



Convenience Banking Guide

WORLD OF CONVENIENCE BANKING

Welcome to Kotak Mahindra Bank's "World of Convenience Banking." You work hard and have a busy schedule. Doing your banking should be easy and convenient and not add to your worries. We at Kotak Mahindra Bank realise this and have specially tailored a wide range of value-added products and services to make your money work for you. These, coupled with high standards of customer care, will make your life easier. You may log on to www.kotak.com for more information, or call our 24-hour Customer Contact Centre at 1860 266 2666 (local call charges apply), and our Customer Care Officers will be glad to assist you.



CONTENTS

Kotak Debit Card



Know Your Card



Use Your Card

- At Kotak Mahindra Bank ATMs
- At NETWORK VISA/PLUS ATMs
- At Merchant Establishments



Care for Your Card



Report a Lost/Stolen Card



Guidelines for Global Usage



Special Benefits

Mobile Banking Features



- Banking
- Fixed and Recurring Deposits
- Payments and Transfer
- UPI payments
- Bill payments and Recharge
- Loans
- Credit Cards
- Investments
- Demat Services
- Service Requests
- KayMall
- Insurance



Phone Banking



Home Banking



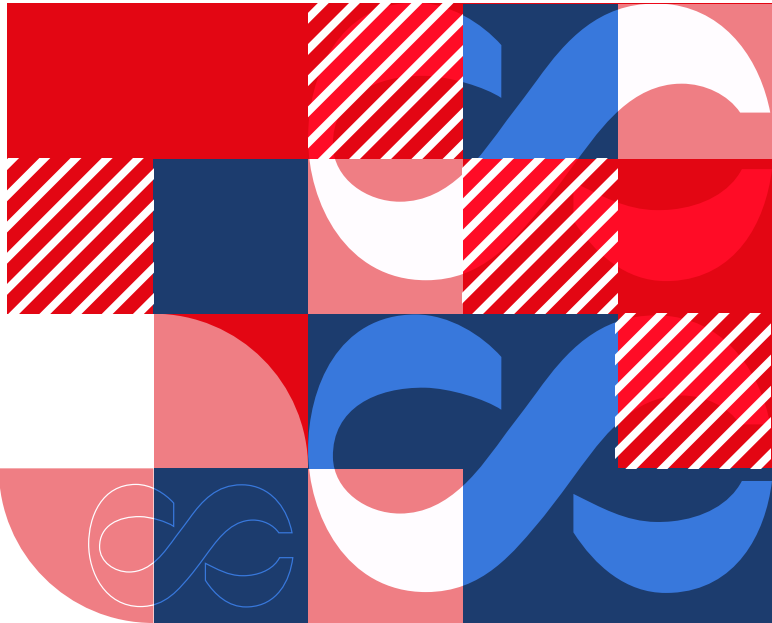
Contact Us

Online Services



Net Banking Features

- Banking
- Investments
- Demat
- Payment Gateway
- netc@rd - BillPay - Get Money
- Insurance
 - Using Net Banking
 - Important Tips
 - For Your Security



Kotak Debit Card

Spend without worry, anywhere, anytime.

Your Kotak Mahindra Bank Debit Card gives you the most convenient access to your account at any time and any place. It combines the benefits of:

- A traditional ATM Card – access your account 24 hours to withdraw cash at over 30,000 ATMs in India and millions worldwide.
- A Credit Card* - the freedom to pay at shops, restaurants, hotels, airline reservation counters, petrol pumps, etc. without the hassles of carrying cash, or worrying about over-spending as you can spend up to the limit sanctioned on your Credit Card.

Your purchase will automatically be debited to your account and will reflect in your statement. What's more, your Kotak Debit Card has worldwide acceptance at over 16 million merchant establishments (including over 3,20,000 in India).

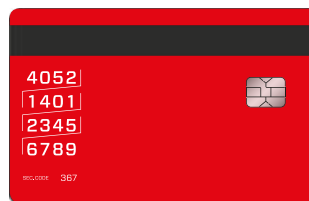
*No credit facility.

FRONT

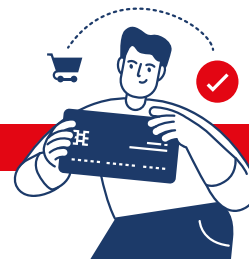


1. 16 digit Card No. : This is your unique card number.
2. Your Name: Your card is not transferable.
3. Customer Relationship Number: Your unique relationship number for accessing all the services provided by us. Please quote this Customer Relationship Number in all your communications with the Bank.
4. Valid Through: Your card is valid until the last day of the month of the year specified.
5. Network Logo: Your card can be used at all establishments worldwide which accept the corresponding Network Cards.
6. Electronic Usage Sign: Your card can be only used at electronic Point of Sale Swipe Terminals of any Merchant Establishment bearing the Network Electron logo. This is Non Mandatory field and few cards may not have this.

