

**General Schedule of Fees & Charges For NRE / NRO Savings, Current, Corporate Salary, PINS Accounts, Foreign Tourists/Students NRO Accounts & Foreign National (Bangladeshi/Pakistani) NRO Accounts**

Accounts effective September 1<sup>st</sup>, 2024 (Amount in Rs. Unless otherwise specified)

Particulars	Standard Charges	NRE / NRO Savings A/c (SBNRE/SBNRO/SNINS/ SOINS/STNRE/STNRO/ CSNRE/CSNRO/FTNRO/ FSNRO/FBNRO/FPNRO) ODNFD/RFNRO	NRE Mariner Savings A/c (SMNRE)	NRE / NRO Nova Savings A/c (SNNRE /SNNRO)	NRE / NRO PINS A/c (SPNRE/SPNRO/ CPNRE/CPNRO)	NRE / NRO Current A/c (CANRE/CANRO)	NRE / NRO Platina Savings A/c (PTNRE /PTNRO)
Average Monthly Balance (AMB)	NA	10,000	Nil	5,000	Nil	25,000	100,000
<b>Not allowed for non-broker third party transactions</b>							
<b>REMITTANCE</b>							
DD at Branch Location / Pay Order	2.5 per 1000 (Min 50 Max 10000)	Nil up to 100k per day	Nil up to 100k per day	Nil up to 100k per day	Nil up to 100k per day	Nil up to 100k per day	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	Nil up to 50K per day	Nil up to 50K per day	Nil up to 50K per day	Nil up to 50K per day	Nil up to 100K 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	Nil	Nil	Nil	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	Thru Net - Nil, Thru Branch - Std charges	Thru Net - Nil, Thru Branch - Std charges	Thru Net - Nil, Thru Branch - Std charges	Thru Net - Nil, Thru Branch - Std charges	Thru Net - Nil, Thru Branch - Std charges	Nil
RTGS (Per Transaction)	RTGS: 2,00,001 to 5,00,000: Rs. 20 > 5,00,000: Rs. 40	Thru Net - Nil, Thru Branch - Std charges	Thru Net - Nil, Thru Branch - Std charges	Thru Net - Nil, Thru Branch - Std charges	Thru Net - Nil, Thru Branch - Std charges	Thru Net - Nil, Thru Branch - Std charges	Thru Net - Nil, Thru Branch - Std charges
<b>COLLECTION</b>							
Local Clearing Cheque	Rs. 24	Nil	Nil	Nil	Nil	Nil	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	Nil	Nil	Nil	Nil	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)	*	*	*	*	*	Nil
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.	Nil up to 5 txn per month Or Rs. 10 lac per month.	Nil up to 5 txn per month Or Rs. 10 lac per month.	Nil up to 5 txn per month Or Rs. 10 lac per month.	Nil up to Rs. 10 lac per month.	Nil up to 10 txn per month Or Rs. 15 lac per month.
Cash Withdrawal at Home Location	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Cash Withdrawal at Non-Home Location	3.5 per 1000 (Min Rs. 100)	Nil	Nil	Nil	Nil	Nil	Nil

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<b>CHEQUE RELATED CHARGES</b>							
At-par Cheque Book Charges	1.5 per cheque leaf	Nil	Nil	Nil	Nil	Nil	Nil
Non At-par Cheque Book Charges	1.5 per cheque leaf	Nil	Nil	Nil	Nil	Nil	NA
Cheque Issued & Returned (Financial Reason)	350 for first return in a month thereafter 750 for each additional return in the same month	*	*	*	*	*	*
Cheque Issued & Returned (Technical Reason)	50	*	*	*	*	*	*
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)	200	*	*	*	*	*	*
Cheque Deposited & Returned (FCY)	1000	*	*	*	*	*	*
<b>DEBIT CARD ANNUAL CHARGE</b>							
Pay Shop More Card	259 p.a.	*	Free for 1st year, thereafter Std. charge	*	NA	*	Nil
Classic Debit Card	259 p.a.	*	*	*	NA	*	Nil
Gold Debit Card	500 p.a.	*	*	*	NA	*	Nil
Visa Platinum / My world Debit Card	750 p.a.	*	*	*	NA	*	Nil
World / World Exclusive Debit Card	750 p.a.	*	*	*	NA	*	Nil
Replacement of Lost / Stolen Debit Card	200 p.a.	*	*	*	NA	*	Nil
<b>ATM TRANSACTION CHARGES</b>							
Kotak Bank's ATM - Cash Withdrawal / Non-Financial Transactions	Nil	Nil	Nil	Nil	NA	Nil	Nil
Other Domestic ATMs - Cash Withdrawal / Non-Financial Transactions	Cash Withdrawal - 20/txn Non Financial - 8.5/ txn	Maximum of 5 transactions @ nil charges (incl. financial & non-financial) in a month with a cap of maximum 3 transactions (incl. financial & non-financial) @ nil charges in top 6 cities (Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad), thereafter Financial Transaction – Rs. 20 / transaction and Non-Financial Transaction – Rs. 8.50 / transaction.	Maximum of 10 transactions @ nil charges (incl. financial & non-financial) in a month with a cap of maximum 3 transactions (incl. financial & non-financial) @ nil charges in top 6 cities (Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad), thereafter Financial Transaction – Rs. 20 / transaction and Non-Financial Transaction – Rs. 8.50 / transaction.	Maximum of 5 transactions @ nil charges (incl. financial & non-financial) in a month with a cap of maximum 3 transactions (incl. financial & non-financial) @ nil charges in top 6 cities (Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad), thereafter Financial Transaction – Rs. 20 / transaction and Non-Financial Transaction – Rs. 8.50 / transaction.	NA	Nil	Nil
Cash Withdrawal / Non-Financial Transaction at International ATM	Cash Withdrawal - 150/txn Non Financial - 25/ txn	*	*	*	NA	*	*
Transactions declined at merchant outlets/websites/ATMs, due to insufficient balance	25 per transaction	*	*	*	NA	*	*
<b>HOME BANKING CHARGES</b>							
Cash Pick-up / Delivery	175 / txn	Nil upto 5 Calls per month	Nil upto 5 Calls per month	Nil upto 5 Calls per month	Nil upto 5 Calls per month	Nil upto 5 Calls per month	Nil upto 10 Calls per month
Instrument Pick-up / Delivery	75 / txn	Nil upto 5 Calls per month	Nil upto 5 Calls per month	Nil upto 5 Calls per month	Nil upto 5 Calls per month	Nil upto 5 Calls per month	Nil upto 10 Calls per month
<b>STANDING INSTRUCTION</b>							
Standing Instruction - Set-up	100	*	*	*	NA	*	Nil
Standing Instruction - Amendment	25	*	*	*	NA	*	Nil
Standing Instruction - Execution	Nil	Nil	Nil	Nil	NA	Nil	Nil
Standing Instruction - Failure	200	*	*	*	NA	*	*

