

General Schedule of Features and Charges for Salary2Wealth Accounts with effect from July 01, 2013

Particulars	Standard Charges (₹)	Salary Accounts (₹)	
		CS Edge	CS Ace
Average Monthly Balance (AMB)	NA	10,000	50,000
REMITTANCE			
DD at Branch Location / Pay Order	2.5 per 1,000 (Min. 50 Max. 10,000)	Nil up to ₹ 25,000/ day, thereafter standard charges apply	Free
DD at other than Branch Location	2.5 per 1,000 (Min. 50 Max. 10,000)	*	Free up to ₹100k per day
DD / Pay Order by Cash Payment (Applicable for customers not having a Savings Account)	2.5 per 1,000 (Min. 50 Max. 10,000)	NA	NA
FCY DD ~	500	*	*
FCY TT - Corr. Bank Charges borne by Beneficiary ~	250	*	*
FCY TT - Corr. Bank Charges borne by Beneficiary ~	1,000	*	*
Fund Transfer	Free	Free	Free
NEFT (Per Transaction)**	Up to 10,000:2.50; 10001- 1,00,000: 5; 1,00,001 to 2,00,000:15; > 2,00,000: 25	*	Free
RTGS (Per Transaction)	2,00,001 to 5,00,000: 25; > 5,00,000: 50	*	Free
COLLECTION			
Local Clearing Cheque	Free	Free	Free
Outstation Cheque Collection Charges - Branch Location (Per Instrument)	Cheques drawn on Non-Speed Clearing Branches: Instrument value up to 500 - Free; >500 to 5,000 - 20; >5,000 to 10,000-35; >10,000 to 1,00,000 - 85; >1,00,000 - Free Cheques drawn on Speed Clearing Branches: (Irrespective of any value): Free	*	Free
Outstation Cheque Collection Charges - Other than Branch Location (Per Instrument)	Cheques drawn on Non - Speed Clearing Branches: Instrument value up to 500 - Free; >500 to 5,000 - 20; >5,000 to 10,000 - 35; >10,000 to 1,00,000 - 85; >1,00,000 - Free Cheques drawn on Speed Clearing Branches (Irrespective of any value): Free	*	Free
TC Encashment ~	0.3% of TC Amount (Min. 50)	*	Free
FCY Cheque Collection ~	500	*	*
CASH TRANSACTION RELATED CHARGES			
Cash Deposit at Home / Non Home branches	2.5 per 1,000 (Min. 100)	Free up to 5 Txn per month Or ₹ 7.5 lacs / per month	Free up to 10 Txn per month Or ₹ 15 lacs / per month
Cash Withdrawal at Home branch	Free	Free	Free
Cash Withdrawal at Non - Home branch	2.5 per 1,000 (Min. ₹ 100)	Free up to ₹ 50k per month	Free

