

General Schedule of Features and Charges (GSFC) effective 18th Dec '21

For RERA Accounts		
Product Name	RERA Account	
Product Code	CRLSR, CWBSR, RERRL, RERWB	
Particulars	Product Level Free Limits & Charges (in Rs.)	
Setup Charges		
Account Set-up Charges		Rs. 15,000
Remittances/Payments		
Demand Draft/ Banker's Cheque	Payable at Branch Locations	NIL
	Payable at Non- branch Locations	NIL
DD Cancellation Charges		NIL
RTGS	Outward	NIL
NEFT	Outward	NIL
Fund Transfer	Within Kotak Accounts	NIL
Cheque Book	Default Cheque Book is Payable At-par Only	NIL
Receipts/ Collections		
Out-station Cheque (Cheques drawn on non-speed clearing branches)	Drawn at Kotak & Non Kotak Branch Locations	NIL
Cash Deposits	At Home Branch & non Home Branch Location	NIL
Cash Withdrawal	For Non - home Branch Location	NIL
Other Charges		
Cheque Returns		
Cheques Deposited & Returned (Outward)	Local	NIL
	Out-station	NIL
Cheques Issued and Returned (Inward)	Financial Reasons	NIL
Charges Common for All Products		
Account Statements		
Adhoc Statements Request		NIL
Miscellaneous Charges		
Stop Payment Charges		NIL
Account conduct certificate		NIL
Signatory details confirmation		NIL

Please Note

Abbreviations Used: For all value figures Inst= Instrument; Txn= Transaction; Chq= Cheque; K= Thousand
 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.
 All charges are subject to revision with a prior intimation of 30 days to account holders.
 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 Relationship Manager.