

KOTAK MAHINDRA BANK LIMITED**SHAREHOLDER'S REFERENCER**

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I. SHAREHOLDER'S RIGHTS

- Participate and vote on resolutions placed before Members at the General meeting(s) of the Bank, either personally or through a proxy/authorised representative in accordance with applicable laws.
- Receive benefits of corporate actions, to the extent eligible, in accordance with applicable laws.
- Receive copy of the Annual Report including financial statements, together with the Reports of the Board of Directors and the Auditors thereon.
- Inspect the relevant statutory registers/ documents in accordance with applicable laws.
- Take action against Oppression and Mismanagement
- Any other rights as may be specified under statutory enactments.

II. CONTACT DETAILS
Shareholder Assistance/Grievances

Shareholders can contact the following persons for attending to their queries, grievances and / or any assistance that may be required.

Registrar and Transfer Agents (RTA) (For Equity and PNCPS)	KFin Technologies Limited Selenium Building, Tower-B, Plot No- 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddi, Telangana – 500032. Tel. No.- 18003094001 Email- einward.ris@kfintech.com Website- www.kfintech.com
First Level Escalation (RTA)	Ms. Shobha Anand KFin Technologies Limited Selenium Building, Tower-B, Plot No- 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddi, Telangana – 500032 Email- shobha.anand@kfintech.com
Second Level Escalation	Mr. Abhishek Juvekar Kotak Mahindra Bank Limited 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400051. Tel. No.-+91 22 61661615 Email- investor.grievances@kotak.com Website- www.kotak.com
Third Level Escalation	Ms. Avan Doomasia, Company Secretary and Nodal Officer (IEPF) Kotak Mahindra Bank Limited 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400051. Tel. No.-+91 22 61661615 Email- KotakBank.Secretarial@kotak.com Website- www.kotak.com
SEBI SCORES	If Shareholders are not satisfied with the response received from the RTA/Bank, they can approach Securities and Exchange Board of India by lodging a grievance SEBI SCORES portal: URL https://scores.gov.in/scores/Welcome.html

<p>Institutional Investors Contact</p> <p>Stock Exchanges where shares of the Bank are listed</p>	<p>Email: investor.relations@kotak.com</p> <p>BSE Limited (Scrip Code: 500427) Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400 001</p> <p>Website: www.bseindia.com</p> <p>National Stock Exchange of India Limited (Symbol: KOTAKBANK)</p> <p>Exchange Plaza, Plot No.C/1, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai 400 051</p> <p>Website: www.nseindia.com</p>
<p>Depositories</p>	<p>National Securities Depository Limited Trade World, 4th Floor, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai-400013.</p> <p>Website: www.nsdl.co.in</p> <p>Central Depository Services (India) Limited Unit No. A-2501, Marathon Futurex, Mafatlal Mills Compound, N.M. Joshi Marg, Lower Parel, Mumbai-400013</p> <p>Website: www.cdslindia.com</p> <p>ISIN: INE237A01028</p>

III. COMMON AND SIMPLIFIED NORMS FOR PROCESSING INVESTOR'S SERVICE REQUEST BY RTAS AND NORMS FOR FURNISHING PAN, KYC DETAILS AND NOMINATION
List of forms to be submitted for servicing various requests by shareholders:

Form ISR-1	Request for registering Pan, KYC details or changes / updation thereof
Form ISR-2	Confirmation of Signature of securities holder by the Banker
Form ISR-3	Declaration Form for opting-out of Nomination by holders of physical securities in Listed Companies
Form ISR-4	Request for issue of Duplicate Certificate and other Service Request
Form ISR-5	Transmission of shares
Form SH-13	Nomination Form
Form SH-14	Cancellation or Variation of Nomination

Timelines for processing above requests:

Nature of Service	Expected Timelines (Number of days)
Processing of Transmission Request	30
Processing of Issue of Duplicate Security Certificate Request (Letter of Confirmation)	30
Processing of Dematerialization Request	15
Processing of Remat Request	30
Processing of Transposition Request	15
I. PROCESSING of REQUEST FOR CHANGE IN UPDATION OF:	
A. Name	30
B. Signature	30
C. Nomination	30
D. Contact Details (Address, E-Mail Address and Mobile Number)	15
E. Bank Account Details	15
II. PROCESSING of REQUEST FOR UPDATION of PAN	
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IV. PROCESS TO CLAIM UNPAID / UNCLAIMED DIVIDEND / EQUITY SHARES TRANSFERRED TO INVESTOR EDUCATION AND PROTECTION FUND AUTHORITY