BACK



1. Magnetic Strip: Encodes all vital information pertaining to your Debit Card. Take care to keep it away from magnets and magnetic fields. Please ensure that it does not get scratched.
2. Signature Panel: Please ensure you sign on this panel with a non-erasable ballpoint pen to avoid any misuse. This is Non Mandatory field and few cards may not have this.
3. 24-hour Customer Contact Number (Toll Free): Personalised Phone Banking facility available round the clock



4. Network Hologram: A 3D Hologram for Card security. Few cards may not have a Network Hologram.
5. Few cards may have card numbers mentioned in a Zig Zag manner on the card back in set of 4 digits each. This pattern is known as Visa Quick Read Format and is approved by the Visa Network.
6. Card issuers are no longer required to include a signature panel on cards, as per network guidelines.

Using your Debit Card

Your Kotak bank Debit Card can be used at all ATMs (Kotak Mahindra Bank or other banks ATMs affiliated with NFS or Cashnet) with a six digit Personal Identification Number (PIN) which can be generated using a Green PIN channel.

Additionally for your safety, the Debit Card is sent to you, inactive for use of contactless payments, e-commerce & tokenisation. You can activate your Card by using it at any Kotak Mahindra Bank or any other bank's ATMs affiliated to Cashnet.

All your accounts existing or opened in the future, will automatically be linked to your Card, unless you specify otherwise, and can be accessed at any of our ATMs.

At merchant establishments, you can access only your Primary Account.

At other bank ATMs, you can access up to one savings account and one current account (if your Primary Account* is a savings account then the first current account opened by you can be accessed and vice versa).

*You can specify any account to be your Primary Account. In case the Customer has more than one Account linked to his Card, the primary account linked to the Debit Card will be an eligible account opened in the last 15 days or the oldest eligible account linked to CRN or as per the extant policy of the Bank.

Please refer to the letter accompanying your Card for your daily ATM and POS transaction limits. You can access funds in your account up to this limit per day subject to the availability of a clear balance in your account.

2 easy ways to get started with your Debit Card

Scan to instantly generate PIN or login in to Kotak Mobile Banking App/ Net Banking



Scan to enable your card for Online, Contactless & International transactions



Your Debit Card is already enabled for transactions at ATM & POS/Retail outlets in India

1. Blocking & applying for the replacement card

In case your card is lost or stolen or damaged, it should be blocked immediately and a new card will be issued.

Request to 'block & reissue' of card can be made through following channels:

- Visit Kotak Net Banking >> Go to Service Request>>Select Debit Card Service requests
- Visit Mobile App>> Go to Service Request>>Select Debit Card Service requests>>Report loss of card
- 24X7 helpline Dial 1860 266 2666 (charges apply)

2. Apply for Card Protection Plan

You can apply for Card Protection Plan by logging in to Kotak Mobile Banking App>>Debit Card Section>> Card Protection Plan. T&C Apply.

3. Report Fraudulent transactions

Stay Alert! Beware of fraudsters who claim to be from Kotak Bank, do not share any confidential account information such as PIN, CVV, Debit card / Credit card number, OTP, VBV password, Mobile Banking PIN or UPI PIN with anybody.

Also, do not save this information on any website when prompted & do not authorise any Mobile Banking/ Net Banking or UPI transaction over a phone call. Your bank will never ask for such sensitive information.

Call 1800 209 0000 and say fraud

Or

Visit <https://kapps.kotak.com/FraudPreLogin/>

4. Image Debit Card

Image Debit Card is a personalized debit card where you can choose the design/image to be printed on your card from the gallery of images provided by the Bank. To Apply for Image card, please go to the below link. T&C Apply.

<https://bit.ly/3CvyUcX>

5. Signature Panel Not present on the card back

Debit Card no longer require signatures as a point of authentication for card transactions, so the signature panel on the back of the card is no longer mandatory and bank on their discretion can remove it.

6. Why is the card number mentioned in a Zig Zag manner?

The Zig Zag pattern of mentioning card numbers is known as Quick Read Format and is approved by Visa. Quick read format divides the 16 digit card number into 4 set of 4 digits.

At Kotak Mahindra Bank ATMs

For your convenience, we have installed state-of-the-art ATMs that allow you to access your accounts 24 hours a day using your Kotak Debit Card.

You can access the following services from our ATMs:

- CHECK for account balances
- WITHDRAW cash from an account
- DEPOSIT cash/ cheques to your accounts
- PRINT account Snapshot showing recent transactions
- ORDER account statements for any of our accounts
- STOP PAYMENT of a cheque
- REQUEST for a cheque book
- INQUIRE about term deposits
- CHANGE your Personal Identification Number (PIN)

Instructions for using our ATMs

- Insert your Card in the slot provided on the ATM machine.
- Enter your Personal Identification Number (PIN).
- Touch the required option on the screen to make your selection in case of touch-screen ATMs. In case of non-touch screen ATMs, simply press the button beside the option on the screen.
- Just follow the simple instructions on the screen.

