

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

Accounts effective May 1st, 2025 (Amount in Rs. Unless otherwise specified)

Particulars		NRE / NRO Savings A/c (SBNRE/SBNRO/SNINS/SOINS/STNRE/STNRO/CSNRE/CSNRO/FTNRO/FSNRO/FBNRO/FPNRO) ODNFD/RFNRO	NRE Mariner Savings A/c (SIMNRE)	NRE / NRO NOVA Savings A/c (SNNRE/SNNRO)	NRE / NRO PINS A/c <sup>##</sup> (SPNRE/SPNRO/CPNRE/CPNRO)	NRE / NRO Current A/c (CANRE/CANRO)	NRE / NRO Platina Savings A/c (PTNRE/PTNRO)
<b>Average Monthly Balance (AMB)</b>		10,000	Nil	5,000	Nil	25,000	1,00,000
<b>Non Maintenance Charge</b>	Non maintenance of minimum monthly average balance <>	6% of the shortfall in required AMB per month (Max upto Rs 500/-)	NA	6% of the shortfall in required AMB per month (Max upto Rs 300/-)	NA	6% of the shortfall in required AMB per month (Max upto Rs 500/-)	6% of the shortfall in required AMB per month (Max upto Rs 600/-)
<b>Debit/ATM Charges</b>							
Debit Card annual charges		Annual fees as per Debit Card GSFC detailed below					
Non Kotak Domestic ATM - Cash Withdrawal / Non-Financial Transactions		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 metro cities*, thereafter Financial Txn - 23/txn, Non-Financial - 10/txn	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 metro cities*, thereafter Financial Txn - 23/txn, Non-Financial - 10/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 metro cities*, thereafter Financial Txn - 23/txn, Non-Financial - 10/txn	NA	Nil	Nil
Cash Withdrawal/Non-Financial Transaction at International ATM		Cash Withdrawal - 150/txn Non Financial - 25/ txn	Cash Withdrawal - 150/txn Non Financial - 25/ txn	Cash Withdrawal - 150/txn Non Financial - 25/ txn	NA	Cash Withdrawal - 150/txn Non Financial - 25/ txn	Cash Withdrawal - 150/txn Non Financial - 25/ txn
Transactions declined at merchant outlets /websites /ATMs <sup>##</sup> , due to insufficient balance		25 per transaction	25 per transaction	25 per transaction	NA	25 per transaction	25 per transaction
<b>Cheque return/SI/Transaction failure</b>							
ECS Return/Cheque Issued & Returned (Financial Reason) <sup>^</sup>		350 for first return in a month thereafter 750 for each additional return in the same month	350 for first return in a month thereafter 750 for each additional return in the same month	350 for first return in a month thereafter 750 for each additional return in the same month	350 for first return in a month thereafter 750 for each additional return in the same month	350 for first return in a month thereafter 750 for each additional return in the same month	350 for first return in a month thereafter 750 for each additional return in the same month
Cheque Issued & Returned (Technical Reason)		50	50	50	50	50	50
Cheque Deposited & Returned (INR)		200	200	200	200	200	200
Standing Instruction - Failure		100	100	100	NA	100	100
Cheque Deposited & Returned (FCY)		1000	1000	1000	1000	1000	1000
<b>Foreign Exchange Services (FES)/Remittance</b> <span style="float:right">Not allowed for non-broker third party transactions</span>							
FCY DD/ FCY Cheque Collection		500	500	500	500	500	500
SWIFT Charges <sup>^</sup>		500	500	500	500	500	500
Outward Remittance Charges <sup>5</sup>		1000	1000	1000	1000	1000	1000
Foreign Bank Charges <sup>5</sup>		1250	1250	1250	1250	1250	1250
DD / PO / BC Revalidation / Cancellation - FCY		500	500	500	500	500	500
<b>Other Charges</b>							
TOD Charges		500	500	500	500	500	500
TC Encashment		0.3% of TC Amount (Min 50)	0.3% of TC Amount (Min 50)	0.3% of TC Amount (Min 50)	0.3% of TC Amount (Min 50)	0.3% of TC Amount (Min 50)	Nil
<b>Debit Card Annual Charges</b>							
Pay Shop More/ Silk/ Rupay Debit Card		259 p.a	Free for 1st year, thereafter 259 p.a	259 p.a	NA	259 p.a	Nil
Business Platinum		259 p.a	259 p.a	259 p.a	NA	259 p.a	Nil
Visa Platinum		750 p.a	750 p.a	750 p.a	NA	750 p.a	Nil
Replacement of Lost / Stolen Debit Card		200 p.a	200 p.a	200 p.a	NA	200 p.a	Nil
Image Debit Card Issuance Fee <sup>**</sup>		199	199	199	NA	199	199
<b>Goods and Service Tax (GST) on Foreign Currency Conversion Charges (FCY)<sup>~</sup></b>							
Value of Purchase / Sale of FCY	Value on which GST rate will be applicable						
Up to Rs 1,00,000	1% of the gross amount of the 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 exchange less 10,00,000 subject to maximum of Rs 60,000/-						