1. An online application in Web-Form No. IEPF-5 is required to be filed with IEPF Authority (“IEPFA”), along with the requisite documents. Web Form No. IEPF-5 can be filled up online using the link: <https://www.iepf.gov.in/IEPF/corporates.html>. You may also refer to the tool kit on Web Form IEPF-5 on this link.
2. Following information / documents will be required while you fill the Web Form IEPF-5.
 - a) Copy of the self-attested PAN and Aadhaar of all the claimant(s).
 - b) Copy of Cancelled cheque leaf, on which claimant’s name should be printed or self- attested copy of the Bank Passbook.
 - c) Copy of Client Master List (Demat Account of the claimant must be linked with Aadhaar)
 - d) If any claimant is a Non-Resident Indian, copy of the Passport, Overseas Citizen of India (OCI) and Person of Indian Origin (PIO) Card will be required.
 - e) Original Share Certificates, if shares held in physical form are being claimed. (Note-the original share certificate is to be sent to the Bank/RTA and scanned copy to be attached with the form)
 - f) Original transaction statement duly attested by claimant, if shares held in Demat form are being claimed.
 - g) In case of any change in the name, claimant will have to execute an Affidavit on a Non Judicial Stamp Paper of Rs.100/-), Mobile Number, Email Id and address of the claimant.
 - h) In case of the address of the claimant is different from the one which is registered with the Bank, then claimant will have to execute an Affidavit mentioning the reason for difference in address.
 - i) Additional Documents - In case of transmission of shares (Refer Annexure I) and in case of loss of share certificates (Refer Annexure II)
3. Self-attested copy of Form No. IEPF- 5, its acknowledgement, Indemnity Bond in favour of IEPFA and original documents mentioned in the point no. 2 above are required to be sent, to the Nodal Officer of the Bank at its registered office or to KFin Technologies Limited, Selenium Tower B, Plot 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032, Telangana for verification of the claim.
4. SRN which is mentioned in the acknowledgement of Form No. IEPF-5 is necessary for tracking the claim.

Note:

- Indemnity Bond shall be executed on a Non-Judicial stamp paper of the appropriate value based on the stamp duty applicable in your state. In the Indemnity Bond, claimant should mention dividend amounts and shares being claimed from IEPF Authority. The Indemnity Bond shall be witnessed by two witnesses who shall provide their names and address and sign and date the Indemnity Bond (as witness). Format of the Indemnity Bond will be downloaded after uploading the Web Form IEPF-5.
- In case of joint holders/claimants, all the documents as specified in annexures are required to be signed by both the holders/claimants.

V. Issue of duplicate share certificate(s)

Shareholders whose physical share certificates are lost/misplaced shall submit following documents* for issuance of Letter of Confirmation (in lieu of Duplicate Share Certificate) with the RTA/Bank:

If value of shares lost is **less than Rs. 5 lakh:**

1. Form ISR-4
2. Affidavit
3. Indemnity Bond
4. KYC documents of applicant, if not KYC compliant (ISR-1, ISR-2, ISR-3, SH-13 and SH-14)
5. Surety Affidavit (if share have been transferred to Investor Education and Protection Fund Authority along with his/her Proof of identity like Pan Card of sureties duly attested by Notary)

If value of shares lost is **more than Rs. 5 lakh:**

1. Form ISR-4
2. Affidavit
3. Indemnity Bond
4. KYC documents of applicant, if not KYC compliant (ISR-1, ISR-2, ISR-3, SH-13 and SH-14)
5. Copy of FIR including e-FIR/Police complaint/Court injunction order/copy of plaint
6. Advertisement published in a widely circulated newspaper regarding loss of securities
7. Surety Affidavit (if share have been transferred to Investor Education and Protection Fund Authority along with his/her Proof of identity like Pan Card of sureties duly attested by Notary)

Subject to receiving complete documents and verification thereof, RTA/Bank will issue a Letter of Confirmation (“LOC”) in lieu of Duplicate Share Certificate within 30 days of lodging the request.

Original LOC along with dematerialisation request of shares shall be submitted to the Depository Participant within 120 days of issue of LOC. After completion of procedure of dematerialisation, shares shall be credited to the Demat account of the shareholder.

Note:

- *Documents mentioned above can be accessed at <https://www.kotak.com/en/investor-relations/investor-information/investor-info.html>
- The applicant shall quantify the value of the securities on the basis of the closing price of such securities at any one of the recognized stock exchanges a day prior to the date of such submission in the application.
- An overseas shareholder can provide duly notarized/ apostilled /attested self-declaration by the Indian Consulate / Embassy in their country of residence for the share certificates lost/misplaced/stolen, along with self-attested copies of valid passport and overseas address proof.

VI. TRANSMISSION OF SECURITIES:**In case of sole holder deceased and nomination is registered**

- 1) Form ISR-5
- 2) Original death certificate or Copy of death certificate attested by a notary public/gazette officer or copy of the death certificate attested by the nominee(s)/claimant(s)/legal heir(s), subject to verification with original by the RTA/Listed Issuer.
- 3) Self-attested copy of Permanent Account Number Card of the nominee(s)/ claimant(s)/ legal heir(s)
- 4) Copy of Birth Certificate (in case the nominee/claimant/legal heir is a minor)
- 5) KYC (If not KYC Compliant) of the Claimant Guardian (in case of nominee /claimant being a minor / of unsound mind).
- 6) Original security certificate(s).

