

# General Schedule of Features and Charges for Savings Accounts effective from 1st August, 2020

| Particulars                                                                                                       | Advantage                                                                                                                                                                                                                                                                                                                                                                                                                             | Aspira                                                                                                                                                                                                                                                                                                                               | Platina                                                                                                                                                                                                |                                                                                                                               |
|-------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| AMB (Average Monthly Balance)                                                                                     | NA                                                                                                                                                                                                                                                                                                                                                                                                                                    | Rs.10000                                                                                                                                                                                                                                                                                                                             | Rs.100000                                                                                                                                                                                              |                                                                                                                               |
| NMC (Non Maintenance Charges) -If Salary upload is not sighted for 2 consecutive months and AMB not maintained <> | Charges for non maintenance of minimum monthly average balance                                                                                                                                                                                                                                                                                                                                                                        | 5% of the shortfall in required AMB                                                                                                                                                                                                                                                                                                  | In case salary is not sighted or product AMB not maintained for 2 consecutive months, the account shall be converted to CSEDGE and General Schedule of Fees and Charges for CSEDGE shall be applicable |                                                                                                                               |
| Fund Transfers                                                                                                    | NEFT / RTGS / Fund Transfer (Through Netbanking / Mobile Banking)                                                                                                                                                                                                                                                                                                                                                                     | Nil                                                                                                                                                                                                                                                                                                                                  | Nil                                                                                                                                                                                                    |                                                                                                                               |
|                                                                                                                   | NEFT / RTGS - Applicable only if done in Branch                                                                                                                                                                                                                                                                                                                                                                                       | For NEFT :Up to10000: Rs. 2; 10001 to100000: Rs.4; 100001 to 200000: Rs.14; > 200000 : Rs. 24 For RTGS : 200001 to 500000 : Rs. 20; > 500000 : Rs.40                                                                                                                                                                                 | For NEFT :Up to10000: Rs. 2; 10001 to100000: Rs.4; 100001 to 200000: Rs.14; > 200000 : Rs. 24 For RTGS : 200001 to500000 : Rs. 20; > 500000 : Rs.40                                                    | Nil                                                                                                                           |
|                                                                                                                   | IMPS                                                                                                                                                                                                                                                                                                                                                                                                                                  | Up to 10000: Rs.5; 10001 to 100000:Rs. 5; 100001 to 200000: Rs.15                                                                                                                                                                                                                                                                    | Up to 10000: Rs.5; 10001 to 100000:Rs. 5; 100001 to 200000: Rs.15                                                                                                                                      | Nil                                                                                                                           |
|                                                                                                                   | UPI Transaction                                                                                                                                                                                                                                                                                                                                                                                                                       | First 20 UPI fund transfers per month will have ZERO charges, thereafter Rs.2.5 (plus GST) for txn value <= Rs.1000 & Rs.5 (plus GST) for txn value > Rs.1000 will be charged. There will be ZERO charges for merchant payments, online shopping, bill payments etc. done via UPI & will not be considered under UPI fund transfers. |                                                                                                                                                                                                        |                                                                                                                               |
| Cash Transactions                                                                                                 | Cash Transaction at Branch/ Cash Deposit Machine (CDM) (Deposit or withdrawal)                                                                                                                                                                                                                                                                                                                                                        | Nil upto 4 transactions or 2 lac / month whichever is earlier. Post free limits, charged at Rs 4.5/ 1000 with minimum Rs 150                                                                                                                                                                                                         | Nil upto 4 transactions or 2 lac / month whichever is earlier. Post free limits, charged at Rs 4.5/ 1000 with minimum Rs 150                                                                           | Nil upto 10 transactions or 5 lac / month whichever is earlier. Post free limits, charged at Rs 4.5/ 1000 with minimum Rs 150 |
| Debit Card / ATM Charges                                                                                          | Debit Card Charges                                                                                                                                                                                                                                                                                                                                                                                                                    | Debit Fees as per Debit Card GSFC tailed below                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                        |                                                                                                                               |
|                                                                                                                   | Kotak Bank's ATM – Cash Withdrawal / Non-Financial txn                                                                                                                                                                                                                                                                                                                                                                                | Nil                                                                                                                                                                                                                                                                                                                                  | Nil                                                                                                                                                                                                    | Nil                                                                                                                           |
|                                                                                                                   | Other Domestic ATMs - Cash Withdrawal / Non-Financial Transactions ##                                                                                                                                                                                                                                                                                                                                                                 | Nil Charges upto 3 txns(In Top 6 Cities##) & 5 Txn (Non-Top Cities) per month thereafter Rs. 20 per cash withdrawal & Rs. 8.5 per Non-Financial Txns                                                                                                                                                                                 |                                                                                                                                                                                                        |                                                                                                                               |
|                                                                                                                   | Transactions declined at merchant outlets/ websites/ATMs, due to insufficient balance <>                                                                                                                                                                                                                                                                                                                                              | Rs. 25 / Transaction                                                                                                                                                                                                                                                                                                                 | Rs. 25 / Transaction                                                                                                                                                                                   | Rs. 25 / Transaction                                                                                                          |
|                                                                                                                   | Cash Withdrawal / Non - Financial Transactions at International ATM +                                                                                                                                                                                                                                                                                                                                                                 | Cash Withdrawal : Rs.150 / Transaction Non - Financial : Rs. 25 / Transaction                                                                                                                                                                                                                                                        | Cash Withdrawal : Rs.150 / Transaction Non - Financial : Rs. 25 / Transaction                                                                                                                          | Cash Withdrawal : Rs.150 / Transaction Non - Financial : Rs. 25 / Transaction                                                 |