Please do not hand over your Card or disclose your PIN to anyone. Do remember to take your Customer Advice and Card before you leave.

At non-Kotak Mahindra Bank ATMs

Your Kotak Debit Card can be used at all ATMs affiliated to Cashnet for cash withdrawals and balance inquiries. Internationally, your Kotak Debit Card can be used at all ATMs.

- Some Bank ATMs may require you to select the account type i.e. savings or current account. Please be careful while making the selection as a wrong selection may result in your transaction getting declined.
- The maximum amount for withdrawal at different ATMs will vary, you can check the ATM screen for the maximum limit. At merchant establishments, your Kotak Debit Card is welcome at over three lakh merchant establishments in India and over 16 million merchant establishments worldwide, just look out for the VISA sign.

*Access India Debit Card can be used at establishments in India only.

1. At the time of making your payment for your purchase, give your Card to the merchant.
 2. The merchant will swipe your Card through an electronic terminal (POS) and enter the amount of your purchase.
 3. The transaction request is sent online to Kotak Mahindra Bank for approval, ensuring that the entire transaction is completely secure.
 4. After approval, the POS terminal will print out a charge slip with details of the purchase.
 5. Do check that the amount mentioned on the charge slip is correct and then sign the slip in the same manner as you have signed on the reverse of the Card.
 6. The merchant will return a copy of the charge slip and your Card to you. Please do ensure that you collect your Card as soon as you complete the transaction.
- No extra charges (surcharges) will be levied for making payments through your Debit Card. However, at some merchant locations like petrol pumps and railway stations, a surcharge of 2.5% (or as applicable) of the purchase amount will be applicable as per industry standards.
 - Your Debit Card cannot be used for making payments through internet or mail/telephone transactions. For your safety, your physical presence is required while making a purchase on your card. For internet or telephone transactions, please use the net@rd.



Care for your card

- Your Card is for your personal use only, do not hand it over to anyone. Make sure that you sign the signature panel on the reverse side of your Card as soon as you receive it.
- Keep your PIN a secret to avoid misuse and make sure that you never keep your Card and PIN together.
- Always memorise your pin whenever received
- Change the PIN provided by us to one that is more convenient for you to remember at any of our ATMs. Please avoid using simple combinations like 888888 or 123456 or your date of birth.
- If you suspect that the security of your card has been breached, please contact our 24-hour Customer Contact Centre immediately.
- Do not bend your Card. Do not leave your Card near any electronic gadget. This can damage the magnetic strip on your Card
- Avoid exposing your Card to sunlight.
- If your Card gets damaged, just call our 24-hour customer contact centre and we shall arrange to replace it at the earliest.

Report the loss/theft of card

Report the loss/theft of your card immediately to any branch of Kotak Mahindra Bank or call our 24-hour customer contact centre at 1860 266 2666 (local call charges apply)

Abroad you can report your lost Card immediately by calling VISA Global Assistance Services Helpline at the following toll-free numbers:

For more information on VISA Global Assistance Numbers in other countries, you can check the local telephone directories / yellow pages or visit www.VISA.com. Charges for using VISA Global Assistance Services as applicable will be debited to your account.

You can also call us at 0091-22-6600 6022 to report the loss/theft of your Card.

On reporting of the loss/theft, your Card will immediately be deactivated to prevent misuse. Please report the loss/theft of the Card to the nearest local police authority and forward a copy of the FIR to us.

Guidelines for Global Usage

When you use your Card outside India (except Nepal and Bhutan), kindly ensure that the usage is strictly in accordance with Exchange Control regulations of Reserve Bank of India (RBI).

Also note, the expenses that you incur abroad (i.e. through cash, Traveller's Cheques/Debit Card/Credit Cards) should not exceed your Basic Travel Quota (BTQ) or business travel and entertainment allowance, as applicable from time to time.

Special Benefits

Your Kotak Mahindra Debit Card comes packaged with a host of value-added benefits.

Insurance Benefits

Your Global Debit Card has complimentary in-built insurance benefits specially designed to bring you peace of mind.

You have zero liability for all charges after reporting the loss of your Card.

Additional insurance benefits may be applicable depending on the Kotak Debit Card variant issued to you. Please contact our 24-hour Customer Contact Centre or the nearest branch for details.

