

## 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
<b>Product Code</b>	SPRET, SPWBG, SPTWB, SPTRL	SPRRL, SPRWB
<b>Particulars</b>	<b>Product Level Free Limits &amp; Charges (in Rs.)</b>	

#### Remittances/Payments:

<b>Demand Draft/ Banker's Cheque</b>	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
<b>DD Cancellation Charges</b>		Rs 100/- per Inst	Rs 100/- per Inst
<b>RTGS</b>	Outward	Rs 20/Txn	Rs 20/Txn
<b>NEFT</b>	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
<b>Fund Transfer</b>	Within Kotak Accounts	Free	Free
<b>Cheque Book</b>	Default Cheque Book is Payable At-par Only	1st Chq Book Free; Rs 2 per leaf thereafter	N.A

#### Receipts/Collections:

<b>Out-station Cheque (Cheques drawn on non-speed clearing branches)</b>	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
<b>Cash Deposits</b>	At Home Branch & non Home Branch Location	Rs 3.5/1000; Min Rs 50/Txn	N.A
<b>Cash Withdrawal</b>	For Non Home Branch Location	Rs 2/1000; Min Rs 50/Txn	N.A

#### Other Charges:

##### Cheque Returns

<b>Cheques Deposited &amp; Returned (Outward)</b>	Local	Rs 100/- per Inst	Rs 100/- per Inst
	Out-station	Rs 100/- per Inst	Rs 100/- per Inst
<b>Cheques Issued and Returned (Inward)</b>	Financial Reasons	Rs 500/- per Inst	N.A

#### Charges Common for All Products

##### Account Statements

<b>Adhoc Statements Request</b>		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
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##### Miscellaneous Charges

<b>Stop Payment Charges</b>		Rs 100/- per Inst	Rs 100/- per Inst
<b>Account conduct certificate</b>		Rs. 500 per instance	Rs. 500 per instance
<b>Signatory details confirmation</b>		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.