|                                                                                                                   | Cardless cash withdrawal (IMT)                                                                                                                                                                                                                                                                                                                                                                                                        | Nil charges up to 1 transaction per month and subsequent transactions will be charged Rs.10/- per transaction                                                                                                                                                                                                                        |                                                                                                                                                                                                        |                                                                                                                               |
| DD / Cheque Book                                                                                                  | DD                                                                                                                                                                                                                                                                                                                                                                                                                                    | Rs. 4 / 1000 (Min 50, Max 10,000), for Senior citizen Rs. 3 / 1000                                                                                                                                                                                                                                                                   | Rs. 4 / 1000 (Min 50, Max 10,000), for Senior citizen Rs. 3 / 1000                                                                                                                                     | Nil                                                                                                                           |
|                                                                                                                   | FCY - DD / TT / Cheque Collection / Revalidation / Cancellation / FCY Cheque Deposited and Return <>                                                                                                                                                                                                                                                                                                                                  | Rs. 500                                                                                                                                                                                                                                                                                                                              | Rs. 500                                                                                                                                                                                                | Rs. 500                                                                                                                       |
|                                                                                                                   | At-par Cheque Book Charges*##                                                                                                                                                                                                                                                                                                                                                                                                         | Nil upto 25 leaf per quarter; Thereafter Rs.3 / cheque leaf                                                                                                                                                                                                                                                                          | Nil                                                                                                                                                                                                    | Nil                                                                                                                           |
|                                                                                                                   | ECS / Cheque Issued & Returned (due to non availability of funds)<>                                                                                                                                                                                                                                                                                                                                                                   | Rs. 500 / instance                                                                                                                                                                                                                                                                                                                   | Rs. 500 / instance                                                                                                                                                                                     | Rs. 500 / instance                                                                                                            |
|                                                                                                                   | ECS Mandate Verification                                                                                                                                                                                                                                                                                                                                                                                                              | Rs. 50 / instance                                                                                                                                                                                                                                                                                                                    | Rs. 50 / instance                                                                                                                                                                                      | Nil                                                                                                                           |
|                                                                                                                   | SI Failure                                                                                                                                                                                                                                                                                                                                                                                                                            | Rs.100                                                                                                                                                                                                                                                                                                                               | Nil                                                                                                                                                                                                    | Nil                                                                                                                           |
|                                                                                                                   | Cheque deposited and returned (INR) <>                                                                                                                                                                                                                                                                                                                                                                                                | Rs.100                                                                                                                                                                                                                                                                                                                               | Rs.100                                                                                                                                                                                                 | Rs.100                                                                                                                        |
| Requests                                                                                                          | Duplicate Ad-hoc statement Balance & Interest Statement Foreign Inward Remittance Certificate, Duplicate Passbook Duplicate TDS Certificate Through Branch or any other Record Retrieval Stop Payment - Single / Range of cheque thru branch DD / PO / BC Revalidation / Cancellation (INR); Annual Combined Statement-Physical; Monthly Physical Statement Regeneration of PIN of Net Banking / Phone Banking (sent through courier) | Rs.100/Request, for senior citizens: Rs. 75/Request                                                                                                                                                                                                                                                                                  | Rs.100/Request, for senior citizens: Rs. 75/Request                                                                                                                                                    | Nil                                                                                                                           |
| Home Banking                                                                                                      | Cash / Instrument Pick Up / Delivery (Rs. 150 per visit)                                                                                                                                                                                                                                                                                                                                                                              | Rs. 150 per visit                                                                                                                                                                                                                                                                                                                    | Nil Charges for 5 calls/month                                                                                                                                                                          | Nil charges for 10 calls / Month                                                                                              |
|                                                                                                                   | KYC Pickup – Only for senior citizen and differently abled***                                                                                                                                                                                                                                                                                                                                                                         | Rs. 150 per visit                                                                                                                                                                                                                                                                                                                    | Rs. 100 per visit                                                                                                                                                                                      | Rs. 100 per visit                                                                                                             |
| Family Banking                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                       | 2 NMC Waived FSA                                                                                                                                                                                                                                                                                                                     | 3 NMC Waived FSA                                                                                                                                                                                       | 3 NMC Waived FSA                                                                                                              |
| Statements & Alerts                                                                                               | Statements                                                                                                                                                                                                                                                                                                                                                                                                                            | Email Statement Nil; Physical Quarterly Nil                                                                                                                                                                                                                                                                                          | Email Statement Nil; Physical Quarterly Nil                                                                                                                                                            | Email Statement Nil; Physical Quarterly Nil                                                                                   |
|                                                                                                                   | Value added alerts ( Daily / Weekly)                                                                                                                                                                                                                                                                                                                                                                                                  | 50 p. per SMS (Daily/ Weekly)                                                                                                                                                                                                                                                                                                        | 50 p. per SMS (Daily/ Weekly)                                                                                                                                                                          | 50 p. per SMS (Daily/ Weekly)                                                                                                 |

