



## Top 5 Credit Cards from Kotak Bank you can apply (6 mins read)

### Description

Kotak Mahindra Bank is a private sector bank headquartered in Mumbai with Mr. Uday Kotak as Chairman, MD & CEO. It is India's third-largest private sector bank by assets and market capitalization after HDFC & ICICI bank. It has over 1600 branches in India and is growing at around 10% year on year. This bank offers products and services to corporate as well as retail customers. One of these products from Kotak Mahindra Bank is Credit Card. It offers different types of credit cards that come among the [best credit cards in India in 2022](#), however, WealthDrift has brought you the top 5 credit cards from Kotak Bank for you to apply for.

After reading this article, you can choose the best credit card from Kotak Bank that you can apply for. You will know about the benefits, the reward points, credit card eligibility criteria, and the fees charged for the top 5 credit cards of Kotak Bank. You can apply for your best-suited credit card by submitting your details online through the [Kotak Mahindra bank website](#) or your Kotak net banking. The applicants can also do tracking of their Kotak Bank credit card application and check the status through this Kotak Mahindra Bank [credit card online portal](#) or through the Kotak Credit Card customer care toll-free number / helpline number – **1860 266 2666**.



## 1. Kotak Royale Signature Credit Card

**Fit for:** For People who travel a lot.

**Eligibility:** The applicant must be between 21 yrs to 65 yrs of age. The gross income per year should be more than INR 24 Lakhs.

### Benefits and Rewards

- i. Earn 4 reward points on every INR 150 spent on hotels, restaurants, tour & travel packages, airlines, and international spending.
- ii. Earn 2 reward points on every INR 150 spent on all other expenses.
- iii. You can redeem these reward points across various categories like mobile recharge, movies, travel, shopping, etc.
- iv. You can also pay with reward points for shopping at select partners like Puma, Meena Bazar, etc.
- v. Enjoy 2 complimentary airport lounge visits per quarter in India.
- vi. Fuel surcharge waiver on transactions between INR 500 to INR 3000. But there are no reward points on fuel transactions.

**Joining Fee:** Nil.

**Annual Fee:** The annual fee for the Kotak Royale Signature Credit card is INR 999. However, this fee can be waived if you spend INR 1 Lakh in a year.

**Rate of Interest:** 3.5% per month.

## Credit Card late payment charges / Penalties of Kotak Bank

S.No	Statement Balance	Late Payment Charges
1.	Less than or equal to INR 500	INR 100
2.	INR 500 – INR 10,000	INR 500
3.	Above INR 10,000	INR 700

Statement balance – It is the outstanding amount generated online in the Kotak Bank credit card account statement ([download here](#))

**Credit Period:** Up to 50 days

**Cash Advance Limit:** The cash withdrawal limit is decided by the bank and is communicated once the card is issued. You can withdraw cash from the nearby ATMs with INR 300 per INR 10,000 withdrawn, as the cash withdrawal charges.

## 2. Kotak IndiGo Ka-ching 6E Rewards XL Credit Card

**Fit for:** For types of people who travel a lot and want benefits / offers across various categories like dining, groceries, and movies.

**Eligibility:** The applicant must be between 21 yrs to 65 yrs of age. As such, there is no minimum income requirement stated on the Kotak website but still for this card you should earn more than INR 4 Lakhs per year to enjoy the full benefits of this card.

### Benefits and Rewards

- You earn 6% reward points on IndiGo spends.
- Earn 3% reward points for dining, groceries, and movies.
- Get 2 % reward points on other category spends.
- Get a welcome ticket for an IndiGo flight worth INR 3000 after realizing of annual fees.
- Enjoy two complimentary domestic airport lounge visits per quarter.

**Joining Fee:** INR 2500.

**Annual Fee:** INR 2500. There is no annual fee waiver offer on this card.

**Rate of Interest:** 3.5% per month.

## Credit Card late payment charges / Penalties of Kotak Bank

S.No	Statement Balance	Late Payment Charges
1.	Less than or equal to INR 500	INR 100
2.	INR 500 – INR 10,000	INR 500
3.	Above INR 10,000	INR 700

**Credit Period:** Up to 50 days

**Cash Advance Limit:** The cash withdrawal limit is decided by the bank and is communicated once the card is issued. You can withdraw cash from the nearby ATMs with INR 300 per INR 10,000 withdrawn, as the cash withdrawal charges.



### 3. Kotak Essentia Platinum Credit Card

**Fit for:** For people who want benefits on money spent on groceries and departmental stores.

**Eligibility:** The applicant must be between 21 yrs to 65 yrs of age. As such, there is no minimum income requirement stated on the Kotak website.

#### Benefits and Rewards

- i. You earn 10 saving points for every INR 100 spent on groceries and at departmental stores with 1 saving point = INR 1. However, the transaction should be in the range of INR 1500 to INR 4000.

- ii. These saving points can be redeemed across various categories like mobile recharge, movies, travel, shopping, etc.
- iii. You also earn 1 saving point for every INR 250 spent across all other categories.
- iv. If you spent INR 1,25,000 on this Kotak Bank Credit Card in a period of 6 months then you either get 6 free PVR tickets or 1200 reward points.
- v. Even your family members can enjoy all the benefits of the add-on card.