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CHEQUE RELATED CHARGES			
At-par Cheque Book Charges*#	₹1.5 per cheque leaf	Free up to 25 leaf per quarter	Free
ECS Return / Cheque Issued & Returned (Financial Reason) <>	350 per cheque for first return in a month, thereafter 750 per cheque for cheque returned in the same month	*	*
Cheque Issued & Returned (Technical Reason) <>	Free	Free	Free
Cheque Deposited & Returned (INR) <>	100	*	*
Cheque Deposited & Returned (FCY) <>	1000	*	*
DEBIT CARD ISSUANCE CHARGE			
Classic Debit Card - Issuance Charge#	100	*	Free
Gold Debit Card - Issuance Charge^^	500	*	Free for 1st year, thereafter Std. Charges #
Platinum Debit Card - Issuance Charge^^^	750	*	Free for 1st year, thereafter Std. Charges #
DEBIT CARD ANNUAL CHARGE			
Classic Debit Card - Primary	100	Free for 1st year, thereafter Std. Charges #	Free for 1st year, thereafter Std. Charges #
Classic Debit Card - Add - On	250	*	*
Gold Debit Card - Primary	500	*	Free for 1st year, thereafter Std. Charges #
Gold Debit Card - Add - On	500	*	*
Platinum Debit Card - Primary	750	*	Free for 1st year, thereafter Std. Charges #
Platinum Debit Card - Add - On	750	*	*
ATM TRANSACTION CHARGES			
Cash Withdrawal at own ATM	Free	Free	Free
Cash Withdrawal / Balance Enquiry at other Domestic ATM##,+	5 Txn free / month thereafter Cash Withdrawal -17.80 / Txn Balance Enquiry - 8.50 / Txn	5 Txn per month, Free thereafter Std. Charge	Free for Gold / Platinum Card. Standard charges for Classic Debit Card
Cash Withdrawal at International ATM +	110	*	Free for Gold / Platinum Card. Standard charges for Classic Debit Card
Balance Enquiry at International ATM +	15	*	Free for Gold / Platinum Card. Standard charges for Classic Debit Card
Visa Global Assist Charges	USD 5	*	*
Visa Global Assist Charges for Lost Card	USD 35	*	*
Decline In ATM/POS transaction due to insufficient balance <>	25 per transaction	*	*
HOME BANKING CHARGES			
Cash Pick-up / Delivery	175 / Txn	*	Free up to 10 calls / month
Instrument Pick-up / Delivery	75 / Txn	*	Free
STANDING INSTRUCTION			
Standing Instruction - Set-up	100	*	Free
Standing Instruction - Amendment	25	*	Free
Standing Instruction - Execution	Free	Free	Free
Standing Instruction - Failure	25	*	Free

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CERTIFICATE & REPORT ISSUANCE CHARGES			
Current Year Balance and Interest Statement	Free	Free	Free
Previous Year Balance and Interest Statement	100	*	*
Signature Verification Certificate	25	*	*
Photo Attestation	50	*	*
Address Confirmation	50	*	*
Foreign Inward Remittance Certificate	100	*	*
Duplicate TDS Certificate	100	*	*
ACCOUNT STATEMENT & PASSBOOK			
Physical Account Statement (Quarterly)	Free	Free	Free
Monthly E-mail Account Statement	Free	Free	Free
Account Statement Weekly (Physical)	100 Per Month	*	*
Account Statement Daily (Physical)	500 Per Month	*	*
Annual Combined Statement (Physical)	Through Net Banking: Free, Through Branch: 85; Through Phone Banking: 110	*	*
Duplicate / Ad-hoc Statement Branch Banking (90 days)	Through Branch: 100; Through Net / ATM: 50	*	Free
Passbook (In Lieu of Account Statement)	Free	Free	Free
Duplicate Passbook	250	*	Free
OTHER CHARGES			
Non Maintenance Charge (Monthly) <>	NA	In case Salary upload not sighted for 2 consecutive months and if AMB > 50% but less than required AMB: 350; AMB less than 50%: 500	In case Salary upload not sighted for 2 consecutive months and if AMB > 50% but less than required AMB: 500; AMB less than 50%: 750
Non Maintenance Charge (Monthly) for Accounts opened under Special Promo Codes - Silk, WOMAN CB, WOMAN MT <>	NA	Irrespective of salary credit, if AMB > 50% but less than required AMB: 350; AMB less than 50%: 500	Irrespective of salary credit if AMB > 50% but less than required AMB: 500; AMB less than 50%: 750
If salary is not sighted for 2 months and if AMB maintained is less than or equal to 75% of stipulated requirement <>	Standard charge applicable (irrespective of free limit for each product) for cheque leaf, DD/BC, Decline in ATM / POS transaction due to insufficient balance, and Home Banking. Additional charges Phone Banking @ 50 per call, Classic/ Gold Debit Card @ 25 pm, Platinum Debit Card @ ₹50/ pm and Cash Deposit @ 4 per 1,000.	*	*
DD / PO / BC Revalidation / Cancellation - INR	100	*	*
DD / PO / BC Revalidation / Cancellation - FCY ~	500	*	*
Regeneration of PIN (ATM / Phone / Net)	50 (sent through courier)	*	Free
Classic Debit Card Replacement of Lost / Stolen Card	200	*	Free
Gold Debit Card Replacement of Lost / Stolen Card	500	*	Free
Platinum Debit Card Replacement of Lost / Stolen Card	750	*	Free
Stop Payment - Single / Range of Cheques	100; Free Over Net Banking	*	Free

