

General Schedule of Features & Charges (GSFC)

For Retail Current Accounts & Current Accounts with OD/CC facility (w.e.f. 1st September, 2023)

| Particulars | | Standard Charges (in Rs.) | Product Level NIL Charges Limits & Charges (in Rs.) | | | | | | |
|--|--|--|---|---|--|--|--|--|--|
| Product Name | | | Neo## | Edge | Pro | Elite | Ace | Astra 5 | Astra 15 |
| Average Quarterly Balance (AQB) in Rs. | | | 10,000 | 25,000 | 50,000 | 100,000 | 250,000 | 500,000 | 1,500,000 |
| Remittances / Payments: | | | | | | | | | |
| Demand Draft / Banker's Cheque | Payable at Branch Locations | 1 / 1000 (Min 50 Max 5000) | * | * | NIL Charges up to 15 DD / BC p.m.; thereafter Std Chrgs | NIL Charges up to 30 DD / BC p.m.; thereafter Std Chrgs | NIL Charges up to 50 DD / BC p.m.; thereafter Std Chrgs | NIL Charges | NIL Charges |
| | Payable at Non- branch Locations | 2 / 1000 (Min 50 Max 5000) | * | * | * | NIL Charges upto 10L p.m.; thereafter Std Chrgs | NIL Charges upto 30L p.m.; thereafter Std Chrgs | NIL Charges | NIL Charges |
| RTGS | Applicable only if done in Branch | 2 - 5 L: 20 / txn; > 5 L: 40 / txn | * | * | * | NIL Charges | NIL Charges | NIL Charges | NIL Charges |
| NEFT** | Applicable only if done in Branch | Upto 10k: 2/txn; >10K to 2L: 4/txn >2 L: 24/txn | * | * | * | NIL Charges | NIL Charges | NIL Charges | NIL Charges |
| IMPS | Upto 100000: 5 / txn Above 100000 : 15 / txn | | * | * | * | NIL Charges | NIL Charges | NIL Charges | NIL Charges |
| Cheque Book | Default Cheque Book is Payable At-par Only | Upto 500 leaves / p.m. - 2 / leaf; Above 500 leaves / p.m. - 3 / leaf | NIL Charges for 1st Chq Book (25 leaves); then Std Charges | NIL Charges upto 50 cheque leaves p.m.; then Std Charges | NIL Charges upto 200 cheque leaves p.m., then Std Charges | NIL Charges upto 300 cheque leaves p.m., then Std Charges | NIL Charges | NIL Charges | NIL Charges |
| Receipts / Collections: | | | | | | | | | |
| 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 | * | * | NIL Charges | NIL Charges | NIL Charges | NIL Charges | NIL Charges |
| | Drawn at Kotak Non-branch Locations | <10K: 50 / Chq; 10K - 1L: 100 / Chq; >1L: 150 / Chq | * | * | <10K: 50 / Chq; 10K - 1L: 25 / Chq; >1L: NIL Charges | <10K: 50 / Chq; 10K - 1L: 25 / Chq; >1L: NIL Charges | <10K: 50 / Chq; 10K - 1L: 25 / Chq; >1L: NIL Charges | <10K: 50 / Chq; 10K - 1L: 25 / Chq; >1L: NIL Charges | <10K: 50 / Chq; 10K - 1L: 25 / Chq; >1L: NIL Charges |
| Home Banking: | | | | | | | | | |
| On Call Requests | Cash Pick-up or Delivery^ | Upto 2 lacs: 875/- 2 lacs to 6 lacs: 1,475/- 6.01 lacs to 10 lacs: 2,475/- 10.01 Lac to 20 Lacs: 4,075/- 20.01 Lacs to 100.00 Lacs: 6,675/- per request | * | * | * | * | * | * | * |
| | Cheque Pick-up/DD Delivery | 75/- per request | * | * | * | Nil charges up to 3 req per month there after Std Charges | Nil charges up to 5 req per month there after Std Charges | Nil charges up to 7 req per month there after Std charges | NIL Charges |