**Joining Fee:** INR 1499.

**Annual Fee:** INR 749. There is no annual fee waiver offer on this card.

**Rate of Interest:** 3.5% per month.

### Credit Card late payment charges / Penalties of Kotak Bank

S.No	Statement Balance	Late Payment Charges
1.	Less than or equal to INR 500	INR 100
2.	INR 500 – INR 10,000	INR 500
3.	Above INR 10,000	INR 700

**Credit Period:** Up to 50 days

**Cash Advance Limit:** The cash withdrawal limit is decided by the bank and is communicated once the card is issued. You can withdraw cash from the nearby ATMs with INR 300 per INR 10,000 withdrawn, as the cash withdrawal charges.

Know the [IFSC code of any bank branch](#) including Kotak Mahindra Bank.

## 4. Kotak Delight Platinum Credit Card

**Fit for:** For people who want benefits in dining and entertainment but your expenses other than these two categories should be more than INR 10,000 in a billing cycle.

**Eligibility:** The applicant must be between 21 yrs to 65 yrs of age. Kotak Delight Platinum Credit Card is only offered in Ahmedabad, Bangalore, Chandigarh, Chennai, Delhi (including Gurgaon and Noida), Hyderabad, Kolkata, Mumbai, Navi Mumbai, and Pune. As such, there is no minimum income requirement stated on the Kotak website.

### Benefits and Rewards

- i. If you spend a minimum of INR 10,000 in a billing cycle to avail 10% cash-back on dining in stand-alone outlets and movies.
- ii. You get a fuel surcharge waiver at all fuel stations on transactions between INR 400 and INR 4000.
- iii. If you spent INR 1,25,000 on this Kotak Bank credit card in a period of 6 months then you either get 4 free PVR tickets or INR 750 as cash-back.



iv. You get all the benefits associated with this credit card on the add-on credit card.

**Joining Fee:** INR 1999.

**Annual Fee:** INR 299. There is no annual fee waiver offer on this card.

**Rate of Interest:** 3.5% per month.

### Credit Card late payment charges / Penalties of Kotak Bank

S.No	Statement Balance	Late Payment Charges
1.	Less than or equal to INR 500	INR 100
2.	INR 500 – INR 10,000	INR 500
3.	Above INR 10,000	INR 700

**Credit Period:** Up to 50 days

**Cash Advance Limit:** The cash withdrawal limit is decided by the bank and is communicated once the card is issued. You can withdraw cash from the nearby ATMs with INR 300 per INR 10,000 withdrawn, as the cash withdrawal charges.



## 5. Kotak League Platinum Credit Card

**Fit for:** For people whose expenses are spread across all the categories and are looking for a credit card with a low annual fee.

**Eligibility:** The applicant must be between 21 yrs to 65 yrs of age. Kotak League Platinum Credit Card is only offered in Ahmedabad, Bangalore, Chandigarh, Chennai, Delhi (including Gurgaon and Noida), Hyderabad, Kolkata, Mumbai, Navi Mumbai, and Pune. The gross income per year should be more than INR 5 Lakhs.

## Benefits and Rewards

- i. If your annual expenses are more than 2 lakhs then you earn 8 reward points on all categories of expenses which makes it one of the best credit cards for shopping online.
- ii. However, if your annual expenses are less than 2 lakhs then you earn 8 reward points on special categories – departmental stores, travel agencies, tour operators, electric sales, airlines, air carriers, and durable goods. Also, you get 4 reward points in all the other categories.
- iii. Enjoy the welcome gift of movie vouchers worth INR 500 upon realization of the joining fee.
- iv. Fuel surcharge waiver on transactions between INR 500 to INR 3000. But there are no reward points on fuel transactions.
- v. If you spent INR 1,25,000 on this Kotak Bank Credit Card in a period of 6 months then you either get 4 free PVR tickets or 10,000 reward points.

**Joining Fee:** INR 499. It can be waived if you spend INR 50,000 in the first year.

**Annual Fee:** INR 499. However, this fee can be waived if you spend INR 50,000 in a year.

**Rate of Interest:** 3.5% per month.

## Credit Card late payment charges / Penalties of Kotak Bank

S.No	Statement Balance	Late Payment Charges
1.	Less than or equal to INR 500	INR 100
2.	INR 500 – INR 10,000	INR 500
3.	Above INR 10,000	INR 700

**Credit Period:** Up to 50 days

**Cash Advance Limit:** The cash withdrawal limit is decided by the bank and is communicated once the card is issued. You can withdraw cash from the nearby ATMs with INR 300 per INR 10,000 withdrawn, as the cash withdrawal charges.

## How to make your Kotak credit card bill payment online?

- Through Kotak Credit Card [billdesk / online bill payment portal](#).
- Through CRED App.
- Through apps like PhonePe, Paytm, etc.

- Through credit card net banking by using the Kotak bank customer Id to [login](#) online. You can contact customer care if you face any issues with your Kotak credit card net banking.
- Through [mobile banking](#).

So readers, now you know the top Kotak Bank credit cards. You can apply for these credit cards through the Kotak bank website and start building your [Credit score / CIBIL score](#). Feel free to share this article with your peers. Follow us on Instagram ([wealth\\_drift](#)) for valuable and easy-to-implement tips on personal finance.

## Category

1. General

## Date Created

July 2022

## Author

shvadmin

[www.wealthdrift.com](http://www.wealthdrift.com)