

General Schedule of Features and Charges for Salary2Wealth Accounts effective March 15, 2012

Particular	Standard Charge (Rs.)	EDGE	ACE
AVERAGE SALARY REQUIREMENT		Rs 15000	Rs 40000
AVERAGE QUARTERLY BALANCE (AQB) IF NO SALARY CREDIT FOR 6 CONSECUTIVE MONTHS		Rs 10000	Rs 40000
INVESTMENT ACCOUNT	Rs.100 +ST per quarter or transaction charges which ever is higher	*	*
REIMBURSEMENT ACCOUNT		Optional	Optional
REMITTANCE			
DD AT BRANCH LOCATION / PAY ORDER	2.5 per 1000 (Min 50 Max 10000)	Nil upto Rs.50000 per day	Free Unlimited
DD AT OTHER THAN BRANCH LOCATION	2.5 per 1000 (Min 50 Max 10000)	Nil upto Rs.25000 per day	Free upto 100k per day
DD/PAY ORDER BY CASH PAYMENT	2.5 per 1000 (Min 50 Max 10000)	*	*
FCY DD / TT	500 plus Foreign Currency Conversion Charges	*	*
FCY TT - Corr Bank Charges borne by beneficiary	250 plus Foreign Currency Conversion Charges	*	*
FCY TT - Corr Bank Charges not borne by beneficiary	1000 plus Foreign Currency Conversion Charges	*	*
FUND TRANSFER	Free	Free	Free
NEFT (PER TRANSACTION)**	Up to 100000:5; 100001 to 200000:15; > 200000:25	Free	Free
RTGS (PER TRANSACTION)	<=200000:0, 200001 to 500000:25; > 500000:50	*	Free
COLLECTION			
LOCAL CHEQUE COLLECTION	Free	Free	Free
OUTSTATION CHEQUE COLLECTION - BRANCH LOCATION (PER INSTRUMENT)	Cheques drawn on Non-Speed Clearing Branches: Instrument value upto. 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 - OTHER THAN BRANCH LOCATION (PER INSTRUMENT)	Cheques drawn on Non-Speed Clearing Branches: Instrument value upto. 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
FCY CHEQUE COLLECTION	500 plus Foreign Currency Conversion Charges	*	*
ANYBRANCH BANKING CHARGES			
CASH DEPOSIT AT OTHER THAN HOME LOCATION	2.5 per 1000 (Min 50 Max 10000)	Free upto 50k per day	Free upto 100k per day
CASH WITHDRAWAL AT OTHER THAN HOME LOCATION	2.5 per 1000 (Min 50 Max 10000)	Free	Free
CHEQUE RELATED CHARGES			
AT-PAR CHEQUE BOOK CHARGES	25 leaf free per Qtr/ post which 1.5 per cheque leaf if ordered in same Qtr	*	Free
NON AT-PAR CHEQUE BOOK CHARGES	25 leaf free per Qtr/ post which 1.5 per cheque leaf if ordered in same Qtr	Free	Free
INTERCITY CLEARING CHARGES^	2.5 per 1000 (Min 50 Max 10000)	Free upto 50k per Month	Free
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
ECS RETURN	200	*	*
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
Platinum Debit Card - Issuance Charge^^^	750	*	Free
DEBIT CARD ANNUAL CHARGES			
CLASSIC DEBIT CARD- PRIMARY	100	*	Free
CLASSIC DEBIT CARD -SUPPLEMENTARY	100	*	Free
CLASSIC DEBIT CARD - ADD- ON	250	*	Free
GOLD DEBIT CARD - PRIMARY	500	*	Free
GOLD DEBIT CARD- SUPPLEMENTARY	500	*	*
GOLD DEBIT CARD - ADD- ON	500	*	*
PLATINUM DEBIT CARD - PRIMARY	750	*	Free for 1st Year, Thereafter 375
PLATINUM DEBIT CARD - SUPPLEMENTARY	750	*	*
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## (w.e.f 1st September 2011)	Cash Withdrawal -18.13 / txn. Balance Enquiry - 8.50 / txn.	5 transactions free per month, thereafter Std Charge	Free
CASH WITHDRAWAL AT INTERNATIONAL ATM	110	*	Free

