

## General Schedule of Features & Charges (GSFC)

For Overdraft Accounts w.e.f. 1<sup>st</sup> August, 2019

Particulars	SME OVERDRAFT ACCOUNT	Standard Charges (in Rs.)
<b>Remittances/Payments:</b>		
Demand Draft/ Banker's Cheque	Payable at Branch Locations	1/1000 (Min 100 Max 5000)
	Payable at Non- branch Locations	2/1000 (Min 100 Max 5000)
RTGS	Through Branch	2 - 5 L: 20/ txn; > 5 L: 40/ txn
NEFT**	Through Branch	Upto 10k: 2/txn; >10K to 2L: 4/txn; >2L to 5L: 20/txn; > 5 L: 40/ txn
IMPS		Upto Rs. 100000: Rs.5 / txn; Rs. 100001 to Rs. 200000: Rs. 15 / txn
Cheque Book	Default Cheque Book is Payable At-par Only	Upto 500 leaves/p.m. - 2/leaf; Above 500 leaves/p.m. - 3/leaf
<b>Receipts/ Collections:</b>		
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
	Drawn at Kotak Non - branch Locations	<10K: 50/Chq; 10K - 1L: 100/Chq; >1L: 150/Chq
<b>Home Banking:</b>		
On Call Requests	Cheque Pick-up/DD Delivery/ Cash Pick-up or Delivery	Cheque/DD - 100/Request Cash - < 2L: 250/Request; 2-5L: 500/Request + Registration Fee Rs.250 p.a.
Beat Service	Cash Pickup Cheque Pick-up	Rs. 1.25/1000 Cash Pickup 750 p.m.
<b>Cash Deposit &amp; Withdrawal:</b>		
Cash Deposits	At Home Branch & non Home Branch Location	Rs. 3.5/1000 Min 100 per txn
Cash Withdrawal	For Non - home Branch Location	Rs. 3/1000 Min 100 per txn
<b>Other Charges:</b>		
Account Related		
Account Closure Charges (Customer Induced Closure)		<30 Days & > 181 Days: Nil; 31 - 181 Days: Rs. 1000
Cheque Returns <->		
Cheques Deposited & Returned (Outward)	Local & Out-station	Rs. 100 per Cheque
Cheques Issued and Returned (Inward) & ECS returns	Financial Reasons	Rs. 750/instance
SMS Alerts & Updates		
Balance (Daily/Weekly), Txn & Value Added Alerts		SMS - Rs. 50 p.m. Email - Nil charges
<b>Charges Common for All Products</b>		
Account Statements		
Ad- hoc Statements Request		Rs.500 per statement
<b>Foreign Currency Payments &amp; Collections</b>		
DD Issuance/DD Cancellation /DD Revalidation/Cheque Collection		Rs. 500
TT Transfer ~	Corr Bank Chrgs Borne by Beneficiary	Rs. 250
	Corr Bank Chrgs Not Borne by Beneficiary	Rs. 1000
Cheque Deposited and Returned ~ / Cheque Issued and Returned ~ <-> (Financial Reasons)		Rs. 1000
<b>Miscellaneous Charges</b>		
PIN Regeneration	ATM/ Phone/ Net Banking (only if sent through courier)	Rs.50
Fund Transfer Return	Financial Reasons	Rs.750
Online Tax Payment ( E- Tax)	Through Branch	Rs. 100/request
Cheque Purchase Charges		Rs. 0.5/1000/Day
Travelers Cheque Encashment ~		1% of TC Amount
Mandate Registration Charges		Rs.50/instance
Standing Instruction	Set-up & Failure	Rs.100
	Amendment	Rs.25
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/TDS Certificate(Duplicate only)		Rs.500/Request
Solvency Certificate		Rs. 10000
TOD Charges		Rs. 5000
Confidential Report/Credit Confirmation/NOC/Account conduct certificate		Rs. 1000
Signatory details confirmation		Rs. 500
Ad- hoc TD Advice Request		Rs.500 per TD Advice
<b>GST on Foreign Currency Conversion Charges (FCY) ~</b>		
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:**

Classic 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.

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

**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; TD = Term Deposit

**"Nil Charges" are not applicable for Current Accounts Maintaining Less than 75% of the Required Product AQB:**  
Revision in NEFT & RTGS charges are effective 1st July'19

**\*\*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 and 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 CBOT 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.  
\*Nil charges on Transaction and Value added SMSAlerts 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.

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.

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.

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.