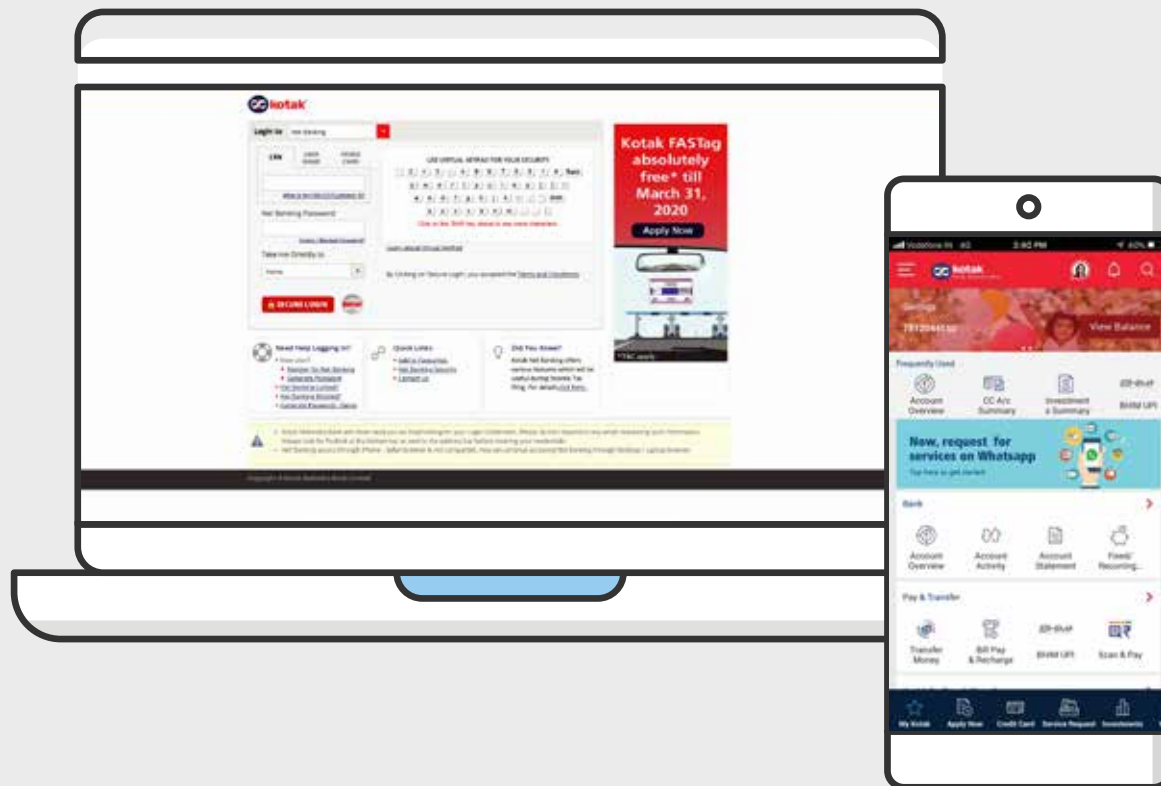


Kotak Digital Banking

Send money, shop or get information on loans from the safety of your home using Kotak Net/Mobile Banking



Your Guide to Online Banking



Mobile Banking App

From transferring funds, investing and banking services to shopping, paying bills and booking tickets, enjoy 140+ services from your smartphone with the Kotak Mobile Banking App.

Net Banking

Bank anywhere, anytime from the comfort of your home or office via laptop/desktop



Key Services on Mobile and Net Banking



Fund Transfer

▶ Transfer money in a few steps using RTGS, NEFT, IMPS, etc.

BillPay

Pay credit card, utility bills, recharge mobile & DTH using BillPay. Automate bill payments with AutoPay.



UPI

▶ Now send money without entering bank details with UPI on the Kotak Mobile Banking App. To get started, all you need is a UPI ID linked with your Kotak bank account.

KayMall

KayMall lets you shop, book flight/bus/train tickets, hotel rooms, Ola cabs and more from one place



Online Payments Through Net Banking

▶ Shop on your favourite sites and use Kotak Net Banking as your preferred payment mode. Also, enjoy a higher transaction limit of Rs.10 lakh/day.

