

General Schedule of Fees & Charges For PRIVY LEAGUE NRE / NRO

Accounts effective 1st August 2023 (Amount in Rs. Unless otherwise specified)

Particulars	Standard Charges	NR PRIVY LEAGUE NEON Savings / Current A/c	NR PRIVY LEAGUE Magna Savings/Current A/c	NR PRIVY LEAGUE PLATINUM Savings / Current A/c	NR PRIVY LEAGUE BLACK Savings / Current A/c
Average Monthly Balance (AMB) / Relationship Value (RV) required under Grouped accounts	10,000 (in individual NRE/NRO account)	(Average Monthly Balance of over Rs. 2 Lakhs in NRE/NRO OR Relationship Value (RV)^ of Rs. 10 Lakhs)	100,000	(Average Monthly Balance of over Rs. 10 Lakhs in NRE/NRO OR Maintain Relationship Value (RV)^ of Rs. 30 Lakhs)	(Maintain Relationship Value (RV)^ of Rs.1 Crs)
REMITTANCE					
DD at Branch Location / Pay Order	2.5 per 1000 (Min 50 Max 10000)	NIL	NIL	NIL	NIL
DD at other than Branch Location	2.5 per 1000 (Min 50 Max 10000)	Nil up to 100K per day	Nil up to 200K per day	Nil up to 200K per day	NIL
FCY DD^^	500	*	*	*	NIL
FCY TT-Corr. Bank Charges borne by beneficiary^^	250	*	*	*	NIL
FCY TT-Corr. Bank Charges not borne by beneficiary^^	1000	*	*	*	NIL
DD / PO / BC Revalidation / Cancellation - INR	100	*	*	*	NIL
DD / PO / BC Revalidation / Cancellation - FCY^^	500	*	*	*	NIL
Fund Transfer	NIL	NIL	NIL	NIL	NIL
NEFT (Per Transaction)	Upto 10,000: Rs. 2 10,001 to 1,00,000: Rs.4 1,00,001 to 2,00,000: Rs.14 > 2,00,000: Rs. 24	NIL	NIL	NIL	NIL
RTGS (Per Transaction)	200000 to 500000 : Rs.20; >500000 : Rs.40	NIL	NIL	NIL	NIL
COLLECTION					
Local Clearing Cheque	NIL	NIL	NIL	NIL	NIL
Outstation Cheque Collection Charges - Branch Location (Per Instrument)	<u>Cheques drawn on Non-Speed Clearing Locations:</u> Instrument value up to. 500 - Nil; > 500 to 5,000 = 20; > 5,000 to 10,000 = 35; > 10,000 to 1,00,000 = 85; > 1,00,000 = Nil <u>Cheques drawn on Speed Clearing Branches (Irrespective of any value) : Nil</u>	NIL	NIL	NIL	NIL
Outstation Cheque Collection Charges - Other than Branch Location (Per Instrument)	<u>Cheques drawn on Non-Speed Clearing Locations:</u> Instrument value up to. 500 - Nil; > 500 to 5,000 = 20; > 5,000 to 10,000 = 35; > 10,000 to 1,00,000 = 85; > 1,00,000 = Nil <u>Cheques drawn on Speed Clearing Branches (Irrespective of any value) : Nil</u>	NIL	NIL	NIL	NIL
TC Encashment^^	0.3% of TC Amount (Min 50)	NIL	NIL	NIL	NIL
FCY Cheque Collection^^	500	NIL	NIL	NIL	NIL
ANY BRANCH BANKING CHARGES					
Cash Deposit at Home / Non Home Location	3.5 per 1000 (Min Rs. 100)	Nil up to 5 txn per month Or Rs. 15 lac per month for Savings and Nil upto 15 lac for Current.	NIL	NIL	NIL
Cash Withdrawal at Home Location	NIL	NIL	NIL	NIL	NIL
Cash Withdrawal at Non-Home Location	3.5 per 1000 (Min Rs. 100)	NIL	NIL	NIL	NIL

Particulars	Standard Charges	NR PRIVY LEAGUE NEON Savings / Current A/c	NR PRIVY LEAGUE Magna Savings/Current A/c	NR PRIVY LEAGUE PLATINUM Savings / Current A/c	NR PRIVY LEAGUE BLACK Savings / Current A/c
CHEQUE RELATED CHARGES					
At-par Cheque Book Charges	1.5 per cheque leaf	NIL	NIL	NIL	NIL
Non At-par Cheque Book Charges	1.5 per cheque leaf	NIL	NIL	NIL	NIL
Cheque Issued & Returned (Financial Reason)	350 for first return in a month thereafter 750 for each additional return in the same month	*	*	*	*
Cheque Issued & Returned (Technical Reason)	50	*	*	NIL	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)	200	*	*	NIL	NIL
Cheque Deposited & Returned (FCY)	1000	250	100	100	NIL
DEBIT CARD ANNUAL CHARGE					
Privy League Platinum Debit Card	750	NIL	NIL	NIL	NIL
Privy League Signature Debit Card****	2000	*	*	NIL	NIL
Replacement of Lost / Stolen Debit Card	200	NIL	NIL	NIL	NIL
ATM TRANSACTION CHARGES					
Kotak Bank's ATM - Cash Withdrawal / Non-Financial Transactions	NIL	NIL	NIL	NIL	NIL
Other Domestic ATMs - Cash Withdrawal / Non-Financial Transactions	Cash Withdrawal - 20/txn Non Financial - 8.5/ txn	NIL	NIL	NIL	NIL
Cash Withdrawal / Non-Financial Transaction at International ATM	Cash Withdrawal - 150/txn Non Financial - 25/ txn	NIL	NIL	NIL	NIL
Transactions declined at merchant outlets/websites/ATMs, due to insufficient balance	25 per transaction	NIL	NIL	NIL	NIL
HOME BANKING CHARGES					
Cash Pick-up / Delivery	175 / txn	10 Calls per month - Nil	NIL	NIL	NIL
Instrument Pick-up / Delivery	75 / txn	10 Calls per month - Nil	NIL	NIL	NIL
STANDING INSTRUCTION					
Standing Instruction - Set-up	100	NIL	NIL	NIL	NIL
Standing Instruction - Amendment	25	NIL	NIL	NIL	NIL
Standing Instruction - Execution	NIL	NIL	NIL	NIL	NIL
Standing Instruction - Failure	200	*	*	NIL	NIL