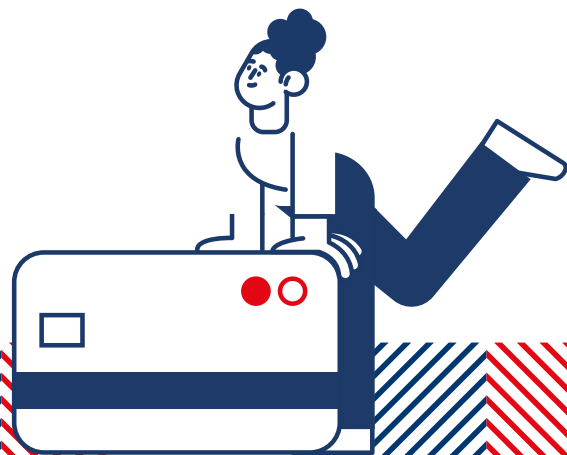
T&Cs Apply. For more details visit Kotak Bank website.

Gift an Add-On Card

You can now share the convenience enjoyed by you on your Kotak Debit Card with your loved ones. Simply gift them an add-on Debit Card.

What's more, the person you are gifting the Card to does not have to be an account holder with the Bank.

The Add-on Card can be issued to any Resident Indian individual above the age of 10 years.



You can specify a daily limit up to which the add-on Cardholder can withdraw at any ATM or use for purchases - so you enjoy a dual advantage of giving your loved ones freedom to spend while retaining control over how much they can spend. The transactions done by them will automatically get debited to your account.

Exciting Offers

We, at Kotak Mahindra Bank, believe in rewarding you for using your Debit Card and will constantly bring you exciting offers and discounts in association with some of the best merchant establishments and our partners.

www.kotak.com/en/offers.html or call our 24-hour customer contact centre to find out more about the exciting offers in store for you.

Net Banking

Log on to www.kotak.com. Power at your fingertips.

Kotak Mahindra Bank's Net Banking service brings you the timeless world of instant banking - quick and easy, available to you 24x7 and absolutely free!

With net banking you can easily transfer money, pay your taxes, utility bills, pay for your online purchases or VISA credit card bills and more. Net banking gives you 24/7 access to your banking accounts, deposit accounts, bank statements, demat accounts, investment accounts, service requests, credit card statements, loan accounts and insurance accounts.

And all this comes to you on a robust and secure technology platform.

Net Banking Security

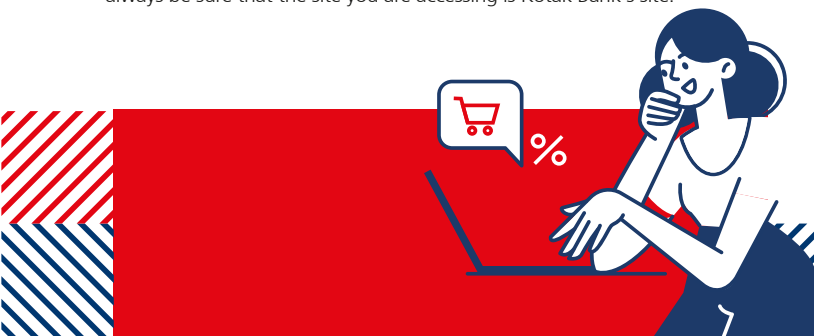
- 1) Our Net Banking platform uses 128 bit SSL encryption (the worldwide industry standard for encrypted communications).
- 2) We have obtained a certificate from Entrust. This ensures that you can always be sure that the site you are accessing is Kotak Bank's site.

- 3) To prevent somebody from accessing your Net Banking User ID and Password through capturing of keystrokes from a keyboard, we have a 'Virtual Keypad' on the Net Banking / Payment Gateway Login screen.
- 4) Password locking - to prevent misuse, we lock your ID in case of three wrong password entries within 24 hours.
- 5) You can block your account anytime for any duration you wish by contacting our Customer Care Officer at our 24-hour customer contact centre. It is unblocked upon your request.
- 6) Password required is alpha-numeric and should have a minimum of six characters.
- 7) Alerts - you will receive an email and SMS alert for all transactions done online on the email ID and mobile number registered with us.

Net Banking Do's & Don'ts

In addition to the built-in security features of the platform, you can also prevent unauthorised access to your account through the following simple precautions:

- Change your password when you receive it the first time, and thereon regularly.
- Your passwords should have a minimum of eight characters and at least 2 non-alphabet characters. Keep a strong password preferably using both letters and numbers with a combination of uppercase (CAPITAL LETTERS) & lowercase (small letters). Your password is case sensitive.
- Use passwords that are hard to guess. Avoid real words or those that can be easily identified, such as name, family name, date of birth, telephone number, pet's name, parents' names etc.
- Notify us immediately at 1860 266 2666 (local call charges apply) if you suspect that your password has become known to or used by someone else; change your password immediately.
- Always log on to Net Banking by entering the Bank's website address www.kotak.com into the address bar. Do not access the bank website from a link provided in an email from any source.
- If you are using a computer other than your own, always end your banking session and close the browser.
- Use the 'Virtual Keypad' when you are using a computer other than your own. Regularly log into your Net Banking accounts and check your bank statements to ensure that all transactions are legitimate.
- When logging on or entering personal information, you can verify the security of the Net Banking session with Kotak Mahindra Bank by clicking on the icon appearing at the bottom right hand corner of your Net Banking login page. Double clicking on the lock will verify that the digital certificate is issued to <https://www.kotak.com>. Proceed only if such verification is available.



