



Particulars			Standard Charges (in Rs.)			Product Level NIL Charges Limits & Charges (in Rs.)			
Product Name			Neo## (CANE0)	Edge ( CAEDG)	Pro ( CAPRO)	Elite (CAELT)	Ace (CAACE)	Astra 5 (CASTA)	Astra 15 (CASTC)
Average Quarterly Balance (AQB) in Rs.			10,000	25,000	50,000	1,00,000	2,50,000	5,00,000	15,00,000
Beat Service	Cheque Pick-up	500 p.m.	300 p.m.	300 p.m.	300 p.m.	NIL Charges	NIL Charges	NIL Charges	NIL Charges
<b>Cash Deposit &amp; Withdrawal:</b>									
Cash Deposits	At Home Branch & non Home Branch Location@	Rs. 3.5/1000 Min 50 per txn	NIL Charges up to 2L p.m.; thereafter Std Chrgs	NIL Charges up to 4L p.m.; thereafter Std Chrgs	NIL Charges up to 10 times of prev month's avg credit balance, Max 1 Cr p.m. thereafter Std charges	NIL Charges up to 10 times of prev month's avg credit balance, Max. 2.5 Cr p.m. thereafter Std charges	NIL Charges up to 10 times of prev month's avg credit balance , Max. 4 Cr p.m. thereafter Std charges	NIL Charges up to 10 times of prev month's avg credit balance , Max. 10 Cr p.m. thereafter Std charges	NIL Charges up to 10 times of prev month's avg credit balance, Max. 20 Cr. p.m. thereafter Std charges
Cash Withdrawal	For Non - home Branch Locations	Rs. 2/1000 Min 50 per txn	NIL Charges up to 10K per day; thereafter std charges	NIL Charges up to 25K per day; thereafter std charges	NIL Charges up to 50K per day; thereafter std charges	NIL Charges up to 1L per day; thereafter std charges	NIL Charges up to 2.5L per day; thereafter std charges	NIL Charges up to 5L per day; thereafter std charges	NIL Charges up to 7.5L per day; thereafter std charges
<b>Automated Teller Machine (ATM): Kotak ATM Txn - Nil Charges upto 5 Transaction</b>									
^^VISA ATMs usage charges	Non Financial Txn	8.50 per txn							
- Domestic	Cash Withdrawal	21 per txn	*	*	*	NIL Charges	NIL Charges	NIL Charges	NIL Charges
VISA ATMs - International	Non Financial Txn	25 per txn	*	*	*	*	*	*	*
	Cash Withdrawal	150 per txn	*	*	*	*	*	*	*
Txn declined at merchant outlets/website/ATM, due to insufficient Balance	Insufficient Funds	25 per txn	*	*	*	*	*	*	*
<b>Debit Card:</b>									
<b>Account Related</b>									
Debit Card Charges	Annual Fee	Rs. 259 p.a.	*	*	*	*	NIL Charges for 1st thereafter Year Rs. 259 p.a.	NIL Charges for 1st Year thereafter Rs. 259 p.a.	NIL Charges for 1st Year thereafter Rs. 259 p.a.
<b>Other Charges:</b>									
AQB Non - maintenance <>	Non maintenance charges per quarter	If AQB < 50% of the required Product AQB	1200	1500	2500	5000	7000	8000	8000
		If AQB >=50% but < 100% of the required Product AQB	750	900	1500	3000	4000	5000	5000
<b>Cheque Returns &lt;&gt;</b>									
Cheques Deposited and Returned (Outward)	Local & Out-station	Rs. 100 per Cheque	*	*	Nil charges up to 5 p.m.; thereafter Std Charges	Nil charges up to 7 p.m.; thereafter Std Charges	Nil charges up to 10 p.m.; thereafter Std Charges	Nil charges up to 10 p.m.; thereafter Std Charges	Nil charges up to 10 p.m.; thereafter Std Charges
Cheques Issued and Returned (Inward)	Financial Reasons	Rs. 500/instance	*	*	*	*	*	*	*
ECS returns	Financial Reasons	Rs. 500/instance	*	*	*	*	*	*	*

