

General Schedule of Features and Charges (GSFC) effective 1st Feb'21

For Special Accounts

Product Name	Special account with channel access	Special account without channel access
Product Code	SPRET, SPWBG	SPRRL, SPRWB
Particulars	Product Level Free Limits & Charges (in Rs.)	

Remittances/Payments:

Demand Draft/ Banker's Cheque	Payable at Branch Locations	Rs 1.00/1000; Min Rs 50; Max Rs 5000	Rs 1.00/1000; Min Rs 50; Max Rs 5000
	Payable at Non- branch Locations	Rs 2.00/1000; Min Rs 50; Max Rs 5000	Rs 2.00/1000; Min Rs 50; Max Rs 5000
DD Cancellation Charges		Rs 100/- per Inst	Rs 100/- per Inst
RTGS	Outward	Rs 20/Txn	Rs 20/Txn
NEFT	Outward	Upto 10K: Rs 2/Txn; >10K - 2L: Rs 4/Txn; >2L: Rs 20/Txn	Upto 10K: Rs 2/Txn; >10K - 2L: Rs 4/Txn; >2L: Rs 20/Txn
Fund Transfer	Within Kotak Accounts	Free	Free
Cheque Book	Default Cheque Book is Payable At-par Only	1st Chq Book Free; Rs 2 per leaf thereafter	N.A

Receipts/ Collections:

Out-station Cheque (Cheques drawn on non-speed clearing branches)	Drawn at Kotak & Non Kotak Branch Locations	<10K: 50/Chq; 10K - 1L: 100/Chq; >1L:150/chq	<10K: 50/Chq; 10K - 1L: 100/Chq; >1L:150/chq
Cash Deposits	At Home Branch & non Home Branch Location	Rs 3.5/1000; Min Rs 50/Txn	N.A
Cash Withdrawal	For Non - home Branch Location	Rs. 2/1000; Min 50 per txn	N.A

Other Charges:

Cheque Returns			
Cheques Deposited & Returned (Outward)	Local	Rs 100/- per Inst	Rs 100/- per Inst
	Out-station	Rs 100/- per Inst	Rs 100/- per Inst
Cheques Issued and Returned (Inward)	Financial Reasons	Rs 500/- per Inst	N.A

Charges Common for All Products

Account Statements			
Adhoc Statements Request		At Branch/ Phone Banking: <=365 Days: Rs.100; >365 Days: Rs. 200 On Net Banking/ ATM: Rs.50	At Branch/ Phone Banking: <=365 Days: Rs.100; >365 Days: Rs. 200 On Net Banking/ ATM: Rs.50
Miscellaneous Charges			
Stop Payment Charges		Rs 100/- per Inst	Rs 100/- per Inst
Account conduct certificate		Rs. 500 per instance	Rs. 500 per instance
Signatory details confirmation		Rs. 100 per account	Rs. 100 per account

Please Note:

Coin Deposit charges: "Nil charges" upto deposit value of Rs.50; Beyond Rs.50 per instance 5% on amount deposited will be charged.

Low Denomination Charges: 0.5% of the value above Rs.5000 deposit per instance; Only Rs.10 & Rs.20 notes will be considered.

Abbreviations Used: For all value figures Inst= Instrument; Txn= Transaction; Chq= Cheque; K= Thousand

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.

All charges are subject to revision with an prior intimation of 30 days to account holders.

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 Relationship Manager.