Keya

In case of any queries or service requests, just ask Keya - Kotak's virtual chatbot. Keya is available on Kotak website, Net and Mobile Banking



Simplify banking for yourself by going digital today!



Enjoy Seamless Banking 24/7 with Kotak Net Banking.

Here's how you can get started:

1 Go to Kotak Net Banking login page



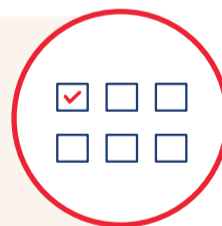
2 Enter User ID, which could be CRN/Username/Forex Card Number



3 Verify your details



4 Choose the method to generate your new password



5 Enter the new password



6 Your new password is generated!





Simplified Banking Solutions

With the Kotak Mobile Banking App

140+ banking services, from transferring funds to shopping and more.

Here's how you can get started:

1 Download the Kotak Mobile Banking App from Play Store or App Store



2 Login with your CRN (Customer Relationship Number)



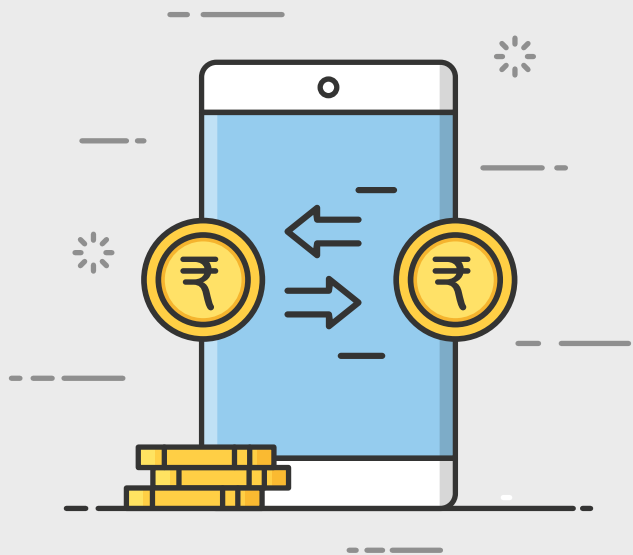
3 Authenticate and set a 6-digit MPIN



4 Enter the activation code and you're all set!



Know more about Kotak Mobile Banking App here:
<http://www.kotak.com/Kotak-mobile-banking-features>



Enjoy Faster Fund Transfers

With Kotak Mobile/Net Banking

Here's how you can transfer funds:

1 Login to Kotak Net or Mobile Banking App



2 Go to 'Payments' & select 'Send Money'



3 Select the type of transfer



4 Fill the details & make the payment



Enjoy Instant & Safe Money Transfer

You don't need to remember complicated bank account details anymore.

Here's how you can create a UPI ID on the Kotak Mobile Banking App:

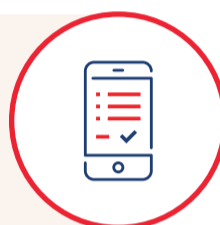
1 Log in to your Kotak Mobile Banking app



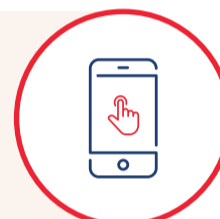
2 Find BHIM UPI under 'Pay & Transfer' section



3 Select 'Manage VPA'



4 Tap on 'Create new VPA', enter your preferred UPI ID and check its availability



5 Link your Bank Account with your UPI ID



Also, you can make quick payments via UPI through Scan & Pay. Simply authenticate with your thumbprint or your MPIN and scan the barcode at the store.

Here's how you can use Scan & Pay:

1



Tap on 'Scan & Pay' in the 'Pay & Transfer' Tab on the Kotak Mobile Banking App

2



Verify using your fingerprint / Face ID or MPIN

3



Scan QR code to make the payment

4



Enter the amount to be paid & confirm

Start transacting today!



Know how to create your UPI ID here:
<http://www.kotak.com/create-UPI-ID>

Learn more about UPI related charges

<https://www.kotak.com/en/digital-banking/ways-to-bank/bhim-upi/charges.html>



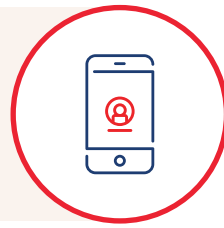
Make Bill Payments 24x7

With Kotak BillPay!