Additional documents required as below, in case of sole holder deceased & nomination is not registered

- 1) Notarized affidavit from all legal heir(s) made on non-judicial stamp paper of appropriate value on identity and claim of ownership.
- 2) In case the legal heir(s)/claimant(s) are named in the Succession Certificate or Probate of Will or Will or Letter of Administration or Legal Heirship Certificate(or its equivalent certificate), instead of the document mentioned in point 7 above, an Affidavit from such legal heir(s)/claimant(s), duly Notarized.
- 3) Copy of any of the following documents:
 - a. Succession certificate; or
 - b. Probate of Will; or
 - c. Will, along with a notarized indemnity bond from the legal heir(s)/claimant(s) to whom the securities are transmitted; or
 - d. Letter of Administration; or
 - e. Court Decree; or
 - f. Legal Heirship Certificate or its equivalent, along with (i) a notarized indemnity bond from the legal heir (s)/claimant(s) to whom the securities are transmitted; and (ii) No Objection from all the non-claimants, duly attested by a notary public or by a gazetted officer.

The document should be attested by the legal heir(s)/claimant(s) subject to verification with the original or duly attested by a notary public or by a Gazetted officer.

VII. TAX DEDUCTED AT SOURCE ON DIVIDEND FOR FY 2023-24For all shareholders - updation of details, as applicable

In order to enable the Bank to determine the appropriate TDS rate as applicable, members are requested to submit relevant documents, as specified in the below, in accordance with the provisions of the IT Act in their respective Demat account(s) maintained with the Depository Participant(s); or in case of shares held in physical form, with the Registrar and Transfer Agent in the Register of Members, on or before the Record Date, i.e. August 4, 2023.

Please note that the following details, in case you had already registered with the Bank, as available with the Bank in the Register of Members/Register of Beneficial Ownership maintained by the Depositories will be relied upon by the Bank, for the purpose of complying with the applicable TDS provisions:

- a. Valid and operative Permanent Account Number ("PAN")
- b. Residential status as per the Act i.e. Resident or Non-Resident for FY 2023-24
- c. Category of the Shareholder viz. Mutual Fund, Insurance Company, Alternate Investment Fund ("AIF") Category I and II, AIF Category III, Government (Central/State Government), Foreign Portfolio Investor ("FPI")/Foreign Institutional Investor ("FII"): Foreign Company, FPI/FII: Others (being Individual, Firm, Trust, Artificial Juridical Person, etc.), Individual, Hindu Undivided Family ("HUF"), Firm, Limited Liability Partnership ("LLP"), Association of Persons ("AOP"), Body of Individuals ("BOI") or Artificial Juridical Person, Trust, Domestic Company, Foreign Company, etc.
- d. Email Address
- e. Residential Address

Further to bring to your attention-

Rate of TDS @ 10% under Section 194 of the IT Act is subject to provisions of Section 206AB of IT Act which introduces special provisions for TDS in respect of non-filers of income-tax return. As provided in Section 206AB of the IT Act, tax is required to be deducted at higher of following rates in case of payments to specified persons at:

- twice the rate specified in the relevant provision of the IT Act; or
- twice the rate or rates in force; or
- the rate of 5%.

Where Sections 206AA and 206AB of IT Act are applicable i.e. the specified person has not submitted the PAN and not filed the return, respectively, the tax shall be deducted at the higher of the two rates prescribed in these two sections. The term 'specified person' is defined in Sub-section (3) of Section 206AB of IT Act who satisfies the following conditions:

- A person who has not filed the income tax return for the assessment year relevant to the previous year immediately prior to the previous year in which tax is required to be deducted, for which the time limit of filing of return of income under Section 139(1) of the IT Act has expired; and
- The aggregate of TDS and Tax Collected at Source ("TCS") is ` 50,000 or more in such previous year.

The non-resident who does not have Permanent Establishment and a person who is statutorily not required to furnish return of income are excluded from the scope of a specified person.

For the purpose of identification of specified person under Section 206AB of IT Act and TDS deduction, the Bank will be relying on the information from the Government enabled online facility to verify the status (i.e. Specified Person or not) and deduct TDS accordingly.

Non-resident members who do not have a Permanent Establishment in India are requested to inform the Bank well in advance and before the Cut-off Date for purpose of deducting TDS under Sections 195/196D read with Section 206AB of the IT Act. (Please download the declaration format given as Annexure-5)

The Bank reserves its right to recover any demand raised subsequently on the Bank for not informing the Bank or providing wrong information about applicability of Section 206AB of IT Act, in your case.