BALANCE ENQUIRY AT INTERNATIONAL ATM	15	*	Free
VISA GLOBAL ASSIST CHARGES	USD 5	*	*
VISA GLOBAL ASSIST CHARGES FOR LOST CARD	USD 35	*	*
DECLINE IN TRANSACTION DUE TO INSUFFICIENT BALANCE in ATM / POS	25 per transaction	*	*
HOME BANKING CHARGES			
CASH PICK-UP / DELIVERY	150	*	One call per day Free
INSTRUMENT PICK-UP / DELIVERY	50	*	Free
STANDING INSTRUCTION			
STANDING INSTRUCTION - SET-UP	50	*	Free
STANDING INSTRUCTION - AMDENDMENT	25	*	Free
STANDING INSTRUCTION - EXECUTION	Free	Free	Free
STANDING INSTRUCTION - FAILURE	25	*	Free
CERTIFICATE & REPORT ISSUANCE CHARGES			
CURRENT YEAR BALANCE AND INTEREST STATEMENT	Free	Free	Free
PREVIOUS YEAR BALANCE AND INTEREST STATEMENT	100	*	Free
SIGNATURE VERIFICATION	25	*	Free
PHOTO ATTESTATION	50	*	Free
ADDRESS CONFIRMATION	50	*	Free
FOREIGN INWARD REMITTANCE CERTIFICATE	100	*	Free
DUPLICATE TDS CERTIFICATE	100	*	Free
ACCOUNT STATEMENT & PASSBOOK			
PHYSICAL ACCOUNT STATEMENT (QUARTERLY)	Free	Free	Free
MONTHLY E-MAIL ACCOUNT STATEMENT	Free	Free	Free
ACCOUNT STATEMENT WEEKLY (PHYSICAL)	300 per qtr.	*	*
ACCOUNT STATEMENT DAILY (PHYSICAL)	1500 per qtr.	*	*
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	*	*
PASS BOOK (IN LIEU OF ACCOUNT STATEMENT)	Free	Free	Free
DUPLICATE PASSBOOK	250	*	Free
OTHER CHARGES			
NMC CHARGES TO BE LEVIED IF REQUIRED AQB NOT MAINTAINED WHERE NO SALARY CREDIT FOR GREATER OR EQUAL TO 3 MONTHS	NA	Rs 750	Rs 1200
OTHER CHARGES TO BE LEVIED IF REQUIRED AQB NOT MAINTAINED WHERE NO SALARY CREDIT FOR GREATER OR EQUAL TO 3 MONTHS	Standard charge is 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, Debit Card @ 75 per qtr. and Cash Deposit @ 4 per 1000.	*	*
DD / PO / BC REVALIDATION / CANCELLATION - INR	100	*	*
DD / PO / BC REVALIDATION / CANCELLATION - FCY	500 plus Foreign Currency Conversion Charges	*	*
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
FOREIGN CURRENCY CONVERSION CHARGE	Individual: 50; Non Individual: 100	*	*
ACCOUNT CLOSURE (If closed after 1 month and before 6 months of A/c opening)	NA	600	1200
DAILY BALANCE SMS ALERT	200 p.a	*	Free
WEEKLY BALANCE SMS ALERT	75 p.a	Free	Free
TAX COLLECTION CHARGE THROUGH INTERNET BANKING	Free	Free	Free
TAX COLLECTION CHARGE AT BRANCH	100	*	*
TOD CHARGES	500	*	*
CHEQUE PURCHASE CHARGES	0.5/1000 (Min 50 Max 10000)	*	*
OLD RECORD RETRIEVAL	100 per request	*	*
Service Tax on Foreign Currency Conversion Charges (FCY) ~			
Value of purchase or sale of Foreign Currency	Service Tax Amount		
Up to Rs 1,00,000	0.1% of the gross value or Rs 25/- whichever is higher		
From Rs 1,00,001 to Rs 10,00,000	Rs 100 plus 0.05% of the amount exceeding Rs. 1 lakh		
From Rs 10,00,001 and above	Rs 550 plus 0.01% of the of the amount exceeding Rs. 10 lakhs, subject to a maximum of Rs 5000		

The above amount of tax needs to be enhanced by 2% Secondary education cess and 1 % higher secondary education cess.

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

*** Indo-Nepal Remittance Scheme (NEFT Charges): "If Beneficiary Maintains an Account with Nepal SBI Bank Ltd.(NSBL):Rs.25 per txn (incl all taxes)" "If Beneficiary does not Maintains an Account with Nepal SBI Bank Ltd.(NSBL):Upto Rs.5000- Rs.75 per txn & beyond Rs.5000- Rs.100 per txn (incl all taxes)

Cash Withdrawal limit from other Domestic ATM is Rs.10000 per transaction.

Please Note

Charges are exclusive of the Service Tax and education cess, which is currently 10.3%. The same is subject to change.

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.

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

***Additional charges on MF transaction in the investment account is as per the standard tariff sheet of MF.

~ 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.

^ Intercity clearing charge is a charge levied on the drawer of a cheque if an "AT Par" cheque is presented for payment under clearing at other than Home Branch Location of the drawer.

^^Kotak Edge customers will be eligible for the 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.