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<b>CERTIFICATE &amp; REPORT ISSUANCE CHARGES</b>							
Current Year Balance and Interest Statement	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Previous Year Balance and Interest Statement	100	*	*	*	*	*	Nil
Signature Verification Certificate	25	*	*	*	*	*	Nil
Photo Attestation	50	*	*	*	*	*	Nil
Address Confirmation	50	*	*	*	*	*	Nil
Duplicate TDS Certificate	100	*	*	*	*	*	Nil
<b>ACCOUNT STATEMENT &amp; PASSBOOK</b>							
Physical Account Statement (Quarterly)	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Monthly E-mail Account Statement	Nil	Nil	Nil	Nil	Nil	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	*	*	*	*	*	Nil
Pass Book (In Lieu of Account Statement)	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Foreign Inward remittance certificate	100	*	*	*	*	*	*
Duplicate Passbook	250	*	*	*	*	*	*
<b>OTHER CHARGES</b>							
Non Maintenance Charge (Monthly) <>	NA	6% of the short fall in required AMB per month	NA	6% of the shortfall in required AMB per month	NA	6% of the shortfall in required AMB per month (Max capping Rs.500/-)	6% of the shortfall in required AMB per month (Max upto Rs.600/-)
Image Debit Card Issuance Fee**	199	*	*	*	NA	*	*
Regeneration of PIN	50 (Applicable if Pin is set through Post)	*	*	*	NA	*	Nil
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	500	500	500	1000	500
Email alert subscription	25 per qtr.	Nil	Nil	Nil	Nil	Nil	Nil
TOD Charges	500	*	*	*	*	*	*
Cheque Purchase Charges	0.5 / 1000 (Min 50 Max 10000)	*	*	*	*	*	*
Record Retrieval Charges	100 per request	*	*	*	*	*	Nil
Inoperative A/c for more than 1 year <>	NA	*	*	*	*	*	Nil
Activation of Inoperative Account	Nil	*	*	*	*	*	Nil

^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:

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

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.

AMB requirement and Debit Card Services are not applicable for ONFD & RNRO account.

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 has to be met in the subsequent Month (referred to as 'Notice Month'). If the AMB is still not maintained in the 'Notice Month', the NMC (Non Maintenance Charges) for both the 'Default Month' and 'Notice Month' will be recovered in the subsequent month. The Bank may choose to notify this through SMS / email / letter. It will be the responsibility of the customer to have a valid email id, mobile number and address updated with the Bank at all times, failing which, customer may not receive the notification/s. The NMC charges will be based on the shortfall observed in the AMB and as specified in the slabs in GSFC. In case of accounts sourced under promotional offering and enjoying conditional NMC waiver, the terms and conditions of such promotional offering shall prevail.

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

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.

Debit Card Annual Charges for Junior, Youth, Access India and Maestro Debit cards will be same as Classic Debit Card.

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

The exchange rate used will be the Visa / Master Card wholesale exchange rate prevailing at the time of the transaction

The bank will charge cross currency mark-up charge of 3.5% on foreign currency transactions carried out on Debit Cards

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

Customer holding debit card(s) which were issued under the NR Privy League Programme will be charged an Annual Debit Card fee of Rs. 2000 for Privy League Signature Debit Card & Rs. 750 for Privy League Platinum Debit Card