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Average Quarterly Balance (AQB) in Rs.			10,000	25,000	50,000	1,00,000	2,50,000	5,00,000	15,00,000
<b>SMS Alerts &amp; Updates</b>									
Balance (Daily/Weekly), Txn & Value Added Alerts		SMS - Rs. 0.50 per SMS Email - Nil charges	*	*	*	50% Discount on Std. charges (Rs. 0.25 per SMS)	NIL Charges	NIL Charges	NIL Charges
<b>Charges Common for All Products</b>									
<b>Account Statements (Through Email - Nil charges)</b>									
Ad-hoc Statements Request	At Branch/ Phone Banking	<=365 Days: Rs.100 >365 Days: Rs. 200	*	*	*	*	*	*	*
	On Net Banking/ ATM	Rs. 50	*	*	*	*	*	*	*
<b>Foreign Currency Payments &amp; Collections</b>									
DD Issuance/DD Cancellation /DD Revalidation/ Cheque Collection		Rs. 500	*	*	*	*	*	*	*
TT Transfer ~	Corr Bank Chrgs Borne by Beneficiary	Rs. 250	*	*	*	*	*	*	*
	Corr Bank Chrgs Not Borne by Beneficiary	Rs. 1000	*	*	*	*	*	*	*
Cheque Deposited and Returned ~ / Cheque Issued and Returned ~ <> (Financial Reasons)		Rs. 1000	*	*	*	*	*	*	*
<b>Miscellaneous Charges</b>									
Fund Transfer Return	Financial Reasons	Rs. 300	*	*	*	*	*	*	*
Cheque Purchase Charges		Rs. 0.5/1000/Day	*	*	*	*	*	*	*
Travelers Cheque Encashment ~		1% of TC Amount	*	*	*	*	*	*	*
Mandate Registration Charges		Rs.50/Instance	*	*	*	*	Nil Charges	Nil Charges	Nil Charges
Stop Payment		Rs.100 Per Request	*	*	*	*	*	*	Nil Charges
Standing Instruction Failure		Rs.100	*	*	*	*	*	*	*
TDS Certificate(Duplicate only)		Rs. 200/Request	*	*	*	*	*	*	*
Solvency Certificate		Rs. 10000	*	*	*	*	*	*	*
TOD Charges		Rs. 500	*	*	*	*	*	*	*
Authorised Dealer Code Letter		Rs.500 per request	*	*	*	*	*	*	*
<b>GST on Foreign Currency Conversion Charges (FCY) ~</b>									
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/-						

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<b>Privy Debit Card Charges :-</b>								
Card Type	Charges	Card Type		Charges	Card Type	Charges	Card Type	Charges
Platinum Card, Signature Cards & Business Cards	Rs. 750 p.a	Neon Debit Card & Private Banking Infinite Card		Rs.1500 p.a.	LED Card	Rs. 2500 p.a.	Black Metal Card	Rs. 5000 p.a.
<b>Services Offered at "NIL CHARGES"</b>								
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)				
<b>Below Scheme codes to follow Applicable GSFC as mentioned below :</b>								
Scheme Code	Scheme Description	Applicable Scheme Code	Applicable Scheme Description	Scheme Code	Scheme Description	Applicable Scheme Code	Applicable Scheme Description	
CAOTH	Current Account - Others	CANE0	Neo Current Account	ODPER	Personal OD Account	CAPRO	Pro Current Account	
CANOE	Neo Current Account			ODINS	Instant Personal Loan Overdraft			
CAGCA	CA General Current Account			CASOD	Salaried Overdraft Current Account			
MRCLA	Classic 2.0 Current Account	CACLC	Classic Current Account	ODPBB	Privy Business Banking Account			
TRCLA	Trader Classic Current Account			CAADV	Advantage Current Account			
CACSL	Classic Current Account			TRPCA	Trader Pro Current Account			
CATRC	Trader Classic			CAFLX	Flexi Current Account			
MREDG	Edge 2.0 Current Account	CAEDG	Edge Current Account	CAAPP	Pro Plus Current Account			
CACOM	Comfort Current Account			CATRP	Traders Pro Current Account			
CAGTE	GTA Edge Current Account			CAPOR	Pro Current Account			
CAEGE	Edge Current Account			CAGTP	GTA Pro Current Account			
CAPPA	Kotak Political Parties Current Account	CAACE	Ace Current Account	CAPRP	Pro Plus Current Account	CAELT	Elite Current Account	
CAACP	Ace Plus Current Account			CABPR	Business Pro Current Account			
CAAMR	Activ Money Current Account			CHLOD	Business Vintage Current Account			
CAPAC	Kotak Ace Plus Current Account			CAORA	Orange Current Account			
CAGTA	GTA Ace Current Account			CAELI	Elite Current Account			
CAACA	Ace Current Account			CAAML	Activ Money Lite Current Account			
CAAMP	Activ Money Preimum Current Account	CASTA	Astra 5 Current Account	CAAEP	Elite Plus Current Account	CASTC	Astra 15 Current Account	
CAPLT	Current Account - Platina			CAELP	Elite Plus Current Account			
CASTB	Astra 10 Current Account			CAASA	Astra 25			
CAAST	Astra 5							
CAASR	Astra 10							

