

August 6, 2021

The Manager Corporate Relationship, BSE Limited, 1 st Floor, New Trading Ring, Rotunda Building, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400 001.	The Manager National Stock Exchange of India Ltd. Exchange Plaza, 5 th Floor, Plot No.C/1, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai 400 051.
-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Dear Sir,

Sub : Intimation of Schedule of Analyst/ Institutional Investor Meeting.**Sub: Disclosure under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Pursuant to the applicable provisions of Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please note that the representatives of Kotak Mahindra Bank Limited shall be speaking to investors at **Goldman Sachs Symposium**, through an audio/video conference call to be held today i.e. August 6, 2021.

The enclosed presentation will be made to the investors during the call, which is also available on our website at www.kotak.com.

This is for your information and appropriate dissemination.

Yours faithfully,

Kotak Mahindra Bank Limited**Avan Doomasia
Senior Executive Vice President &
Company Secretary**

Encl: As Above

Digital Banking

August 2021

Digital Strategy

Acquisition

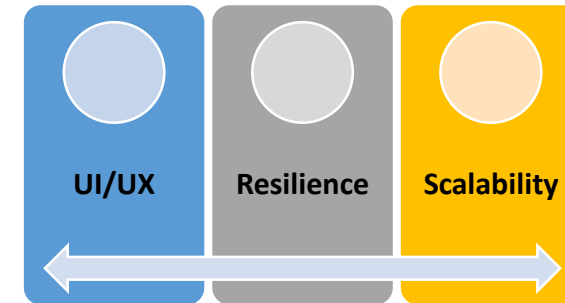
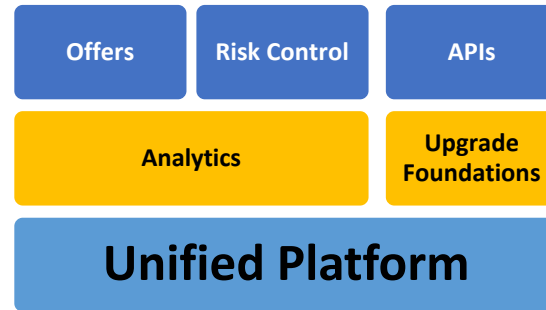
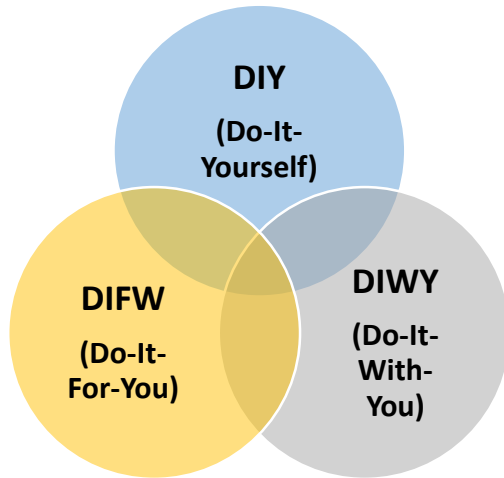
Engagement