Complimentary Services For NRE / NRO Savings, Current, Corporate Salary, PINS Accounts,  
Foreign Tourists/Students NRO Accounts & Foreign National (Bangladeshi/Pakistani) NRO Accounts

Accounts effective May 1st, 2025

Particulars	Charges
<b>REMITTANCE</b>	
DD at Branch Location / Pay Order, DD at other than Branch Location, DD / PO / BC Revalidation / Cancellation - INR, Fund Transfer, NEFT (Per Transaction), RTGS (Per Transaction)	Nil
<b>COLLECTION</b>	
Local Clearing Cheque, Outstation Cheque Collection Charges - Branch Location (Per Instrument), Outstation Cheque Collection Charges - Other than Branch Location (Per Instrument)	Nil
<b>ANY BRANCH BANKING CHARGES</b>	
Cash Deposit at Home / Non Home Location, Cash Withdrawal at Home Location, Cash Withdrawal at Non-Home Location	Nil
<b>CHEQUE RELATED CHARGES</b>	
At-par Cheque Book Charges, Non At-par Cheque Book Charges	Nil
<b>HOME BANKING CHARGES</b>	
Cash Pick-up / Delivery, Instrument Pick-up / Delivery	Nil
<b>STANDING INSTRUCTION</b>	
Standing Instruction - Set-up, Standing Instruction - Amendment, Standing Instruction - Execution	Nil
<b>CERTIFICATE &amp; REPORT ISSUANCE</b>	
Current Year Balance and Interest Statement, Previous Year Balance and Interest Statement, Signature Verification Certificate, Photo Attestation, Address Confirmation, Duplicate TDS Certificate	Nil
<b>ACCOUNT STATEMENT &amp; PASSBOOK</b>	
Physical Account Statement (Quarterly), Monthly E-mail Account Statement, Account Statement Weekly (Physical), Account Statement Daily (Physical), Annual Combined Statement (Physical), Duplicate / Ad-hoc Statement Branch Banking (90 days), Pass Book (In Lieu of Account Statement), Foreign Inward remittance certificate, Duplicate Passbook	Nil
<b>OTHER CHARGES</b>	
Kotak Bank's ATM - Cash Withdrawal/Non-Financial Transaction, Regeneration of PIN, Stop Payment - Single / Range of Cheques, Email alert subscription, Cheque Purchase Charges, Record Retrieval Charges, Inoperative A/c for more than 1 year, Activation of Inoperative Account, Account Closure	Nil

**Please note**

Charges are exclusive of the Goods and Services 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.

<sup>§</sup>In addition to the mentioned fees, Correspondent Bank charges & other charges shall be charged and payable by the customer.

<sup>^</sup>SWIFT Charges of Rs.500 will be levied in case the bearer of charges is Remitter (OUR)

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

Effective 1st Nov, 24 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 locations. DCC mark-up fee will be applicable on all ATM, POS/In-store or Online transactions

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).

<sup>##</sup>Fees for ATM decline is applicable only on Non Kotak Bank ATM.

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, Maestro, Dream Different 811 Debit cards will be same as Pay Shop More Debit Card.

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

Privy League Business card, Visa Signature Pro debit card, Privy League Platinum Debit Card & Privy League Signature Debit Card will be charged an annual debit card charge of Rs. 750, Privy League Neon (Texture) & Private Banking Infinite Debit Card will be charged an annual debit card charge of Rs. 1500, Privy League Platinum (LED) debit card will be charged an annual debit card charge of Rs. 2500 & Privy League Black Metal debit card will be charged an annual debit card charge of Rs. 5000.

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.

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

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

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

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.

<sup>#</sup>PINS= Portfolio Investment account. Charges indicated in the GSFC above are over and above PINS, demat and trading account charges.

\* Metro cities include top 6 cities (Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad).

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.

~ 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) provided.