

**General Schedule of Fees & Charges For NRE / NRO Custody Accounts**
**Accounts Effective Dec 1st, 2021 (Amount in Rs. Unless otherwise specified)**

Particulars	Standard Charges	NRE / NRO Custody A/c (CTNRE / CTNRO)
Average Monthly Balance (AMB)	NA	0
<b>REMITTANCE</b>		
DD at Branch Location / Pay Order	2.5 per 1000 (Min 50 Max 10000)	Nil up to 100k per day
DD at other than Branch Location	2.5 per 1000 (Min 50 Max 10000)	Nil up to 50K per day
FCY DD^^	500	*
FCY TT-Corr. Bank Charges borne by beneficiary^^	250	*
FCY TT-Corr. Bank Charges not borne by beneficiary^^	1000	*
DD / PO / BC Revalidation / Cancellation - INR	100	*
DD / PO / BC Revalidation / Cancellation - FCY^^	500	*
Fund Transfer	Nil	Nil
NEFT (Per Transaction)**	Upto 10,000: Rs. 2; 10,001 to 1,00,000: Rs.4; 1,00,001 to 2,00,000:Rs.14; > 2,00,000: Rs. 24	Nil
RTGS (Per Transaction)	RTGS: 2,00,001 to 5,00,000: Rs. 20; > 5,00,000: Rs. 40	Nil
<b>COLLECTION</b>		
Local Clearing Cheque	Rs. 24	Nil
Outstation Cheque Collection Charges - Branch Location (Per Instrument)	Cheques drawn on Non-Speed Clearing Locations: Instrument value up to. 500 - Nil; > 500 to 5,000 = 20; > 5,000 to 10,000 = 35; > 10,000 to 1,00,000 = 85; > 1,00,000 = Nil Cheques drawn on Speed Clearing Branches (Irrespective of any value) : Nil 10001 to 100000 : 100; 100001 & above : 150	Nil
Outstation Cheque Collection Charges - Other than Branch Location (Per Instrument)	Cheques drawn on Non-Speed Clearing Locations: Instrument value up to. 500 - Nil; > 500 to 5,000 = 20; > 5,000 to 10,000 = 35; > 10,000 to 1,00,000 = 85; > 1,00,000 = Nil Cheques drawn on Speed Clearing Branches (Irrespective of any value) : Nil	*
TC Encashment^^	0.3% of TC Amount (Min 50)	*
FCY Cheque Collection^^	500	*
<b>ANY BRANCH BANKING CHARGES</b>		
Cash Deposit at Home / Non Home Location	3.5 per 1000 (Min Rs. 100)	Nil up to 5 txn per month Or Rs. 10 lac per month.
Cash Withdrawal at Home Location	Nil	Nil
Cash Withdrawal at Non-Home Location	3.5 per 1000 (Min Rs. 100)	Nil
<b>CHEQUE RELATED CHARGES</b>		
At-par Cheque Book Charges	1.5 per cheque leaf	NA
Non At-par Cheque Book Charges	1.5 per cheque leaf	NA
Cheque Issued & Returned (Financial Reason)	350 for first return in a month thereafter 750 for each additional return in the same month	NA
Cheque Issued & Returned (Technical Reason)	Nil	NA
ECS Return / Cheque Issued & Returned (Financial Reason)<>	350 per cheque for first return in a month thereafter 750 per cheque for cheque returned the same month	*
Cheque Deposited & Returned (INR)	100	*
Cheque Deposited & Returned (FCY)	1000	*
<b>DEBIT CARD ANNUAL CHARGE</b>		
Classic Debit Card	150 p.a.	NA
Silk Classic Debit Card	150 p.a.	NA
Gold Debit Card	500 p.a.	NA
Platinum / My World Debit Card	750 p.a.	NA
World / World Exclusive Debit Card	750 p.a.	NA