Provisions and documents required for respective category of shareholders

Shareholders are requested to take note of the following TDS rates and additional information required by the Bank for their respective categories

A RESIDENT SHAREHOLDERS

- A.1 Tax deductible at source for Resident Shareholders (other than resident individual Shareholders receiving Dividend not exceeding Rs. 5,000 during the FY 2023-24):

Sr. No.	Particular	Withholding tax rate	Relevant Section of Income Tax Act, 1961 ("Act")	Documents required
1	Valid PAN updated with the Depository Participant in case shares are held in dematerialized form; or Registrar and Transfer Agent ("RTA") in case shares are held in physical form and no exemption sought by Shareholder	10%	194	N.A
2	No / Invalid PAN with the Depository Participant in case shares are held in dematerialized form; or RTA in case shares are held in physical form and no exemption	20%	194 read with 206AA	N.A

Sr. No.	Particular	Withholding tax rate	Relevant Section of Income Tax Act, 1961 ("Act")	Documents required
	sought by Shareholder			
3	Availability of lower/nil tax deduction certificate issued by Income Tax Department under Section 197 of the Act	Rate specified in Lower tax withholding certificate obtained from Income Tax Department	197	1.Copy of PAN card 2.Copy of lower tax withholding certificate obtained from Income Tax Department TAN to be used for this purpose MUMK32143G

A.2 Nil Tax Deductible at Source on dividend payment to Resident Shareholders if the Shareholders submit documents mentioned in table below with the Bank / RTA:

Sr. No.	Particular	Withholding tax rate	Relevant Section of Income Tax Act, 1961 ("Act")	Documents required
1	The aggregate of total dividend distributed to resident individual Shareholder by the Bank during FY 2023-24 does not exceed Rs. 5,000/-	NIL	194	NIL
2	An Individual furnishing Form 15G/ 15H	NIL	197A	1.Copy of PAN card 2. Declaration in Form No. 15G (applicable to an individual who is less than 60 years) / Form 15H (applicable to

Sr. No.	Particular	Withholding tax rate	Relevant Section of Income Tax Act, ("Act")	Documents required
				an Individual who is 60 years and above), fulfilling prescribed conditions. <i>Format of Form 15G - Annexure 1</i> <i>Format of Form 15H- Annexure 2</i>
3	Shareholders to whom Section 194 of the Act does not apply such as Insurance Companies LIC, GIC, etc.	NIL	194	1.Copy of PAN card 2. Self-declaration that it has full beneficial interest with respect to the shares owned by it along with adequate documentary evidence (e.g., registration certificate), to the effect that no tax withholding is required as per provisions of Section 194 of the Act.
4	Shareholder covered under Section 196 of the Act such as Government, RBI, Mutual Funds specified under Section 10(23D) of the Act, corporations established by Central Act and	NIL	196	1.Copy of PAN card 2.Self-declaration by Mutual Fund that they are specified in Section 10 (23D) of the Act and their income is exempt under

Sr. No.	Particular	Withholding tax rate	Relevant Section of Income Tax Act, ("Act")	Documents required
	exempt from Income Tax.			Section 10 (23D) of the Act and therefore no TDS is required under Section 196 (iv) of the Act . 3.Self-declaration by Govt, Corporation that they are covered under Section 196 of the Act and hence, no tax deduction is required from the Dividend. along with registration certificate and adequate documentary evidence, substantiating applicability of Section 196 of the Act.
5	Category I and II Alternative Investment Fund ("AIF")	NIL	197A (1F) read with Notification No. 51/2015	1.Copy of PAN card 2.Self-declaration that Investment Fund is a fund as defined in clause (a) of the Explanation 1 of Section 115UB of the Act; and its dividend income is exempt under Section 10(23FBA) of the Act and it is governed by SEBI

Sr. No.	Particular	Withholding tax rate	Relevant Section of Income Tax Act, ("Act")	Documents required
				regulations as applicable to Category I or Category II AIFs and hence, no TDS is required to be deducted as per Section 197A (1F) of the Act read with CBDT Notification No.51/2015 dated June 25, 2015 and hence, no tax deduction is required from the Dividend 3. Copy of registration certificate issued by SEBI
6	Securitisation Trust	NIL	197A (1F)	1.Copy of PAN card to download Annexure-3) 2.Self-declaration that it is "Securitisation trust" as defined in Section 10(23DA) and as per explanation below Section 115TCA of the Act and Dividend income is exempt in the hands of the trust under Section 10(23DA) and no TDS is

Sr. No.	Particular	Withholding tax rate	Relevant Section of Income Tax Act, ("Act")	Documents required
				required to be deducted as per Section 197A (1F) of the Act read with as per CBDT Notification No.46/2016 dated June 17, 2016 and hence, no tax deduction is required from the Dividend 3. Copy of registration certificate, if any, issued
7	National Pension Scheme Trust (NPS)	NIL	197A (1E)	1.Copy of PAN card 2.Self-declaration that it qualify as NPS Trust for the purpose of Section 197A(1E) of the Act and its income is eligible for exemption under Section 10(44) of the Act and hence, no tax deduction is required from the Dividend 3. Copy of registration certificate, if any issued
8	Any other entity exempt from withholding tax under the provisions of	NIL	197A/ Circular No. 18/2017	1.Copy of PAN card 2.Self-declaration along with