Experience

Retail

Commercial

Corporate

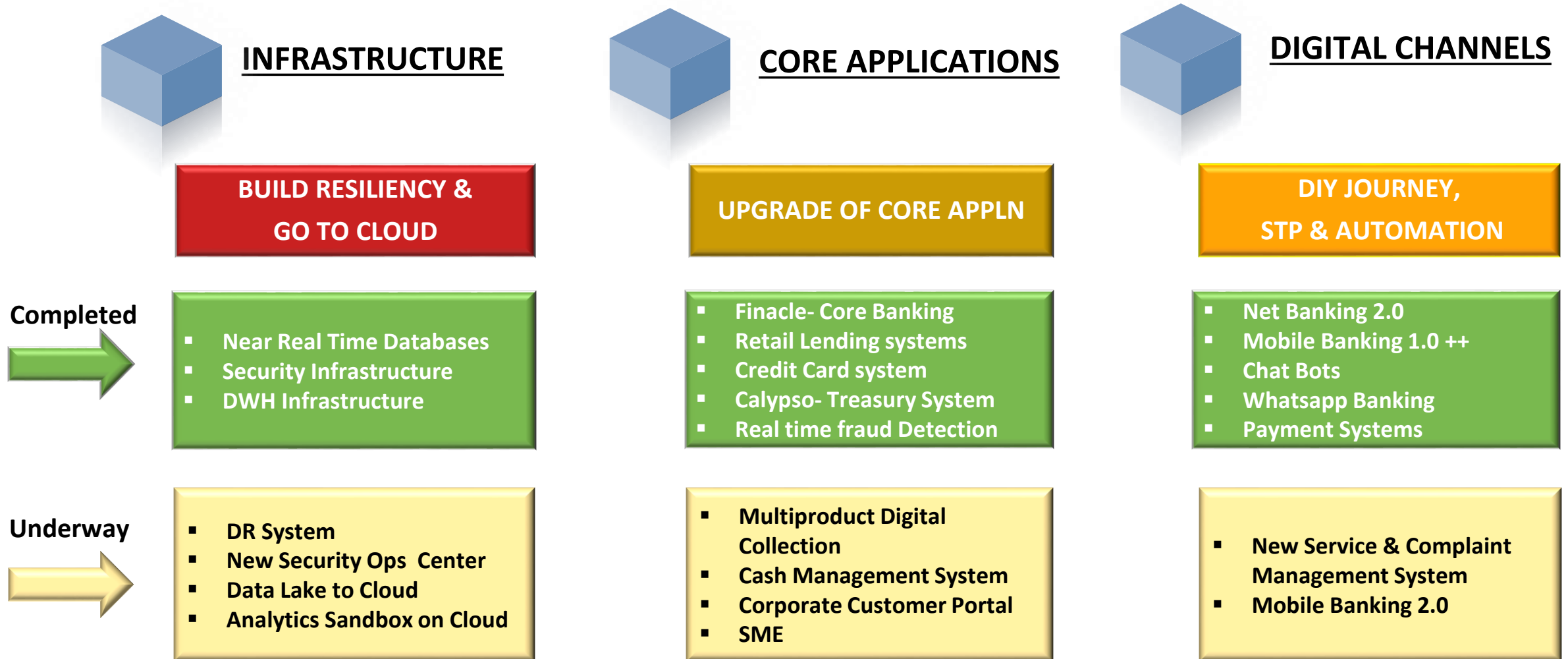


- Digital Priorities**
- Agility
 - Scale
 - Speed of delivery

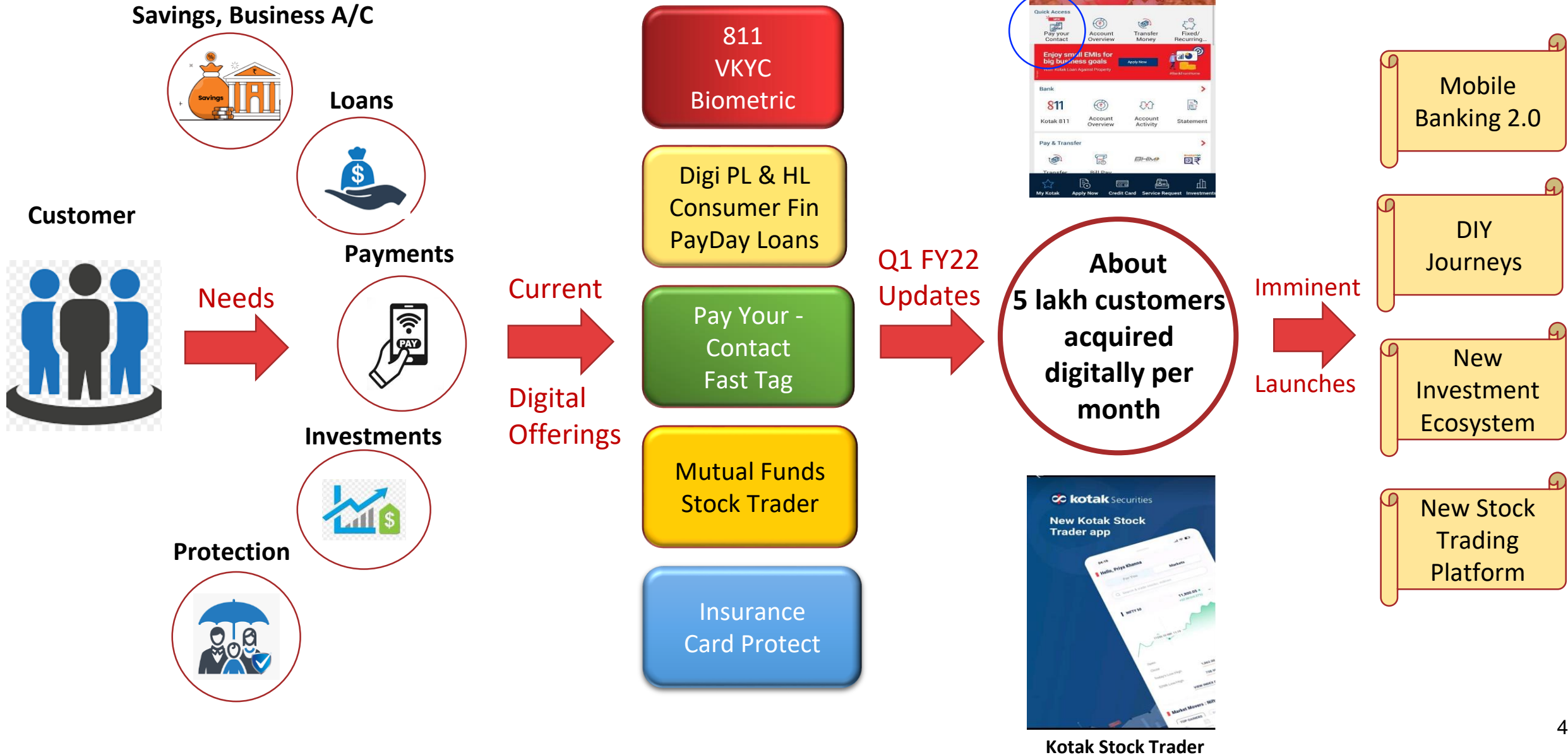
- A hybrid model**
- On-prem for core platforms
 - Cloud for all new initiatives

