

Media Release**Kotak Mahindra Bank Pilots Banking Services on WhatsApp**

Mumbai, June 05, 2018: Kotak Mahindra Bank (Kotak) today announced the launch of its banking services on a pilot basis on WhatsApp. Kotak is one of the first banks in India to pilot the WhatsApp enterprise solution to offer a range of banking services and answer queries.

Customers can interact with Kotak on its verified WhatsApp number - +91 22 6600 6022. The WhatsApp channel will direct customers seeking information on service requests such as updating PAN, mobile number, email id, Aadhaar number, activating/deactivating passbook, updating FATCA declaration, cancelling NACH mandate, deregistering printed statement, change of home branch, etc. to the Kotak website. Soon, Kotak 811 customers will get the option of receiving their digital welcome kits from the bank's verified WhatsApp number. The digital welcome kit provides details about the features and benefits of the 811 account.

The WhatsApp initiative is part of Kotak's digital-first organic growth strategy, driven by its ABCD charter - AI enriched App, Biometric enabled Branch, Context enhanced Customer Experience and Data empowered Design.

Deepak Sharma, Chief Digital Officer, Kotak Mahindra Bank said, "We are delighted to begin piloting the WhatsApp enterprise solution to offer our banking services to customers. The familiarity and simplicity of the platform makes it easy for customers to interact with their bank and get answers to queries in a seamless and convenient manner."

To enhance customer experience and taking into consideration enhanced security measures and customer permission on the app, Kotak will communicate only contextual information without divulging any personal or sensitive data on the chat. Customers can discontinue communication on WhatsApp at any point of time.

About Kotak Mahindra Bank Limited

Established in 1985, Kotak Mahindra Group is one of India's leading financial services conglomerates. In February 2003, Kotak Mahindra Finance Ltd. (KMFL), the Group's flagship company, received banking license from the Reserve Bank of India (RBI), becoming the first non-banking finance company in India to convert into a bank - Kotak Mahindra Bank Ltd.

Effective April 1, 2015, ING Vysya Bank Ltd. merged with Kotak Mahindra Bank Ltd. As on March 31, 2018 Kotak Mahindra Bank Ltd. has a national footprint of 1,388 branches and 2,199 ATMs.

The Bank has four Strategic Business Units – Consumer Banking, Corporate Banking, Commercial Banking and Treasury, which cater to retail and corporate customers across urban and rural India.

For more information, please visit the company's website at <http://www.kotak.com/>

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