Sr. No.	Particular	Withholding tax rate	Relevant Section of Income Tax Act, ("Act")	Documents required
	Section 197A of the Act (including those mentioned in Circular No. 18/2017 issued by CBDT)			adequate documentary evidence, substantiating the nature of the entity. 3.Copy of the lower tax withholding certificate obtained from Income Tax Department (except those covered by Circular 18/2017)
9	Recognized Provident Fund, approved Pension fund/approved Superannuation Fund , approved Gratuity Fund (Circular No.18/2017 dt. May 29, 2017)	NIL	Circular No. 18/2017	1.Copy of PAN card 2.Self-declaration that it is a Recognised Provident Fund/approved Pension Fund/approved Superannuation Fund/ approved Gratuity Fund under the Act and its income is unconditionally exempt under Section 10(25) of Act and is statutorily not required to file return of income under Section 139 of the Act and as per CBDT Circular No.18/2017 dated May 29,

Sr. No.	Particular	Withholding tax rate	Relevant Section of Income Tax Act, ("Act")	Documents required
				2017 and hence no tax deduction is required from the Dividend 3. Copy of registration/ notification/ order

B NON-RESIDENT SHAREHOLDERS:

Tax deductible at source for non-resident Shareholders

Sr. No.	Particular	Withholding tax rate	Relevant Section of Income Tax Act, 1961 ("Act")	Documents required
1	Foreign Institutional Investors ("FIIs") / Foreign Portfolio Investors ("FPIs")	20% (plus applicable surcharge and cess) or tax treaty rate whichever is beneficial	196D/ 90	As per Section 90 of the Act, non-resident Shareholder has the option to be governed by the provisions of the Double Tax Avoidance Treaty between India and the country of tax residence of the Shareholder, if they are more beneficial to them.
2	Other Non-resident Shareholders (except those who are tax residents of Notified Jurisdictional Area)	20% (plus applicable surcharge and cess) or tax treaty rate whichever is beneficial	195/90	To avail beneficial rate of tax treaty following documents would be required: 1. Copy of PAN card 2. Copy of Tax Residency certificate ("TRC") issued by revenue authority of country of residence of Shareholder for FY year 2023-24 (covering the period from April 1, 2023 to March 31, 2024) 3. Electronically uploaded Form 10F on e- filing portal

Sr. No.	Particular	Withholding tax rate	Relevant Section of Income Tax Act, 1961 ("Act")	Documents required
				<p><i>(Format given as Annexure-4).</i></p> <p>4. Self-declaration from Non-resident, primarily covering the following:</p> <ul style="list-style-type: none"> i. Non-resident is resident of treaty country and eligible to claim the benefit of respective tax treaty; ii. Non-resident receiving the dividend income is the beneficial owner of such income; iii. Dividend income is not attributable/effectively connected to any Permanent Establishment ("PE") or Fixed Base in India; iv. Non-resident complies with any other condition prescribed in the relevant Tax Treaty and provisions under the Multilateral Instrument ("MLI"); v. Non-resident does not have a place of effective management in India, etc. and more particularly stated in draft declaration format <i>(Please download the Link given as Annexure-5)</i> <p>(Note: Application of beneficial Tax Treaty Rate shall depend upon the completeness and satisfactory review by the Bank of the documents submitted by the non-resident Shareholders. In case the documents are</p>

Sr. No.	Particular	Withholding tax rate	Relevant Section of Income Tax Act, 1961 ("Act")	Documents required
				found to be incomplete, the Bank reserves the right to not consider the tax rate prescribed under the tax treaty)
3	Alternative Investment Fund - Category III located in International Financial Services Centre	10% (plus applicable surcharge and cess)	115AD/196D(1A)	1. Copy of PAN card (if available) 2. Self-declaration that its Category III AIF located in International Financial Services Centre ("IFSC") of which all the units are held by non-residents other than unit held by a sponsor or manager (i.e. specified fund defined under clause (c) of the Explanation to Section 10(4D)) of the Act (Please download the Link given as Annexure-3) along with adequate documentary evidence substantiating the nature of the entity
4	Non-Resident Shareholders who are tax residents of 'Notified Jurisdictional Area' as defined under Section 94A(1) of the Act	30% or rate specified in the relevant provision of the Act or at the rates in force, whichever is higher (plus applicable surcharge and cess)	94A	Where any Shareholder is a tax resident of any country or territory notified as a 'Notified Jurisdictional Area' under Section 94A(1) of the Act, tax will be deducted at source @ 30% or at the rate specified in the relevant provision of the Act or at the rates in force, whichever is higher, from the dividend payable to such Shareholder in accordance with Section 94A(5) of the Act
5	Availability of Lower/NIL tax deduction certificate issued by Income Tax Department under sections 195 or 197 of the Act	Rate specified in Lower tax withholding certificate obtained from Income Tax Department	195/197	Copy of the lower tax withholding certificate obtained from Income Tax Department TAN to be used for this purpose MUMK32143G

Please note that the Bank, in its sole discretion, reserves the right to call for any further information and/or to apply domestic law / DTAA for TDS. In case of ambiguous, incomplete or conflicting information, or the valid information/documents not being provided, the Bank will deduct tax at the rates applicable as per the Act

