



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 & future ready initiatives of the bank. He is responsible for efficiency, productivity, customer experience & growth of business through digital intervention across digital channels, lending, payments, investments, insurance, trade & forex, across Consumer, SME & Institutional banking segments. Deepak also leads the Innovation Lab, Design Studio, Fintech partnerships and Start-up ecosystem participation for the bank.

Under his leadership, Kotak launched several innovative and global first products like 811, Jifi, Hashtag banking, Bharat Banking, M-Store & Kaypay, apart from new initiatives like API Banking, BYOD Biometric Banking & 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 global perspective to his business. Prior to this, he was responsible for setting up the Bank's highly successful Non Resident Indian (NRI) & International Remittance 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 service verticals. Prior to joining Kotak, he was part of the leadership team of Consumer Banking at Standard Chartered bank from 2003 to 2008. As National Head for Corporate Business, he was responsible for building the corporate payroll and Wealth Management business.

Deepak has completed an advanced programme in Strategy from IIM Calcutta & Lead Certified in Corporate Innovation from Stanford GSB. He is a member of the FICCI National Committee on Fintech 2017-18, Internet & Mobile Association of India (IAMAI) apart from participating at various trade & Government initiatives on Digital India Roadmap. He is also associated with the NASSCOM Startup 10K program and mentors fintech & start-up ecosystems on an ongoing basis.