

Particulars		Standard Charges (in Rs.)	
Product Name			Special Purpose CA for FASTag
Average Quarterly Balance (AQB) in Rs.			0
Remittances / Payments:			
Demand Draft / Banker's Cheque	Payable at Branch Locations	1 / 1000 (Min 50 Max 5000)	NA
	Payable at Non- branch Locations	2 / 1000 (Min 50 Max 5000)	NA
RTGS	Applicable only if done in Branch	2 - 5 L: 20 / txn; > 5 L: 40 / txn	NA
NEFT**	Applicable only if done in Branch	Upto 10k: 2/txn; >10K to 2L: 4/txn >2 L: 24/txn	NA
IMPS	Upto Rs. 100000: Rs. 5 / txn;		NA
Cheque Book	Default Cheque Book is Payable At-par Only	Upto 500 leaves / p.m. - 2 / leaf; Above 500 leaves / p.m. - 3 / leaf	NA
Receipts / Collections:			
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	Nil Charges
	Drawn at Kotak Non-branch Locations	<10K: 50 / Chq; 10K - 1L: 100 / Chq; >1L: 150 / Chq	<10K: 50 / Chq; 10K - 1L: 25 / Chq; >1L: NIL Charges
Home Banking:			
On Call Requests	Cash Pick-up or Delivery^	Up to 2 lacs: Rs. 1000/- per Req, Rs. 2 Lacs to Rs. 5 lacs: 1500/- per req	*
	Cheque Pick-up/DD Delivery	Rs. 150/- per request	*
Particulars		Standard Charges (in Rs.)	
Product Name			
Average Quarterly Balance (AQB) in Rs.			
Beat Service	Cash Pickup	Rs. 1.25 / 1000 Cash Pickup	*
	Cheque Pick-up	500 p.m.	300 p.m
Cash Deposit & Withdraw	al:		
Cash Deposits	At Home Branch & non Home Branch Location@	Rs. 3.5 / 1000 Min 50 per txn	NIL Charges upto 6L p.m.; thereafter Std charges
Cash Withdrawal	For Non - home Branch Location	Rs. 2 / 1000 Min 50 per txn	NA

Automated Teller Machine	(ATM): Kotak ATM	Txn - Nil Charges	
Other Bank's VISA ATMs - Domestic	Non Financial Txn	8.50 per txn	NA
	Cash Withdrawal	20 per txn	NA
Other Bank's VISA ATMs - International	Non Financial Txn	25 per txn	NA
	Cash Withdrawal	150 per txn	NA
Transactions declined at merchant outlets / websites / ATM, due to insufficient balance^^	Insufficient Funds	25 per txn	NA
Debit Card:			
Debit Card Charges	Annual Fee	Rs. 250 p.a.	NA
Particulars		Standard Charges (in Rs.)	
Product Name			
Average Quarterly Balance (AQB) in Rs.			
Card Replacement	Lost / Stolen Card	Rs. 200	NA
Other Charges:			
Account Related			
AQB Non - maintenance <>	Non maintenance charges per quarter	If AQB < 50% of the required Product AQB	NA
		If AQB >=50% but < 100% of the required Product AQB	NA
Account Closure Charges		Customer Induced Closure	NA
Cheque Returns <>			
Cheques Deposited & Returned (Outward)	Local & Out-station	Rs. 100 per Cheque	Nil charges upto 5 p.m.; thereafter Std Charges
Cheques Issued and Returned (Inward) & ECS returns	Financial Reasons	Rs. 500 / instance	NA
SMS Alerts & Updates			
Balance (Daily / Weekly), Txn & Value Added Alerts		SMS - Rs. 20 p.m. Email - Nil charges	NIL Charges
Charges Common for All Products			
Account Statements (Through Email -Nil charges)			
Weekly	Physical	Rs. 300 per Quarter	*
Annual Combined Statement (Physical)	Through Branch & Phone Banking : Rs 100		*
Ad- hoc Statements Request	At Branch / Phone Banking	<=365 Days: Rs.100	*
		>365 Days: Rs. 200	*
	On Net Banking / ATM	Rs. 50	*
Foreign Currency Payments & Collections			
DD Issuance / DD Cancellation / DD Revalidation / Cheque		Rs. 500	*
Particulars		Standard Charges (in Rs.)	
Product Name			
Average Quarterly Balance (AQB) in Rs.			
TT Transfer ~(outward)	Corr Bank Chrgs Borne by Beneficiary	Rs. 250	NA
	Corr Bank Chrgs Not Borne by Beneficiary	Rs. 1000	NA
Cheque Deposited and Returned ~ / Cheque Issued and Returned ~		Rs. 1000	*
Miscellaneous Charges			
PIN Regeneration	ATM / Phone / Net Banking (only if sent through courier)	Rs. 50	NA
Fund Transfer Return	Financial Reasons	Rs. 300	NA
Cheque Purchase Charges		Rs. 0.5 / 1000 / Day	NA
Travelers Cheque Encashment ~		1% of TC Amount	NA
Mandate Registration Charges		Rs. 50 / Instance	*

Standing Instruction	Set-up & Failure	Rs. 100	NA
	Amendment	Rs. 25	NA
TDS Certificate(Duplicate only)		Rs. 200 / Request	*
Interest Statement (Duplicate only) / Stop payment / DD / BC		Rs. 100 / Request	*
Solvency Certificate		Rs. 10000	
Confidential Report / Credit Confirmation / TOD Charges		Rs. 500	*

GST on Foreign Currency Conversion Charges (FCY) ~**Value of purchase or sale of Foreign Currency**

Up to 1,00,000/-

Above Rs.1,00,000/- to Rs.10,00,000/-

Above Rs.10,00,000/-

Net Banking/Mobile Banking transactions are free:-

Please Note:

¹Classic 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.

Top 6 Cities#+ Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad

^ Each On-Call Cash pick up / delivery greater than Rs. 5 Lacs will be charged to all Current Account variants / Prima Program customers at Rs. 4600 flat per request (plus applicable GST). Such charges will not be subject to any discount applicable to the Account Variant."

* Indicates Standard Charges are Applicable

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

"NIL Charges" are not applicable for Current Accounts Maintaining Less than 75% of the Required Product AQB:

Product wise limits offered on various transactions and services with "NIL Charges" shall be applicable only if the Average Quarterly Balance (AQB) maintained in the account in that quarter is atleast 75% of the product AQB; else standard charges shall apply as per the GSFC in effect. Additionally, AQB non-maintenance charge will also be applicable as mentioned in GSFC.

****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 & 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 CBDT 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.

Neo Current Account is available in select locations only.

@ Nil charges Cash Deposit Limits & Cash Handling Charges for ODAccounts:

Nil charges at 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. For CAwith ODAGR (Agri Finance Overdraft Account) - 1 times of previous month's Avg OD Utilization or Avg Debit Balance and 5 times of the previous month's Avg Credit Balance. **Charges applicable :**

Rs. 3.5 / 1000 of cash deposited and part thereof + GST as applicable.

*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.

Trader Classic would follow Classic GSFC; General CA would follow CA Neo GSFC; Comfort CA would follow CA Edge GSFC; Advantage CA, Flexi CA, Pro Plus & Trader Pro would follow CA Pro GSFC; Orange CA & Elite Plus