The formats of the documents can be downloaded from the website of the Bank viz.: <https://www.kotak.com/en/investor-relations/investor-information/investor-info.html>

Notes:





- All documents to be submitted are required to be self-attested (the documents should be signed by Shareholder/authorised signatory stating the document to be "certified true copy of the original"). Benefits depend upon availability of the documents within the time specified and verification of the same by the Bank.
- Members may note that in case the tax on said dividend is deducted at a higher rate in absence of timely receipt, or insufficiency/incomplete/incorrectness of the aforementioned details/documents from you, an option is available to you to file the return of income as per the Act and claim an appropriate refund, if eligible. No claim shall lie against the Bank for such taxes deducted.
- In case of non-resident Shareholder, in the event of mismatch in the category of Shareholder as per the register of members and as per fourth letter of PAN, the Bank would consider category to which higher surcharge rate applicable.
- In case of joint Shareholders, the Shareholder named first in the Register of Members is required to furnish the requisite documents for claiming any applicable beneficial tax rate.
- In case, the dividend income is assessable to tax in the hands of a person other than the registered Shareholder, as per Rule 37BA, the TDS shall be deducted in the name of such other person if the registered Shareholder provides a declaration as prescribed in this regard. The registered Shareholder is required to furnish a declaration containing the name, address, PAN of the person to whom TDS credit is to be given and reasons for giving credit to such person.
- The above communication on TDS sets out the provisions of the law in a summary only and does not purport to be a complete analysis or listing of all potential tax consequences. Shareholders should consult with their own tax advisors for the tax provisions that may be applicable to them.
- For those whose PAN is found to be valid, the Bank will arrange to email a soft copy of the TDS certificate to the registered email IDs of the respective Shareholders in due course. The TDS amount will also be reflected in Form 26AS of the Shareholder, which can be downloaded from their e-filing account at <https://www.incometax.gov.in/iec/foportal/>

Please reach out at einward.ris@kfintech.com, for any queries.

VIII. PROCEDURE OF E-VOTING
(i) INFORMATION AND INSTRUCTIONS FOR E-VOTING BY INDIVIDUAL MEMBERS HOLDING EQUITY SHARES OF THE BANK IN DEMAT MODE

“Two Step” Process for voting electronically, using the NSDL e-Voting system:

Step 1: Access to NSDL e-Voting system

Type of Member	Login Method
Individual Members holding Equity Shares of the Bank in demat mode with NSDL	<ol style="list-style-type: none"> 1. Visit the e-Voting website of NSDL by typing the following URL: https://www.evoting.nsdl.com/ in the web browser either on a Personal Computer or on a mobile or a tablet. Once the home page of e-Voting system is launched, click on the icon “Login” which is available under ‘Shareholder/Member’ section. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number held with NSDL), Password/OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on Kotak Mahindra Bank Limited or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period. 2. Existing IDeAS users can visit the e-Services website of NSDL viz. https://eservices.nsdl.com either on a Personal Computer or on a mobile. On the e-Services home page, click on the “Beneficial Owner” icon under “Login” which is available under ‘IDeAS’ section. On the next screen, enter your existing User ID and Password. After successful authentication, you will be able to see e-Voting services under Value Added Services. Click on “Access to e-Voting” under e-Voting services and you will be able to see e-Voting page. Click on Kotak Mahindra Bank Limited or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period. 3. If you are not registered for IDeAS e-Services, option to register is available at https://eservices.nsdl.com Select “Register Online for IDeAS Portal” or click at https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp 4. Members can also download NSDL Mobile App “NSDL Speede” facility by scanning the QR code mentioned below for seamless voting experience. <p data-bbox="555 1756 932 1787">NSDL Mobile App is available on</p> <div data-bbox="555 1805 932 1845">   </div> <div data-bbox="587 1868 708 1984">  </div> <div data-bbox="785 1868 906 1984">  </div>

Individual Members holding Equity Shares of the Bank in demat mode with Central Depository Services (India) Limited ("CDSL")	<ol style="list-style-type: none"> 1. Users who have opted for CDSL Easi / Easiest facility, can login through their existing User ID and Password. Option will be made available to reach NSDL e-Voting page without any further authentication. The users logging in through Easi / Easiest are requested to visit CDSL website http://www.cdslindia.com and click on login icon and then select New System Myeasi option, followed by entering the existing my easi username and password. 2. After successful login, the Easi / Easiest user will be able to see the e-Voting option for eligible companies where the e-voting is in progress. On clicking the e-voting option, the user will be able to see link to NSDL e-Voting page for casting your vote during the remote e-Voting period. 3. If the user is not registered for Easi/Easiest, the option to register is available on CDSL's website www.cdslindia.com and click on login icon and then select New System Myeasi option. Then, click on registration option to complete registration. 4. Alternatively, the user can directly access e-Voting page by providing Demat Account Number and PAN on the e-Voting link available on www.cdslindia.com. The system will authenticate the user by sending OTP on registered Mobile and E-mail as recorded in the Demat Account. After successful authentication, user will be able to see the e-Voting option where the e-voting cycles is in progress can be viewed and votes can be casted by clicking on the name of the Bank appearing on the page.
Individual Members (holding Equity Shares of the Bank in demat mode) - Login through their DPs	<p>You can also login using the login credentials of your demat account through your DP registered with NSDL/CDSL for e-Voting facility. Upon logging in, you will be able to see e-Voting option. Click on e-Voting option and you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-Voting feature. Click on Kotak Mahindra Bank Limited or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period.</p>

