

General Schedule of Features & Charges (GSFC)

For Kotak Crop Loan (KCC) Current Account effective from July 1,2017

Particulars	Product Name	Standard Charges (in Rs.)	Kotak Crop Loan (KCC) Current Account
Average Quarterly Balance (AQB) in Rs.			NIL
Remittances/Payments:			
Demand Draft/ Banker's Cheque	Payable at Branch Locations	1/1000 (Min 40 Max 5000)	Free 50 DD/ BC p.m.; thereafter Std Chrgs
	Payable at Non- branch Locations	2/1000 (Min 40 Max 5000)	*
RTGS	Through Branch	2 - 5 L: 25/ txn; > 5 L: 50/ txn	Free
	Through Net Banking		Free
NEFT**	Through Branch	Upto 10K: 2.5/txn; >10K to 2L: 5/ txn; > 2L: 25/ txn	Free
	Through Net Banking		Free
IMPS		Upto Rs.100000: Rs. 5 / txn; Rs.10001 to Rs. 200000: Rs. 15 / txn	*
Fund Transfer	Branch & Net Banking	Nil	Free
Cheque Book	Default Cheque Book is Payable At-par Only	Upto 500 leaves/p.m.- 2/leaf.; Above 500 leaves/p.m.- 3/ leaf	200 cheque leaves free p.m., then Std Charges
Receipts/ Collections:			
Local Clearing Cheque		Nil	Free
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	Free
	Drawn at Kotak Non - branch Locations	<10K: 50/Chq; 10K - 1L: 100/Chq; >1L: 150/Chq	<10K: 50/Chq; 10K - 1L: 25/Chq; >1L: Free
Out-station Cheque (Cheques drawn on speed clearing branches)		Nil	Free
RTGS	Inward	Nil	Free
NEFT	Inward	Nil	Free
Fund Transfer	Inward	Nil	Free
Home Banking:			
On Call Requests	Cheque Pick-up/DD Delivery/Cash Pick-up or Delivery	Cheque/DD - 75/Request Cash - < 2L: 200/Request; 2-5L: 400/Request	NA
Beat Service	Cheque Pick-up	500 p.m.	NA
Cash Deposit & Withdrawal:			
Cash Deposits	At Home Branch Location *	3/1000	Free Upto 10L PM; thereafter Std Chrgs
	At Non - home Branch Location	4.5/1000 Min 50 per txn	Free upto 5L per month; thereafter std charges
	From Home Branch Location	Nil	Free
Cash Withdrawal	From Home Branch Location	Nil	Free upto 50K per day; thereafter std charges
	From Non - home Branch Location	2/1000 Min 50 per txn	Free upto 50K per day; thereafter std charges
Automated Teller Machine (ATM):			
Kotak ATMs	Balance Enquiry	Nil	Free
	Cash Withdrawal	Nil	Free
Other Bank's VISA ATMs - Domestic	Balance Enquiry	8.50 per txn	5 txn free per month; thereafter std charges
	Cash Withdrawal	20 per txn	
Other Bank's VISA ATMs - International + (Debit Card-Classic/Gold/Palatinum)	Non Financial Txn	25 per txn	*
	Cash Withdrawal	150 per txn	
ATM Txns Declined <>	Insufficient Funds	25 per txn	*
Debit Card:			
Primary Card	Issuance Fee	250 p.a.	Free
	Annual Fee	250 p.a.	Free for 1st Year thereafter Std Chrgs
Add-on Card	Issuance Fee	250	*
	Annual Fee	250 p.a.	*
Card Replacement	Lost Card	200	*
	Damaged Card	Nil	Free
Other Charges:			
Account Related			
AQB Non - maintenance <>	Non maintenance charges per quarter	If AQB < 50% of the required Product AQB	NIL
		If AQB >=50% but < 100% of the required Product AQB	NIL
Account Closure Charges		-	NIL
Cheque Returns <>			
Cheques Deposited & Returned (Outward)	Local	100 per Cheque	3 Free p.m.; thereafter Std Charges
	Out-station	100 per Cheque + Corr Bank Chrgs	50 per Cheque + Corr Bank Chrgs
Cheques Issued and Returned (Inward) & ECS returns	Financial Reasons	Upto 3 returns - 350/instance; 4th return onward 750/instance	*
	Technical Reasons	Nil	Free
SMS Alerts & Updates			
Balance (Daily/Weekly), Txn & Value Added Alerts		SMS - 25 per Quarter Email - Free	*
Phone Banking			
Phone Banking	IVR Assisted	Nil	Free
	Agent Assisted	25 per Call	Free
Account Statements			
Monthly	Physical/ Email	Physical - 75/quarter; Email - Free	Free
Weekly	Physical	300 per Quarter	*
	By Email	Nil	Free
Daily	By Email Only	Nil	Free
Annual Combined Statement (Physical)		Through Net Banking : Free ,Through Branch : Rs 85,Through Phone Banking : Rs 110	*
Ad- hoc Statements Request	At Branch/ Phone Banking	<90 Days: 100	*
		91-365 Days: 200	*
		>365 Days: 1000	*
	On Net Banking/ ATM	50	*
	On Mobile Banking	Nil (by email only)	Free
Standing Instruction			
Set-up		100	*
Execution		Nil	Free
Amendment		25	*
Failure <>		100	*