- Avoid using the same password on different websites. Always use unique passwords for each website.
- Do not write down your password or store it in your mobile or email.
- Do not give your password to or share your password with anybody, including our employees
- Never walk away from your computer without properly logging out from Net Banking and closing your browser.
- Be suspicious of any e-mail with urgent requests for personal financial information. "Phishers" typically include upsetting or exciting (but false) statements to get people to react immediately. Avoid filling out forms in e-mail messages that ask for personal financial information. Communicate such information only via a secure website.
- Remember, we do not send out emails to customers requesting personal, confidential or account information.
- Keep us informed of any changes in your mobile number and email ID; we send SMS and email alerts for all online transactions in your account.
- Monitor all SMS and email transactions alerts - in case of any suspicious transaction notify us immediately at 1860 266 2666 (local call charges apply)

Net Banking Features

Here is what you can do with Kotak Mahindra Bank's Net Banking Service.

View your account balance, account activity, account details, uncleared fund details and cheque status.

- Transfer funds between your accounts in Kotak Mahindra Bank.
- Make payments* to third parties either by way of transfer to their account with us or by requesting for a draft payment. Inter-bank account to account transfer can be done using NEFT or even RTGS.
- Open a term deposit or view details of all your term deposits.
- Initiate standing instructions or place 'stop cheque' payment instructions.
- View, download and print account statements.
- Request for your account statements or order a cheque book.
- Apply for a Debit Card upgrade.
- Tax e-filing and pay advance tax, make TDS/TCS, GST and custom duty payments
- Communicate with us through your secure personal mailbox and lots more.

*Limits apply You get access to financial transactions based on your account mandate, i.e. if you have a single or unconditional signing authority on your account, you get both view and transaction rights. Additionally, with the same user ID and password you can also get access to view details of your Kotak Credit Cards, Demat Account and Investment Account.

BillPay

- Kotak BillPay & Recharge allows you to pay all your utility bills like Mobile, DTH, Electricity, Television, Gas, Water etc. These payments can be made via Net Banking or the Kotak Mobile Banking App.
- In addition to that, you can make payments for Insurance premiums, Mutual Funds, OTT Subscriptions and more.
- It provides a safe & secure way of making payments to multiple billers.
- For a hassle-free experience, it also offers an Autopay feature, which helps you schedule your upcoming Bill payments.
- It also gives you an intimation of the new bills and reminders to keep track of your bill payments.
- You can pay your Direct Tax through Kotak BillPay
- You can view your Bill and Payment History.
- Additionally, you will also receive alerts via email/SMS for any biller addition/deletion, receipt of new bill only and even AutoPay alerts.
- Avail Kotak BillPay through Net Banking or by calling our 24- hour Customer Contact Centre or walk into your nearest Kotak Mahindra Bank Branch.

Get Money

Kotak Mahindra Bank brings you a convenient way to transfer money to your Kotak Mahindra Bank Account from other bank accounts. Receive funds from any non-Kotak Bank Account to your Kotak Bank Account using RBI'S ECS facility absolutely FREE.

- Registration for Get Money can be done on Net Banking or at our nearest bank branch.
- Debit Bank account details (ECS Debit Mandate Form) needs to be verified by Debit Bank. This verification/lodging process takes up to a maximum of 25 days from the date of submission of ECS Mandate Form at any of our nearest bank branch.



- You can either receive funds on ad-hoc basis (one-time) or can set up a Standing Instruction
- Fund transfer requests can be given through Net Banking, our 24-hour customer contact centre or at our nearest bank branch.
- You will receive email and SMS alerts on the registered email ID and mobile number with the bank.
- You can even view details of your pending transfer requests and transfer history by logging into Net Banking.
- You can register multiple bank accounts as Debit Bank accounts under the Get Money service.

Transaction Services

- View card details including the status of the card, card amount, created date and expiry date.
- View transaction details including the card number, merchant name where the card was used and settlement amount.

Credit Card

Now manage your Kotak Credit Card account through Kotak Net Banking.

