

# General Schedule of Features and Charges for Savings Accounts effective from July 1, 2017

Particulars	Edge / Nova	Pro / Classic	Ace	Platina	
Average Monthly Balance (AMB)	Rs. 10,000 / 5,000	Rs. 20,000 / 10,000	Rs. 50,000	Rs. 1,00,000	
^# Applicable also to the various versions of Edge/ Pro/Ace/Platina/Nova /Classic from erstwhile ING Vysya Bank sourced after 31st March 2015. For details of these variants refer footnotes.					
Non Maintenance Charge (NMC) - Monthly	If AMB. <=50% of required Product AMB Rs. 450 / 350 If AMB >50% of required Product AMB but less than product AMB Rs. 350 / 250	Rs. 500 / 450 Rs. 400 / 350	Rs. 550 Rs. 450	Rs. 550 Rs. 450	
Fund Transfers	NEFT / RTGS / Fund Transfer (Through Netbanking / Mobile Banking) Nil Charges NEFT / RTGS done through branch For NEFT : Upto 10,000: Rs. 2.50; 10,001 to 1,00,000: Rs.5; 1,00,001 to 2,00,000: Rs.15; > 2,00,000: Rs. 25 For RTGS: 2,00,001 to 5,00,000: Rs. 25; > 5,00,000: Rs. 50 IMPS Up to 10,000: Rs. 5; 10,001 to 1,00,000: Rs. 5; 1,00,001 to 2,00,000: Rs. 15	Nil Charges Nil Charges Nil Charges	Nil Charges Nil Charges Nil Charges	Nil Charges Nil Charges Nil Charges	
Cash Transactions	Cash Transaction at Branch / Cash Deposit Machine (CDM) (Deposit or withdrawal) Nil Charges upto 4 transactions or 2 lac / month , whichever is earlier. Post these limits, charged at Rs 3.5 / 1000 (Minimum Rs 150)	Nil Charges upto 5 transactions or 3 lac / month whichever is earlier. Post these limits, charged at Rs 3.5 / 1000 (Minimum Rs 150)	Nil Charges upto 10 transactions or 5 lac / month whichever is earlier. Post these limits, charged at Rs 3.5 / 1000 (Minimum Rs. 150)	Nil Charges upto 10 transactions or 5 lac / month whichever is earlier. Post Nil Charges limits, charged at Rs 3.5 / 1000 (Minimum Rs. 150)	
Debit Card / ATM Charges	Debit Card Charges Kotak Bank's ATM – Financial / Non Financial Transactions Nil Charges Other Domestic ATMS - Financial / Non Financial Transactions ## Nil Charges upto 5 Transactions; thereafter Rs. 20 / per Financial Transactions & Rs. 8.5 / per Non Financial Transactions Declined Transactions due to insufficient balance Rs.25 / Transaction Cash Withdrawal / Balance Enquiry at International ATM + Rs.150 / Transaction	Debit Fees as per Debit Card GSFC tailed below Nil Charges Nil Charges Nil Charges Rs.25 / Transaction Rs.25 / Transaction Rs.25 / Transaction Rs.25 / Transaction Rs.150 / Transaction Rs.150 / Transaction Rs.150 / Transaction Rs.150 / Transaction			
DD / Pay order / Cheque Book	DD / Pay Order Rs.2.5 / 1000 (Min 50, Max 10,000) FCY – DD / TT / Cheque Collection / Revalidation / Cancellation / FCY Cheque Deposited and Return Rs. 500 At-par Cheque Book Charges 25 Chq leaves Nil Charges / Qtr; Thereafter Rs.3 / cheque leaf. ECS / Cheque Issued & Returned (due to non availability of funds) Rs.500 / instance ECS Mandate Verification Rs.50 / instance SI Failure Rs.100 / instance Cheque deposited and returned (INR) Rs.100 / instance	Nil Charges upto 100K; Post these limits (Rs.2.5 / 1000 (Min 50, Max 10000)) Rs. 500 100 Chq leaves Nil Charges / Qtr; Thereafter Rs.3 / cheque leaf. Rs.500 / instance Nil Charges Rs.100 / instance Rs.100 / instance	Nil Charges Rs. 500 100 Chq leaves Nil Charges / Qtr; Thereafter Rs.3 / cheque leaf. Rs.500 / instance Nil Charges Nil Charges Rs.100 / instance	Nil Charges Rs. 500 100 Chq leaves Nil Charges / Qtr; Thereafter Rs.3 / cheque leaf. Rs.500 / instance Nil Charges Nil Charges Rs.100 / instance	
Branch Requests	Duplicate Ad-hoc statement Balance & Interest Statement Foreign Inward Remittance Certificate, Duplicate Passbook Duplicate TDS Certificate Through Branch or any other Record Retrieval Stop Payment – Single / Range of cheque thru branch DD / PO / BC Revalidation / Cancellation ( INR); Tax Collection thru branch; Regeneration of Pin ( sent through courier; Annual Combined Statement-Physical; Monthly Physical Statement Rs. 100 / Request	Nil Charges	Nil Charges	Nil Charges	
Home Banking	Cash Or Instrument Pick Up / Delivery Rs. 150 per visit	Nil Charges for 2 Calls / month, thereafter Rs.150 per visit	Nil Charges for 5 Calls / month, thereafter Rs.150 per visit	Nil Charges for 10 Calls / month, thereafter Rs.150 per visit	
Family Banking	-	NA	NA	Upto 3 Additional NMC waived Family member accounts under "My Family" Upto 3 Additional NMC waived Family member accounts under "My Family"	
Statements & Alerts	Statements Email Statement (Monthly): Nil Charges; Physical Statement (Quarterly): Nil Charges Balances and Transaction & Value added alerts (Daily / Weekly) Daily SMS – Rs. 30 / Qtr / Weekly SMS Rs. 15 / Qtr.	Email Statement (Monthly): Nil Charges; Physical Statement (Quarterly): Nil Charges Daily SMS – Rs. 30 / Qtr / Weekly SMS Rs. 15 / Qtr.	Email Statement (Monthly): Nil Charges; Physical Statement (Quarterly): Nil Charges Daily SMS – Rs. 30 / Qtr / Weekly SMS Nil Charges	Email Statement (Monthly): Nil Charges; Physical Statement (Quarterly): Nil Charges Daily SMS – Rs. 30 / Qtr / Weekly SMS Nil Charges	
Other Charges	TODCheque Purchase charges Account Closure charges: (if closed after 1 month & before 6 months of A/C opening) TOD: Rs.500; Cheque Purchase Charges: 0.5 / 1,000 (Min 50; Max 10,000); Account Closure charges: 600	TOD: Rs.500; Cheque Purchase Charges: 0.5 / 1,000 (Min 50; Max 10,000); Account Closure charges: 600	TOD: Rs.500; Cheque Purchase Charges: 0.5 / 1,000 (Min 50; Max 10,000); Account Closure charges: 1,200	TOD: Rs.500; Cheque Purchase Charges: 0.5 / 1,000 (Min 50; Max 10,000); Account Closure charges: 1,200	
Complimentary Services	Passbook (in lieu of Account Statement) Current Year Balance and interest statement Signature Verification Certificate Photo Attestation Address Confirmation Nil Charges	Nil Charges	Nil Charges	Nil Charges	

