

Kotak appoints Bhavnish Lathia, Amazon veteran, as Chief of Customer Experience

Mumbai, August 25, 2022: Kotak Mahindra Bank (“KMBL”/”Bank”) today announced the appointment of Bhavnish Lathia as Chief of Customer Experience to spearhead the customer service function for the Bank. In addition to this role he will also oversee technology of the Consumer Bank.

Bhavnish, also known as Nish, comes with twenty five years of global experience including eighteen years at Amazon spanning across all business functions like product management, ecommerce, marketing, engineering & analytics with a primary focus on enhancing customer experience. Post-Amazon, Nish moved to Valo Health, where he worked as their Chief Product Officer responsible for engineering, machine learning, and product management.

Dipak Gupta, Joint Managing Director, Kotak Mahindra Bank said “At Kotak, we firmly believe that strong customer relationships are crucial for our business growth and giving customers consistently delightful experiences is our North Star. We are confident that Nish’s sharp customer focus, deep curiosity, and wealth of product, technology and operations knowledge will be an asset to the bank as it embarks on its next phase of growth.”

Virat Diwanji, Group President – Consumer Banking, Kotak Mahindra Bank said, “Nish is a seasoned professional who has leveraged technology as a disruptive function and built and scaled high-performing teams. At Kotak, we expect Nish to lead a mission to transform and create cutting edge customer experiences by leveraging technology solutions straddling all customer touchpoints of the bank.”

Nish has pursued high-ambiguity hard problems, working backwards from a customer centricity standpoint to derive insights, and invented solutions on behalf of customers (Consumers, B2B partners, and Developer segments) to maximize value creation. Nish has over 40 patents (approved and filed) within ecommerce, web-services, distributed computing, and machine learning domains. Nish has an MS in Computer Science from University of Louisiana, and an MBA from California State University.

Nish Lathia said “I am indeed excited to be part of an organisation that keeps the customer at the core of its business. I look forward to working with my colleagues to innovate and introduce new initiatives to make customer experience a strategic differentiator for the bank.”

About Kotak Mahindra Bank Limited

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 licence 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.

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 30th June, 2022, Kotak Mahindra Bank Ltd has a national footprint of 1,702 branches and 2,761 ATMs, and branches in GIFT City and DIFC (Dubai).

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

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