

**General Schedule of Fees & Charges For NR Private Banking**  
**Account effective from 24<sup>th</sup> August, 2024 (amount in rupees {₹} unless otherwise specified)**

PARTICULAR	NR PRIVATE BANKING
Average Quarterly Balance (AQB) required under grouped accounts	NA
<b>REMITTANCE</b>	
DD at Branch Location / Pay Order	NIL
DD at other than Branch Location	NIL
FCY DD	NIL
FCY TT-Corr. Bank Charges borne by beneficiary^^	NIL
FCY TT-Corr. Bank Charges not borne by beneficiary^^	NIL
DD / PO / BC Revalidation / Cancellation - INR	NIL
DD / PO / BC Revalidation / Cancellation - FCY	NIL
Fund Transfer	NIL
NEFT (Per Transaction)**	NIL
RTGS (Per Transaction)	NIL
UPI Transactions	NIL charges upto 30 UPI fund transfer ₹ every month, thereafter for every transaction $\geq$ ₹1000, ₹2.50 & <1000, ₹5 Merchant payments, online shopping, bill payments, etc. done via UPI will continue to be at NIL and will not be considered under UPI
<b>COLLECTION</b>	
Local Clearing Cheque	NIL
Outstation Cheque Collection Charges - Branch Location (Per Instrument)	NIL
Outstation Cheque Collection Charges - Other than Branch Location (Per Instrument)	NIL
TC Encashment	NIL
FCY Cheque Collection	NIL
<b>ANY BRANCH BANKING CHARGES</b>	
Cash Deposit at Home / Non Home Location	NIL
Cash Withdrawal at Home Location	NIL
Cash Withdrawal at Non-Home Location	NIL
<b>CHEQUE RELATED CHARGES</b>	
At-par Cheque Book Charges	NIL
Non At-par Cheque Book Charges	NIL
Cheque Issued & Returned (Financial Reason)	₹500 for non availability of funds
Cheque Issued & Returned (Technical Reason)	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)	NIL
Cheque Deposited & Returned (FCY)	NIL
<b>DEBIT CARD ANNUAL CHARGE</b>	
Respective Debit cards	NIL
<b>ATM TRANSACTION CHARGES</b>	
Kotak Bank's ATM - Cash Withdrawal / Non-financial Transactions	NIL
Other Domestic ATMs - Cash Withdrawal / Non-financial Transactions	NIL
Cash Withdrawal / Non-Financial Transaction at International ATM	NIL
Transactions Declined at Merchant Outlets/Websites/ATMs, due to Insufficient Balance	NIL
<b>HOME BANKING CHARGES</b>	
Cash Pick-up / Delivery	NIL
Instrument Pick-up / Delivery	NIL
<b>STANDING INSTRUCTION</b>	
Standing Instruction - Set-up	NIL
Standing Instruction - Amendment	NIL
Standing Instruction - Execution	NIL
Standing Instruction - Failure	NIL
<b>CERTIFICATE &amp; REPORT ISSUANCE CHARGES</b>	
Current Year Balance and Interest Statement	NIL
Previous Year Balance and Interest Statement	NIL
Signature Verificaiton Certificate	NIL
Photo Attestation	NIL
Address Confirmation	NIL
Duplicate TDS Certificate	NIL
<b>ACCOUNT STATEMENT &amp; PASSBOOK</b>	
Physical Account Statement (Quarterly)	NIL
Monthly E-mail Account Statement	NIL
Account Statement Weekly (Physical)	NIL
Account Statement Daily (Physical)	NIL
Annual Combined Statement (Physical)	NIL
Duplicate / Ad-hoc Statement Branch Banking (90 days)	NIL
Pass Book (In Lieu of Account Statement)	NIL
Foreign Inward Remittance Certificate	NIL
Duplicate Passbook	NIL

**OTHER CHARGES**

Non Maintenance Charge (Quarterly) <>	NIL
Regeneration of PIN	NIL
Stop Payment - Single / Range of Cheques	NIL
Account Closure (if closed after 1 month and before 6 months of A/c Opening)	NIL
Email Alert Subscription	NIL
Tax Collection Charge through Internet Banking	NIL
Tax Collection Charge at Branch	NIL
TOD Charges	₹500
Cheque Purchase Charges	NIL
Record Retrieval Charges	NIL
Inoperative A/c for More Than 1 Year	NIL
Activation of Inoperative Account	NIL
#PINS = Portfolio Investment Account. Charges indicated in the GSFC above are over and above PINS, demat and trading account charges.	
GST slabs that are applicable for currency conversions	
<b>Value of Purchase or sale of Foreign Currency</b>	<b>Value on which GST rate will be applicable</b>
Upto ₹1,00,000	1% of the gross amount of currency charges or minimum of ₹250
Above ₹1,00,000 to Rs. 10,00,000	₹1000 + 0.50% of the gross amount of currency exchanged less ₹1,00,000
Above ₹10,00,000	₹5,500 + 0.10% of the gross amount of currency exchanges less 10,00,000 subject to maximum of ₹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 @ ₹50 per transaction for exceeding 30 transaction per month in case the transaction in savings account is of business / commercial nature.	
Additional charges levied by another bank on international ATM transaction will also have to be borne by the card holder.	
The Bank will charge cross-currency mark-up of 1.5% 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).	
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.	

The above charges/features (GSFC) are applicable till the time the client is part of Private banking. In case the client isn't, General Schedule of Fees and charges shall apply as per the product variant the client holds. Please note debit card charges are applicable as per the debit card variant as mentioned in the GSFC.