| Particulars | | Standard Charges (in Rs.) | Product Level NIL Charges Limits & Charges (in Rs.) | | | | | | |
|--|--|--|---|---|---|--|--|--|---|
| Product Name | | | Neo## | Edge | Pro | Elite | Ace | Astra 5 | Astra 15 |
| Average Quarterly Balance (AQB) in Rs. | | | 10,000 | 25,000 | 50,000 | 100,000 | 250,000 | 500,000 | 1,500,000 |
| Beat Service | Cash Pickup | Up to 1.00 Lac: 2.75/1000 1.01 Lacs to 6.00 Lacs: 1.75/1000 6.01 Lacs to 100.00 Lacs: 1.5/1000 Per Month | * | * | * | * | * | * | * |
| | Cheque Pick-up | 500 p.m. | 300 p.m. | 300 p.m. | 300 p.m. | NIL Charges | NIL Charges | NIL Charges | NIL Charges |
| Cash Deposit & Withdrawal: | | | | | | | | | |
| Cash Deposits | At Home Branch & non Home Branch Location@ | 3.5 / 1000 Min 50 per txn | NIL Charges upto 2L p.m.; thereafter Std charges | NIL Charges upto 4L p.m. ; thereafter Std charges | NIL Charges upto 6L p.m.; thereafter Std charges | NIL Charges upto 10L p.m.; thereafter Std charges | NIL Charges upto 10 times of prev month's avg credit balance or 25 L p.m whichever is higher; thereafter Std charges | NIL Charges upto 10 times of prev month's avg credit balance or 60 L p.m whichever is higher; thereafter Std charges | NIL Charges upto 12 times of prev month's avg credit balance or 120 L p.m whichever is higher; thereafter Std charges |
| Cash Withdrawal | For Non - home Branch Location | 2 / 1000 Min 50 per txn | NIL Charges upto 10K per day; thereafter std charges | NIL Charges upto 25K per day; thereafter std charges | NIL Charges upto 50K per day; thereafter std charges | NIL Charges upto 1L per day; thereafter std charges | NIL Charges upto 2.5L per day; thereafter std charges | NIL Charges upto 5L per day; thereafter std charges | NIL Charges upto 7.5L per day; thereafter std charges |
| Automated Teller Machine (ATM): Kotak ATM Txn - Nil Charges upto 5 Transaction | | | | | | | | | |
| VISA ATMs - Domestic | Non Financial Txn | 8.50 per txn | * | * | Nil Charges upto 3 txns (In Top 6 Cities#+) & 5 Txn (Non-Top Cities); thereafter std charges | NIL Charges | NIL Charges | NIL Charges | NIL Charges |
| | Cash Withdrawal | 21 per txn | | | | | | | |
| VISA ATMs - International | Non Financial Txn | 25 per txn | * | * | * | * | * | * | * |
| | Cash Withdrawal | 150 per txn | * | * | * | * | * | * | * |
| Transactions declined at merchant outlets / websites / ATM, due to insufficient balance^^ | Insufficient Funds | 25 per txn | * | * | * | * | * | * | * |
| Debit Card: | | | | | | | | | |
| Debit Card Charges | Annual Fee | 259 p.a. | * | * | * | * | NIL Charges for 1st Year thereafter 259 p.a. | NIL Charges for 1st Year thereafter 259 p.a. | NIL Charges for 1st Year thereafter 259 p.a. |
| Card Replacement | Lost / Stolen Card | 200 | * | * | * | * | * | * | * |

