

1. Resident Individual Privy :

Neon	Platinum	Black
<p>For Relationships with Savings account</p> <p>Average Monthly Balance of over Rs. 2 Lakhs in Savings Accounts</p> <p>OR</p> <p>Maintain Relationship Value (RV)^ of Rs. 10 Lakhs</p> <p>For relationships with both Current and Savings accounts:</p> <p>Average Monthly Balance of over Rs. 5 Lakhs in Current Account</p> <p>OR</p> <p>Maintain Relationship Value (RV)^ of Rs. 10 Lakhs</p> <p>*Neon (EM) for Select Locations :</p> <p>Maintain Relationship Value (RV)^ of Rs. 3 lakh while maintaining an Average Monthly balance of over Rs. 1 lakh in Savings Accounts or Rs. 1 lakh in Current Accounts</p>	<p>For Relationships with Savings account</p> <p>Average Monthly Balance of over Rs. 10 Lakhs in Savings Accounts</p> <p>OR</p> <p>Maintain Relationship Value (RV)^ of Rs. 30 Lakhs</p> <p>For relationships with both Current and Savings accounts:</p> <p>Average Monthly Balance of over Rs. 15 Lakhs in Current Account</p> <p>OR</p> <p>Maintain Relationship Value (RV)^ of Rs. 30 Lakhs</p>	<p>Maintain Relationship Value (RV)^ of Rs. 1 Cr</p>

* Privy League Neon (EM) Plan is available only in select locations.

^Relationship Value (RV) is a total of balances across all your savings & current accounts, term deposits, mutual funds (including structured products)** and insurance premiums** paid to date.

**All mutual funds and insurance policies bought through Kotak Mahindra Bank will be considered.

2. Corporate Salary Privy

Clients can experience benefits of a particular tier by being upgraded to the same basis the necessary eligibility criteria

Neon	Platinum	Black
Net monthly salary credit of Rs.50,000 to Rs. 1,00,000 in Kotak Corporate Salary account	Net monthly salary credit of Rs.1,00,000 to Rs. 3,00,000 in Kotak Corporate Salary account	Net monthly salary credit of min. Rs. 3,00,000 in Kotak Corporate Salary account

3. Lending Product Holders

Ac Type	Applicable Privy Programme	Type of Loan	Loan amount
SA	Neon	Car Loan	> 20 & <= 30 Lac
		Home Loan	>75 lac & <= 1.5 cr
	Platinum	Car Loan	> 30 & above
		Home Loan	>1.5 Cr & above
CA	Neon	Business Loan	>15 lac & <=25 lac
		LAP	>=1.5 cr & < 2 cr
		Working capital (CC/OD)	>=2 cr & < 5 cr
	Platinum	Business Loan	>25 lac & above
		LAP	> = 2 Cr & above
		Working capital (CC/OD)	> = 5 Cr & above

