

## General Schedule of Features and Charges (GSFC)

w.e.f 1st Sep'2023

For Composite Current Accounts (CARLW)

Particulars		Product Level Free Limits & Charges (in Rs.)
<b>Remittances / Payments:</b>		
<b>Demand Draft / Banker's Cheque</b>	Payable at Branch Locations	Free
	Payable at Non-branch Locations	Rs. 2.00 / 1000; Min Rs. 50; Max Rs. 5000
<b>DD Cancellation Charges</b>		Rs. 100/- per Inst
<b>RTGS</b>	Applicable only if done in Branch	2 - 5 L: 20/ txn; > 5 L: 40/ txn
<b>NEFT**</b>	Nil charges-Through Net Banking/Mobile Banking	Upto 10k: 2/txn; >10K to 2L: 4/txn; >2L: 24/txn
<b>Fund Transfer</b>	Within Kotak Accounts	Free
<b>Cheque Book</b>	Default Cheque Book is Payable At-par Only	1st Chq Book Free; Rs. 2 per leaf thereafter
<b>Receipts / Collections</b>		
<b>Local Clearing Cheque</b>		Free
<b>Outstation Cheque (Cheques drawn on non-speed clearing branches)</b>	Drawn at Kotak Branch Locations	Free
	Drawn at Kotak Non-branch Locations	<Rs. 10K: 50 / Chq; Rs. 10K – 1L: 100 / Chq; >1L:150 / chq
<b>RTGS</b>	Inward	Free
<b>NEFT</b>	Inward	Free
<b>Fund Transfer</b>	Inward	Free
<b>Cash Deposits</b>	Deposit at branch	Rs. 2.00 / 1000; Min Rs. 50 / Txn
<b>Other Charges</b>		
<b>Account Related</b>	Inward	
<b>Account Closure Charges</b>		Free
<b>Dormancy Charges</b>		Free
<b>Cheque Returns</b>		
<b>Cheques Deposited &amp; Returned (Outward)</b>	Local	Rs. 100/- per Inst
	Out-station	Rs. 100/- per Inst
<b>Cheques Issued and Returned (Inward)</b>	Financial Reasons	Rs. 100/- per Inst
<b>Common charges for all products</b>		
<b>Account Statements</b>		
<b>Ad-hoc Statements Request</b>		Rs. 500/- per statement
<b>Standing Instruction</b>		
<b>Miscellaneous Charges</b>		
<b>PIN Regeneration</b>		Free
<b>Stop Payment Charges</b>		Rs. 100/- per Inst

Miscellaneous Charges		
PIN Regeneration		Free
Stop Payment Charges		Rs. 100/- per Inst
Account conduct certificate		Rs. 500/- per Inst
Signatory details confirmation		Rs. 100 per Account
Home Banking:		
On Call Requests	Cash Pick-up or Delivery	Upto 2 lacs: Rs. 875/- Rs. 2 lacs to Rs. 6 lacs: Rs. 1,475/- Rs. 6.01 lacs to Rs. 10 lacs: Rs.2,475/- Rs.10.01 Lac to Rs. 20 Lacs: Rs.4,075/- Rs.20.01 Lacs to Rs.100.00 Lacs: Rs.6,675/- per request
	Cheque Pick-up / DD Delivery	Rs 75/- per request
Beat Service	Cash Pickup	Up to Rs.1.00 Lac: 2.75/1000 Rs.1.01 Lacs to Rs.6.00 Lacs: 1.75/1000 Rs.6.01 Lacs to Rs.100.00 Lacs: 1.5/1000 Per Month
	Cheque Pick-up	500 p.m.

#### Please Note:

**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.

**Abbreviations used:** For all value figures Inst = Instrument; Txn = Transaction; Chq = Cheque; K = Thousand; L = Lakh

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

All charges are subject to revision with an prior intimation of 30 days to account holders.

#### Applicable GSFC: ODRLW to follow CARLW GSFC

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)

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 dependent 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.