

Media Release

Kotak Launches Solitaire – An Exclusive, Invite - Only Affluent Banking Program

You Can't Apply—You Must Be Invited!

Mumbai, July 23rd, 2025 – Kotak Mahindra Bank today announced the launch of Kotak Solitaire, a pioneering banking proposition crafted exclusively for India's truly affluent. This isn't just a product—it's a privilege.

Solitaire is invitation-only, reserved for individuals and families with a deep, multi-dimensional financial relationship with Kotak. It's not about account balances—it's about Total Relationship Value across deposits, investments, loans, insurance, and demat holdings offered by the Bank and it is calculated at a family level.

"India's affluent segment is growing rapidly, but their banking experience hasn't kept pace," said Rohit Bhasin, President - Head of Affluent, NRI, and Business Banking and Chief Marketing Officer at Kotak Mahindra Bank. "Solitaire is our response to that gap. It's not a product—it's a proposition. Solitaire recognizes success, respects ambition, and reimagines what banking should feel like."

Born from Deep Customer Insight

Extensive research revealed a clear disconnect between affluent customers and their banks. They felt invisible, underserved, and emotionally disconnected from their banks. Kotak listened—and built a solution that directly addresses their top pain points:

- Lack of recognition and personalization
- Fragmented service across financial products
- Absence of family-level banking experience
- Generic offerings that ignore lifestyle and aspirations

Solitaire: A New Standard in Affluent Banking

Solitaire is more than a set of benefits—it is a reimagined experience that puts the customer and their family at the centre:

- ₹8 Crore Pre-Approved Credit Lines** across home loans, personal loans, and credit cards
- Segment-Specific Solutions for salaried professionals and entrepreneurs
- Family-First Banking with shared credit limits** and privileges
- Dedicated Relationship & Service Managers for seamless, high-touch support
- Unified experience to Kotak's best across banking, wealth, insurance[^], and lifestyle

The Solitaire Credit Card: Designed for Distinction

As part of the Solitaire experience, Kotak introduces the Solitaire Credit Card—a reflection of the program's ethos:

- Invite – only: Exclusively for Solitaire customers
- No annual fees for Solitaire customers

*Kotak Group's offerings are extended to Kotak Solitaire customers via referrals only where respective Kotak Group company representative would assist with necessary information **Credit at sole discretion of Kotak Mahindra Bank Ltd. Credit limit of any type shall be sanctioned as per credit policy of the bank and at its sole discretion. *Source:

- High credit limits
- Unlimited lounge access for primary and add-ons. Guest travellers also get access to lounge. Now, the entire family can get lounge access.
- Earn 10% Airmiles on travel spends via Kotak Unbox and earn 3% Airmiles on other eligible spends with a generous cap of ₹1,00,000 Air Miles per statement cycle on accelerated categories. Big savings for family travel
- Zero forex markup - One card for all your spends.
- Fuel surcharge waived for transactions up to Rs 7500
- Wide array of redemption options for Airmiles. These include flight bookings, hotels and miles transfer to popular airline and hotel loyalty programs.

“This card doesn’t just reward you—it respects your journey,” said Frederick Dsouza, Business Head – Credit Cards. “It’s designed for those who’ve earned their place at the top—and want their family to enjoy the same level of service and recognition.”

Exclusivity Redefined

Solitaire is available by invitation, only. Customers are invited based on their relationship value and engagement across Kotak’s ecosystem. It’s a program that prioritizes quality over quantity, and recognition over reach.

Solitaire is built on Kotak’s legacy of trust and excellence.

Kotak Mahindra Bank is one of India’s leading financial institutions, trusted by 60% of India’s top 100 families* for wealth management. This deep-rooted confidence is what powers Solitaire—a proposition that reflects the aspirations of India’s most accomplished individuals and families.

About Kotak Mahindra Bank

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 Limited. 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. 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. As on 31st March 2025, Kotak Mahindra Bank Ltd has a national footprint of 2,148 branches and 3,295 ATMs (incl. cash recyclers), and branches in GIFT City and DIFC (Dubai). For further information, please contact:

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