

General Schedule of Features and Charges for Current Accounts Effective from May 1, 2014

Particulars		Standard Charges (Rs.)	Wealth Management (Rs)
REMITTANCES / PAYMENTS			
Demand Draft/ Banker's Cheque	Payable at Branch Locations	1/1000 (Min 40 Max 5000)	Free Unlimited
	Payable at Non- branch Locations	2/1000 (Min 40 Max 5000)	Free upto 75 L p.m.; thereafter Std Chrgs
RTGS	Through Branch	2 - 5 L: 25/ txn; > 5 L: 50/ txn	Free
	Through Net Banking		Free
NEFT**	Through Branch	Upto 10K : 2.5 / txn; >10K to 2L: 5/ txn; > 2L: 25/ txn	Free
	Through Net Banking		Free
Fund Transfer	Branch & Net Banking	Nil	Free
Cheque Book	Default Cheque Book is Payable At-par Only	2/Leaf	Free
RECEIPTS / COLLECTIONS:			
Local Clearing Cheque		Nil	Free
^Intercity Clearing Cheque		1.5/1000 (Min 50 Max 500)	Free
Out-station Cheque (Cheques drawn on non-speed clearing branches)	Drawn at Kotak Branch Locations	<10K: 50/Chq; 10K - 1L: 100/Chq; >1L: 150/Chq	Free
	Drawn at Kotak Non - branch Locations	<10K: 50/Chq; 10K - 1L: 100/Chq; >1L: 150/Chq	Free
Out-station Cheque (Cheques drawn on speed clearing branches)		Nil	Free
RTGS	Inward	Nil	Free
NEFT	Inward	Nil	Free
Fund Transfer	Inward	Nil	Free
Home Banking:			
On Call Requests	Cheque Pick-up/DD Delivery/Cash Pick-up or Delivery	"Cheque/DD - 75/Request Cash - < 2L: 200/Request; 2-5L: 400/Request"	Free
Beat Service	Cheque Pick-up	500 p.m.	Free
Cash Deposit & Withdrawal:			
Cash Deposits	At Home Branch Location @	2.5/1000	Free upto 12 times of prev month's avg credit balance or 50 L whichever is higher; thereafter Std Chrgs
	At Non - home Branch Location	4.5/1000 Min 50 per txn	
Cash Withdrawal	From Home Branch Location	Nil	Free
	From Non - home Branch Location	2/1000 Min 50 per txn	Free
Automated Teller Machine (ATM):			
Kotak ATMs	Balance Enquiry	Nil	Free
	Cash Withdrawal	Nil	Free
Other Bank's VISA ATMs - Domestic	Balance Enquiry	8.50 per txn	Free
	Cash Withdrawal	17.80 per txn	
"Other Bank's VISA ATMs - International (Debit Card Classic /Gold/ Paltinum)"	Balance Enquiry	15 per txn	1Classic(*), Platinum (Free)
	Cash Withdrawal	110 per txn	
ATM Txns Declined <>	Insufficient Funds	25 per txn	*
Debit & Prepaid Cards			
Primary Card	Issuance Fee	100	Free
	Annual Fee	250 p.a.	Free
Supplementary Card	Issuance Fee	250	Free
	Annual Fee	250 p.a.	Free
Add-on Card	Issuance Fee	250	Free
	Annual Fee	250 p.a.	Free
Card Replacement	Lost Card	200	Free
	Damaged Card	Nil	Free
World Travel Card	Issuance Fee	250	Free
VISA Global Assist		USD 5	Free
VISA Global Assist	Lost Card	USD 35	Free
POST Txns Declined <>	Insufficient Funds	25 per txn	*
Other Charges:			
Account Related			
AQB Non - maintenance <>	Non maintenance charges per quarter	If AQB < 50% of the required Product AQB If AQB >=50% but < 100% of the required Product AQB	Not Applicable till the time the customer is under Wealth program.
Account Closure Charges		-	Free
Cheque Returns <>			
Cheques Deposited & Returned (Outward)	Local	100 per Cheque	25 Free p.m.; thereafter std charges
	Out-station	100 per Cheque + Corr Bank Chrgs	Free
Cheques Issued and Returned (Inward) & ECS returns	Financial Reasons	Upto 3 returns - 350/instance; 4th return onward 750/instance	*
	Technical Reasons	Nil	Free
SMS Alerts & Updates			
Updates	Daily Balance	25 per Quarter	Free
	Weekly Balance	25 per Quarter	Free
Phone Banking			
Phone Banking	IVR Assisted	Nil	Free
	Agent Assisted	25 per Call	Free
Charges Common for All Products			
Account Statements			
Monthly	Physical/ Email	Physical - 75/quarter; Email - Free	Free
Weekly	Physical	300 per Quarter	Free
	By Email	Nil	Free