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CERTIFICATE & REPORT ISSUANCE CHARGES					
Current Year Balance and Interest Statement	NIL	NIL	NIL	NIL	NIL
Previous Year Balance and Interest Statement	100	NIL	NIL	NIL	NIL
Signature Verification Certificate	25	NIL	NIL	NIL	NIL
Photo Attestation	50	NIL	NIL	NIL	NIL
Address Confirmation	50	NIL	NIL	NIL	NIL
Duplicate TDS Certificate	100	NIL	NIL	NIL	NIL
ACCOUNT STATEMENT & PASSBOOK					
Physical Account Statement (Quarterly)	NIL	NIL	NIL	NIL	NIL
Monthly E-mail Account Statement	NIL	NIL	NIL	NIL	NIL
Account Statement Weekly (Physical)	100 Per Month	*	*	*	NIL
Account Statement Daily (Physical)	500 Per Month	*	*	*	NIL
Annual Combined Statement (Physical)	Through Net Banking: Free, Through Branch: 85; Through Phone Banking: 110	*	NIL	NIL	NIL
Duplicate / Ad-hoc Statement Branch Banking (90 days)	Through Branch: 100; Through Net / ATM: 50	NIL	NIL	NIL	NIL
Pass Book (In Lieu of Account Statement)	NIL	NIL	NIL	NIL	NIL
Foreign Inward remittance certificate	100	NIL	NIL	NIL	NIL
Duplicate Passbook	250	NIL	NIL	NIL	NIL
OTHER CHARGES					
Non Maintenance Charge (Monthly)^^^^	NA	NA	NA	NA	NA
Regeneration of PIN	50 (Applicable in Pin is set through Post)	NIL	NIL	NIL	NIL
Image Debit Card Issuance Fee**	199	*	*	*	*
Stop Payment - Single / Range of Cheques	100: Over Net Banking - Nil	NIL	NIL	NIL	NIL
Account Closure (if closed after 1 month and before 7 months of A/c Opening)	NA	500	500	500	500
Email alert subscription	25 per qtr	NIL	NIL	NIL	NIL
Tax Collection Charge through Internet Banking	NIL	NIL	NIL	NIL	NIL
Tax Collection Charge at Branch	100	NIL	NIL	NIL	NIL
TOD Charges	500	*	*	*	*
Cheque Purchase Charges	0.5 / 1000 (Min 50 Max 10000)	*	*	*	*
Record Retrieval Charges	100 per request	NIL	NIL	NIL	NIL
Inoperative A/c for more than 1 year <>	NA	NIL	NIL	NIL	NIL
Activation of Inoperative Account	NIL	*	NIL	NIL	NIL

*Indicates Charged Service. Applicable Charges will be as per Standard Charge.

^The mentioned Eligibility Criteria is applicable at the group level. A group is defined as a combination of all the savings accounts of immediate family members OR business entities grouped under NRI Privy League. Relationship Value (RV) is derived from a combination of balances across savings and current accounts, term deposits, mutual funds (including structured products) and life insurance premiums paid to date.

#PINS = Portfolio Investment Account. Charges indicated in the GSFC above are over and above PINS, demat and trading account charges

***Not available on NRO debit card. NA = Not Applicable

GST slabs that are applicable for currency conversions:

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 charges 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. 5,500/- + 0.10% of the gross amount of currency exchanges less 10,00,000 subject to maximum of Rs. 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 @ Rs. 50 per txn for exceeding 30 txn per month in case the txn in savings account is of business / commercial nature.

^^^For NR Privy league customers - The Bank shall review the relationship value on a periodical basis, if the same is below the programme threshold value, then the Bank shall reserve the right to levy penalty charges of Rs 3000/- p.a. after giving a notice of 30 days.

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

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.

A charge of 1% on the transaction amount + GST will be applicable on cash withdrawal transactions done at merchant outlets (Cash@PoS).

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

The bank will charge cross currency mark-up charge 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 the transaction.

Non-financial transactions are Balance Enquiry, Mini statement & PIN Change.

**Image Debit Card will not be available for NRO accounts.

-- Customer under the Privy League Programme holding debit card(s) other than Privy League Platinum / Privy League Signature will not be charged any annual fee on the Debit Card. However once the customer moves out the Privy League Programme then standard charges as per the respective account GSFC will apply.

***Annual charge of Rs. 2000 will apply for Privy League Signature Debit Card issued to non Platinum / Black Customers.