1. Resident Individual Privy:

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

^{*} Privy League Maxima 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	Net monthly salary credit of	Net monthly salary credit of
Rs.50,000 to Rs. 1,00,000 in	Rs.1,00,000 to Rs. 3,00,000 in	min. Rs. 3,00,000 in
Kotak Corporate Salary	Kotak Corporate Salary	Kotak Corporate Salary
account	account	account

3. <u>Lending Product Holders</u>

Ас Туре	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		Business Loan	>15 lac & <=25 lac
	Neon	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