GST on Foreign Currency Conversion Charges (FCY) ~		Edge/Nova*^	Pro/Classic*^	Ace*^	Platina*^
Value of purchase or sale of Foreign Currency	Value on which GST rate will be applicable	SAEDG (Profile Product Code 1027) EDGE SAVINGS ACCOUNT SANOV (Profile Product Code 1026) NOVA SAVINGS ACCOUNT SAGED (Profile Product Code 1033) GRAND EDGE SAVINGS ACCOUNT SAGNO (Profile Product Code 1032) GRAND NOVA SAVINGS ACCOUNT SAJED (Profile Product Code 1045) MY JUNIOR EDGE SAVINGS ACCOUNT SAJNO (Profile Product Code 1044) MY JUNIOR NOVA SAVINGS ACCOUNT SASED (Profile Product Code 1039) SILK EDGE SAVINGS ACCOUNT SASNO (Profile Product Code 1038) SILK NOVA SAVINGS ACCOUNT	SAPRO (Profile Product Code 1029) PRO SAVINGS ACCOUNT SACLS (Profile Product Code 1028) CLASSIC SAVINGS ACCOUNT SAGPR (Profile Product Code 1035) GRAND PRO SAVINGS ACCOUNT SAGCL (Profile Product Code 1034) GRAND CLASSIC SAVINGS ACCOUNT SAJPR (Profile Product Code 1047) MY JUNIOR PRO SAVINGS ACCOUNT SAJCL (Profile Product Code 1046) MY JUNIOR CLASSIC SAVINGS ACCOUNT SASPR (Profile Product Code 1041) SILK PRO SAVINGS ACCOUNT SASCL (Profile Product Code 1040) SILK CLASSIC SAVINGS ACCOUNT	SAACE (Profile Product Code 1030) ACE SAVINGS ACCOUNT SAGAC (Profile Product Code 1036) GRAND ACE SAVINGS ACCOUNT SAJAC (Profile Product Code 1048) MY JUNIOR ACE SAVINGS ACCOUNT SASAC (Profile Product Code 1042) SILK ACE SAVINGS ACCOUNT	SAPLT (Profile Product Code 1031) PLATINA SAVINGS ACCOUNT SAGPL (Profile Product Code 1037) GRAND PLATINA SAVINGS ACCOUNT SAJPL (Profile Product Code 1049) MY JUNIOR PLATINA SAVINGS ACCOUNT SASPT (Profile Product Code 1043) SILK PLATINA SAVINGS ACCOUNT
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/-				

