

General Schedule of Fees & Charges For NR Private Banking
Account effective from 1st July, 2023 (amount in rupees {₹} unless otherwise specified)

PARTICULAR	NR PRIVATE BANKING
Average Quarterly Balance (AQB) required under grouped accounts	NA
REMITTANCE	
DD at Branch Location / Pay Order	NIL
DD at other than Branch Location	NIL
FCY DD	NIL
FCY TT-Corr. Bank Charges borne by beneficiary^^	NIL
FCY TT-Corr. Bank Charges not borne by beneficiary^^	NIL
DD / PO / BC Revalidation / Cancellation - INR	NIL
DD / PO / BC Revalidation / Cancellation - FCY	NIL
Fund Transfer	NIL
NEFT (Per Transaction)**	NIL
RTGS (Per Transaction)	NIL
UPI Transactions	NIL charges upto 30 UPI fund transfer ₹ every month, thereafter for every transaction \geq ₹1000, ₹2.50 & <1000, ₹5 Merchant payments, online shopping, bill payments, etc. done via UPI will continue to be at NIL and will not be considered under UPI
COLLECTION	
Local Clearing Cheque	NIL
Outstation Cheque Collection Charges - Branch Location (Per Instrument)	NIL
Outstation Cheque Collection Charges - Other than Branch Location (Per Instrument)	NIL
TC Encashment	NIL
FCY Cheque Collection	NIL
ANY BRANCH BANKING CHARGES	
Cash Deposit at Home / Non Home Location	NIL
Cash Withdrawal at Home Location	NIL
Cash Withdrawal at Non-Home Location	NIL
CHEQUE RELATED CHARGES	
At-par Cheque Book Charges	NIL
Non At-par Cheque Book Charges	NIL
Cheque Issued & Returned (Financial Reason)	₹500 for non availability of funds
Cheque Issued & Returned (Technical Reason)	NIL
ECS Return / Cheque Issued & Returned (Financial Reason)	₹350 per cheque for first return in a month thereafter ₹750 per cheque for cheque returned the same month

Cheque Deposited & Returned (INR)	NIL
Cheque Deposited & Returned (FCY)	NIL
DEBIT CARD ANNUAL CHARGE	
Respective Debit cards	NIL
ATM TRANSACTION CHARGES	
Kotak Bank's ATM - Cash Withdrawal / Non-financial Transactions	NIL
Other Domestic ATMs - Cash Withdrawal / Non-financial Transactions	NIL
Cash Withdrawal / Non-Financial Transaction at International ATM	NIL
Transactions Declined at Merchant Outlets/Websites/ATMs, due to Insufficient Balance	NIL
HOME BANKING CHARGES	
Cash Pick-up / Delivery	NIL
Instrument Pick-up / Delivery	NIL
STANDING INSTRUCTION	
Standing Instruction - Set-up	NIL
Standing Instruction - Amendment	NIL
Standing Instruction - Execution	NIL
Standing Instruction - Failure	NIL
CERTIFICATE & REPORT ISSUANCE CHARGES	
Current Year Balance and Interest Statement	NIL
Previous Year Balance and Interest Statement	NIL
Signature Verificaiton Certificate	NIL
Photo Attestation	NIL
Address Confirmation	NIL
Duplicate TDS Certificate	NIL
ACCOUNT STATEMENT & PASSBOOK	
Physical Account Statement (Quarterly)	NIL
Monthly E-mail Account Statement	NIL
Account Statement Weekly (Physical)	NIL
Account Statement Daily (Physical)	NIL
Annual Combined Statement (Physical)	NIL
Duplicate / Ad-hoc Statement Branch Banking (90 days)	NIL
Pass Book (In Lieu of Account Statement)	NIL
Foreign Inward Remittance Certificate	NIL
Duplicate Passbook	NIL

OTHER CHARGES

Non Maintenance Charge (Quarterly) <>	NIL
Regeneration of PIN	NIL
Stop Payment - Single / Range of Cheques	NIL
Account Closure (if closed after 1 month and before 6 months of A/c Opening)	NIL
Email Alert Subscription	NIL
Tax Collection Charge through Internet Banking	NIL
Tax Collection Charge at Branch	NIL
TOD Charges	₹500
Cheque Purchase Charges	NIL
Record Retrieval Charges	NIL
Inoperative A/c for More Than 1 Year	NIL
Activation of Inoperative Account	NIL
#PINS = Portfolio Investment Account. Charges indicated in the GSFC above are over and above PINS, demat and trading account charges.	
GST slabs that are applicable for currency conversions	
Value of Purchase or sale of Foreign Currency	Value on which GST rate will be applicable
Upto ₹1,00,000	1% of the gross amount of currency charges or minimum of ₹250
Above ₹1,00,000 to Rs. 10,00,000	₹1000 + 0.50% of the gross amount of currency exchanged less ₹1,00,000
Above ₹10,00,000	₹5,500 + 0.10% of the gross amount of currency exchanges less 10,00,000 subject to maximum of ₹60,000
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.	
Bank reserves the right to charge @ ₹50 per transaction for exceeding 30 transaction per month in case the transaction in savings account is of business / commercial nature.	
Additional charges levied by another bank on international ATM transaction will also have to be borne by the card holder.	
The Bank will charge cross-currency mark-up of 1.5% 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.	
A charge of 1% on the transaction amount + GST will be applicable on cash withdrawal transactions done at merchant outlets (Cash@PoS).	
The exchange rate used will be the Visa / Master Card wholesale exchange rate prevailing at the time of the transaction.	
Non-financial transactions are Balance Enquiry, Mini Statement & PIN change.	