

General Schedule of Features and Charges for Current Accounts Effective from November 1, 2018

	Particulars	Standard Charges (₹)	Wealth Management (₹)
Remittances/Payments			
Demand Draft/ Banker's Cheque	Payable at Branch Locations	1/1000 (Min 50 Max 5000)	NIL Charges
	Payable at Non- branch Locations	2/1000 (Min 50 Max 5000)	NIL Charges
RTGS	Through Branch	2 - 5 L: 25/txn; > 5 L: 50/ tx	NIL Charges
NEFT**	Through Branch	Up to 10k: 2.5/txn; >10K to 2L: 5/txn	NIL Charges
IMPS	Up to ₹100000: ₹5 /txn; ₹100001 to ₹200000: ₹15 / txn		NIL Charges
Cheque Book	Default Cheque Book is Payable At-par Only	Up to 500 leaves/p.m. - 2/leaf; Above 500 leaves/p.m. - 3/leaf	NIL Charges
Receipts/Collections			
Out-station Cheque (Cheques drawn on non-speed clearing branches)	Drawn at Kotak Branch Locations	<10K: 50/Chq; 10K - 1L: 100/Chq; AL: 150/Chq	NIL Charges
	Drawn at Kotak Non-branch Locations	<10K: 50/Chq; 10K - 1L: 100/Chq; AL: 150/Chq	NIL Charges
Home Banking			
On Call Requests	Cheque Pick-up/DD Delivery/ Cash Pick-up or Delivery	Cheque/DD - 75/Request Cash - < 2L: 200/Request; 2-5L: 400/Request + Registration Fee ₹250 p.a.	NIL Charges
Beat Service	Cash Pickup	₹1.25/1000 Cash Pickup	1st & 2nd location - Nil Charges; 3rd location - 50%discount on Std. charges, 4th location onwards - std. charge
	Cheque Pick-up	500 p.m	
Cash Deposit & Withdrawal			
Cash Deposit	At Home Branch & Non-Home Branch Location	₹3.5/1000 Min 50 per txn	NIL Charges upto 200L p.m.; thereafter Std Chrgs
Cash Withdrawal	For Non-Home Branch Location	₹2/1000 Min 50 per txn	NIL Charges

Automated Teller Machine (ATM): Kotak ATM TX - Nil Charges			
Other Bank's VISA ATMs - Domestic	Non-Financial Txn	8.50 per txn	NIL Charges
	Cash Withdrawal	20 per txn	NIL Charges
Other Bank's VISA ATMs - International	Non-Financial Txn	25 per txn	NIL Charges
	Cash Withdrawal	150 per txn	NIL Charges
ATM Txns Declined^^	Insufficient Funds	25 per txn	NIL Charges
Debit Card			
Debit card Charges~~	Annual Fee - Wealth Management Infinite Debit Card	₹2000 p.a.	NIL Charges
	Card Replacement	Lost/Stolen Card	₹200
Other Charges			
Account Related			
AQB Non - maintenance<>	Non maintenance charges per quarter	If AQB < 50% of the required Product AQB	Not Applicable till the time the customer is under Wealth Program
		If AQB >=50% but < 100% of the required Product AQB	
Account Closure Charges		Customer Induced Closure	NIL Charges
Cheque Returns <>			
Cheques Deposited & Returned (Outward)	Local & Out-station	₹100 per Cheque	Nil charges upto 25 p.m.; thereafter Std Charge
	Financial Reasons	₹500/instance	*
Cheques Issued and Returned (Inward) & ECS returns			
SMS Alerts & Updates			
Balance (Daily/Weekly), Txn & Value Added Alerts		SMS ₹20 p.m. Email - Nil charges	NIL Charges

Net Banking transactions are Free: No Charges for undertaking Net Banking transaction of RTGS & NEFT payments/ Fund Transfer/Annual Combined statement requests/online tax payment (e-Tax)

Account Statements (Through Email - Nil charges)			
Monthly	Physical (Via Courier)	₹15 p.m.	NIL Charges
Weekly	Physical	₹300 per Quarter	NIL Charges
Annual Combined Statement (Physical)	Through Branch & Phone Banking: ₹100		NIL Charge
Ad hoc Statements Request	At Branch/Phone Banking	<=365 Days: ₹100/ >=365 Days: ₹200	NIL Charges
	On Net Banking/ATM	₹50	NIL Charges
Foreign Currency Payments & Collections			
DD Issuance-/DD Cancellation- /DD Revalidation-/ Cheque Collection-		₹500	NIL Charges
TT Transfers	Corr Bank Chrgs Borne by Beneficiary	₹250	NIL Charges
	Corr Bank Chrgs Not Borne by Beneficiary	₹1000	₹500
Cheque Deposited and Returned ~ / Cheque Issued and Returned ~ <> (Financial Reasons)		₹1000	*
Miscellaneous Charges			
PIN Regeneration	ATM/Phone/Net Banking (only if sent through courier)	₹50	NIL Charges
Fund Transfer Return	Financial Reasons	₹300	*
Cheque Purchase Charges		₹0.5/1000/Day	*
Travelers Cheque Encashment ~		1% of TC Amount	*
Mandate Resistration Charges		₹50/Instance	NIL Charges
Standing Instructions	Set-up & Failure	₹100	NIL Charges
	Amendment	₹25	NIL Charges
TDS Certificate(Duplicate only)		₹200/Request	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 ₹1,00,000	1% of the gross amount of currency exchanges or minimum of ₹250/-		
Above ₹1,00,000/- to ₹10,00,000/	₹1000 + 0.50% of the gross amount of currency exchanged less ₹1,00,000/-		
Above ₹10,00,000/-	₹5500/- + 0.10% of the gross amount of currency exchanges less ₹10,00,000/- subject to maximum of ₹60,000/-		

Please Note:

'Classic Card will not be available to customers whose Current Account has been opened with Kotak Bank post 20th Dec, 2011. *Indicates Standard Charges are Applicable. This General Schedule of Features and Charges is applicable only for Wealth Management clients. For details please refer to www.kotak.com. Abbreviations Used: For all value figures L = Lakh & K - Thousand; Prev = Previous; Chq = Cheque; Std = Standard; Chrg = Charge; Txn= Transaction; p.m.=per month; p.a.= per annum; Avg= Average; FCY= Foreign; Currency; 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): ₹25 per txn (incl all taxes). If beneficiary does not maintain an account with Nepal SBI Bank Ltd (NSBL): Upto ₹5000 - ₹75 per txn & beyond ₹5000 - ₹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 ₹300/- per rejection. @Free Cash Deposit Limits & Cash Handling Charges for OD Accounts: Free Limit (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 CA with OD facility - 2 times of previous month's Avg OD Utilization or Avg Debit Balance. Charges Beyond Free Limit: ₹3.50/1000 of cash deposited and part thereof + GST as applicable <> Indicates penalty charges ^Intercity clearing charge on cheque collections is levied to the payee, in case, the cheque is realised at a location which is other than the clearing sector where the account is maintained. 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. 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. All charges are subject to revision with an prior intimation of 30 days to account holders. Closure of account due to revision of charges will not be subject to account closure charges. 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.