

CATEGORY	Ujjwal	CS NEO	NOVA / EDGE & CS EDGE	CLASSIC / PRO	ACE & CS ACE	CS PLATINA
Average Monthly Balance (AMB)	NA	₹5,000	₹5,000 / ₹10,000	₹10,000 / ₹20,000	₹50,000	₹1,00,000
Balance Non-Maintenance charges (NMC) [⚡]	Nil	5% of the shortfall in required AMB per month (Max up to ₹600 for Ace/Pro)				
Balance NMC for Corporate Salary Accounts [⚡]	No minimum balance required as long as you receive salary from a company that has a corporate salary relationship with the bank. In case salary is not sighted or AMB is not maintained for 2 consecutive months, the account will be converted to Edge Savings Account and you will be charged 5% of the shortfall in required AMB per month					

FUND TRANSFERS

NEFT/RTGS digitally	✓	✓	✓	✓	✓	✓
NEFT/RTGS through branch	✓	₹	₹	✓	✓	✓
IMPS	✓	₹	₹	✓	✓	✓
Standard Charges (₹)	• NEFT: Up to ₹10,000 - ₹2; ₹10,001 to ₹1,00,000 - ₹4; ₹1,00,001 to ₹2,00,000 - ₹14; above ₹2,00,000 - ₹24 • RTGS: ₹2,00,001 to ₹5,00,000 - ₹20; above ₹5,00,000 - ₹40 • IMPS: Up to ₹1,00,000 - ₹5; 1,00,001 to ₹2,00,000 - ₹15					

CASH TRANSACTIONS

Monthly transactions (txn) at nil charges at branch/Cash deposit machine (deposit or withdrawal)	For Cash Txns, 4 Withdrawals + 4 Deposits	2 txns or ₹50,000	4 txns or ₹2 lac	5 txns or ₹3 lac	10 txns or ₹5 lac	10 txns or ₹5 lac
Standard Charges (₹)	Whichever limit mentioned above is breached earlier. Post the limit, ₹4.5/₹1,000 (minimum transaction of ₹150)					
Cash withdrawal via UPI at Merchant Locations (Maximum ₹1000/day)	₹	₹	₹	₹	₹	₹
Standard Charges (₹)	1% of Withdrawal amount (Maximum ₹10)					

ATM TRANSACTIONS

Txn limits at Kotak ATM/Micro ATMs	✓	5 txns	✓	✓	✓	✓
Txn limits at other domestic non-Kotak ATM/Micro ATMs	3 in top 6 cities & 5 in other cities ^{#+}			✓	✓	✓
Standard Charges (₹)	• Withdrawal at non-Kotak ATM/Micro ATMs - ₹21/withdrawal; non-financial txn charges - ₹8.5/txn • Txns declined at Merchant outlets/websites/ATM/Micro ATMs, due to insufficient balance[~] - ₹25/txn • Txns at International ATM/Micro ATMs+ - ₹150/cash withdrawal & ₹25/non-financial txn • Cardless Cash Withdrawal (IMT) - Nil up to 1 txn per month, subsequent txns will be charged at ₹10/txn					

DD AND CHEQUES

DD	Nil up to 1 lac/day	₹	₹	Nil up to 1 lac/day	✓	✓
Cheque leaves at nil charge/qtr	100	₹	25	100	Ace - 100 CS Ace - ✓	✓
ECS Mandate Verification	✓	₹	₹	✓	✓	✓
SI Failure	₹	₹	₹	✓	✓	✓
Standard Charges (₹)	• DD - ₹4/1,000 (Min. ₹50, Max. ₹10,000), Senior citizen ₹3/1000 • Chq leaf Charge - ₹3 per chq leaf • Foreign Currency-DD/TT/Cheque Collection/Revalidation/Cancellation/Foreign Currency Cheque Deposited & Returned & Cheque/ECS Return[~] - ₹500/instance; • ECS Mandate Verification - ₹50/instance • Cheque Deposited & Returned[~] (INR) and SI Failure - ₹100/instance					