(ii) INFORMATION AND INSTRUCTIONS FOR E-VOTING BY (I) MEMBERS OTHER THAN INDIVIDUALS HOLDING EQUITY SHARES OF THE BANK IN DEMAT MODE AND (II) ALL MEMBERS HOLDING EQUITY SHARES OF THE BANK IN PHYSICAL MODE

(A) In case a Member receives an e-mail from the Bank / NSDL [for Members whose e-mail address is registered with the Bank / DPs]:

1. Visit the e-voting website of NSDL by typing the following URL: <https://www.evoting.nsdl.com/> in the web browser either on a Personal Computer / or on a mobile / tablet.
2. Once the home page of e-voting system is launched, click on the icon “Login” which is available under ‘Shareholder / Member’ section.
3. A new screen will open. You will have to enter your User ID, your Password / OTP and a Verification Code as shown on the screen. Alternatively, if you are registered for NSDL e-services i.e. IDEAS, you can log-in at <https://eservices.nsdl.com/> with your existing IDEAS login. Once you log-in to NSDL e-Services after using your log-in credentials, click on e-voting and you can proceed to Step 3 i.e. Cast your vote electronically.

4. Your User ID details are, given below:

Manner of holding shares i.e. Demat (NSDL or CDSL) or Physical	Your User ID is:
a) For Members who hold shares in demat account with NSDL.	8 Character DP ID followed by 8 Digit Client ID. For example if your DP ID is IN300*** and Client ID is 12***** then your user ID is IN300***12*****.
b) For Members who hold shares in demat account with CDSL.	16 Digit Beneficiary ID. For example if your Beneficiary ID is 12***** then your user ID is 12*****.
c) For Members holding shares in Physical Form.	EVEN Number followed by Folio Number registered with the Bank. For example, if folio number is 001*** and EVEN is 123694, then user ID is 123694001***

5. Password details for Members other than Individual Members are, given below:
 - a) If you are already registered for e-voting, then you can use your existing password to login and cast your vote.
 - b) If you are using NSDL e-voting system for the first time, you will need to retrieve the ‘initial password’ which was communicated to you. Once you retrieve your ‘initial password’, you need to enter the ‘initial password’ and the system will force you to change your password.
 - c) How to retrieve your ‘initial password’?
 - (i) If your e-mail ID is registered in your Demat Account or with the Bank, your ‘initial password’ / process to login would be

communicated to you on your e-mail ID. Trace the e-mail sent to you by NSDL from your mailbox. Open the e-mail and open the attachment i.e. a .pdf file. Open the .pdf file. The password to open the .pdf file is your 8 digit client ID for NSDL account, last 8 digits of client ID for CDSL account or folio number for shares held in physical form. The .pdf file contains your 'User ID' and your 'initial password'.

(ii) If your e-mail address is not registered, please follow steps mentioned below (Process for those Members whose e-mail address are not registered):

(A) If you are unable to retrieve or have not received the "initial password" or have forgotten your password:

- a) Click on "Forgot User Details/Password?" (If you are holding shares in your demat account with NSDL or CDSL) option available on www.evoting.nsdl.com
- b) "Physical User Reset Password?" (If you are holding shares in physical mode) option available on www.evoting.nsdl.com
- c) If you are still unable to get the password by aforesaid two options, you can send a request at evoting@nsdl.co.in mentioning your demat account number / folio number, your PAN, your name and your registered address, etc.
- d) Members can also use the OTP (One Time Password) based login for casting the votes on the e-Voting system of NSDL.

(B) After entering your password, tick on "Agree to Terms and Conditions" by selecting on the check box.

(C) Now, you will have to click on "Login" button.

(D) After you click on the "Login" button, Home page of e-Voting will open.

Step 2: Cast your vote electronically on NSDL e-Voting system.

- (i) After successful login at Step 1, you will be able to see all active “EVENTS”.
- (ii) Select “EVENT” of the Bank for remote e-Voting.
- (iii) Now you are ready for e-Voting as the Voting page opens.
- (iv) Cast your vote by selecting appropriate options i.e. assent or dissent, verify/modify the number of shares for which you wish to cast your vote and click on “Submit” and also “Confirm” when prompted.
- (v) Upon confirmation, the message “Vote cast successfully” will be displayed.
- (vi) You can also take the printout of the votes cast by you by clicking on the print option on the confirmation page.