Particulars	Edge / Nova	Pro / Classic	Ace	Platina	
Debit Card Annual Charges	Classic Debit Card – Primary	Rs. 150	Nil Charges	Nil Charges	Nil Charges
	Classic Debit Card – Add On	Rs. 150	Rs. 150	Nil Charges	Nil Charges
	Silk Classic Debit Card – Primary	Rs. 150	Rs. 250	Nil Charges	Nil Charges
	Gold Debit Card – Primary	Rs. 500	Nil Charges for 1st year, thereafter Rs. 250 p.a	Nil Charges	Nil Charges
	Gold Debit Card – Add on	Rs. 500	Rs. 500	Nil Charges	Nil Charges
	Platinum Debit Card – Primary	Rs. 750	Nil Charges for 1st year, thereafter Rs. 250 p.a	Nil Charges	Nil Charges
	Platinum Debit Card – Add On	Rs. 750	Rs. 750	Nil Charges	Nil Charges
	World Debit Card (available for ING Vysya Variants Only)	Rs. 750	Nil Charges for 1st year, thereafter Rs. 250 p.a	Nil Charges for 1st year, thereafter Rs. 250 p.a	Nil Charges
Other Debit Card Related Charges	Replacement of Lost Debit Card	Rs. 200	Rs. 200	Rs. 200	Rs. 200
	Replacement of Damaged Debit Card	Nil Charges	Nil Charges	Nil Charges	Nil Charges
	Image Debit Card Issuance Charge	Rs. 199	Rs. 199	Rs. 199	Rs. 199

As per RBI guidelines, Business / Commercial transactions are not permitted in the Savings Accounts.

##Cash withdrawal limit from other Domestic ATM is Rs. 10,000 per transaction.

Transaction and Value Added SMS alerts would be sent at Nil Charge 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 at Nil Charge, even if Daily / weekly Balance SMS alerts facility has not been subscribed.

**\*\*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. 5,000 – Rs. 75 per txn & beyond Rs. 5,000 – Rs. 100 per txn (incl all taxes).

Savings Nova and Savings Classic are available in Rural and Semi-Urban Branches. Service Charges & AMB requirement for 'Savings Account for Minors without Guardian' & 'Synergy Savings Account' will be same as 'Nova Savings Account'. Service Charges for 'Kotak Composite Savings Account' will be same as 'Ace Savings Account'.

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.

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 Jammu & Kashmir. GST is applicable in the State of Jammu & Kashmir. For charges applicable to Jammu & Kashmir please contact the respective Branch Manager.

<> Penalty charges. Non-maintenance charges (NMC) is not applicable once the savings account becomes inoperative / dormant.

**With effect from April 1, 2015:** In the event of a default in maintenance of Average Monthly Balance as agreed to between the Bank and customer for the month (referred as 'Default Month'), the Bank will notify the customer clearly of the default and that the Average Monthly Balance for the account has to be met in the subsequent month (referred to as 'Notice Month'). If the AMB is still not maintained in the 'Notice Month', the NMC (Non Maintenance Charges) for both the 'Default Month' and 'Notice Month' will be recovered in the subsequent month. The Bank may choose to notify by SMS / email / letter. It will be the responsibility of the customer to have a valid email id, mobile number and address updated with the Bank at all times, failing which, customer may not receive the notification/s. The NMC charges will be based on the shortfall observed in the AMB and as specified in the slabs in GSFC. In case of accounts sourced under promotional offering and enjoying conditional NMC waiver, the terms and conditions of such promotional offering shall prevail.