

Media Release

STAY ALERT, STAY SAFE
#SafetyShield

Kotak Joins NPCI's #SafetyShield Campaign to Stymie the Menace of UPI Frauds; Launches Multi-Layered Campaign to Promote Safe Transactions

Mumbai, 25th February, 2022: Kotak Mahindra Bank ("KMBL" / "Kotak") today announced that it is participating in National Payments Corporation of India (NPCI)'s #SafetyShield Campaign to combat the menace of UPI Frauds and launched a multi-layered campaign to create awareness so that consumers do not fall prey to UPI frauds.

Kotak is running its safe transaction awareness campaign across all banking channels - [website](#), [social media channels](#), mobile banking platform; SMS, WhatsApp, emails to customers; digital screens, posters in branches, and ATM screens.

Deepak Sharma, President & Chief Digital Officer, Kotak Mahindra Bank said, "With a rise in digital modes of payment, it is pertinent to make consumers at large not only digital-savvy but also financially literate. Kotak Mahindra Bank proudly joins NPCI in the #SafetyShield campaign. The initiative will help India move towards a cashless society and be more careful and attentive while carrying out digital payments. In addition to this, we encourage our customers to use the Kotak Mobile Banking app, scan QR codes and make payments via UPI. Kotak Mobile Banking App is a safe and secure way to transact conveniently."

UPI #SafetyShield Tips:

- Never enter UPI PIN to receive money
- Always verify the receiver's name before entering UPI PIN
- Scanning QR code is for making payment and not for receiving money
- For your safety, set a reminder to periodically reset your UPI PIN
- Check your statements and check your alerts regularly, even if the value is small
- Avoid giving permission to screen-sharing apps since any sensitive information saved on your phone could get hacked
- If there is an issue with a payment or transaction, connect with us. Use the UPI-Help feature (Login to Kotak Mobile Banking App > Click on contact us > Select issue with transaction > select the type of transaction in help centre) or call our customer service by clicking [here](#)

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 31st December, 2021, Kotak Mahindra Bank Ltd has a national footprint of 1,647 branches and 2,609 ATMs, and branches in GIFT City and DIFC (Dubai).

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

For further information, please contact:

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