



Green Initiative - Important Shareholder Communication

Dear Member,

The Ministry of Corporate Affairs (MCA), Government of India vide circulars dated 21st April 2011 and 29th April 2011, had taken a Green Initiative in Corporate Governance, allowing paperless compliances by companies, and permitting service of documents by a company through electronic modes.

Your Bank in its constant endeavor to save trees and the environment has actively supported the green initiative of MCA by sending documents like the notice calling the annual general meeting, audited financial statements, directors' report, auditors' report etc. for the year ended 31st March 2012 in electronic form, to those shareholders whose email addresses were registered with the respective Depository Participants (DPs) and downloaded from the depositories viz. National Securities Depository Limited / Central Depository Services (India) Ltd.

Your Bank would like to continue to support this green initiative and proposes to send the aforesaid documents for this year and thereafter through electronic mode. We therefore request you to keep your email addresses validated with your DPs to enable servicing of the aforesaid documents electronically to your email address this year. **The aforesaid documents will also be available on our Corporate website www.kotak.com**

If you prefer to receive the documents mentioned above in physical form, let us know by just replying to this email before 23rd May 2013, quoting your DP Id and Client ID.

(Please note, as a valued shareholder, you are always entitled to request and receive, free of cost, a printed copy of the annual report of the company and all other documents.)

We look forward to your support in this and other green initiatives we take going forward.

Bina Chandarana

Company Secretary and Executive Vice President
Kotak Mahindra Bank Ltd.