BRANCH REQUESTS

Branch Requests	✓	₹	₹	✓	✓	✓
Standard Charges (₹)	Duplicate Ad-hoc statement*, Balance & Interest Statement, Foreign Inward Remittance Certificate, Duplicate Passbook, TDS Certificate through Branch or any other Record Retrieval, Stop Payment - Single/Range of Cheque through branch; DD/PO/BC Revalidation/Cancellation (INR); Annual Combined Statement-Physical; Monthly Physical Statement; Regeneration of PIN-Net Banking/Phone Banking (through courier) - ₹100/request, for senior citizens: ₹75/request. Foreign Inward Remittance Certificate - ₹100/Request DD Cancellation (INR) - ₹100/Request, for senior citizens- Nil Charges					

CATEGORY	Ujjwal	CS NEO	NOVA / EDGE & CS EDGE	CLASSIC / PRO	ACE & CS ACE	CS PLATINA
HOME BANKING						
Cash / Instrument Pick up / delivery at NIL charges per month	2 calls	NA	₹	2 calls	Ace - 5 calls CS Ace - 10 calls	10 calls
Cash / Instrument Pick up / delivery standard charges	₹150/visit.					
KYC Pickup - Only for senior citizen and differently abled ^{***}	₹	NA	₹	₹	₹	₹
KYC Pickup - Only for senior citizen and differently abled ^{***} standard charges	for, Edge/Nova & CS Edge - ₹150/visit, Ujjwal/Pro/Classic/Ace & CS Ace/Platina - ₹100/visit.					

STATEMENTS & ALERTS						
Statements (Email - Monthly & Physical - Quarterly)	✓	✓	✓	✓	✓	✓
Weekly Subscribed Alerts	₹	₹	₹	₹	✓	✓
Daily Subscribed Alerts	₹	₹	₹	₹	₹	₹
Standard Charges (₹)	₹.50 per SMS (Mandatory alerts will not be charged)					

OTHER CHARGES						
Closure Charges (if closed after 1 month & before 6 months of A/C opening)	₹500	₹300	₹500	₹500	₹500	₹500
Standard Charges (₹)	Temporary Overdraft: ₹500					
Complimentary Services	Passbook (in lieu of Account Statement) Current Year Balance & Interest Statement, Signature Verification Certificate, Photo Attestation, Address Confirmation					

DEBIT CARD ANNUAL CHARGES ¹¹¹						
Classic/Titanium Debit Card	NA	₹	₹	✓	Ace - ✓ CS Ace - ₹	₹
Silk Classic/ Platinum Debit Card	NA	NA	₹	₹	✓	✓
Gold Debit Card	NA	₹	₹	Nil for 1 st year and ₹250 from 2 nd year.	Ace - ✓ CS Ace - ₹	₹
Platinum/ My World Debit Card	Nil Charges for 1 st year, thereafter ₹200 p.a.		₹			₹
World/World Exclusive Debit Card	NA	₹	₹	₹	Ace - Nil charge for 1 st yr, thereafter ₹250 CS Ace - ₹	₹
Kotak PVR Debit Card	₹499	₹499	₹499	₹499	₹499	₹499
Standard Charges (₹)	Classic, Titanium - ₹199^ for Edge / Nova; ₹200 for CS Neo / CS Edge / CS Ace / Platina. Silk Classic, Platinum - ₹199^ Gold - ₹500 Platinum/My World/World/World Exclusive - ₹750 Other Standard Charges - My Image Debit Card - ₹199 MyTeam Image Debit Card - ₹199 Replacement of Lost/Stolen Card - ₹200 Re-generation of PIN (Courier) - ₹50 per request for CS Neo/Nova/Edge & CS Edge					

FOREIGN EXCHANGE SERVICES (FES)		GST ON FOREIGN CURRENCY CONVERSION CHARGES (FCY)	
Outward Remittances - Individual	Standard Charges	Value of purchase or sale of Foreign Currency	Value on which GST rate will be applicable
Telegraphic Transfer Charges (other than payment for imports)	₹1250 + Tax	Up to ₹1,00,000	1% of the gross amount of currency exchanges or minimum of ₹250
Correspondent Bank Charges (Outward remittance wherein the foreign bank charges are paid by remitter)	₹1000 + Tax	Above ₹1,00,000 to ₹10,00,000	1000 + 0.50% of the gross amount of currency exchanged less 1,00,000.
Issue of FCY DDs	₹750 + Tax	Above ₹10,00,000	₹5500 + 0.10% of the gross amount of currency exchanges less 10,00,000 subject to maximum of ₹60,000
Commission in lieu of exchange (in case of debit from EEFC/RFC/SFC account)	0.125%; minimum ₹1,000 + Tax		

Charges are exclusive of the Goods and Service Tax (GST) W.E.F July 1, 2017 the effective GST rate will be 18% on taxable value.

