

# General Schedule of Fees & Charges

for NRE / NRO Accounts effective from February 1, 2014

(Amount in Rs.unless otherwise specified)

Kotak Mahindra Bank Limited

Particulars	Standard Charges (₹)	NRE / NRO Saving A/c	NRE / NRO PINS# A/c	NRE / NRO Current A/c
AVERAGE QUARTERLY BALANCE (AQB)	NA	10000	Nil	25,000
<b>REMITTANCE</b>			Not allowed for non-broker third party transactions	
DD at branch location / pay order	2.5 per 1000 (Min 50 Max 10000)	Free upto 100k per day	Free upto 100k per day	Free upto 100k per day
DD at other than branch location	2.5 per 1000 (Min 50 Max 10000)	Free upto 50k per day	Free upto 50k per day	Free upto 50k per day
FCY DD^^	500	*	*	*
FCY TT - Corr Bank Charges borne by beneficiary^^	250	*	*	*
FCY TT - Corr Bank Charges not borne by beneficiary^^	1000	*	*	*
DD / PO / BC REVALIDATION / CANCELLATION - INR	100	*	*	*
DD / PO / BC REVALIDATION / CANCELLATION - FCY^^	500	*	*	*
FUND TRANSFER	Free	Free	Free	Free
NEFT (Per transaction)**	Upto 100000: 5; 100000 & 200000: 15 Above 200000: 25	Through Net - Free, Through Branch - Std charges	Through Net - Free, Through Branch - Std charges	Through Net - Free, Through Branch - Std charges
RTGS (Per transaction)	From 200000 to 500000: 25; Above 500000: 50	*	*	*
<b>COLLECTION</b>				
LOCAL CLEARING CHEQUE	Free	Free	Free	Free
OUTSTATION CHEQUE COLLECTION - BRANCH LOCATION (PER INSTRUMENT)	Cheques drawn on Non-Speed Clearing Locations : 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 " 10001 to 100000: 100; 100001 & above: 150	Free	Free	Free
OUTSTATION CHEQUE COLLECTION - OTHER THAN BRANCH LOCATION (PER INSTRUMENT)	Cheques drawn on Non-Speed Clearing Locations : 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 "	*	*	*
TC ENCASHMENT^^0.3% of TC Amount (Min 50)	*	*	*	*
FCY CHEQUE COLLECTION^^500	*	*	*	*
<b>ANY BRANCH BANKING CHARGES</b>				
Cash Deposit at Home / Non Home Location	2.5 per 1000 (Min Rs. 100)	Free upto 5 txn per month Or Rs. 10 lac per month	Free upto 5 txn per month Or Rs. 10 lac per month	Free upto 5 txn per month Or Rs. 10 lac per month
Cash Withdrawal at Home Location	Free	Free	Free	Free
Cash Withdrawal at Non Home Location	2.5 per 1000 (Min Rs. 100)	Free	Free	Free
<b>CHEQUE RELATED CHARGES</b>				
AT-PAR CHEQUE BOOK CHARGES	1.5 per cheque leaf	Free	Free	Free
NON AT-PAR CHEQUE BOOK CHARGES	1.5 per cheque leaf	Free	Free	Free
INTERCITY CLEARING CHARGES	2.5 per 1000 (Min 50 Max 10000)	Free upto 100k per month	Free upto 100k per month	Free upto 100k per month
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	Free
ECS Return / Cheque Issued & Returned (Financial Reason)	350 for first return in a month thereafter 750 for each additional return" in the same month	*	*	*
CHEQUE DEPOSITED & RETURNED (INR)	100	*	*	*
CHEQUE DEPOSITED & RETURNED (FCY)	1000	*	*	*
<b>DEBIT CARD ISSUANCE CHARGE</b> Global Debit Card for NRE accounts. Access India Debit Card (India usage only) for NRO accounts				
CLASSIC DEBIT CARD - ISSUANCE CHARGE	100	Free	NA	Free
GOLD DEBIT CARD - ISSUANCE CHARGE	500	*	NA	*
Platinum Debit Card - Issuance Charge^^^	750	250	250	250
<b>DEBIT CARD ANNUAL CHARGE</b>				
CLASSIC DEBIT CARD (PRIMARY) ANNUAL CHARGE	150 pa	*	NA	*
CLASSIC DEBIT CARD (ADD- ON) ANNUAL CHARGE	250 pa	NA for NRE Standard charge for NRO	NA	NA for NRE Standard charge for NRO
GOLD DEBIT CARD (PRIMARY) ANNUAL CHARGE	500 pa	*	NA	*
GOLD DEBIT CARD (ADD- ON) ANNUAL CHARGE	500 pa	*	NA	*
PLATINUM DEBIT CARD (PRIMARY) ANNUAL FEE	750 pa	*	NA	*
PLATINUM DEBIT CARD (ADD-ON) ANNUAL FEE	750 pa	*	NA	*
Replacement of a lost Debit Card (for all card types)	200	*	NA	*
<b>ATM TRANSACTION CHARGES</b>				
CASH WITHDRAWAL AT OWN ATM	Free	Free	NA	Free
CASH WITHDRAWAL AT OTHER DOMESTIC ATM	Cash Withdrawal - INR 17.8 / txn Balance Enquiry - INR 8.5 / txn	5 txn per month Free, thereafter Std. charge	NA	Free
CASH WITHDRAWAL AT INTERNATIONAL ATM*** +	150	*	NA	*
BALANCE ENQUIRY AT INTERNATIONAL ATM*** +	25	*	NA	*
VISA GLOBAL ASSIST CHARGES	USD 5	*	NA	*
VISA GLOBAL ASSIST CHARGES FOR LOST CARD	USD 35	*	NA	*
Transactions declined at other bank ATMs due to insufficient balance	25 per transaction	*	NA	*
<b>Home Banking Charges</b>				
Cash Pick-up / Delivery	175 / txn	Free 5 Calls per month	Free 5 Calls per month	Free 5 Calls per month
Instrument Pick-up / Delivery	75 / txn	Free 5 calls per month	Free 5 calls per month	Free 5 calls per month
Standing Instruction				
Standing Instruction - Set-up100	*	NA	*	*
STANDING INSTRUCTION - AMENDMENTS	25	*	NA	*
STANDING INSTRUCTION - EXECUTION	Free	Free	NA	Free
STANDING INSTRUCTION - FAILURE	25	*	NA	*

