

General Schedule of Features & Charges (GSFC)

For Retail Current Accounts (w.e.f. 01st May, 2025)

Particulars		Standard Charges (in Rs.)	Product Level Limits & Charges (in Rs.)
Scheme Name			CAPMS
Average Quarterly Balance (AQB) in Rs.			NIL
Remittances/Payments:			
Demand Draft/ Banker's Cheque	Payable at Branch Locations	1/1000 (Min 50 Max 5000)	*
	Payable at Non- branch Locations	2/1000 (Min 50 Max 5000)	*
RTGS	Applicable only if done in Branch	2 - 5 L: 20/ txn; > 5 L: 40/ txn	*
NEFT*	Applicable only if done in Branch	Upto 10k: 2/txn; >10K to 2L: 4/txn >2 L: 24/txn	
IMPS		Upto Rs. 100000: Rs.5 / txn Above Rs. 100000 : Rs. 15 / txn	*
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
Home Banking:			
On Call Requests	Cash Pick-up or Delivery [^]	Upto 2 lacs: Rs. 875/- Rs. 2 lacs to Rs. 6 lacs: Rs. 1,475/- Rs. 6.01 lacs to Rs. 10 lacs: Rs.2,475/- Rs.10.01 Lac to Rs. 20 Lacs: Rs.4,075/- Rs.20.01 Lacs to Rs.100.00 Lacs: Rs.6,675/- per request	*
	Cheque Pick-up/DD Delivery	Rs 75/- per request	*
Beat Service	Cash Pickup Per Location & Per Month	Up to Rs 50,000: Rs.5K Rs.50K to Rs.1L: Rs.6K Rs.1L to Rs.2L: Rs.7.5K Rs.2L to Rs.4L: Rs.10K Rs.4L to Rs.6L: Rs.15K Rs.6L to Rs.8L: Rs.20K Rs.8L to Rs.10L: Rs.25K Rs.10L to Rs.15L: Rs.35K Rs.15L to Rs.20L: Rs.40K Rs.20L to Rs.50L: Rs.50K Rs.50L to Rs.100L: Rs.75K Per Location & Per Month	NA
	Cheque Pick-up	500 p.m	NA
Cash Deposit & Withdrawal:			
Cash Deposits	At Home Branch & non Home Branch Location@	Rs. 3.5/1000 Min 50 per txn	NIL Charges upto 4L p.m. ; thereafter Std Chrgs
Cash Withdrawal	For Non - home Branch Location	Rs. 2/1000 Min 50 per txn	NIL Charges upto 25K per day; thereafter std charges
Automated Teller Machine (ATM): Kotak ATM Txn - Nil Charges upto 5 Transaction			
^^VISA ATMs usage charges - Domestic	Non Financial Txn	8.50 per txn	NA
	Cash Withdrawal	21 per txn	NA
VISA ATMs - International	Non Financial Txn	25 per txn	NA
	Cash Withdrawal	150 per txn	NA
Txn declined at merchant outlets/website/ATM, due to insufficient Balance	Insufficient Funds	25 per txn	NA

Debit Card:			
Debit Card Charges	Annual Fee	Rs. 259 p.a.	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
Cheque Returns <>			
Cheques Deposited & Returned (Outward)	Local & Out-station	Rs. 100 per Cheque	*
Cheques Issued and Returned (Inward)	Financial Reasons	Rs. 500/instance	*
ECS returns	Financial Reasons	Rs. 500/instance	*
SMS Alerts & Updates			
Balance (Daily/Weekly), Txn & Value Added Alerts		SMS - Rs. 0.50 per SMS Email - Nil charges	
Charges Common for All Products			
Account Statements (Through Email -Nil charges)			
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 Collection		Rs. 500	*
TT Transfer ~	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 ~ <> (Financial Reasons)		Rs. 1000	*
Miscellaneous Charges			
Fund Transfer Return	Financial Reasons	Rs. 300	*
Cheque Purchase Charges		Rs. 0.5/1000/Day	NA
Travelers Cheque Encashment ~		1% of TC Amount	NA
Mandate Registration Charges		Rs. 50/Instance	*
Stop Payment		Rs. 100 Per Request	*
Standing Instruction Failure		Rs. 100	*
TDS Certificate(Duplicate only)		Rs. 200/Request	*
Solvency Certificate		Rs. 10000	*
TOD Charges		Rs. 500	NA
Authorised Dealer Code Letter		Rs. 500 per request	NA
GST on Foreign Currency Conversion Charges (FCY) ~			
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/-		

Services Offered at "NIL CHARGES"

1. Out-station Cheque (Cheques drawn on non-speed clearing branches)	6. Interest Statement & DD/BC Cancellation & Revalidation
2. Debit Card Replacement (Lost / Stolen Card)	7. Signature Verification Address Confirmation
3. Bank Statement Weekly (Physical), Annual Combined Statement, Balance Statement (Other than 31st March)	8. Record retrieval charges & Photo Attestation
4. PIN Regeneration at ATM/ Net Banking/ Phone Banking,	9. Confidential Report & Credit Confirmation
5. Standing Instruction - Set-up/ Amendment	10. Account Closure Charges (Customer Induced Closure)
	11. IMT - Instant Money Transfer (Cashless Card Withdrawal)

Please Note:

Cheque book / debit card will not be issued for this account variant.

Since this is a POA account, client induced transactions are not allowed.

"NA" refers to Not Applicable. Features tagged as "NA" are not available/applicable for the above product variant/scheme code

In case of change of product variant, Debit card fees will be applicable as per default classification of the new scheme code. For details refer the product variant GSFC at www.kotak.com.

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.

SMS Alerts & Updates : - Mandatory Alerts will not be charged

^Home Banking (On Call & Beat Service) - Offered at select locations. Maximum slab available for cash pick up is up to 100 lacs only. Lower denomination (value equal to or less than Rs. 50) notes and coins will not be accepted.

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

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

*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.

"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 :

Aggregate Cash Withdrawals in all accounts in a Financial Year	Income tax Return copy Submitted to Bank	Income tax Return copy NOT Submitted to Bank
Up to Rs. 20 Lakhs	Nil	Nil
Rs. 20 lakhs to Rs. 1 crore	Nil	2%@
In Excess of Rs. 1 crore	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.

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.