

General Schedule of Features and Charges (GSFC) effective 1st August 2024
For Corporate Accounts

Product Name		BIPARTITE CURRENT ACCOUNT – RETAIL (BCRRL); BIPARTITE CC/OD ACCOUNT – RETAIL (BORRL)
Particulars		Product Level Free Limits & Charges (in Rs.)
Remittance/Payments:		
Demand Draft/ Banker's Cheque	Payable at Branch Locations	N.A
	Payable at Non-branch Locations	N.A
DD Cancellation Charges		N.A
RTGS	Outward	N.A
NEFT	Outward	N.A
Fund Transfer	Within Kotak Accounts	Free
Cheque Book	Default Cheque Book is Payable At-par Only	N.A
Receipts/Collections:		
Out-station Cheque (Cheques drawn on non-speed clearing branches)	Drawn at Kotak & Non Kotak Branch Locations	N.A
Cash Deposits	At Home Branch & Non Home Branch Location	Rs 3.5/1000; Min Rs 50/Txn
Cash Withdrawal	For Non-Home Branch Location	N.A
Other Charges:		
Account Related		
Account Closure Charges		Nil
Cheque Returns		
Cheques Deposited and Returned (Outward)	Local	Rs 100/- per Inst
	Out-station	Rs 100/- per Inst
Cheques Issued and Returned (Inward)	Financial Reasons	N.A
Charges Common for All Products		
Account Statements		
Adhoc Statements Request		At Branch/ Phone Banking: <=365 Days: Rs.100; >365 Days: Rs. 200 On Net Banking/ ATM: Rs.50
Miscellaneous Charges		
Stop Payment Charges		N.A
Account conduct certificate		Rs. 500 per instance
Signatory details confirmation		Rs. 100 per account
Please Note:		

N.A.= Not Applicable; these facilities are not available in this scheme code(s).

Coin Deposit charges: "Nil charges" upto deposit value of Rs.50; Beyond Rs.50 per instance 5% on amount deposited will be charged.

Low Denomination Charges: 0.5% of the value above Rs.5000 deposit per instance; Only Rs. 10 & Rs.20 notes will be considered.

Abbreviations Used: For all value figures Inst=Instrument; Txn=Transaction; Chq= Cheque; K= Thousand;

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.

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 Relationship Manager.