Particulars	Standard Charges (₹)	Salary Accounts (₹)	
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Account Closure (if closed after 1 month and before 6 months of A/C opening)	NA	600	1,200
Daily Balance SMS Alert	₹ 30/- Qtr E-mail - Free	*	*
Weekly Balance, Transaction & Value added alerts***	SMS - 15 per Qtr. E-mail - Free	*	Free
Tax Collection Charge through Internet Banking	Free	Free	Free
Tax Collection Charge at Branch	100	*	Free
TOD Charges	500	*	*
Cheque Purchase Charges	0.5 / 1,000 (Min. 50 Max. 10,000)	*	*
Record Retrieval Charges	100 per request	*	Free
Inoperative A/c for more than 1 year <>	₹ 25/- per Qtr.	*	*
Activation of Inoperative Account	Free	*	*
Service Tax on Foreign Currency Conversion Charges (FCY) ~			
Value of purchase or sale of Foreign Currency	Service Tax Amount		
Up to ₹ 1,00,000	0.12% of the gross value or INR 30/- whichever is higher		
Above ₹ 1,00,000 to ₹ 10,00,000	INR 120 plus 0.06% of the amount exceeding INR 1 Lakh		
Above ₹ 10,00,000	INR 660/- plus 0.012% of the amount exceeding INR 10 Lakhs, subject to a maximum of INR 6,000/-		

In addition to the above service tax, 2% Secondary education cess and 1% Higher Secondary education cess would also be applicable

* Indicates Charged Service. Applicable Charges will be as per Standard Charge

Please refer to corporate specific offering

Cash withdrawal limit from other Domestic ATM is ₹10,000 per transaction

** Indo - Nepal Remittance Scheme (NEFT Charges):

If Beneficiary maintains an account with Nepal SBI Bank Ltd. (NSBL): ₹ 25 per Txn (inclusive of all taxes)

If Beneficiary does not maintain an account with Nepal SBI Bank Ltd. (NSBL): Upto ₹ 5,000 - ₹ 75 per Txn & beyond ₹ 5,000 - ₹ 100 per Txn (inclusive of all taxes)

*# ₹3 / cheque leaf / quarter will be applicable in case the cheque book request exceeds 100 leaf / quarter

Please Note:

All services, where a free limit is specified, usage beyond the free limit will be charged as per the standard charge of the respective service

For all value figures k = 1,000

Charges are exclusive of Service Tax, education cess & Higher Secondary cess tax which is currently 12.36%. The same is subject to change

Charges applicable for Silk Debit Card will be same as Classic Debit Card

Monthly physical statements will be issued free to account holders on them personally visiting the home branch for the same

Any rejections in applications made through ASBA mode due to insufficient funds will attract charges of ₹ 350/- per rejection

"As per RBI guidelines, Business / Commercial transactions are not permitted in the Savings Accounts"

~Any purchase / sale of foreign exchange will attract Service Tax on the gross amount of currency exchanged as per Service Tax on Foreign Currency Conversion Charges (FCY) table above

^^Kotak Edge customers will be eligible for Gold Debit Card only after completion of six months of satisfactory banking relationship with Kotak Mahindra Bank

^^^Kotak Edge customers will be eligible for the Platinum Debit Card only after completion of six months of satisfactory banking relationship with Kotak Mahindra Bank

+No charges will be levied by Kotak Mahindra Bank on cash withdrawal and balance inquiry done at International ATMs through Platinum / Gold Debit Card. However, charges levied by another bank on International ATM transactions will have to be borne by the card holder

The above charges are subject to revision with a prior intimation of 30 days to all account holders. Closure of account due to revision of charges will not be subject to account closure charges

The above charges are applicable for all states other than the State of Jammu and Kashmir. GST is applicable in the State of Jammu and Kashmir. For charges applicable to Jammu and Kashmir, please contact the respective Branch Manager

*** wef 01 July '13