| Particulars   |                                | Advantage                                                                                 | Aspira                                                                                    | Platina                                                                                   |
|---------------|--------------------------------|-------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| Other Charges | TOD<br>Cheque Purchase charges | TOD: Rs. 500 Cheque<br>Purchase Charges:<br>Rs. 0.5 / 1000<br>(Min Rs. 50; Max Rs. 10000) | TOD: Rs. 500 Cheque<br>Purchase Charges:<br>Rs. 0.5 / 1000<br>(Min Rs. 50; Max Rs. 10000) | TOD: Rs. 500 Cheque<br>Purchase Charges:<br>Rs. 0.5 / 1000<br>(Min Rs. 50; Max Rs. 10000) |

| Debit Card Annual Charges ¶      |                                            |                   |                   |          |
|----------------------------------|--------------------------------------------|-------------------|-------------------|----------|
| Debit Card Annual Charges        | Classic / Titanium Debit Card              | Rs.200            | Rs.200            | Rs.200   |
|                                  | Silk Classic Debit Card                    | Rs.200            | Rs.200            | Rs.200   |
|                                  | Gold Debit Card                            | Rs.500            | Rs.500            | Rs.500   |
|                                  | Platinum / My World Debit Card             | Rs.750            | Rs.750            | Rs.750   |
|                                  | World / World Exclusive Debit Card         | Rs.750            | Rs.750            | Rs.750   |
|                                  | Default Card                               | Classic           | Platinum          | Platinum |
| Other Debit Card Related Charges | Replacement of Lost / Stolen Debit Card    | Rs.200            | Rs.200            | Rs.200   |
|                                  | Image Debit Card Issuance Fee              | Rs.199            | Rs.199            | Rs.199   |
|                                  | Regeneration of PIN (sent through courier) | Rs.50 per request | Rs.50 per request | Nil      |

##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.

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 through Mobile banking / Net Banking.

All Services, where a free limit is specified, usage beyond the free limit will be charged as per the standard charge of the respective service.

For all value figures k = 1000

<> In the event of a default in maintenance of Average Monthly Balance or regular salary credits as agreed between the bank and customer for the month (referred as 'Default Month'), the bank will notify the customer clearly of the default and that either salary credit to be sighted or Average Monthly Balance for the account has to be met in the subsequent month (referred to as 'Notice Month') else the NMC (Non Maintenance Charges) for both the 'Default Month' and 'Notice Month' will be recovered. The bank may choose to notify by 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.

Charges applicable for Silk debit card will be same as Classic Debit card. Monthly physical statements will be issued free to account holders on them personally visiting the home branch for the same.

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 transaction.

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) For UPI Txns – Above mentioned charges (as per the table) will be applicable for all fund transfers done via UPI using Kotak Bank account irrespective of the Apps used eg. Google Pay, PhonePe, Paytm etc. Money transfer to any bank account using a/c no & IFSC code will also be considered within those 20 UPI funds transfers & same charges will be applicable (as mentioned in the above table). Balance/transaction and Value Added alerts (Daily Weekly) exclude mandatory Alerts Sent. Mandatory Alerts will not be charged

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.

Family Savings Account will enjoy waiver of NMC till such time the linked principal Salary account receive monthly salary credits or maintains the required product AMB. In the event of Principal salary account not receiving salary credit or maintaining the required AMB, the linked Family Savings account should maintain AMB of Rs. 10000. Failing which standard charges of edge account (CS EDGE) would apply in the Family Savings Account.

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

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.

¶ Debit card charges are subject to salary credit If salary credit not credited for 3 consecutive months, accounts with > 5 free transactions at other bank ATM will be downgraded to only 5 transactions irrespective of the corporate offering. Program customers will be excluded from this exercise.

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

Debit Card Annual Charges for Junior, Youth and Maestro Debit Cards will be same as Classic Debit card.

State government taxes / Cess as applicable shall be charged. W.e.f 1st September 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. <https://www.india.gov.in/spotlight/unique-disability-id>

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.

**Foreign Exchange Services (FES)**

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

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