General Guidelines for Members

- (i) Institutional / Corporate Members (i.e., other than individuals, HUF, NRI, etc.) are required to send scanned copy (PDF/JPG Format) of the relevant Board Resolution / Authority letter, etc. with attested specimen signature of the duly authorised signatory(ies) who are authorised to vote, to the Scrutiniser by e-mail to rupaldjhaveri@rediffmail.com with a copy marked to evoting@nsdl.co.in Institutional Members can also upload their Board Resolution / Power of Attorney / Authority Letter, etc. by clicking on “Upload Board Resolution / Authority Letter” displayed under “e-Voting” tab in their login.
- (ii) It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential. Login to the e-voting website will be disabled upon five unsuccessful attempts to key in the correct password. In such an event, you will need to go through the “Forgot User Details / Password?” or “Physical User Reset Password?” option available on www.evoting.nsdl.com to reset the password.
- (iii) In case of any queries, you may refer to the Frequently Asked Questions (“FAQs”) for Members and the e-voting user manual for Members available at the download section of www.evoting.nsdl.com or call on 022 - 4886 7000 / 022 - 2499 7000 or send a request to Ms. Pallavi Mhatre, Senior Manager – NSDL at evoting@nsdl.co.in

(B) In case of a Member whose e-mail address is not registered / updated with the Bank / KFIN / Depository / DPs, please follow the following steps to generate your login credentials:

Members may send a request to evoting@nsdl.co.in / KotakBank.Secretarial@kotak.com for procuring user ID and password for e-voting.

- a) In case shares are held in physical mode, please provide Folio Number, name of the Member, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN Card) and Aadhaar (self-attested scanned copy of Aadhaar Card).

- b) In case shares are held in demat mode, please provide DP ID and Client ID (16-digit DP ID and Client ID or 16-digit beneficiary ID), name of Member, client master or copy of consolidated account statement, PAN (self-attested scanned copy of PAN Card) and Aadhaar (self-attested scanned copy of Aadhaar Card).
- c) If you are an Individual Member holding securities in demat mode, you are requested to refer to the login method explained at Step 1 (A).

After verification of your request, NSDL will send the user ID and password credentials to you electronically.

Annexure-I

Additional Documents- In case of transmission of shares (following documents are required, in addition to the documents specified in the point no. 2 above)

<u>1. Where the shares are held with nomination</u>	<u>2. Where the shares are held without nomination</u>
<p>1.1. Duly signed transmission request form by the claimant.</p> <p>1.2. Copy of death certificate of shareholder attested by claimant</p> <p>1.3. Self-attested copy of PAN card.</p>	<p>2.1 Affidavit from all the legal heirs made on appropriate non-judicial stamp paper- to the effect of identification and claim of legal ownership to the securities.</p> <p>Note- In case the legal heir(s) or claimant(s) is named in the succession certificate or probate of will or Letter of Administration, an Affidavit from such legal heir(s) or claimant(s) alone would be sufficient.</p> <p>2.2 For value of shares up to Rs 5,00,000 (Rupees five lakh only) as on date of application, one or more of the following documents are required:</p> <p>(a) Succession certificate or probate of will or will or letter of administration or Decree, as may be applicable in terms of Indian Succession Act, 1925 or any other Decree or Order of any Court or Tribunal.</p> <p>Note: In absence of documents as per point 2.2 (a) above, No Objection Certificate executed from all legal heir(s) of the deceased holder not objecting to such transmission (or) copy of Family Settlement Deed duly notarized and Indemnity bond made on appropriate non-judicial stamp paper, indemnifying the Bank/RTA.</p> <p>2.3 For value of shares above Rs 5,00,000 (Rupees five lakh only) as on date of application one or more of the following documents are required:</p> <p>a) Succession certificate or probate of will or will or letter of administration or Decree, as may be applicable in terms of Indian Succession Act, 1925 or any other Decree or Order of any Court or Tribunal.</p> <p>Note: If 'Will' is provided as per point 2.2 or 2.3, following are required to be provided:</p> <ul style="list-style-type: none"> • Legal heirship certificate issued by Competent Authority, • No Objection Certificate from all legal heirs in favor of the claimant, • Affidavit from witness about confirmation of will wherever alive or death certificate of such witness • Affidavit with regard to the will as last will and no matter is pending before any court with regard to such will

	<ul style="list-style-type: none">• Surety affidavit by at least two sureties with their PAN Card.
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Annexure-II**Additional Documents- In case of loss of share certificates (following documents are required, in addition to the documents specified in the point no. 2 above)**

1. Self-attested copy of FIR/ Police Compliant containing information of shareholder, holding details, folio number and distinctive numbers of share certificate(s).
2. Surety Affidavit of along with his Proof of identity like Pan Card of sureties duly attested by Notary.
3. Indemnity bond by shareholder on a non-judicial stamp paper of requisite value duly attested by Notary Public by the person, in whose name the original share certificate are being issued that he/she has not sold / disposed off the involved shares or acted in any manner by which any interest of third party would have been created.
4. Copy of advertisement issued in at least one English language national daily newspaper having nationwide circulation and in one regional language daily newspaper published in the place of registered office of company, if the market value of the shares is greater than Rs. 5,00,000.