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Kotak Bank Launches Solitaire to Serve India's Affluent Class

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Kotak Mahindra Bank has unveiled “Kotak Solitaire,” a highly exclusive banking initiative tailored for India’s growing class of affluent individuals. The invite-only program delivers a unified, personalised experience across financial services and lifestyle benefits, with an emphasis on family-first features positioning Kotak as a serious contender in the premium banking segment.

The Solitaire program is available to salaried individuals maintaining a total relationship value of ₹75 lakh or more, and ₹1 crore for self-employed customers. This value includes deposits, loans, investments, insurance policies, and dematerialised (demat) holdings. A standout feature is the ability to extend benefits to up to 14 family members under the same umbrella, recognising the importance of family-centric financial planning.

Solitaire clients are offered ₹8 crore in pre-approved credit lines, exclusive access to dedicated relationship managers, and a premium credit card with unlimited airport lounge access and zero foreign exchange markup a practical and attractive benefit for international travellers. The program also integrates lifestyle privileges with core banking, offering seamless, high-end service under one platform.

Rohit Bhasin, President and Head of Affluent, Non-Resident Indian (NRI), and Business Banking at Kotak Mahindra Bank, noted, “Solitaire is not a product; it’s a proposition. Kotak holds a 4% share of India’s affluent banking segment, and with this segment projected to double over the next three years, Solitaire is our strategic response to capture that momentum.”

As India’s economy continues to expand and create more high-income households, Kotak Mahindra Bank is strategically aligning itself to meet the evolving needs of wealthy clients placing service quality, discretion, and comprehensive financial solutions at the forefront of its offering.