Daily	By Email Only	Nil	Free
Annual Combined Statement (Physical)	Through Net Banking : Free, Through Branch : Rs 85, Through Phone Banking : Rs 110		Free
Ad- hoc Statements Request	At Branch/ Phone Banking	<90 Days: 100	Free
		91-365 Days: 200	Free
		>365 Days: 1000	Free
	On Net Banking/ ATM	50	Free
	On Mobile Banking	Nil (by email only)	Free
Standing Instruction			
Set-up		100	Free
Execution		Nil	Free
Amendment		25	Free
Failure <>		100	Free
Statement/ Certificate / Report Issuance			
Balance Statement	Other than 31st March	100	Free
Interest Statement	Duplicate Only	100	Free
TDS Certificate	Duplicate Only	200	Free
Confidential Report		500	Free
Paid Cheque Report		Nil	Free
Signature Verification		100	Free
Photo Attestation		300	Free
Solvency Certificate		10,000	2000
Credit Confirmation		500	Free
Address Confirmation		100	Free
Foreign Currency Payments & Collections			
DD Issuance ~		500	Free
DD Cancellation ~		500	Free
DD Revalidation		500	Free
TT Transfer ~	Corr Bank Chrgs Borne by Beneficiary	250	Free
	Corr Bank Chrgs Not Borne by Beneficiary	1000	500
Cheque Collection~		500	Free
Cheque Deposited and Returned ~ <>		1000	Free
Cheque Issued and Returned ~ <>	Financial Reasons	1000	*
Cheque Issued and Returned <>	Technical Reasons	Nil	Free
Miscellaneous Charges			
PIN Regeneration	ATM/ Phone/ Net Banking (only if sent through courier)	50	Free
DD/BC Cancellation / Revalidation		100	Free
Fund Transfer Return <>	Financial Reasons	300	*
	Technical Reasons	Nil	Free
Online Tax Payment (E Tax)	Through Net Banking	Nil	Free
	Through Branch	100 per request	Free
Cheque Purchase Charges		0.5/1000 per Day	*
Travelers Cheque Encashment ~		1% of TC Amount	*
TOD Charges		500	*
Stop Payment	Individual or Range	100	Free
Inoperative Account Charges <>	No customer induced transaction for a year	50 / Quarter	Free
Activation of Inoperative Account		Nil	Free
Record retrieval charges		100 / Request	Free
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	0.12% of the gross value or Rs 30/- whichever is higher		
Above Rs 1,00,000 to Rs 10,00,000	Rs 120/- plus 0.06% of the amount exceeding Rs 1 L		
Above Rs 10,00,000	Rs 660/- plus 0.012% of the amount exceeding Rs 10 L, subject to a maximum of Rs 6000		
In addition to the above service tax, 2% secondary education cess and 1% higher secondary education cess will also be applicable.			

Please Note:
 1 Classic Card will not be available to customers whose Current Account has been opened with Kotak Bank post 20th Dec, 2011.
 * Indicates Standard Charges are Applicable
 This General Schedule of Features and Charges is applicable only for Wealth Management clients. For details for please refer to www.kotak.com
 Abbreviations Used: For all value figures L = Lakhs & K - Thousand; Prev = Previous; Chq = Cheque; Std = Standard; Chrg = Charge; Txn= Transaction; p.m.=per month; p.a.= per annum; Avg= Average; FCY= Foreign Currency; Corr = Correspondent; TOD = Temporary Overdraft; w/o = without
****Indo - Nepal Remittance Scheme (NEFT Charges):**
 If beneficiary maintains an account with Nepal SBI Bank Ltd (NSBL): ₹ 25 per txn (incl all taxes)
 If beneficiary does not maintain an account with Nepal SBI Bank Ltd (NSBL): Upto ₹ 5000 - ₹ 75 per txn & beyond ₹ 5000 - ₹ 100 per txn (incl all taxes)
Applicable for all transactions which involve foreign currency conversion. This charge is applicable from May 16, 2008 as per the CBDT Circular
 ~ 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
 On all foreign currency conversion transactions, an additional foreign currency conversion service tax at the rate of 0.103% will be applicable on the gross value of transaction
 Please note any rejections in applications made through ASBA mode due to insufficient funds will attract charges of ₹ 300/- per rejection.
 @ Free Cash Deposit Limits & Cash Handling Charges for OD Accounts:
 Free Limit (Home Branch Location Only): Home branch location is defined as all the branches belonging to the same clearing zone in which the account is opened.
 For CA with OD facility - 2 times of previous month's Avg OD Utilization or Avg Debit Balance.
Charges Beyond Free Limit:
 ₹ 2.50/1000 of cash deposited and part thereof + Service Tax as applicable
 <> **Indicates penalty charges**
 ^ Intercity clearing charge on cheque collections is levied to the payee, in case, the cheque is realised at a location which is other than the clearing sector where the account is maintained.
 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 Branch Manager.
 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. Closure of account due to revision of charges will not be subject to account closure charges.
 Transaction and Value Added SMS alerts would be sent free to the customers who have subscribed for Daily / Weekly Balance Alerts facility.
 Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge, even if Daily / weekly Balance SMS alerts facility has not been subscribed.