| Particulars | | Standard Charges (in Rs.) | Product Level NIL Charges Limits & Charges (in Rs.) | | | | | | |
|---|--------------------------------------|---|--|--|--|--|--|--|--|
| Product Name | | | Neo## | Edge | Pro | Elite | Ace | Astra 5 | Astra 15 |
| Average Quarterly Balance (AQB) in Rs. | | | 10,000 | 25,000 | 50,000 | 100,000 | 250,000 | 500,000 | 1,500,000 |
| Other Charges: | | | | | | | | | |
| Account Related | | | | | | | | | |
| AQB Non - maintenance <> | Non maintenance charges per quarter | If AQB < 50% of the required Product AQB | 1200 | 1500 | 2500 | 5000 | 7000 | 8000 | 8000 |
| | | If AQB >=50% but < 100% of the required Product AQB | 750 | 900 | 1500 | 3000 | 4000 | 5000 | 5000 |
| Account Closure Charges | | Customer Indused Closure | <30 Days or > 181 Days: Nil; 31 - 181 Days: 600 | <30 Days or > 181 Days: Nil; 31 - 181 Days: 600 | <30 Days or > 181 Days: Nil; 31 - 181 Days: 600 | <30 Days or > 181 Days: Nil; 31 - 181 Days: 600 | <30 Days or > 181 Days: Nil; 31 - 181 Days: 600 | <30 Days or > 181 Days: Nil; 31 - 181 Days: 600 | <30 Days or > 181 Days: Nil; 31 - 181 Days: 600 |
| Cheque Returns <> | | | | | | | | | |
| Cheques Deposited & Returned (Outward) | Local & Out-station | 100 per Cheque | * | * | Nil charges upto 5 p.m.; thereafter Std Charges | Nil charges upto 7 p.m.; thereafter Std Charges | Nil charges upto 10 p.m.; thereafter Std Charges | Nil charges upto 10 p.m.; thereafter Std Charges | Nil charges upto 10 p.m.; thereafter Std Charges |
| Cheques Issued and Returned (Inward) & ECS returns | Financial Reasons | 500 / instance | * | * | * | * | * | * | * |
| SMS Alerts & Updates | | | | | | | | | |
| Balance (Daily / Weekly), Txn & Value Added Alerts | | SMS - 0.50 per SMS Email - Nil charges | * | * | * | 50% Discount on Std. charges (0.25 per SMS) | NIL Charges | NIL Charges | NIL Charges |
| Charges Common for All Products | | | | | | | | | |
| Account Statements (Through Email -Nil charges) | | | | | | | | | |
| Weekly | Physical | 300 per Quarter | * | * | * | * | * | * | * |
| Annual Combined Statement (Physical) | Through Branch & Phone Banking : 100 | | * | * | * | * | * | * | * |
| Ad- hoc Statements Request | At Branch / Phone Banking | <=365 Days:100 | * | * | * | * | * | * | * |
| | | >365 Days: 200 | * | * | * | * | * | * | * |
| | On Net Banking / ATM | 50 | * | * | * | * | * | * | * |
| Foreign Currency Payments & Collections | | | | | | | | | |
| DD Issuance / DD Cancellation / DD Revalidation / Cheque Collection | | 500 | * | * | * | * | * | * | * |

