

# General Schedule of Features & Charges (GSFC)

For TASC - Government Business (GB) and Retail Institutional (RI) (w.e.f. 1st November, 2018)

Particulars		Standard Charges (in Rs.)		
Product Name		Government Business (GB) CAINS	Retail Institutional (RI) CAINT	
Average Quarterly Balance (AQB) in Rs.		Zero	Zero	
<b>Remittances/Payments:</b>				
<b>Demand Draft/ Banker's Cheque</b>	Payable at Branch Locations	1/1000 (Min 50 Max 5000)	NIL Charges	NIL Charges
	Payable at Non- branch Locations	2/1000 (Min 50 Max 5000)	NIL Charges	NIL Charges
<b>RTGS</b>	Through Branch	2 - 5 L: 25/ txn;> 5 L: 50/ txn	NIL Charges	NIL Charges
<b>NEFT**</b>	Through Branch	Upto 10k: 2.5/txn; >10K to 2L: 5/txn; >2L: 25/txn; > 5 L: 50/ txn	NIL Charges	NIL Charges
<b>IMPS</b>		Upto Rs. 100000: Rs.5 / txn; Rs. 100001 to Rs. 200000: Rs. 15 / txn	NIL Charges	NIL Charges
<b>Cheque Book</b>	Default Cheque Book is Payable At-par Only	Upto 500 leaves/p.m. - 2/leaf; Above 500 leaves/p.m. - 3/leaf	NIL Charges	NIL Charges
<b>Receipts/ Collections:</b>				
<b>Out-station Cheque (Cheques drawn on non-speed clearing branches)</b>	Drawn at Kotak Branch Locations	<10K: 50/Chq; 10K - 1L: 100/Chq; >1L: 150/Chq	NIL Charges	NIL Charges
	Drawn at Kotak Non - branch Locations	<10K: 50/Chq; 10K - 1L: 100/Chq; >1L: 150/Chq	NIL Charges	<10K: 50/Chq; 10K - 1L: 25/Chq; >1L: NIL Charges
<b>Home Banking:</b>				
<b>On Call Requests</b>	Cheque Pick-up/DD Delivery/ Cash Pick-up or Delivery	Cheque/DD - 75/RequestCash - < 2L: 200/Request; 2-5L: 400/ Request+ Registration Fee Rs.250 p.a.	NIL Charges upto 1 Request per day	NIL Charges upto 1 Request per day
<b>Beat Service</b>	Cash Pickup	Rs. 1.25/1000 Cash Pickup	NIL Charges	1st location - NIL Charges 2nd location onwards - 50% discount on Std. charges
	Cheque Pick-up	500 p.m.	NIL Charges	NIL Charges
<b>Cash Deposit &amp; Withdrawal:</b>				
<b>Cash Deposits</b>	At Home Branch & non Home Branch Location	Rs. 3.5/1000 Min 50 per txn	NIL Charges	NIL Charges upto 12 times of prev month's avg credit balance or 120 L whichever is higher; thereafter Std Chrgs
<b>Cash Withdrawal</b>	For Non - home Branch Location	Rs. 2/1000 Min 50 per txn	NIL Charges	Nil Charges upto 7.5L per day; thereafter Std Chrgs
<b>Automated Teller Machine (ATM): Kotak ATM Txn - Nil Charges</b>				
<b>Other Bank's VISA ATMs - Domestic</b>	Non Financial Txn	8.50 per txn	Not Applicable	NIL Charges
	Cash Withdrawal	20 per txn	Not Applicable	
<b>Other Bank's VISA ATMs - International</b>	Non Financial Txn	25 per txn	Not Applicable	*
	Cash Withdrawal	150 per txn	Not Applicable	*
<b>ATM Txns Declined ^^</b>	Insufficient Funds	25 per txn	Not Applicable	*
<b>Debit Card:</b>				
<b>Debit Card Charges</b>	Annual Fee	Rs. 250 p.a.	Not Applicable	NIL Charges for 1st Year thereafter Rs. 250 p.a.
<b>Card Replacement</b>	Lost / Stolen Card	Rs. 200	Not Applicable	*
<b>Other Charges:</b>				
<b>Account Related</b>				
<b>AQB Non - maintenance &lt;&gt;</b>	Non maintenance charges per quarter	If AQB < 50% of the required Product AQB	NIL Charges	NIL Charges
		If AQB >=50% but < 100% of the required Product AQB	NIL Charges	NIL Charges
<b>Account Closure Charges</b>		Customer Indused Closure	NIL Charges	NIL Charges
<b>Cheque Returns &lt;&gt;</b>				
<b>Cheques Deposited &amp; Returned (Outward)</b>	Local & Out-station	Rs. 100 per Cheque	Nil charges upto 10 p.m.; thereafter Std Charges	Nil charges upto 10 p.m.; thereafter Std Charges
<b>Cheques Issued and Returned (Inward) &amp; ECS returns</b>	Financial Reasons	Rs. 500/instance	*	*
<b>SMS Alerts &amp; Updates</b>				
<b>Balance (Daily/Weekly), Txn &amp; Value Added Alerts</b>		SMS - Rs. 20 p.m.Email - Nil charges	NIL Charges	NIL Charges
<b>Charges Common for All Products</b>				
<b>Account Statements (Through Email -Nil charges )</b>				
<b>Weekly</b>	Physical	Rs. 300 per Quarter	NIL Charges	NIL Charges
<b>Annual Combined Statement (Physical)</b>	Through Branch & Phone Banking	Rs 100	NIL Charges	NIL Charges

Particulars		Standard Charges (in Rs.)		
Ad- hoc Statements Request	At Branch/ Phone Banking	<=365 Days: Rs.100	NIL Charges	NIL Charges
		>365 Days: Rs. 200	NIL Charges	NIL Charges
	On Net Banking/ ATM	Rs. 50	NIL Charges	NIL Charges
<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	*	*
TT Transfer ~	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	NIL Charges	NIL Charges
Fund Transfer Return	Financial Reasons	Rs.300	*	*
Cheque Purchase Charges		Rs. 0.5/1000/Day	*	*
Travelers Cheque Encashment ~		1% of TC Amount	*	*
Mandate Registration Charges		Rs.50/Instance	NIL Charges	NIL Charges
Standing Instruction	Set-up & Failure	Rs.100	NIL Charges	NIL Charges
	Amendment	Rs.25	NIL Charges	NIL Charges
TDS Certificate(Duplicate only)		Rs. 200/Request	*	*
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		Rs.100/Request	*	*
Solvency Certificate		Rs. 10000	Not Applicable	Not Applicable
Confidential Report/Credit Confirmation/ TOD Charges		Rs. 500	NIL Charges	NIL Charges

#### GST on Foreign Currency Conversion Charges (FCY) ~

Value of purchase or sale of Foreign Currency	Value on which GST rate will be applicable
Up to Rs. 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:

\* 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

**\*\*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.

Home Branch Location : Home branch location is defined as all the branches belonging to the same clearing zone in which the account is opened.

\*Nil charges on Transaction and Value added SMS alerts 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.