As per RBI guidelines, Business/Commercial transactions are not permitted in the Savings Accounts. #+ ##Cash withdrawal limit from other Domestic ATM/Micro ATM is Rs. 10,000 per transaction. Top 6 Cities • Transactions done in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad ATM/Micro ATMs. Savings Nova and Savings Classic are available in Rural and Semi-Urban branches. Service charges and AMB requirement. <-Penalty charges. Non-maintenance charge (NMC) is not applicable once the account becomes inoperative/dormant. For Corporate Salary Accounts - 111 Debit Card charges are subject to salary credit. If salary is not credited for 3 consecutive months, other bank Free ATM/Micro ATM transaction will be downgraded to only 5 transactions irrespective of the corporate offering. Non-financial transactions are Balance Enquiry, Mini Statement & PIN Change. For Corporate salary account with S2W SELECT offering, the zero balance feature in your account is subject to regular monthly salary credit OR single credit transaction of minimum Rs.20,000 per month in Ace Account or Rs.10,000 per month in Edge Account, through NEFT/RTGS/IMPS/UIPI only. Please note that the Cash Pickup/Delivery charges pertain to the •Cash Pick-up/Delivery • service offered to the customer. Additional charges for cash transactions shall be levied basis the Cash Transaction limits offered under the respective variant. The Cash pick-up amount shall be a part of the overall Cash transaction limits offered under the variant. The above charges are subject to revision with a prior intimation of 30 days to all account holders. All Services, where a free limit is specified, usage beyond the free limit will be charged as per the standard charge of the respective service. For detailed information on Savings & Corporate Salary Notes. Visit www.kotak.com > Fees & Charges (GSFC) > Important Notes of General Schedule Features & Charges - For Savings & Corporate Salary Accounts. Link: https://www.kotak.com/content/dam/Kotak/other/important-notes-of-general-schedule-features.pdf. 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:To know more about our alternate channels and their features, kindly visit the Convenience Banking Guide available on our website www.kotak.com under Customer Service -> Important Information Section. For Special Proposition/Promo 1). Service Charges for Overdraft Fixed Deposit Individual Account (ODFDS) & Overdraft Fixed Deposit Corporate Salary Account (ODFDC) would be same as Edge Savings Account & Edge Corporate Salary Account Respectively. However, there is no minimum AMB requirement in ODFDS or ODFDC. Account Minor without Guardian & Synergy Savings features similar to Nova; Accounts for Professionals features similar to Pro; Kotak Composite Account features similar to Ace (Duplicate Adhoc Statement • Rs.100/- per request); Special Projects features similar to Edge. Nil AMB for all mentioned variants. Service Charges for • Salary Account for Public Services • and • UNI Account • will be same as CS ACE Account with Nil AMB requirement. Annual maintenance charges (AMC) on Debit Card for • Salary Account for Public Services • and • UNI Account • is waived subject to regular salary credits or AMB of Rs. 10,000 in the account. If salary not sighted or AMB is less than 10,000 in •UNI Account • AMC on Debit Card of Rs. 200 shall be applicable. https://www.india.gov.in/spotlight/unique-disability-id ^For new customers on boarded w.e.f. Nov 10, 2021. For existing bank customers w.e.f. from Jan 1, 2022, Rs. 150+GST will be applicable for existing bank customers till Dec 31, 2021.

Aggregate Cash Withdrawals in all accounts in a Financial Year	Upto Rs.20 Lakhs	Rs.20 lakhs to Rs. 1 crore	In Excess of Rs. 1 crore
Income tax Return copy Submitted to Bank	Nil	Nil	2%@
Income tax Return copy NOT Submitted to Bank	Nil	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. ###https://www.india.gov.in/spotlight/unique-disability-id .