

General Schedule of Features & Charges (GSFC) - Current Account with effect from 10th February, 2025

Product Name		CACBK Cooperative Banks/ Regional Rural Banks/ Gramin Banks	
Particulars	Standard Charges (in Rs.)		Applicable Charges (Rs)
Average Quarterly Balance (AQB) in Rs.			Zero
Demand Draft/ Banker's Cheque	Payable at Branch Locations	1/1000 (Min 50 Max 5000)	Nil Charges
	Payable at Non-branch Locations	2/1000 (Min 50 Max 5000)	Nil Charges
RTGS	Through Branch	2 - 5 L: 25/ txn; > 5 L: 50/ txn	Nil Charges
NEFT**	Through Branch	Upto 10k: 2.5/txn; >10K to 2L: 5/txn; >2L: 25/txn; > 5 L: 50/ txn	Nil Charges
IMPS	Upto Rs. 100000: Rs.5 / txn and above Rs. 100001: Rs. 15 / txn		Nil Charges
Cheque Book	Default Cheque Book is Payable At-par Only	Upto 500 leaves/p.m. - 2/leaf; Above 500 leaves/p.m. - 3/leaf	Nil Charges
Receipts/ Collections:			
Out-station Cheque (Cheques drawn on non-speed clearing branches)	Drawn at Kotak Branch Locations	<10K: 50/Chq; 10K - 1L: 100/Chq; >1L: 150/Chq	Nil Charges
	Drawn at Kotak Non - branch Locations	<10K: 50/Chq; 10K - 1L: 100/Chq; >1L: 150/Chq	Nil Charges
Home Banking:			
On Call Requests	Cash Pick-up or Delivery^	Up to 2 lakh: ₹875/- ₹2 lakh to ₹6 lakh: ₹1,475/- ₹6.01 lakh to ₹10 lakh: ₹2,475/- ₹10.01 lakh to ₹20 lakh: ₹4,075/- ₹20.01 lakh to ₹100.00 lakh: ₹6,675/- per request	Not Applicable
	Cheque Pick-up/DD Delivery	75/- per request	Nil Charges
Beat Service	Cash Pickup	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	1st location - Nil Charges 2nd location onwards - 50% discount on Std. charges
	Cheque Pick-up	500 p.m.	Nil Charges
Cash Deposit & Withdrawal:			
Cash Deposits	At Home Branch & non Home Branch Location	Rs. 3.5/1000 Min 50 per txn	Nil Charges
Cash Withdrawal	For Non - home Branch Location	Rs. 2/1000 Min 50 per txn	Nil Charges
Automated Teller Machine (ATM): Kotak ATM Txn - Nil Charges			
Other Bank's VISA ATMs - Domestic	Non Financial Txn	8.50 per txn	Not Applicable
	Cash Withdrawal	21 per txn	
Other Bank's VISA ATMs - International	Non Financial Txn	25 per txn	Not Applicable
	Cash Withdrawal	150 per txn	
ATM Txns Declined ^^	Insufficient Funds	25 per txn	Not Applicable
Debit Card:			
Debit Card Charges	Annual Fee	Rs. 250 p.a.	Not Applicable
Card Replacement	Lost / Stolen Card	Rs. 200	Not Applicable

POS Txns Declined	Declined transactions at merchant outlets/online, due to insufficient funds	Rs. 25 / Transaction + GST	Not Applicable
Cash withdrawal at merchant outlets	Cash withdrawal at merchant outlets	1% of transaction amount + GST	Not Applicable
Other Charges:			
Account Related			
AQB Non - maintenance <>	Non maintenance charges per quarter	If AQB < 50% of the required Product AQB	Nil Charges
		If AQB >=50% but < 100% of the required Product AQB	Nil Charges
Account Closure Charges	Customer Induced Closure	Nil charges	Nil Charges
Cheque Returns <>			
Cheques Deposited & Returned (Outward)	Local & Out-station	Rs. 100 per Cheque	Rs 50 per Instrument for returns for Funds Insufficiency
Cheques Issued and Returned (Inward) & ECS returns	Financial Reasons	Rs. 500/instance	Rs 100 per Instrument for returns for Funds Insufficiency
SMS Alerts & Updates			
Balance (Daily/Weekly), Txn & Value Added Alerts		SMS - Rs. 0.50 per SMS Email - Nil charges	Nil Charges
Common charges for All Products			
Account Statements (Through Email -Nil charges)			
Bank Statement Weekly (physical), Annual Combined Statement, Balance Statement (Other than 31st March)		Nil charges	Nil Charges
Ad- hoc Statements Request	At Branch/ Phone Banking	<=365 Days: Rs.100	Nil Charges
		>365 Days: Rs. 200	Nil Charges
	On Net Banking/ ATM	Rs. 50	Nil Charges
Foreign Currency Payments & Collections			
DD Issuance/DD Cancellation /DD Revalidation/Cheque Collection		Rs. 500	Rs 50 per DD revalidation
TT Transfer ~	Corr Bank Chrgs Borne by Beneficiary	Rs. 250	Not Applicable
	Corr Bank Chrgs Not Borne by Beneficiary	Rs. 1000	Not Applicable
Cheque Deposited and Returned ~ / Cheque Issued and Returned ~ <> (Financial Reasons)		Rs. 1000	Rs 50 / Rs 100 per instrument respectively
Miscellaneous Charges			
PIN Regeneration	ATM/ Phone/ Net Banking (only if sent through courier)	Rs.50	Not Applicable
Fund Transfer Return	Financial Reasons	Rs.300	*
Cheque Purchase Charges		Rs. 0.5/1000/Day	Not Applicable
Travelers Cheque Encashment ~		1% of TC Amount	Not Applicable
Mandate Registration Charges		Rs.50/Instance	Nil Charges
Standing Instruction	Set-up	Rs.100	Nil Charges
	Failure	Rs.100	Nil Charges
	Amendment	Rs.25	Nil Charges
TDS Certificate(Duplicate only)		Rs. 200/Request	Nil Charges
Interest Statement(Duplicate only)		Nil charges	Nil Charges
Stop payment		Rs.100/Request	Nil Charges
Solvency Certificate		Rs. 10000	Not Applicable
Confidential Report/Credit Confirmation/ TOD Charges		Nil charges	Nil Charges
Authorised Dealer Code Letter		Rs.500 per request	Not Applicable
Signature Verification / Address Confirmation		Nil charges	Nil Charges
Record retrieval charges & Photo Attestation		Nil charges	Nil Charges

Particulars		Standard Charges (in Rs.)	Applicable Charges (Rs.)
GST on Foreign Currency Conversion Charges (FCY) ~			
Value of purchase or sale of Foreign Currency	Value on which GST rate will be applicable		Not Applicable
Up to 1,00,000	1% of the gross amount of currency exchanges or minimum of Rs.250/-		Not Applicable
Above Rs.1,00,000/- to Rs.10,00,000/-	1000 + 0.50% of the gross amount of currency exchanged less 1,00,000.		Not Applicable
Above Rs.10,00,000/-	Rs.5500/- + 0.10% of the gross amount of currency exchanges less		Not Applicable
Please Note:			
* 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			
**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)			
SMS Alerts & Updates : - Mandatory Alerts will not be charged			
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.			
# 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.			
Home Branch Location : Home branch location is defined as all the branches belonging to the same clearing zone in which the account is opened.			
^-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 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.			
^^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			
*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.			
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			
# 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			
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			
"State Government taxes / Cess as applicable shall be charged"			
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. 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 Branch Manager.			
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.			