



Deepak Sharma
Chief Digital Officer
Kotak Mahindra Bank Ltd.

Deepak Sharma heads Kotak Mahindra Bank's digital initiatives where he drives digital transformation, business model innovation and future ready initiatives of the bank. He is responsible for efficiency, productivity, customer experience and growth of the business through digital intervention across digital channels, lending, payments, investments, insurance, trade & forex, for the Consumer, SME, Private Wealth and Institutional Banking segments. Deepak also leads the Innovation Lab, Design Studio, Fintech partnerships and the Start-up ecosystem participation for the bank.

Under his leadership, Kotak has launched several innovative and global first products such as 811, Jifi, Hashtag Banking, Bharat Banking, M-Store, Whatsapp Banking & Kaypay, apart from new initiatives like API & Open Banking, Conversational Banking Bot 'Keya', BYOD Biometric Banking, Cross-border remittances on Blockchain and Robotic Process Automation. Deepak believes in constant innovation and focuses on building business models which are customer centric, value accretive and disruptive.

Deepak has worked across various international markets and brings a global perspective to the business. In his previous role, he was responsible for setting up the Bank's highly successful Non Resident Indian (NRI) & International Remittances business. Deepak also played a key role in launching the Bank's affluent banking programme - Privy League.

With over 24 years of experience, Deepak's professional tenure spans across the banking, telecom and consumer services verticals. Prior to joining Kotak, he was part of the leadership team of Consumer Banking at Standard Chartered from 2003 to 2008. Thereafter, as National Head for Corporate Business at Standard Chartered, he was responsible for building the corporate payroll and Wealth Management business.

Deepak has completed an advanced programme in Strategy from IIM Calcutta as well as the Stanford LEAD Certificate in Corporate Innovation. He is a member of the FICCI National Committee on Fintech and Internet & Mobile Association of India (IAMAI), in addition to participating at various trade & Government initiatives on the Digital India Roadmap. He is also associated with the NASSCOM 10000 Startups program and mentors fintech and start-up ecosystems on an ongoing basis.