

Product Name		CURRENT ACCOUNT WHOLESALE BANKING; OVERDRAFT/CASH CREDIT ACCOUNT - WBG; VANILLA CURRENT ACCOUNT - WBG	BIPARTITE CURRENT ACCOUNT - WBG; BIPARTITE CC/OD ACCOUNT - WBG; RESTRICTED CURRENT ACCOUNT - WBG; RESTRICTED OD/CC ACCOUNT - WBG
Particulars		Product Level Free Limits & Charges (In Rs.)	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	N.A.
	Payable at Non- branch Locations	Rs 2.00/1000; Min Rs 50; Max Rs 5000	N.A.
RTGS	Outward	2 - 5 L : Rs. 20/Txn >5 L : Rs. 40/Txn	2 - 5 L : Rs. 20/Txn >5 L : Rs. 40/Txn
NEFT	Outward	Upto 10K: Rs 2/Txn; >10K - 2L: Rs 4/Txn; >2L: Rs 24/Txn	Upto 10K: Rs 2/Txn; >10K - 2L: Rs 4/Txn; >2L: Rs 24/Txn
IMPS	Outward	Upto 1 L : Rs. 5/Txn >1 L : Rs. 15/Txn	N.A.
Fund Transfer	Within Kotak Accounts	Free	Free
Cheque Book	Default Cheque Book is Payable At-par Only	1st Cheque 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	Rs 3.5/1000; Min Rs 50/Txn
Cash Withdrawal	For Non - home Branch Location	Rs. 2/1000; Min 50 per txn	N.A.
Home Banking:			
On Call Requests	Cash Pick-up or Delivery	Upto 2 L: Rs. 875/- Rs. 2 L to Rs. 6 L: Rs. 1,475/- Rs. 6.01 L to Rs. 10 L: Rs.2,475/- Rs. 10.01 L to Rs. 20 L: Rs.4,075/- Rs. 20.01 L to Rs.100.00 L: Rs.6,675/- per request	Upto 2 L: Rs. 875/- Rs. 2 L to Rs. 6 L: Rs. 1,475/- Rs. 6.01 L to Rs. 10 L: Rs.2,475/- Rs. 10.01 L to Rs. 20 L: Rs.4,075/- Rs. 20.01 L to Rs.100.00 L: Rs.6,675/- per request
	Cheque Pick-up/DD Delivery	Rs. 75/- per request	Rs. 75/- per request
Beat Services	Cash Pick-up Per Location Per Month	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 Beat Service 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	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 Beat Service 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
	Cheque Pick-up	500 p.m.	500 p.m.
Other Charges:			
Account Related			
Account Closure Charges		<30 Days & > 181 Days: Nil; 31 - 181 Days: Rs. 600	<30 Days & > 181 Days: Nil; 31 - 181 Days: Rs. 600
Debit Card Charges	Annual Fee	Rs. 259 p.a.	N.A.
Cheque Returns			

Cheques Deposited & Returned (Outward)	Local	Rs. 100/- per Instrument	Rs. 100/- per Instrument
	Out-station	Rs. 100/- per Instrument	Rs. 100/- per Instrument
Cheques Issued and Returned (Inward)	Financial Reasons	Rs 500/- per Inst	N.A
Charges Common for All Products			
Account Statements			
Ad-hoc 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	N.A
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.

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.

^ 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.

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 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.