - Shore Lending

Other Financial Services

- Private Banking
- Asset Reconstruction
- Infra Debt finance
- Car and 2W Loans
- Broking
- Investment Banking
- Mutual Funds
- Alternate Assets
- Off-shore Funds
- Life Insurance
- General Insurance

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