

Particulars		811 Super
Super enrollment fees		Rs.300/yr
Average Monthly Balance (AMB)		0
Non-maintenance Charges	Charges for Non-maintenance of minimum monthly average balance	NA
Fund Transfers	NEFT / RTGS / IMPS (Through Net-banking / Mobile Banking)#	Free
	NEFT / RTGS done through branch	For NEFT: Up to 10000: 2; 10001 to 100000:4; 100001 to 200000:14; >200000:24. For RTGS: 200000 to 500000:20; >500000:40
Cash Transactions	Cash Transaction at Branch / CDM (Deposit or withdrawal)	Free up to 4 transactions or 2 lac / month, whichever is earlier. Post these limits, charged at Rs.5/- per Rs.1,000/- (Minimum Rs.150)
Debit Card / ATM Charges	Kotak811 JiFi Platinum Debit Card	Rs.300 Covered in one time Super enrolment programme fee (Taxes inclusive)
	Annual Fees	Nil charges (Till customer is part of 811Super programme)
	Replacement of Lost Debit Card	Rs.299 (Inclusive of all taxes)
	Image Debit Card (available on request only)	Image price 234.82 (Taxes including) + Debit card fee – as applicable basis card variant
	Kotak Bank's ATM – Financial Transaction / Non-Financial Transaction*	Nil Charges up to 10 Financial and Non Financial transactions per month thereafter Rs.21 per Cash Withdrawal & Rs.8.5 per non-financial Txn
	Other Domestic ATMS – Financial Transaction / Non-Financial Transaction## / Declined Transactions due to insufficient balance	Nil up to 3 txns (In Top 6 Cities) & 5 Txn (Non-Top Cities) per month thereafter Rs.21 per cash withdrawal & Rs.8.5 per non-financial Txn
	Financial Transaction / Non-Financial Transaction at International ATM +	150 / Txn. for Financial transactions and 25 / Txn for non-Financial transactions
	Transactions declined at merchant outlets / websites due to insufficient balance <>	Rs.25 at Non-Kotak ATM
	Cardless cash withdrawal (IMT)	Nil charges up to 1 transaction per month and subsequent transactions will be charged Rs.10/- per transaction
DD / Pay order / Cheque Book	DD / Pay Order	Rs.4/- per Rs.1000/- (Min 50 Max 10000) For senior citizens Rs.3/- per Rs.1000/-
	FCY – DD / TT / Cheque Collection / Revalidation / Cancellation / FCY Cheque Deposited and Return	Rs.500
	At-par Cheque Book Charges	25 Chq leaves free/Yr; There after Rs.3/cheque leaf (Min 25 leaves in one cheque book)
	ECS / Cheque Issued & Returned (due to non-availability of funds)	Rs.500 / instance
	Cheque Issued & Returned Fee for Non-Financial Reason	Rs.50 / instance
	ECS Mandate Verification	Rs.50 / instance
	SI Failure	Rs.100
	Cheque deposited and returned (INR)	Rs.200
Requests	Duplicate Ad-hoc statement, Duplicate Passbook, TDS Certificate Through Branch or any other Record Retrieval, Stop Payment - Single / Range of cheque thru branch; DD Revalidation; PO / BC Revalidation / Cancellation (INR); Annual Combined Statement-Physical; Monthly Physical Statement	Rs.100 / Request For Senior Citizens: DD Cancellation Charges - NIL, Other mentioned services except Foreign Inward Remittance Certificate (FIRC) - Rs 75/ request, FIRC - Rs 100/ request
Balance & Interest Statement, Regeneration of PIN of Net Banking / Phone Banking (sent through courier)	Nil	Nil
Home Banking Service	Cheque Pick Up / Delivery	Nil
	Cash Pick Up / Delivery	
Statements & Alerts	Statements	Email Statement Free: Physical Quarterly Free
	Balances and Transaction & Value added alerts (Daily / Weekly)	50 p. per SMS (Daily/ Weekly)
Other Charges	TOD	TOD: Rs.500
	Cheque purchase	Cheque Purchase Charges: 0.5 / 1000 (Min 50; Max 10000)
Imp Note :-	These GSFCs are valid only till customer is part of 811Super program. In case of downgrading from Super program, kindly refer GSFCs basis SA account variant.	

##Cash withdrawal limit from other Domestic ATM is Rs.10000 per transaction.

#+ Top 6 Cities - Transactions done in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad ATMs.

*Financial transaction at ATM will include Cash withdrawal, Non-Financial transaction will include balance enquiry, PIN change, Mini statement request.