| Particulars | | Standard Charges (in Rs.) | Product Level NIL Charges Limits & Charges (in Rs.) | | | | | | |
|---|--|------------------------------|--|--------|--------|---------|-------------|-------------|-------------|
| Product Name | | | Neo## | Edge | Pro | Elite | Ace | Astra 5 | Astra 15 |
| Average Quarterly Balance (AQB) in Rs. | | | 10,000 | 25,000 | 50,000 | 100,000 | 250,000 | 500,000 | 1,500,000 |
| TT Transfer ~ | Corr Bank Chrgs Borne by Beneficiary | 250 | * | * | * | * | * | * | * |
| | Corr Bank Chrgs Not Borne by Beneficiary | 1000 | * | * | * | * | * | * | * |
| Cheque Deposited and Returned ~ / Cheque Issued and Returned ~ <> (Financial Reasons) | | 1000 | * | * | * | * | * | * | * |
| Miscellaneous Charges | | | | | | | | | |
| PIN Regeneration | ATM / Net Banking (only if sent through courier) | 50 | * | * | * | * | * | * | Nil charges |
| Fund Transfer Return | Financial Reasons | 300 | * | * | * | * | * | * | * |
| Cheque Purchase Charges | | 0.5 / 1000 / Day | * | * | * | * | * | * | * |
| Travelers Cheque Encashment ~ | | 1% of TC Amount | * | * | * | * | * | * | * |
| Mandate Registration Charges | | 50 / Instance | * | * | * | * | Nil charges | Nil charges | Nil charges |
| Standing Instruction | Set-up & Failure | 100 | * | * | * | * | * | * | * |
| | Amendment | 25 | * | * | * | * | * | * | * |
| TDS Certificate(Duplicate only) | | 200 / Request | * | * | * | * | * | * | * |
| Interest Statement (Duplicate only) / Stop payment / DD / BC Cancellation & Revalidation / Signature Verification / Address Confirmation / Balance Statement (Other than 31st March) / Record retrieval charges / Photo Attestation | | 100 / Request | * | * | * | * | * | * | Nil charges |
| Solvency Certificate | | 10000 | * | * | * | * | * | * | * |
| Confidential Report / Credit Confirmation / TOD Charges | | 500 | * | * | * | * | * | * | * |

| 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 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/- |

Please Note:

¹Classic Card will not be available to customers whose Current Account has been opened with Kotak Bank post 20th Dec, 2011. Charges against Classic Card will be same as that of Business Gold

Coin Deposit charges: "Nil Charges" upto deposit value of Rs. 50 ; Beyond Rs. 50 per instance, 5% on entire amount of coins deposited will be charged. **Low Denomination Charges:** 0.5% of the value above Rs. 5000 deposit per instance ; Only Rs. 10 and Rs. 20 notes will be considered.

SMS Alerts & Updates : - Mandatory Alerts will not be charged

Under Home Banking cash pick up services (On Call & Beat), lower denomination (value equal to or less than Rs. 50) notes and coins will not be accepted.

Beat Cash Service charges will be charged as per agreed Contractual Slab on a monthly basis

Home Banking (On Call & Beat Service) - Maximum slab available for cash pick up is up to 100 lacs only (Adhoc / daily)

Non financial Txn under debit card section includes Balance enquiry , Mini Statement & PIN Change.

Debit Card Transaction eligibility Five free transactions (inclusive of financial and non-financial transactions) every month from own bank ATMs. From other bank ATMs (inclusive of financial and non-financial transactions) free three transactions per month in metro centres and five transactions in non-metro centres.

Top 6 Cities#* Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad

* Indicates Standard Charges are Applicable

Abbreviations Used: For all value figures L=Lakhs & K=Thousand; Chq = Cheque; Std = Standard; Chrg = Charge; Txn=Transaction; p.m.=per month; p.a.=per annum; Avg=Average; FCY= Foreign Currency; FT=Fund Transfer; Corr=Correspondent; TOD=Temporary Overdraft; w/o= without

"NIL Charges" are not applicable for Current Accounts Maintaining Less than 75% of the Required Product AQB:

Product wise limits offered on various transactions and services with "NIL Charges" shall be applicable only if the Average Quarterly Balance (AQB) maintained in the account in that quarter is atleast 75% of the product AQB; else standard charges shall apply as per the GSFC in effect. Additionally, AQB non-maintenance charge will also be applicable as mentioned in GSFC.

****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)

#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 GST on the gross amount of currency exchanged as per GST on Foreign Currency Conversion Charges (FCY) table above

Please note any rejections in applications made through ASBA mode due to insufficient funds will attract charges of Rs. 300/- per rejection.

Neo Current Account is available in select locations only.

@ Nil charges Cash Deposit Limits & Cash Handling Charges for OD Accounts:

Nil charges at 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 ODAGR (Agri Finance Overdraft Account) - 1 times of previous month's Avg OD Utilization or Avg Debit Balance and 5 times of the previous month's Avg Credit Balance.

Charges applicable:

Rs. 3.5 / 1000 of cash deposited and part thereof + GST as applicable.