Investing in Digital Backbone

For Acquisition - Engagement - Experience



Digital Acquisition



Digital Engagement

Data Science, AI & ML, Omni Channel

Kotak Customer



Usage for
Loans



Home



Car



Consumer
Finance



Personal



LAP



Gold



Business



LAS

Usage for
Payments



Credit Cards



UPI



Fast Tag



Pay Your Contact



POS



Debit Card

Multiple Channels
of **Engagement**



MB/NB



CEC



Branch



ATM



Web



Keya



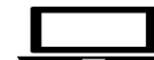
WA



IVR



Fashion



OTT



Travel



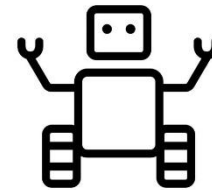
Ecom

Reliability, Consistency, Service at Scale, WOW



Service Digitization

- ❖ **STP** of Service Requests
- ❖ **16** Most Used Customer Services Live across Net Banking/Mobile Banking, Branch via Biometric & Prelogin Website
- ❖ **High TNPS** of **80+** @ Branch Banking
- ❖ **50%** of total bank customer requests being processed instantly; **43%** Increase Q-o-Q in Customer Requests processed real time



Automation as a Theme

- ❖ **128%** Q-o-Q Increase in Hours Saved via **Robotics Process Automation (RPA)** across 23 Business Verticals
- ❖ **427%** Q-o-Q Increase in Requests Processed Via RPA
- ❖ **29** Services Live on Keya Chat Bot; **63%** Q-o-Q Increase in Active Users on Keya Chat Bot
- ❖ **40+** Service Options Available on Whatsapp Banking; **101%** Q-o-Q Increase in Active Users on Whatsapp Banking

Other Digital Highlights

- ❑ Mobile App: Transaction volume up **128%*** & value up **51%***
- ❑ **61%*** increase in monthly active users for Keya Chatbot
- ❑ **74%*** increase in monthly active users for Whatsapp Banking

Channel Transactions

- ❑ Kotak rated amongst the Top 3 Banks in the MeitY Scorecard for FY21 (Ranked No. 1 Private Bank in the Large & Medium Bank Scorecard)
- ❑ KayMall: **3.8X#** growth in transaction volume, with Shopping & Grocery categories leading the way at **4.95X#**
- ❑ **9.33X** growth in acquired UPI transactions

Payments

- ❑ Personal loan digital share has grown to **45%** from **34%** in previous quarter
- ❑ Personal Loan on Cards has shown **230%** QoQ growth through Mobile Banking/Net Banking

Loans on Digital

- ❑ **90%** RDs and **81%** FDs booked through Digital channels
- ❑ **94%** of all investment accounts sourced through Mobile & Net Banking
- ❑ **58%** of MF/SIPs booked through Digital channels
- ❑ Over **96%** of SA transactions were in digital or non-branch modes in Q1FY22

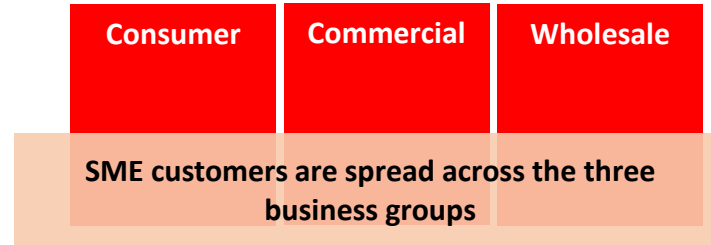
Investments & Deposits

Integrated Enterprise Portal (Non Individual)

- Seamless experience in a unified view across all product platforms
- Redesigning the way customers experiences our platform
- Providing individualized experiences

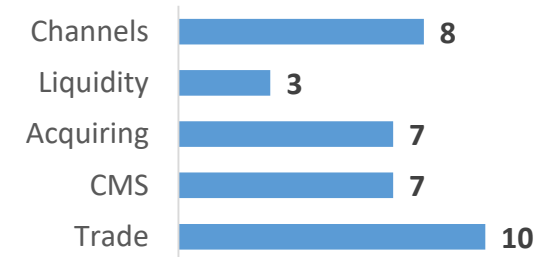
Trade. Account Services, Collection, Payment

(M)SME Platform



Partnering with Fintechs

Fintech Use Cases under engagements



Becoming an agile and a future ready bank with plug and play options