

Revision in the General Schedule of Fees and Charges w.e.f June 24, 2023

Type of Charge	Current	Revised
Cash Advance - Transaction Fee	₹300 per ₹10,000 or part thereof	Max of (2.5% on advance amount and ₹500)
Cheque Return Charges	₹ 500	Max of (2.0% on bounce amount and ₹500)
Auto-debit return fee	₹ 500	Max of (2.0% on bounce amount and ₹450)
Late Payment Charges		
Total Amount Due	Current	Revised
<₹100	0	0
₹100-₹500	₹100	₹100
₹501-₹1000	₹ 500	₹ 500
₹1001-₹5,000	₹ 500	₹ 500
₹5,001-₹10,000	₹ 500	₹ 600
₹10,001-₹25,000	₹ 700	₹ 800
₹25,001-₹50,000	₹ 700	₹ 1,000
>₹50,000	₹ 700	₹ 1,200
Finance Charges		
Type of Credit Card	Current	Revised
<ul style="list-style-type: none"> • Kotak IndiGo Ka-ching 6E Rewards XL Credit Card • Kotak IndiGo Ka-ching 6E Rewards Credit Card 	3.5% (42%)	3.7% (44.40%)
All other Retail Credit Cards	3.5% (42.00%)	3.5% (42.00%)