

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

Particulars	Standard Charges (Rs.)	Wealth Management (Rs)
REMITTANCES / PAYMENTS		
DD at Branch Location / Pay Order	2.5 per 1000 (Min 50 Max 10000)	Free
DD at other than Branch Location	2.5 per 1000 (Min 50 Max 10000)	Free upto 1000k per day, thereafter *
DD/Pay Order by Cash Payment (Applicable for customers not having a Savings Account)	2.5 per 1000 (Min 50 Max 10000)	NA
FCY DD ~	500	Free
FCY TT - Corr. Bank Charges borne by beneficiary ~	250	Free
FCY TT - Corr. Bank Charges not borne by beneficiary ~	1000	Free
Fund Transfer	Free	Free
NEFT (Per Transaction)**	Upto 10000: 2.50; 10001 to 100000:5; 10001 to 200000:15;> 200000 : 25	Free
RTGS (Per Transaction)	"200001 to 500000:25; >500000: 50"	Free
COLLECTION		
Local Clearing Cheque	Free	Free
Outstation Cheque Collection Charges -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 "	Free
Outstation Cheque Collection Charges -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 "	Free
TC Encashment ~	0.3% of TC Amount (Min 50)	Free
FCY Cheque Collection ~	500	Free
CASH TRANSACTION RELATED CHARGES		
Cash Deposit at Home / Non Home Location	2.5 per 1000 (Min Rs. 100)	Free
Cash Withdrawal at Home Location	Free	Free
Cash Withdrawal at Non Home Location	2.5 per 1000 (Min Rs. 100)	Free
CHEQUE RELATED CHARGES		
At-par Cheque Book Charges*#	1.5 per cheque leaf	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"	200 per return
Cheque Issued & Returned (Technical Reason) <>	Free	Free
Cheque Deposited & Returned (INR) <>	100	Free
Cheque Deposited & Returned (FCY) <>	1000	Free
CARD ISSUANCE CHARGE		
Classic Debit Card - Issuance Charge	100	Free
Gold Debit Card - Issuance Charge	500	Free
Platinum Debit Card - Issuance Charge	750	Free
Infinite Debit Card - Issuance Charge	2000	Free
World Travel Card - Issuance Charge	250	Free
DEBIT CARD ANNUAL CHARGE		
Classic Debit Card - Primary	150	Free
Classic Debit Card - Add-On	250	Free
Gold Debit Card - Primary	500	Free
Gold Debit Card - Add-On	500	Free
Platinum Debit Card - Primary	750	Free
Platinum Debit Card - Add-On	750	Free
Infinite Debit Card - Primary	2000	Free
Infinite Debit Card- Add-On	2000	Free
ATM TRANSACTION CHARGES		
Cash Withdrawal at own ATM	Free	Free
Cash Withdrawal/Balance Enquiry at other Domestic ATM##	"Cash Withdrawal -17.80 / txn. Balance Enquiry - 8.50 / txn."	Free
Cash Withdrawal at International ATM +	150	Free
Balance Enquiry at International ATM +	25	Free
Visa Global Assist Enquiry Charges	USD 5	Free
Visa Global Assist Charges for lost Card	USD 35	Free
Transactions declined at other bank ATMs due to insufficient balance <>	25 per transaction	Free
HOME BANKING CHARGES		
Cash Pick-up / Delivery	175 / txn	Free
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
Standing Instruction - Failure <>	25	Free
CERTIFICATE & REPORT ISSUANCE CHARGES		
Current Year Balance and Interest Statement	Free	Free
Previous Year Balance and Interest Statement	100	Free
Signature Verification Certificate	25	Free
Photo Attestation	50	Free
Address Confirmation	50	Free
Duplicate TDS Certificate	100	Free

ACCOUNT STATEMENT & PASSBOOK		
Physical Account Statement (Quarterly)	Free	Free (Monthly)
Monthly E-mail Account Statement	Free	Free
Account Statement Weekly (Physical)	100 Per Month	Free
Account Statement Daily (Physical)	500 Per Month	Free
Annual Combined Statement (Physical)	"Through Net Banking: Free, Through Branch : 85; Through Phone Banking : 110."	Free
Duplicate /Ad-hoc Statement Branch Banking (90 days)	Through Branch: 100; Through Net/ATM: 50	Free
Pass Book (In Lieu of Account Statement)	Free	Free
Duplicate Passbook	250	Free
OTHER CHARGES		
Non Maintenance Charge (Monthly) <>	NA	NA
Charges 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 @ RS 50 pm and Cash Deposit@ 4 per 1000."	NA
DD / PO / BC Revalidation / Cancellation - INR	100	Free
DD / PO / BC Revalidation / Cancellation - FCY ~	500	Free
Regeneration of PIN (ATM / Phone / Net)	50 (sent through courier)	Free
Replacement of a damaged Debit Card (for all card types)	Free	Free
Replacement of a lost Debit Card (for all card types)	200	Free
Stop Payment - Single / Range of Cheques	100; Free Over Net Banking	Free
Account Closure (if closed after 1 month and before 6 months of A/C opening)	NA	Free
Daily Balance Alert	"SMS - 30 per qtr. Email - Free"	Free
Weekly Balance, Transaction & Value added alerts	"SMS - 15 per qtr. Email - Free"	Free
Tax Collection Charge through Internet Banking	Free	Free
Tax Collection Charge at Branch	100	Free
TOD Charges	500	*
Cheque Purchase Charges	0.5/1000 (Min 50 Max 10000)	*
Record Retrieval Charges	100 per request Rs. 25 per qtr	Free
Inactive A/c for more than 1 year <>	Rs. 25 per qtr	Free
Activation of Inoperative Account	Free	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 INR 30/- whichever is higher	
Above Rs 1,00,000 to Rs 10,00,000	INR 120 plus 0.06% of the amount exceeding INR 1 Lakh	
Above Rs 10,00,000	INR 660 plus 0.012% of the amount exceeding INR 10 Lakhs, subject to a maximum of INR 6000.	
In addition to the above service tax, 2% Secondary education cess and 1% Higher Secondary education cess would also be applicable.		

Please Note:

* Indicates charged service. Applicable Charges will be as per Standard Charge.

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

** 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 maintain 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)

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

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 = 1000

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

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

Any rejections in applications made through ASBA mode due to insufficient funds will attract charges of Rs.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

+ No Charges will be levied by another Kotak Mahindra Bank on Cash Withdrawal and Balance Inquiry done at International ATMs. 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

"<>" Penalty Charges. not applicable once the account becomes inoperative / dormant

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.