- Inquire about transactions
- View and download statements
- Pay your credit card outstanding by debiting your Kotak Bank account.
- Apply for a balance transfer*
- Apply for a cash advance*
- Convert purchases to EMI*
- Request for an add-on card

* Conditions apply

Demat Account

Access your Demat Account through Kotak Net Banking.

- View your account details, account activity, holding details and billing details.
- View the status of transactions you have completed. Request for your account/holding/billing statements.
- Request for pledge form, client master details and instruction slip book.
- Place 'stop instructions' for account transfers and inter-depository transfers.
- Get information on securities available for Demat and Settlement Calendar details.

Investment on Net

- View your Investment Accounts, Transaction Details and check the status of online purchase/redemption requests.
- Give online requests to purchase or redeem MF investments at your convenience.*
- Get updated information online on the latest NAVs of all schemes across fund houses, the NAV history of your MF investments, access to industry updates and research reports.

* Conditions apply

Insurance

Access your Kotak Life Insurance policies purchased through us.

- View your policy plan, status, premium amount and premium due date.
- View your premium history.
- Pay your premiums online.



NET BANKING

Payment Gateway

You can shop online or trade on various merchants' websites/apps by selecting Kotak Net Banking as the mode of payment. You can check-out and make payments using Kotak Mobile Banking PIN or Net Banking Password. We also have a tie-up with Kotak Securities Ltd., a group company where your savings account is linked to your online trading account. You can buy shares and make payments online from your linked Bank account*.

Note: You need a trading account with Kotak Securities Ltd. to avail of this feature.

Using Net Banking

To access Kotak Net Banking Service all you need is:

- Your Net Banking User ID and Password.
- A computer with a browser connected to the Internet.
- Your Customer Relationship Number - that is your Net Banking user ID, making it simple and convenient for you to remember. This number is communicated to you on your Welcome Letter and is also available on your Kotak Debit Card for easy reference. You can even set-up a user ID of your own liking by setting up a nickname after logging in and visiting the Profile section. After you have set up a nickname you can use this nickname to access Kotak Net Banking. Your Net Banking password is couriered to you separately. In case you have not received your password, please call up our 24-hour customer contact centre and our Customer Care Officer will be glad to assist you.

Important: With our Single Sign On feature, you can use the same User ID and Password for using Net Banking and Payment Gateway. The following computer configuration is recommended for best performance:

- Pentium processor with at least 64MB RAM.
- Windows 95/98/2K/NT/XP.
- Internet Explorer 6.0 or a later version.
- Monitor resolution 800x600 pixels.
- Once you are connected to the Internet, log on to www.kotak.com and from the 'Login to' dropdown select Net Banking. This will take you to the Kotak Net Banking login page.
- A Secure Net PIN is required to access Kotak Net Banking, to generate a Secure Net PIN, simply click on 'Generate Secure Net PIN' on the Net Banking login page. The Secure Net PIN will be sent to your registered Mobile Number and email id. Enter the Secure Net PIN in the Net Banking login page along with your Net Banking user ID/nickname and password.
- In case you forget your password, simply click on the Forgot Password link and you can generate your password immediately.
- In case you have difficulties in accessing Kotak Mahindra Bank Net Banking Service, simply call our 24-hour Customer Contact Centre for assistance.



Mobile Banking

Get access to over 250+ features on the Kotak Mobile Banking App

1. Open the Kotak Mobile Banking App or Scan the QR to download the app
2. Register yourself in the app using your bank registered mobile number and activate the app instantly
3. Set your MPIN using your Debit/Credit/Forex card or net banking password
4. Use your new MPIN to login and access all the features of the app



The Kotak Mobile Banking App, a best-in-class App, provides banking on the go, which is a must in today's digital era. The app offers a feature-rich mobile banking experience with 250+ features live.

You can use the various features of the mobile banking app to access your account details, Pay bills, Invest, Shop, Apply for Loans, Cards and other services from the bank. You can also raise service requests for your account and services related requests right from the app.

Available in both Android and iOS, the Kotak Mobile Banking App can be downloaded from Playstore and App Store.

Mobile Banking Features

Banking



- View your account balance, account activity, account details and cheque status
- Open a Fixed Deposit, Recurring Deposit & Tax Saving Deposit or view details of all your term deposits.
- Request for your account statements or order a cheque book.
- Apply for Credit Card, Forex Card, Smart EMI Card, Kotak Gift Card or a Debit Card upgrade.
- Open a Prepaid Spendz account to track your everyday payments.