Particulars	Standard Charges	NRE / NRO Custody A/c (CTNRE / CTNRO)
Replacement of Lost / Stolen Debit Card	200 p.a	NA
<b>ATM TRANSACTION CHARGES</b>		
Kotak Bank's ATM - Cash Withdrawal / Non-Financial Transactions	Nil	NA
Other Domestic ATMs - Cash Withdrawal / Non-Financial Transactions	Cash Withdrawal - 20/txn Non Financial - 8.5/ txn	NA
Cash Withdrawal / Non-Financial Transaction at International ATM	Cash Withdrawal - 150/txn Non Financial - 25/ txn	*
Transactions declined at merchant outlets/websites/ATMs, due to insufficient balance	25 per transaction	*
<b>HOME BANKING CHARGES</b>		
Cash Pick-up / Delivery	175 / txn	Nil upto 5 Calls per month
Instrument Pick-up / Delivery	75 / txn	Nil upto 5 Calls per month
<b>STANDING INSTRUCTION</b>		
Standing Instruction - Set-up	100	*
Standing Instruction - Amendment	25	*
Standing Instruction - Execution	Nil	Nil
<b>CERTIFICATE &amp; REPORT ISSUANCE CHARGES</b>		
Current Year Balance and Interest Statement	Nil	Nil
Previous Year Balance and Interest Statement	100	*
Signature Verification Certificate	25	*
Signature Verification Certificate	50	*
Photo Attestation	50	*
Address Confirmation	50	*
Duplicate TDS Certificate	100	*
<b>ACCOUNT STATEMENT &amp; PASSBOOK</b>		
Physical Account Statement (Quarterly)	Nil	Nil
Monthly E-mail Account Statement	Nil	Nil
Account Statement Weekly (Physical)	100 Per Month	*
Account Statement Daily (Physical)	500 Per Month	*
Annual Combined Statement (Physical)	Through Net Banking: Free, Through Branch: 85; Through Phone Banking: 110	*
Duplicate / Ad-hoc Statement Branch Banking (90 days)	Through Branch: 100; Through Net / ATM: 50	NA
Pass Book (In Lieu of Account Statement)	Nil	NA
Foreign Inward remittance certificate	100	NA
Duplicate Passbook	250	*

Particulars	Standard Charges	NRE / NRO Custody A/c (CTNRE / CTNRO)
<b>OTHER CHARGES</b>		
Non Maintenance Charge (Monthly) <>	NA	Nil
Image Debit Card Issuance Fee**	199	*
MyTeam Image Debit Card issuance charge**	599	*
Regeneration of PIN	50 (Applicable if Pin is set through Post)	*
Stop Payment - Single / Range of Cheques	100: Over Net Banking - Nil	*
Account Closure (if closed after 1 month and before 7 months of A/c Opening)	NA	500
Email alert subscription	25 per qtr.	Nil
TOD Charges	500	*
Cheque Purchase Charges	0.5 / 1000 (Min 50 Max 10000)	*
Record Retrieval Charges	100 per request	*
Inoperative A/c for more than 1 year <>	NA	*
Activation of Inoperative Account	Nil	*

\*Indicates Charged Service. Applicable Charges will be as per Standard Charge.

^across all accounts where Primary Privy League customer is the first holder

#PINS = Portfolio Investment Account. Charges indicated in the GSFC above are over and above PINS, demat and trading account charges

\*\*\*Not available on NRO debit card. NA = Not Applicable

GST slabs that are applicable for currency conversions:

Value of Purchase or sale of Foreign Currency	Value on which GST rate will be applicable
Up to Rs. 1,00,000	1% of the gross amount of currency charges 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. 5,500/- + 0.10% of the gross amount of currency exchanges less 10,00,000 subject to maximum of Rs. 60,000/-

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

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

Bank reserves the right to charge @ Rs. 50 per txn for exceeding 30 txn per month in case the txn in savings account is of business / commercial nature.

For NR Privy league customers - The Bank shall review the relationship value on a periodical basis, if the same is below the programme threshold value, then the Bank shall reserve the right to levy penalty charges of Rs 3000/- p.a. after giving a notice of 30 days  
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.

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

"<>" Penalty Charges. Not applicable once the account becomes inoperative / dormant.

With effect from April 1, 2015, in the event of a default in maintenance of Average Monthly Balance (AMB) as agreed to between the Bank and customer for the month (referred as 'Default Month'), the Bank will notify the customer clearly of the default and that the Average Monthly Balance for the account + Additional charges levied by another bank on international ATM transactions will also have to be borne by the card holder

The bank will charge cross currency mark-up charge 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 the transaction

Non-financial transactions are Balance Enquiry, Mini statement & PIN Change

Debit Card Annual Charges for Junior, Youth, Access India and Maestro Debit cards will be same as Classic Debit Card. Debit Card Annual Charge for Titanium Debit Card issued to NRE/NRO Savings & Current accounts will be Rs. 200 and free for NRE / NRO Platina account.

\*\*Image Debit Card / MyTeam Image Debit Card will not be available for NRO accounts.