

Media Release

Kotak811 launches 3 in 1 super account: Save, Spend, Borrow & Earn – All in One

~ Partners with super.money to launch a secured co-branded credit card as part of Kotak811's 3 in 1 super account~*

Mumbai, October 29, 2025 – Kotak811, India's leading digital banking platform, has launched the 3 in 1 super account – a savings account, a fixed deposit, and a secured credit card with super.money, all in one place.

This is a proposition built for Core India – a large and growing segment of everyday Indians who want simple, digital-first financial tools. It includes salaried individuals, digital natives, students, first jobbers, and more. These are users who want to start small, stay in control, and get more out of their money. The 3 in 1 super account is designed to meet their needs with one easy-to-use solution.

Manish Agarwal, Head – Kotak811, said:

“The 3 in 1 super account brings saving, spending, and borrowing together in one place. It's built for people who want to manage money better without paperwork or complexity. It's simple, secure, and designed for everyday use.”

What you get with the 3 in 1 super account:

- Start with ₹1,000: Open an FD and get started
- Earn more: Interest on your FD + cashback on spends
- Use UPI on credit: Pay like you always do, and earn rewards
- Secured Kotak811-super.money credit card: Backed by your FD, with no income proof required
- No paperwork: 100% digital onboarding
- Stay in control: Your FD sets your spending limit

“Our audience intersects with Kotak811's – digital-first users who want things to be easy and rewarding. We're blending trusted banking with digital-first innovation to make credit as effortless as payments”. **said Prakash Sikaria, founder, super.money.**

Jay Kotak, Co-Head – Kotak811, added:

“Kotak811 serves a wide Core India audience that's looking for practical ways to move forward financially. These users are digital-savvy but cautious with credit. They want



control, clarity, and value. The 3 in 1 super account fits that behaviour perfectly—it’s easy to start, easy to use, and helps people build confidence with their money.”

To get started:

Visit kotak811.com/3in1SuperAccount or download the [super.money](#) app.

**Conditions Apply. Issuance of credit card is at the sole discretion of the Bank*

About Kotak Mahindra Bank Limited

Established in 1985, Kotak Mahindra Group is one of India's leading diversified and integrated financial services conglomerates, providing a wide range of financial solutions across customer and geographic segments. The Group strives to deliver value for its key stakeholders – customers, company, colleagues, and the larger community – through an overarching focus on “Doing it Right by the Customer”. The Group offers products across banking and lending, capital markets, asset management, and protection, enabling it to serve its customers across every spectrum of their financial needs. As on 30th June 2025, the Group has a national footprint of 5,440 branches and total assets of ₹8,88,189 crore.

super.money:

super.money by Flipkart Group is a pioneering UPI fintech platform dedicated to revolutionizing India’s payment landscape. The app aims to empower users with a seamless, secure, and user-friendly UPI experience, integrating innovative credit solutions directly into everyday transactions. By offering immediate cashbacks on every UPI payment, super.money delivers instant rewards and enhances the financial experience. With a commitment to security, simplicity, and innovation, super.money aims to set a new standard in financial independence and user satisfaction. super.money is ISO27001 and PCI DSS certified.

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