Transaction and Value Added SMS alerts would be sent free to the customers who have subscribed for Daily / Weekly. Balance Alerts facility. Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge, even if Daily / Weekly Balance SMS alerts facility has not been subscribed.

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). Nil charges for NEFT done thru Mobile banking / Net Banking

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 / MasterCard wholesale exchange rate prevailing at the time of transaction.

Charge of 1% on the transaction amount + GST will be applicable on cash withdrawal transactions done at merchant outlets (Cash@PoS). Charges are exclusive of the Goods and Services Tax (GST).

**Wef 1st Feb' 21 Cash Pick Up / Delivery for Ahmedabad & Kolkata for all SA & CSA account types - Free limits not valid on Cash Pickup Charges. For charges kindly refer to table below.

Cash Pick Up / Delivery (Ahmedabad & Kolkata Only): Upto 2 lacs: Rs 750/- per req, Rs 2 Lac to Rs 4 lacs: 1000/- per req, Rs 4 Lac to Rs 8 lacs: 1575/- per req, Rs 8 Lac to Rs 15 lacs: 2650/- per req, Rs 15 lacs & above: 4900/- per req
With effect from July 1, 2017 the effected 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.

With effect from September 1st 2019, TDS at the rate of 2% (plus applicable surcharge and cess) will be deducted on cash withdrawal in excess of one crore rupees in aggregate made during the financial year. Any rejections in applications made through ASBA mode due to insufficient funds will attract charges of Rs.350/- per rejection<>

As per RBI guidelines, Business / Commercial transactions are not permitted in the Savings Accounts.

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

The above charges are subject to revision with a prior intimation of 30 days to all account holders. Closure of account due to revision of charges will not be subject to account closure charges -DC charges are inclusive of all taxes

-Charges for 1st Cheque book of 25 leaves in a year will be waived off

Differential pricing may be offered in corporate offerings as per business discretion. We encourage you to contact your account representative for detailed information on eligibility and any potential charges. Terms and conditions apply.

We levy debit card issuance and annual charges in advance. If a debit card expires during the year, annual charges will be applicable on a pro-rate basis for the number of months the card is transaction-ready. A Dynamic Currency Conversion (DCC) mark-up fee of 1% plus GST will be applicable on your Kotak Bank Debit Card for: transactions done in Indian currency (INR) at international locations or transactions done in Indian currency (INR) with merchants located in India but registered in an international location. DCC mark-up fee will be applicable on all ATM, POS/In-store or Online transactions.

In case, you hold multiple Kotak debit cards with the same card type (the first 6 digits of the card can be checked to understand if two debit cards are from the same card type). Each card type (not each card holding) will have its own monthly free ATM withdrawal limit as per below table.

-Any purchase / sale of foreign exchange will attract Service Tax on the gross amount of currency exchanged as per Service Tax on Foreign Currency Conversion Charges (FCY) table below.

The revised GST slabs are as below :

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 Rs.10,00,000 subject to maximum of Rs.60,000/-

Foreign Exchange Services (FES)

Outward Remittances - Individual	Standard Charges
Telegraphic Transfer Charges (other than payment for imports)	Rs.1250 + Tax
Correspondent Bank Charges (Outward remittance wherein the foreign bank charges are paid by remitter)	Rs.1000 + Tax
Issue of FCY DD's	Rs.750 + Tax
Commission in lieu of exchange (in case of debit from EEFC/RFC/SFC account)	0.125 %; minimum Rs. 1,000 +Tax

Card Type & First 6 Digits of Debit Card	Free Domestic ATM Transaction Limits	Charges beyond the free limits
Dream Different Debit Card (Card no. starts with: {459453})	Kotak ATM: 5 transactions Non Kotak ATM: 3 (Metro) or 5 (Non-metro) transactions (Financial & non-financial transactions)	Financial transaction: Rs.21/txn Non-financial transaction: Rs.8.5/txn
811 Super Debit Card (Card no. starts with: {428091})	Kotak ATM: 10 transactions Non Kotak ATM: 3 (Metro) or 5 (Non-metro) transactions (Financial & non-financial transactions)	
811 PVR Debit Card (Card no. starts with: {483086})	Kotak ATM: 20 financial transactions Non Kotak ATM: 20 transactions (Financial + Non-Financial) Total Txns: 20 transactions	
All other card types	Kotak ATM: 10 transactions Non Kotak ATM: 3 (Metro) or 5 (Non-metro) transactions (Financial & non-financial transactions)	