Schemes with Additional Condition				
Scheme Code	Scheme Description	Applicable Scheme Code	Applicable Scheme Description	Additional Remark
CASFL	Safalta Current Account	CANEO	Neo Current Account	AQB of Rs 5,000 and Non-maintenance charges : AQB <2500 : Rs. 1,000 per quarter, AQB >=2500 : Rs. 500 per quarter
ODAGR	Agri Finance Overdraft Account	CAELT	Elite Current Account	Cash Deposit offered at NIL charges up to INR 20 lakh per month and there after standard charges will be applicable.
CACLC	Classic Current Account	CAPRO	Pro Current Account	Available for Rural / Semi-urban branches with reduced AQB Rs 10,000.
CASYN	Kotak Synergy Current Account	CAEDG	Edge Current Account	Reduced AQB of Rs 10,000.
ODRET	Retail Overdraft Account	CAPRO	Pro Current Account	NIL AQB
ODLOG	Kotak Logistics Overdraft Account	CAELT	Elite Current Account	NIL AQB
CABFA	Business Finance Current Account			
CAPPV	Business Plus Current Account			
CABUS	Business Current Account			
ODRFD	Overdraft against fixed deposit - Resident Account			

**Please Note:**

1 Classic Card will not be available to customers whose Current Account has been opened with Kotak Bank post 20th Dec,2011. Charges against Classic Card will be same as that of Business Gold

**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.

^Home Banking Beat Cash Service charges will be charged as per agreed Contractual Slab on a monthly basis. The charges are applicable per month & per location basis

Non financial Txn under debit card section includes Balance enquiry, Mini Statement & PIN Change.

^^Debit Card Transaction eligibility Five free transactions (inclusive of financial and non-financial transactions) every month from own bank ATMs. From other bank ATMs (inclusive of financial and non-financial transactions) free three transactions per month in metro centres and five transactions in non-metro centres.

Top 6 Cities#+ Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad

\*Indicates Standard Charges are Applicable

**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

"NIL Charges" are not applicable for Current Accounts Maintaining Less than 75% of the Required Product AQB:

Product wise limits offered on cash deposit with "NIL Charges" shall be applicable only if the Average Quarterly Balance (AQB) maintained in the account in that quarter is atleast 75% of the product AQB; else standard charges shall apply as per the GSFC in effect. Additionally, AQB non-maintenance charge will also be applicable as mentioned in GSFC.

Dynamic Currency Conversion (DCC) markup fee of 1% plus GST will be applicable on Kotak Bank Debit Cards w.e.f. Nov 01, 2024. DCC markup fee will be applicable on all ATM, POS/ In-store or Online transactions.

1. Transactions done in Indian currency (INR) at international locations
2. Transactions done in Indian currency (INR) with merchants located in India but registered in an international location

**\*\*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): Up to 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**

~ 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 Rs 300/- per rejection.

## Neo Current Account is available in select locations only.

\*Nil charges on Transaction and Value added SMSalerts 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.