

Particulars	811 Edge	
Average Monthly Balance (AMB)	-	10,000
Non-maintenance Charges	Charges for Non-maintenance of minimum monthly average balance	5% of the shortfall in required AMB per month
Fund Transfers	NEFT / RTGS / IMPS (Through Net-banking / Mobile Banking)#	Free
	NEFT / RTGS done through branch	For NEFT: Upto 10000: 2; 10001 to 100000: 4; 100001 to 200000: 14; > 200000: 24 For RTGS: 200001 to 500000: 20;> 500000: 40
	UPI Transactions	Nil Charges up to 30 UPI fund transfers every month, thereafter for every transactions below or equal to Rs.1000, Rs. 2.50 and above Rs.1000, Rs. 5. Merchant payments, online shopping, bill payments etc. done via UPI will continue to be at Nil charge and will not be considered under UPI fund transfers.
Cash Transactions	Cash Transaction at Branch / CDM (Deposit or withdrawal)	Free upto 4 transactions or 2 lac / month, whichever is earlier. Post free limits, charged at Rs. 3.5 / 1000 with minimum Rs. 150
Debit Card / ATM Charges	Platinum Debit Card – Annual Fees Or Replacement of Lost Debit Card	150 p.a. (charges for other cards detailed below)
	Kotak Bank's ATM – Financial Transaction / Non-Financial Transaction*	Unlimited Free
	Other Domestic ATMS – Financial Transaction / Non-Financial Transaction## / Declined Transactions due to insufficient balance	Maximum of 5 transactions @ nil charges (incl. financial & non-financial) in a month with a cap of maximum 3 transactions (incl. financial & non-financial) @ nil charges in top 6 cities (Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad), thereafter Financial Transaction – Rs. 20 / transaction and Non-Financial Transaction – Rs. 8.50 / transaction.
	Financial Transaction / Non-Financial Transaction at International ATM +	150 / Txn. for Financial transactions and 25 / Txn for non-Financial transactions
	Transactions declined at merchant outlets / websites due to insufficient balance <>	Rs.25 / Transaction
	Cardless cash withdrawal (IMT)	Nil charges up to 1 transaction per month and subsequent transactions will be charged Rs. 10/- per transaction
DD / Pay order / Cheque Book	DD / Pay Order	2.5 / 1000 (Min 50 Max 10000)
	FCY – DD / TT / Cheque Collection / Revalidation / Cancellation / FCY Cheque Deposited and Return	500
	At-par Cheque Book Charges	25 Chq leaves free / Qtr; Thereafter Rs.3 / cheque leaf (Min 25 leaves in one cheque book)
	ECS / Cheque Issued & Returned (due to non-availability of funds)	500 / instance
	ECS Mandate Verification	50 / instance
	SI Failure	100
	Cheque deposited and returned (INR)	100
Requests	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 thru branch; DD / PO / BC Revalidation / Cancellation ( INR); Regeneration of Pin sent through courier; Annual Combined Statement – Physical; Monthly Physical Statement	100 / Request
Home Banking Service	Cheque Pick Up / Delivery	Rs. 150 per visit
	Cash Pick Up / Delivery^	Up to 2 lacs: Rs 1000/- per Req; Rs 2 Lacs to Rs 5 lacs: 1500/- per Req;
Statements & Alerts	Statements	Email Statement Free: Physical Quarterly Free
	Balances and Transaction & Value added alerts (Daily / Weekly)	50 p. per SMS (Daily/ Weekly)
Other Charges	TOD	TOD: Rs. 500
	Cheque purchase	Cheque Purchase Charges: 0.5 / 1000 (Min 50; Max 10000)

##Cash withdrawal limit from other Domestic ATM is Rs. 10000 per transaction.

#+ Top 6 Cities – Transactions done in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad ATMs.

\*Financial transaction at ATM will include Cash withdrawal, Non-Financial transaction will include balance enquiry, PIN change, Mini statement request.

Transaction and Value Added SMS alerts would be sent free to the customers who have subscribed for Daily / Weekly. Balance Alerts facility. Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge, even if Daily / Weekly Balance SMS alerts facility has not been subscribed.

**#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).

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.

Charge of 1% on the transaction amount + GST will be applicable on cash withdrawal transactions done at merchant outlets (Cash@PoS)

Charges are exclusive of the Goods and Services Tax (GST).

**With effect from July 1, 2017** the effected Goods and Service Tax rate will be 18% on taxable value. The GST rate is subject to change from time to time.

State government taxes/ Cess as applicable shall be charged.

With effect from September 1st 2019, TDS at the rate of 2% (plus applicable surcharge and cess) will be deducted on cash withdrawal in excess of one crore rupees in aggregate made during the financial year.

Any rejections in applications made through ASBA mode due to insufficient funds will attract charges of Rs. 350/- per rejection<>

As per RBI guidelines, Business / Commercial transactions are not permitted in the Savings Accounts.

+Additional charges levied by another bank on international ATM transactions will also have to be borne by the card holder.

The above charges are subject to revision with a prior intimation of 30 days to all account holders. Closure of account due to revision of charges will not be subject to account closure charges.

**For UPI Transactions:** Above mentioned charges (as per the table) will be applicable for all fund transfers done via UPI using Kotak Bank account irrespective of the Apps used eg. Google Pay, PhonePe, Paytm etc. Money transfer to any bank account using a/c no & IFSC code will also be considered within those 30 UPI funds transfers & same charges will be applicable (as mentioned in the above table).

^For On call cash pickup if its more than 5 lacs then we will be charging upfront Rs 4600/- per pickup flat charge. 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.

Debit Card Annual Charges		
Debit Card Annual Charges	Classic Debit Card – Primary	150
	Classic Debit Card – Add On	150
	Silk Platinum Debit Card – Primary	150
	Gold Debit Card – Primary	500
	Gold Debit Card – Add on	500
	Platinum Debit Card – Primary	150
	Platinum Debit Card – Add On	750
	World Debit Card (available for ING Vysya Variants Only)	750
	Replacement of Debit Card	200

Foreign Exchange Services (FES)	
Outward Remittances - Individual	Standard Charges
Telegraphic Transfer Charges (other than payment for imports)	INR 1250 + Tax
Correspondent Bank Charges (Outward remittance wherein the foreign bank charges are paid by remitter)	INR 1000 + Tax
Issue of FCY DD's	INR 750 + Tax
Commission in lieu of exchange (in case of debit from EEFC/RFC/SFC account)	0.125 %; minimum INR 1,000 +Tax

The revised GST slabs are as below :	
Value of purchase or sale of Foreign Currency	Value on which GST rate will be applicable
Up to 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/-