

General Schedule of Charges (GSC)

For Corporate Current Accounts (w.e.f. 15th March 2014)

Particulars	Product Level Free Limits & Charges (in Rs.)	
Remittances/Payments:		
Demand Draft/ Banker's Cheque	Payable at Branch Locations	Free
	Payable at Non- branch Locations	Rs 2.00/1000; Min Rs 50; Max Rs 5000
DD Cancellation Charges		Rs 100/- per Inst
RTGS	Outward	Rs 25/Txn
NEFT	Outward	Upto 10K: Rs 2.50/Txn; >10K - 2L: Rs 5/Txn; >2L: Rs 25/Txn
Fund Transfer	Within Kotak Accounts	Free
Cheque Book	Default Cheque Book is Payable At-par Only	1st Chq Book Free; Rs 2 per leaf thereafter
Receipts/ Collections:		
Local Clearing Cheque		Free
Out-station Cheque (Cheques drawn on non-speed clearing branches)	Drawn at Kotak Branch Locations	Free
	Drawn at Kotak Non - branch Locations	<10K: 50/Chq; 10K - 1L: 100/Chq; >1L:150/chq
RTGS	Inward	Free
NEFT	Inward	Free
Fund Transfer	Inward	Free
Other Charges:		
Account Related		
Account Closure Charges		Free
Dormancy Charges		Free
Cheque Returns		
Cheques Deposited & Returned (Outward)	Local	Rs 100/- per Inst
	Out-station	Rs 100/- per Inst
Cheques Issued and Returned (Inward)	Financial Reasons	Rs 100/- per Inst
Charges Common for All Products		
Account Statements		
Ad- hoc Statements Request		Free
Standing Instruction		
Set-up/Execution/Amendment/Failure		Free
Miscellaneous Charges		
PIN Regeneration		Free
Stop Payment Charges		Free

In addition to the above service tax, 2% secondary education cess and 1% higher secondary education cess will also be applicable.

Please Note:

Abbreviations Used: For all value figures Inst= Instrument; Txn= Transaction; Chq= Cheque; K= Thousand

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

All charges are subject to revision with an prior intimation of 30 days to account holders.

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