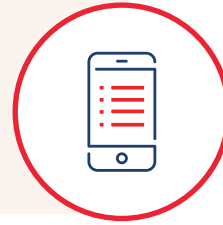
The seamless AutoPay feature allows you to register just once & autopay all your utility bills.

Here's how you can pay bills:

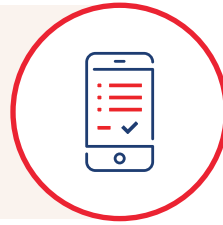
1 Login & select BillPay/Recharge



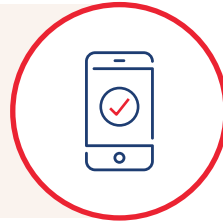
2 Fill in your details, select Bank Account/Credit Card as payment mode



3 Confirm details after checking



4 Voila! Your bill payment is done!



On BillPay, you can make the following payments:



Electricity bill



Gas bill



Mobile post-paid bill



Mobile prepaid & DTH recharge



Water bill



Credit card bill



Know how to use BillPay here: <http://www.kotak.com/Pay-Bills>

Get Your Loan Related Information 24x7!

Get access to all your loan related information on Kotak Net Banking & Mobile Banking App.

Information & Services available:

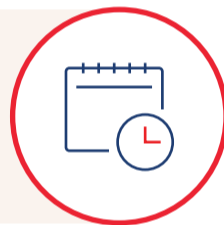
1 Detailed Loan Summary



2 Disbursement Details



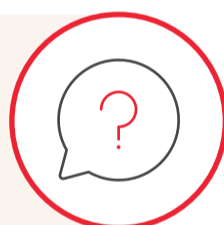
3 Repayment Schedule/Overview



4 Statement Request



5 Frequently Asked Questions



6 Provisional & Final Tax Certificates for Home Loan customers



Here's how you can access loan details on Net/Mobile Banking:



Net Banking

simply log in and visit the 'Installment Loans' tab.



Mobile Banking

simply log in and click on the 'Loans' tab in the menu.



KayMall – Kotak’s In-App Mall!

To access KayMall, simply open the Mobile Banking app or go to Kotak Net Banking!

With KayMall you can:



Book flight tickets, without convenience fees[#]



Book train tickets without payment gateway charges^{*}



Book bus tickets[#]



Book hotel rooms[#]



Book Ola Cabs^{**}



Shop online^{*}

Along with KayMall, you can enjoy 140+ services across banking, shopping and payments on the Kotak Mobile Banking App.



Know more about KayMall here: <http://www.kotak.com/kaymall>

^{*}Only available on Mobile Banking App

[#]Available on both Kotak Mobile Banking App and Net Banking

^{**}Only available on Android devices



Go on a Shopping Spree from the Comfort of your Home

With Kotak Credit & Debit Cards!

Make seamless online payments anytime, anywhere, with Kotak Debit or Credit Cards!

Here's how you can use your card online:

1 Select the product and add to cart



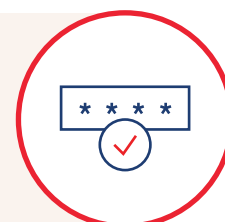
2 Go to the payments page and choose Kotak Debit/Credit Cards as your mode of payment



3 Enter your card details



4 Enter the OTP you have received on your registered mobile/email & click on submit



Keep Your Details Safe & Secure!

Please ensure that you keep the following information safe:



Net / Mobile /
Phone Banking
passwords / One
Time Password
(OTP) / UPI PIN



Debit / Credit Card
numbers, CVV
number, Expiry
date



Do not share
account information
or any sensitive
information over
e-mail, phone or SMS

IMPORTANT

- Always visit the official website – www.kotak.com for the bank's contact details.
- Do not click on any links and share any of your bank details.
- Do not fall prey to any calls / emails / SMS asking you to urgently convert your Debit / Credit Card Reward Points.
- We at Kotak Mahindra Bank will never ask for any sensitive information from our customers.



Call the dedicated 24 X 7 toll-free number
1800 209 0000 to report a **fraud** or any unauthorized
transaction in your Account / Credit Card.

If you have any other queries:



Chat with KEYA on Kotak Net
Banking or Mobile Banking App.