*Nil charges on Transaction and Value added SMS alerts to the customers who have subscribed for Daily/Weekly balance alert facility.

*Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent without any charges, even if Daily/Weekly Balance SMS alerts facility has not been subscribed.

Service Charges to Account Holders in Rural / Semi-urban locations:

Classic Current Account is available in Rural / Semi-urban branches with reduced AQB requirement of Rs 10,000. The features offered and charges applicable shall be the same as Pro Current Account (except for Home Banking Service which is offered only at select locations).

Applicable GSFC: - CAPP - Ace Current Account ; CABPR - Elite Current Account ; CHLOD - Elite Current Account ; CAOTH - Neo Current Account ; CASOD - Pro Current Account ; ODPBB - Pro Current Account ; ODPER - Pro Current Account ; ODINS - Pro Current Account ; CAPLT - Astra 5 Current Account ; Edge 2.0

(MREDG) - Edge Current Account, Classic 2.0 (MRCLA) - Classic Current Account; CAAMR - Ace Current Account; CAAMP - Astra 5 Current Account; ODRFD - Elite Current Account; **CAAML - Elite Current Account**

GTA Pro, GTA Elite and GTA ACE products would follow the transaction banking related features and charges of the underlying generic products namely Pro, Elite and ACE.

For more details related to Trade Service charges refer the Trade GSFC respectively.

Trader Classic would follow Classic GSFC; General CA would follow CA Neo GSFC; Comfort CA would follow CA Edge GSFC; Advantage CA, Flexi CA, Pro Plus & Trader Pro would follow CA Pro GSFC; Orange CA & Elite Plus would follow Elite GSFC; Ace Plus would follow Ace GSF; Platina 5, Platina 10 & Astra 10 would follow

Astra 5 GSFC; and Platina 25, Platina 50 & Astra 25 will follow Astra 15 GSFC, effective 1st November '17

Kotak Synergy Current Account is available to customers of other businesses within the group, same features & charges as EDGE (CAEDG) Current Account are applicable at a reduced AQB of Rs 10,000. Features & charges as ELITE (CAELT) Current Account are offered at NIL AQB for all below mentioned accounts, except

ODRET (Retail Overdraft Account) where charges as PRO Current Account are offered at NIL AQB.

| Product Name (Product Code) | Business Group | Product Name (Product Code) | Business Group | Product Name (Product Code) | Business Group |
|---|--------------------------------------|--|------------------------|---------------------------------------|------------------------|
| Retail Overdraft Account (ODRET) | Business Banking Group | Business Finance Current Account (CABFA) | Business Banking Group | Business Plus Current Account (CAPPV) | Home Finance Division |
| Kotak Logistics Overdraft Account (ODLOG) | Commercial Vehicles Finance Division | Agri Finance Overdraft Account (ODAGR) | Agri Finance Division | Business Current Account (CABUS) | Personal Loan Division |

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.

<> Indicates penalty charges

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.

"State Government taxes / Cess as applicable shall be charged"

W.e.f 1st July, 2020; threshold as well as Rate of TDS applicable for CASH withdrawal will depend on submission of proof of Income Tax Return filed. Revised TDS rates will be as under :

| Aggregate Cash Withdrawals in all accounts in a Financial Year | Income tax Return copy Submitted to Bank | Income tax Return copy NOT Submitted to Bank |
|--|--|--|
| Upto Rs. 20 Lakhs | Nil | Nil |
| Rs. 20 lakhs to Rs. 1 crore | Nil | 2% @ |
| In Excess of Rs. 1 crore | 2% @ | 5% @ |

@if PAN is not updated in the account then the TDS deduction at the rate 20% as per section 206AA of the Income Tax Act will apply. For foreign companies, foreign partnership firms, Non-residents additional surcharge and health & education cess will be applicable as per Income Tax law.

All charges are subject to revision with an intimation of 30 days to account holders. Closure of account due to revision of charges will not be subject to account closure charges.