Pay & Transfer



- Transfer money through various methods (IMPS, NEFT, RTGS UPI, Kotak to Kotak Third Party Fund Transfer and Self Transfer).
- Add/Manage and send money to your beneficiaries or send money abroad
- Use Pay Your Contact to send money with just mobile numbers, without the need to enter account or UPI details
- You can also do a one-time transfer without adding a beneficiary by simply entering the account details.
- Setup scheduled payments for a one-time transfer or recurring payments for your beneficiaries

UPI



- Create your UPI ID and make UPI transfers from the Kotak Mobile Banking app to any UPI ID/Mobile Number/UPI Number on any UPI app.
- Set up your UPI Number to receive money into your bank account. You can even choose your mobile number as your UPI Number for seamless payments.
- Scan Any QR: With the 'Scan any QR' feature in the Kotak Mobile Banking app, you can pay any merchant/shopkeeper by simply scanning the QR code.
- Pay Your Contact: With the Pay Your Contact feature, you can quickly & securely send money to anyone by selecting/entering their Mobile Number registered against any UPI payment app.

Bill payments and recharge



- Pay all your utility bills with the convenience of just one app (Electricity bills, Gas bills, Water bills, and many more)
- Quick Recharges for Mobile, FASTag, DTH/Cable etc.
- Set up an AutoPay for all your upcoming bill payments.

Loans



- Apply for Home Loan, Personal Loan, Pay Day Loan, Consumer Durable Loan , Business Loan and much more
- Check your loan details & get a free credit score check
- Discover and Apply for Pre-approved Loan Offers.

Cards



- View and manage your card-related features with the card overview section
- Card controls enable you to set usage limits and block your cards in case of emergency
- Apply for Debit Card, MyImage Debit Cards, Forex Card, FASTag and much more
- View and pay your Credit Card bills. Explore EMI and loan offers available on your card

KayMall



- Book your Flight, Train, Bus tickets and Hotel stay anytime, anywhere.
- Shop with our various Grocery, Electronics, Fashion partners and more on KayMall – Kotak's in-app mall.

Investments



- View your Investment Summary and Transaction Report and update your risk Profile.
- Purchase and Redeem mutual funds through Investment section.
- Apply for Kotak InstaSIP, NPS, IPO , Atal Pension Yojna and Sovereign Gold Bonds
- View NAV Reports, Investment Update and Recommended Mutual Fund Factsheet

Service Requests



- Update your Email ID, PAN, correspondence Address, nominee details, Aadhaar Number and also complete your ReKYC right on the app.
- Report Fraud and Dispute, manage alerts and track your cheque status.
- Report loss/theft of Debit Card and request for replacement.

Insurance



- Meet all your insurance needs for Two Wheeler Insurance, Motor Insurance, Cyber Insurance and health insurance.
- Protect yourself with life insurance schemes such as Personal Accident Protection, Term insurance & Savings Plans.
- Apply for government schemes such as Pradhan Mantri Jeevan Jyoti Bima Yojna or Pradhan Mantri Suraksha Bima Yojn

Keya chatbot



- Keya Chatbot helps you converse with the bank 24x7 and resolve your queries instantly
- Keya can help you with inquiries and service requests like account balance, transaction history, track packages, account statements, download home loan tax certificates, raise a dispute and much more
- Keya can also help with financial transactions like credit card payments, Mobile recharge, DTH Recharge and others

Security Features

To help you with a safe and secure banking experience, Kotak Mobile Banking app ensures your transactions are authorised and secured

Features:

- 2 Factor Authentication protection for all fund transfer transactions.
- Transaction confirmation alerts on transactions performed on the app to keep you informed of any activity on your account
- Email alerts on every incorrect login attempt to appraise you of your account access
- Auto locking of MPIN on multiple incorrect MPIN entry attempts
- Alerts and notifications on access of account on a new device
- Device management section to approve requests for access and disable devices with access to your account on mobile banking.
- Card controls section can be used to block your card in case you notice any unauthorised transactions on your Kotak cards.

Downloading the Application:

You can download our Kotak Mobile banking application directly through the Android Play Store and iOS App Store with the app name "Kotak -811, UPI, Payments & Loans".

SMS Banking Services

Kotak Mahindra Bank's SMS Banking service enables you to access your Bank account, Investment account and Demat account on your Mobile Phone.

It is quick and easy, available to you 24X7 and it's absolutely free! (SMS charges as applicable will be levied by your Service Provider).

Simply send an SMS to 9971056767 or 5676788 to get the details for the following updates

SMS Commands

SMS the following codes to 9971056767 or 5676788 or SMS K HELP for details.



Please Note

- You can send the SMS in either upper case (CAPITAL LETTERS) or lower case (small letters) i.e. K BAL and k bal. The SMS commands contain blank spaces which should be retained when sending SMS.
- Please use only the mobile number which has been registered to use the SMS Banking & Alerts facility. For your safety, we will not accept requests from any other mobile number.
- PIN regeneration requests will be accepted through SMS. However, a new PIN will be sent to your registered communication address via post only.

SMS and Email Alert Services

Get alerts on your mobile and/or by email for events that you would like to keep track of.

