

Media Release

**Happy Festivities! Kotak Launches a Bumper Bash of Offers
with *Khushi ka Season 4.0***

- *Offers on home loans, personal loans, gold loans, loans against securities, two-wheelers & car loans, working capital, agri, healthcare finance etc.*
- *Attractive deals from Flipkart, Myntra, Amazon.in, Tata CLiQ, & bigbasket, among others*
- *2,000 exciting offers and big savings*

Mumbai, 8th October, 2021: It's that time of the year again when the country is gearing up for the festive season. To spread joy and lift the festive spirits further, Kotak Mahindra Bank Limited (KMBL) today announced the launch of the 4th edition of *Khushi ka Season* – a month-long campaign that offers bumper deals on everything - loans, marquee brands and Smart EMI offers.



Best Deals

With 2,000 exciting offers, *Khushi ka Season 4.0* has something for everybody. KMBL customers will get discounts, cashbacks and Smart EMI offers on purchases from Flipkart, Myntra, Amazon.in, Tata CLiQ, and bigbasket, as well as on brands such as OnePlus, LG, Sony, Samsung, Oppo, TCL, Bosch, Eureka Forbes, Urban Company, and Apollo Pharmacy encompassing categories from electronics to essentials, apparel, groceries, shopping, medicines, food delivery and home needs. Customers can also buy a range of products on Kotak Smart EMI. There are a wide range of hyperlocal offers on general stores, bakeries, salons, restaurants and other local shops. KMBL has partnered with Swiggy, Pepperfry, Tata 1mg, Licious, Bewakoof.com etc., to offer 'never-before-seen' 'Every day Special' deals. Besides, discounts on e-vouchers are available on a range of brands. All offers are open to KMBL debit and credit cardholders via offline and online channels*.

Attractive rates on loans

During the festive period, KMBL is offering attractive rates on a variety of loans. KMBL's home loans begin at an interest rate of 6.5%* per annum. In addition, personal loans start at 10.25%* p.a., loans against property from 7.25%* p.a., and two-wheeler loans** at 16.49%* p.a. Attractive interest rates are also available on loans against securities, business loans, healthcare finance and working capital solutions. Further, there are special offers with processing fee waivers on gold loans, agri finance, construction equipment loans, commercial vehicles, car loans#, and tractor finance.



Elizabeth Venkataraman, Joint President - Consumer, Commercial & Wealth Marketing, Kotak Mahindra Bank said, "As we enter the festive season, we are pleased to bring back *Khushi ka Season* for our customers. As we slowly get back to normalcy, our aim is to spread more cheer by giving our customers access to the best offers, deals and rates, adding more value to their festive purchases. We have also expanded the reach of the festival by tying up with local stores, giving our customers more choices, while at the same time lending support to our neighbourhood shops."

For details on all offers, [click here](#).

*Terms & Conditions apply.

All the offers can be availed on payments via Kotak debit and credit cards. Interest cost on the facility provided is borne by the respective merchants. Credit at sole discretion of Kotak Mahindra Bank Ltd. and subject to guidelines issued by RBI from time to time. ** Two-wheeler loan is a product of Kotak Mahindra Prime Limited, a subsidiary of Kotak Mahindra Bank limited, loan disbursement will be subject to complete documentation and credit approval at sole discretion of Kotak Mahindra Prime Ltd and subject to guidelines issued by Reserve Bank of India ("RBI") from time to time. Available at select locations. Mandatory charges shall apply. #Car loan offer is from Kotak Mahindra Prime Limited, a subsidiary of Kotak Mahindra Bank limited, available at select locations. The loan disbursement will be subject to complete documentation, and credit at the sole discretion of Kotak Mahindra Prime Ltd only and subject to guidelines issued by Reserve Bank of India ("RBI") from time to time. Available at select locations. Mandatory charges shall apply

About Kotak Mahindra Group

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 (KMBL).

Kotak Mahindra Group (Group) offers a wide range of financial services that encompass every sphere of life. From commercial banking, to stock broking, mutual funds, life and general insurance and investment banking, the Group caters to the diverse financial needs of individuals and the corporate sector. The premise of Kotak Mahindra Group's business model is *concentrated India, diversified financial services*. The bold vision that underscores the Group's growth is an inclusive one, with a host of products and services designed to address the needs of the unbanked and insufficiently banked.

Kotak Mahindra Group has a global presence through its subsidiaries in UK, USA, Gulf Region, Singapore and Mauritius with offices in London, New York, Dubai, Abu Dhabi, Singapore and Mauritius respectively. As on 30th June, 2021, Kotak Mahindra Bank Ltd has a national footprint of 1,612 branches and 2,591 ATMs, and branches in GIFT City and DIFC (Dubai).

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

For further information, please contact:

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