

Particulars		Product Level Free Limits & Charges (in Rs.)
<b>Product Name</b>		Jifi A/c
<b>Average Quarterly Balance (AMB) in ₹</b>		NIL
<b>Remittances/Payments:</b>		
Demand Draft/ Banker's Cheque	Payable at Branch Locations	1/1000 (Min 40 Max 5000)
	Payable at Non- branch Locations	2/1000 (Min 40 Max 5000)
RTGS	Through Branch	2 - 5 L: 25/ txn; > 5 L: 50/ txn
	Through Net Banking	Waived off
NEFT	Through Branch	Upto 10K: 2.5/txn;>10K to 2L: 5/ txn;> 2L: 25/ txn
	Through Net Banking	Waived off
Fund Transfer	Branch & Net Banking	Free
Cheque Book	Cheque Book is Payable At-par Only	Rs 5/- per cheque leaf
<b>Receipts/ Collections:</b>		
Local Clearing Cheque		Free
Intercity Clearing Cheque		Free
Out-station Cheque (Cheques drawn on non-speed clearing branches)	Drawn at Kotak Branch Locations	<10K: 100/Chq; 10K - 1L: 50/Chq; >1L: 25
	Drawn at Kotak Non - branch Locations	<10K: 100/Chq; 10K - 1L: 50/Chq; >1L: 25
Out-station Cheque (Cheques drawn on speed clearing branches)		Free
RTGS	Inward	Free
NEFT	Inward	Free
Fund Transfer	Inward	Free
<b>Home Banking:</b>		
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
Beat Service	Cheque Pick-up	NA
<b>Cash Deposit &amp; Withdrawal:</b>		
Cash Deposits	At Home Branch Location	5/1000 Min 100 per txn
	At Non - home Branch Location	5/1000 Min 100 per txn
Cash Withdrawal	From Home Branch Location	5/1000 Min 100 per txn
	From Non - home Branch Location	5/1000 Min 100 per txn
<b>Automated Teller Machine (ATM):</b>		
Kotak ATMs	Balance Enquiry / Cash Withdrawal	Free
Other Bank's VISA ATMs - Domestic	Balance Enquiry / Cash Withdrawal	Rs.10/- per enquiry and Rs.25/- per cash withdrawal
Other Bank's VISA ATMs - International + (Debit Card-Classic/Gold/Paltinum)	Balance Enquiry	25 per txn
	Cash Withdrawal	150 per txn
ATM Txns Declined <Insufficient Funds>	Kotak ATM	Free
	Non Kotak ATM	25 per txn
<b>Debit Card:</b>		
Primary Card (Platinum CHIP)	Issuance Fee	Free
	Annual Fee	199 p.a. (Free for 1st year)
Add-on Card (Platinum CHIP)	Issuance Fee	Free
	Annual Fee	199 p.a. (Free for 1st year)
Card Replacement	Lost Card	200
	Damaged Card	Free
VISA Global Assist		USD 5
VISA Global Assist	Lost Card	USD 35
POS Txns Declined <>	Insufficient Funds	Free
<b>Other Charges:</b>		
<b>Account Related</b>		
AMB Non - maintenance <>	Non maintenance charges per quarter	NA
Account Closure Charges		Free
<b>Cheque Returns</b>		
Cheques Deposited & Returned (Outward)	Local	150 per Cheque
	Out-station	150 per Cheque + Corr Bank Chrgs
Cheques Issued and Returned (Inward) & ECS returns	Financial Reasons	Upto 3 returns - 350/instance; 4th return onward 750/instance (per month)
	Technical Reasons	Free
<b>SMS Alerts &amp; Updates</b>		
Balance (Daily/Weekly), Txn & Value Added Alerts		Txn - Free Bal - Weekly - Free Bal - Daily - NA

Phone Banking		
Phone Banking	IVR Assisted	Free
	Agent Assisted	Free
Charges Common for All Products		
Account Statements		
Monthly	Physical / Email	Physical -75/Quarter, Email - Free Monthly
Weekly	Physical	NA
	By Email	NA
Daily	By Email Only	NA
Annual Combined Statement (Physical)	Through Net Banking	Free
	Through Branch	Rs. 85
	Through Phone Banking	Rs. 110
Ad- hoc Statements Request	At Branch / Phone Banking	<90 Days: 100
		100
		100
	On Net Banking / ATM	50
	On Mobile Banking	Free
Standing Instruction		
Set-up		100
Execution		Free
Amendment		25
Failure <>		Rs. 25
Statement/ Certificate / Report Issuance		
Balance Statement	Other than 31st March	100 - Current year, 200 - Previous Year
Interest Statement	Duplicate Only	100 - Current year, 200 - Previous Year
TDS Certificate	Duplicate Only	Rs. 100
Signature Verification		Rs. 50
Photo Attestation		Rs. 100
Address Confirmation		Rs. 100
Foreign Currency Payments & Collections		
DD Issuance		500
DD Cancellation		500
DD Revalidation		500
TT Transfer	Corr Bank Chrgs Borne by Beneficiary	250
	Corr Bank Chrgs Not Borne by Beneficiary	1000
Cheque Collection		500
Cheque Deposited and Returned <>		1000
Cheque Issued and Returned <>	Financial Reasons	1000
Cheque Issued and Returned <>	Technical Reasons	Free
Miscellaneous Charges		
PIN Regeneration	ATM/ Phone/ Net Banking (only if sent through courier)	50
DD/BC Cancellation / Revalidation		100
Fund Transfer Return <>	Financial Reasons	300
	Technical Reasons	Free
Cheque Purchase Charges		0.5/1000 per Day; (Min 50, Max 10000)
TOD Charges		500
Stop Payment	Individual or Range	100; Free over NetBanking
Inoperative Account Charges <>	No customer induced transaction for a year	Free
Activation of inoperative Account		Free
Record retrieval charges		100 / Request
GST on Foreign Currency Conversion Charges (FCY) ~		
Value of purchase or sale of Foreign Currency	Value on which GST rate will be applicable	
Up to Rs 1,00,000	1% of the gross amount of currency exchanges or minimum of Rs. 250/-	
Above Rs 1,00,000 to Rs 10,00,000	1000 + 0.50% of the gross amount of currency exchanged less 1,00,000.	
Above Rs 10,00,000	Rs. 5500/- + 0.10% of the gross amount of currency exchanges less 10,00,000 subject to maximum of Rs. 60,000/-	

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.

Charges are exclusive of the Goods and Service Tax (GST).

**With effect from July 1, 2017** the effective Goods and Service tax rate will be 18% on taxable value. The GST rate is subject to change from time to time.

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