You can subscribe for automatic updates for your account on either your mobile or email or both. These alerts are sent on the occurrence of a particular transaction. For example, if your balance falls below the required Average Quarterly Balance, or if there is a large amount credited to your account. Subscription alerts include Large Credit Alert, Balance below Average Quarterly Balance Alert, Periodic Bank Account, Balance - Daily/Weekly (sent every Monday) and Standing Instruction (SI) Failure Alert.

In addition to the subscription alerts, you will receive security alerts for all transactions done online.



Phone Banking Services

"We are listening to you"



Your nearest Kotak Mahindra Bank branch is on your phone. We have a 24-hour Customer Contact Centre to offer you personalised service round the clock. Just pick up your phone and call us at 1860 266 2666 (local call charges apply).

Whether it is something as urgent as a 'stop payment' or you simply want to know your balance just give us a call. Our Toll-Free number gives you access to your account, from anywhere at any time.

And what's more, this facility comes to you absolutely free of cost!*

* Conditions Apply

To access Phone Banking, you simply need to enter your Customer Relationship Number and your Phone Banking PIN.

Your Customer Relationship Number is communicated to you on your welcome letter and is also available on your Kotak Debit Card for easy reference. Your Phone Banking PIN is couriered to you separately. In case you have not received your Phone Banking PIN, please call up our 24-hour Customer Contact Centre and our Customer Care Officer will be glad to assist.

Benefits and services

Deposit accounts

- Enquire about your account details - your balance, account activity, uncleared fund details and Cheque status.
- Enquire about the latest interest rates and exchange rates.
- Transfer funds to any account within Kotak Mahindra Bank*
- Open a term deposit or get details of all your term deposits.
- Stop payment of a Cheque.
- Request a Cheque book or account statements. (Email or physical).

- Request for cash pick-up, cash delivery, instrument pick-up and demand draft delivery.
- Report the loss of your debit card.

* Limits apply

You can give us financial instructions through our Phone Banking Service based on your account operating mandate, i.e. if you have a single or unconditional signing authority on your account, you can transact on the phone.

Investment Accounts

Inquire about your Investment Accounts, Transaction Details and check the status of purchase/redemption requests. Give requests to purchase or redeem investments at your convenience.* Get updated information on the latest NAVs of all schemes across fund houses and the NAV of your Investments.

*Conditions apply for transaction rights

Demat Account

You can also access information related to your Demat Account by calling our 24-hour Customer Contact Centre. You can request for a Demat transaction or holding statement, enquire about your transaction or holding details, or request for a Demat instruction slip booklet to be sent to you.



Home Banking

Simply log onto Net Banking or pick up the phone and call our 24- hour Customer Contact Centre and access the convenience and freedom of Kotak Mahindra Bank's Home Banking* service. You may also request for a cheque, cash pick up or a draft delivery and we will come to your home or office.

For all requests received between 10 am and 4 pm, Mondays to Saturdays we will have our representative meet you on the same day. Cheques picked up will be sent for clearing on the next working day.

* Limits apply; subject to availability in your city.

Conversational Banking

Welcome to Kotak Mahindra Bank's World of Conversational Banking-Making Banking easier and interactive! We have deployed the best in class AI technology to fulfill your banking needs using conversations. There are various modes available to interact with our conversational banking platforms.

WhatsApp Banking:

You can now explore our services at Kotak's WhatsApp banking services. Anywhere, anytime. All you need to do is, save Kotak WhatsApp Banking number 022-66006022 and type Help or you may also give a missed call on 9718566655. WhatsApp Banking is powered by Keya to understand your query, its context and then provide you the appropriate answer.

Conversational Banking Features:

Apart from responding to queries/FAQs about Kotak's product & services, the platforms also enables you to raise service requests and do Recharge/Credit card payments. Following are few features listed.

Bank Account:

- Check Account Balance
- Check Account Transactions
- Email Statement Request
- Check Cheque status
- Raise Cheque book request
- Raise UPI/IMPS dispute
- Track deliverables
- Raise Lien Enquiry

Credit Card:

- Check Application Status
- View Credit Card Amount Due
- View Credit Card Balance
- Check Last Transactions
- Check Credit Card Offers
- Switch On/Off Credit card controls. (Available Only on KEYA)
- View Reward points

Payments:

- Mobile & DTH Recharge
- Credit Card Bill Payments (Available Only on KEYA)

Loan:

- Check Loan Offers
- View Loan Information
- Download Loan statement
- Download Loan Repayment schedule
- Download Tax certificate - Home Loan

Portfolio statement (Only for Wealth Customers)

- Get Portfolio Statement
- Get Realized Gain/Loss
- Get Un-realized Gain/Loss
- Get Interest Statement
- Get Dividend Statement
- Other
- Track ATM
- Track Branch
- Link Fastag

