Kotak Mahindra Bank

August 18, 2026

| | |
|---|---|
| **BSE Limited**<br>Corporate Relationship Department<br>Phiroze Jeejeebhoy Towers,<br>Dalal Street,<br>Mumbai 400 001 | **National Stock Exchange of India Limited**<br>Exchange Plaza, Plot No. C/1, G Block,<br>Bandra-Kurla Complex,<br>Bandra (East),<br>Mumbai 400 051 |
| **BSE Scrip Code:** **500247, 974396, 974682, 974924, 975387** | **NSE Symbol:** **KOTAKBANK, KMB29, KMB30** |

Dear Sirs,

**Sub: Update - Intimation under SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended ("Listing Regulations").**

In terms of Listing Regulations, we wish to inform you that the Kotak Mahindra Bank Limited ("Bank") has today i.e., August 18, 2026 (at 7:00 p.m. IST) approved the pricing, tenure and other terms of the senior notes ("Notes") to be issued by the Bank under the US$ 1 billion euro medium term note programme established by the Bank under Regulation S of the U.S. Securities Act 1933 and as more particularly set out in Annexure below.

The requisite details of the same are included in the Annexure below.

This intimation 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 the same on record.

Thanking you.

Yours faithfully
**For Kotak Mahindra Bank Limited**

AVAN KAYOMARS DOOMASIA
Digitally signed by AVAN KAYOMARS DOOMASIA
Date: 2026.08.18 20:43:02 +05'30'

**Avan Doomasia**
**Company Secretary**

Encl.: as above

***Disclaimer:***

***This announcement is for information purposes only and this information relates to an offering of the Notes offered and sold pursuant to Regulation S under the United States Securities Act of 1933, as amended (the "Securities Act"). This information is not an offer of securities for sale in the United States. The Notes have not been, and will not be, registered under the Securities Act and may not be offered or sold within the United States, except pursuant to an exemption from, or in transactions not subject to, the registration requirements of the Securities Act and applicable U.S. state securities laws.***

***The Notes have not been, are not being and will not be offered or sold, directly or indirectly, by means of any offer document, offering circular or any other document / material relating to the Notes, to any person or to public in India which would constitute an advertisement, invitation, offer, sale or solicitation of an offer to subscribe for or purchase any securities in violation of applicable laws of India.***

***The offering circular for the Notes has not been, nor will it be, registered, produced or published as an offer document (whether a prospectus in respect of a public offer, a statement in lieu of a prospectus or information memorandum, general information document, key information document, private placement offer cum application letter, an offering circular, an offering memorandum or other offering material in respect of any private placement under the Companies Act, 2013, regulations formulated by Securities and Exchange Board of India ("SEBI") or any other applicable Indian laws) with any Registrar of Companies, the SEBI or any Indian stock exchange or any other statutory or regulatory body of like nature in India, save and except for any information which is mandatorily required to be disclosed or filed in India under any applicable Indian laws (including, but not limited to, the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations 2015, as amended, under the terms of the listing agreement with any Indian stock exchange, and Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended) or pursuant to the sanction of any regulatory and adjudicatory body in India.***

**Annexure**

| Particulars | Terms |
|---|---|
| **Type of Instrument** | Senior Notes |
| **Ratings of the Instrument** | The Notes are expected to be rated as BBB by S&P Global Ratings |
| **Use of Proceeds** | The net proceeds from the Notes, in accordance with applicable laws, rules, regulations and guidelines will be used to diversify the Bank's funding sources and meeting its general corporate purposes. |
| **Listing** | Yes, India International Exchange IFSC Limited and NSE IFSC Limited |
| **Size of the Issue** | US$ 650,000,000 |
| **Specified Denominations of the Notes** | U.S.$ 200,000 and integral multiples of U.S.$ 1,000 in excess thereof |
| **Tenure of the instrument – date of allotment and date of maturity** | Tenure of the Note: 5 Years<br>Date of Allotment: August 24, 2026<br>Date of Maturity: August 24, 2031 |
| **Coupon/interest offered, schedule of payment of coupon/interest and principal** | Coupon: 5.478% per annum (Fixed Rate)<br>Schedule of payment of coupon/interest: 24 February and 24 August in each year up to and including August 24, 2031.<br>Schedule of payment of principal: Redemption at par on August 24, 2031. |
| **Charge/security, if any, created over the assets** | Unsecured |
| **Special rights or interest or privileges attached to the instrument and changes thereof** | NA |
| **Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and/or the assets along with its comments** | Nil |
| **Delay in payment of interest or principal amount for a period of more than three months from the due date or default in payment of interest or principal** | NA |
| **Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures** | NA |
| **ISIN** | XS3480765588 |
| **Common Code** | 348076558 |