Particulars	Standard Charges (₹)	NRE / NRO Saving A/c	NRE / NRO PINS# A/c	NRE / NRO Current A/c
<b>CERTIFICATE &amp; REPORT ISSUANCE CHARGES</b>				
CURRENT YEAR BALANCE AND INTEREST STATEMENT	Free	Free	Free	Free
PREVIOUS YEAR BALANCE AND INTEREST STATEMENT	100	*	*	*
SIGNATURE VERIFICATION CERTIFICATE	25	*	*	*
PHOTO ATTESTATION	50	*	*	*
ADDRESS CONFIRMATION	50	*	*	*
DUPLICATE TDS CERTIFICATE	100	*	*	*
<b>ACCOUNT STATEMENT &amp; PASSBOOK</b>				
PHYSICAL ACCOUNT STATEMENT (QUARTERLY)	Free	Free	Free	Free
MONTHLY E-MAIL ACCOUNT STATEMENT	Free	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 (90days)	Through Branch: 100; Through Net / ATM: 50	*	*	*
PASSBOOK (IN LIEU OF ACCOUNT STATEMENT)	Free	Free	Free	Free
FOREIGN INWARD REMITTANCE CERTIFICATE	100	*	*	*
DUPLICATE PASSBOOK	250	*	*	*
<b>OTHER CHARGES</b>				
NON MAINTENANCE CHARGE (QUARTERLY)	NA	AQB more than 50%	NA	AQB more than 50%
		but less than required AQB : 750; AQB less than 50% : 1000		but less than required AQB : 1000; AQB less than 50% : 1000
CHARGES IFAQB MAINTAINED IS LESS THAN OR EQUAL TO 75% OF STIPULATED REQUIREMENT#	Standard charge is applicable for Cheque leaf, DD/BC and alerts, Decline in transaction due to insufficient balance in ATM / POS, and Home Banking. Phone Banking @ 50 per call, Debit Card @75 per qtr. and Cash Deposit @ 4per 1000. These charges will be levied irrespective of free limit for each product.	*	NA	*
REGENERATION OF PIN	50 (Applicable if Pin is sent through Post)	*	*	*
STOP PAYMENT - SINGLE / RANGE OF CHEQUES	100 : Free over net banking	*	*	*
ACCOUNT CLOSURE (If closed after 1 month and before 7 months of a/c opening)	NA	600	600	1000
EMAIL ALERT SUBSCRIPTION 25 per qtr.	Free	Free	Free	
TAX COLLECTION CHARGE THROUGH INTER NET BANKING	Free	Free	Free	Free
TAX COLLECTION CHARGE AT BRANCH	100	*	*	*
TOD CHARGES 500	*	*	*	
CHEQUE PURCHASE CHARGES	0.5 / 1000 (Min 50 Max 10000)	*	*	*
RECORD RETRIEVAL CHARGES	100 per request	*	*	*
Inoperative A/c for more than 1 year	Rs. 25 per qtr	*	*	*
Activation of Inoperative Account	Free	*	*	*

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

^across all accounts where Primary Privy League customer is the first holder.

#PINS=Portfolio Investment Account. Charges indicated in the GSFC above are over and above PINS, demat and trading account charges.

\*\*\*Not available on NRO debit card. NA = Not Applicable

^^ Service tax applicable as below

Remittance Amount	Service Tax Amount *
Up to INR 1,00,000	0.12% of the gross value or INR 30/- whichever is higher
Above Rs 1,00,001 to Rs 10,00,000	INR 120 plus 0.06% of the amount exceeding INR 1,00,000
Above Rs 10,00,001 and above	INR 660 plus 0.012% of the amount exceeding INR 10,00,000, subject to a maximum of INR 6000.

\* There will be an additional 2% Secondary education cess and 1 % higher secondary education cess on the service tax collected above.

+ Additional charges levied by another bank on international ATM transactions will also have to be borne by the card holder.

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

Bank reserves the right to charge @ Rs. 50 per txn for exceeding 30 txn per month in case the txn in savings account is of business/commercial nature.

For NR Privy league customers - The Bank shall review the relationship value on a periodical basis, if the same is below the program threshold value, then the Bank shall reserve the right to levy penalty charges of Rs 3000/- p.a. after giving a notice of 30 days

The Bank will charge cross-currency mark-up of 3.5% on foreign currency transactions carried out on Debit Cards. The exchange rate used will be the VISA/Master Card wholesale exchange rate prevailing at the time of transaction.