Statement/ Certificate / Report Issuance			
Balance Statement	Other than 31st March	100	*
Interest Statement	Duplicate Only	100	*
TDS Certificate	Duplicate Only	200	*
Confidential Report		500	*
Paid Cheque Report		Nil	Free
Signature Verification		100	*
Photo Attestation		300	*
Solvency Certificate		10,000	*
Credit Confirmation		500	*
Address Confirmation		100	*
Foreign Currency Payments & Collections			
DD Issuance ~		500	*
DD Cancellation ~		500	*
DD Revalidation		500	*
TT Transfer ~	Corr Bank Chrgs Borne by Beneficiary	250	*
	Corr Bank Chrgs Not Borne by Beneficiary	1000	*
Cheque Collection~		500	*
Cheque Deposited and Returned ~ <>		1000	*
Cheque Issued and Returned ~ <>	Financial Reasons	1000	*
Cheque Issued and Returned <>	Technical Reasons	Nil	Free
Miscellaneous Charges			
Bulk Transaction charges	Includes RTGS/NEFT (through Branch),Local/outstation clearing,Cash deposit/withdrawal,FT	10 per Txn	NIL Charges upto 125 Txn p.m.;thereafter std charges
PIN Regeneration	ATM/ Phone/ Net Banking (only if sent through courier)	50	*
DD/BC Cancellation / Revalidation		100	*
Fund Transfer Return <>	Financial Reasons	300	*
	Technical Reasons	Nil	Free
Online Tax Payment (E Tax)	Through Net Banking	Nil	Free
	Through Branch	100 per request	*
Cheque Purchase Charges		0.5/1000 per Day	*
Travelers Cheque Encashment ~		1% of TC Amount	*
TOD Charges		500	*
Stop Payment	Individual or Range	100	*
Inoperative Account Charges <>	No customer induced transaction for a year	50	*
Activation of inoperative Account		Nil	Free
Record retrieval charges		100 / Request	*
Service Tax on Foreign Currency Conversion Charges (FCY) ~			
Value of purchase or sale of Foreign Currency	Service Tax Amount		
Up to Rs 1,00,000	0.145% subject to minimum Rs 36.25		
Above Rs 1,00,000 to Rs 10,00,000	RS 145 + 0.0725%		
Above Rs 10,00,000	Rs.797 + 0.0145%subject to maximum of Rs. 7250		
Please Note:			
<p>¹ 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</p> <p>Coin Deposit charges : "Nil Charges" upto deposit value of Rs 50 ; Beyond Rs 50 per instance, 5% on amount 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.</p> <p>Non financial Txn under debit card section includes Balance enquiry , Mini Statement & PIN Change.</p> <p>* Indicates Standard Charges are Applicable</p> <p>Abbreviations Used: For all value figures L = Lakhs & K = Thousand; Prev = Previous; Chq = Cheque; Std = Standard; Chrg = Charge; Txn= Transaction; p.m.=per month; p.a.= per annum; Avg= Average;FCY= Foreign Currency; Corr = Correspondent; TOD = Temporary Overdraft; w/o = without</p> <p>***Indo - Nepal Remittance Scheme (NEFT Charges):</p> <p>If beneficiary maintains an account with Nepal SBI Bank Ltd (NSBL): Rs 25 per txn (incl all taxes)</p> <p>If beneficiary does not maintain an account with Nepal SBI Bank Ltd (NSBL): Upto Rs 5000 - Rs 75 per txn & beyond Rs 5000 - Rs 100 per txn (incl all taxes)</p> <p># Applicable for all transactions which involve foreign currency conversion. This charge is applicable from May 16, 2008 as per the CBDT Circular</p> <p>~ Any purchase / sale of foreign exchange will attract Service Tax on the gross amount of currency exchanged as per Service Tax on Foreign Currency Conversion Charges (FCY) table above</p> <p>Please note any rejections in applications made through ASBA mode due to insufficient funds will attract charges of Rs 300/- per rejection.</p> <p>## Neo Current Account is available in select locations only.</p> <p>@ Free Cash Deposit Limits & Cash Handling Charges for OD Accounts:</p> <p>Free Limit (Home Branch Location Only): Home branch location is defined as all the branches belonging to the same clearing zone in which the account is opened.</p> <p>For CA with OD facility - 2 times of previous month's Avg OD Utilization or Avg Debit Balance.</p> <p>Charges Beyond Free Limit:</p> <p>Rs 3/1000 of cash deposited and part thereof + Service Tax as applicable.</p> <p>*Nil charges on Transaction and Value added SMSalerts to the customers who have subscribed for Daily/Weekly balance alert facility.</p> <p>*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.</p> <p>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.</p> <p><> Indicates penalty charges</p> <p>Charges are exclusive of the Goods and Service Tax (GST).</p> <p>With effect from July1,2017 the effective Goods and Service Tax rate will be 18% on taxable Value. The GST rate is subject to change from time to time.</p> <p>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.</p> <p>All charges are subject to revision with an prior intimation of 30 days to account holders. Closure of account due to revision of charges will not be subject to account closure charges.</p>			