

General Schedule of Features & Charges (GSFC)

For New Overdraft & Restricted Overdraft & Collection Current Account w.e.f. 01st August'26

Particulars		Standard Charges (in ₹)	Product Level NIL Charges Limits & Charges (in ₹)		
Product Name			Biz Collection - CACLO	Biz Restricted OD/CC Account - ODROD	Biz Elite Current Account - CAELO
Average Quarterly Balance (AQB) in ₹			₹25,000	NIL	₹1,00,000
Remittances/Payments:					
Demand Draft/ Banker's Cheque	Payable at Branch Locations	1/1000 (Min 50 Max 5000)	NA	NA	NIL Charges up to 30 DD/ BC p.m.; thereafter Std Chrgs
	Payable at Non- branch Locations	2/1000 (Min 50 Max 5000)	NA	NA	NIL Charges up to 10 L p.m.; thereafter Std Chrgs
RTGS	Applicable only if done in Branch	2 - 5 L: 20/ txn; > 5 L: 40/ txn	NA	NA	NIL Charges
NEFT**	Applicable only if done in Branch	Upto 10k: 2/txn; >10K to 2L: 4/txn >2 L: 24/txn	NA	NA	NIL Charges
IMPS	Upto ₹ 100000: ₹5 / txn Above ₹100000 : ₹15 / txn		NA	NA	NIL Charges
Cheque Book	Default Cheque Book is Payable At-par Only	Upto 500 leaves/p.m. - 2/leaf; Above 500 leaves/p.m. - 3/leaf	NA	NA	NIL Charges upto 300 cheque leaves p.m then Std Charges
Home Banking:					
On Call Requests	Cash Pick-up or Delivery^	Upto ₹2 lacs: ₹875/- ₹2 lacs to ₹6 lacs: ₹1,475/- ₹6.01 lacs to ₹10 lacs: ₹2,475/- ₹10.01 Lac to ₹20 Lacs: ₹4,075/-₹20.01 Lacs to ₹100.00 Lacs: ₹6,675/- per request	Only Cash Pick Up *	Only Cash Pick Up *	*
	Cheque Pick-up/DD Delivery	₹75/- per request	Only Cheque Pick Up *	Only Cheque Pick Up *	NIL Charges up to 3 request per month thereafter Std Charges
Beat Service	Cash Pickup	Up to ₹50,000: ₹5K ₹50K to ₹1L: ₹6K ₹1L to ₹2L: ₹7.5K ₹2L to ₹4L: ₹10K ₹4L to ₹6L: ₹15K ₹6L to ₹8L: ₹20K ₹8L to ₹10L: ₹25K ₹10L to ₹15L: ₹35K ₹15L to ₹20L: ₹40K ₹20L to ₹50L: ₹50K ₹50L to ₹100L: ₹75K Per Month & Per Location	*	*	*
	Cheque Pick-Up	500 p.m.	*	*	NIL Charges
Cash Deposit & Withdrawal:					
Cash Deposits	At Home Branch & non Home Branch Location@	₹4/1000 Min 50 per txn	NIL Charges upto 4L p.m.; thereafter Std Chrgs	NIL charges up to 1 times of previous month's avg OD utilisation / avg debit Balance or ₹20 lakh per month whichever is lower and thereafter Std charges	NIL Charges upto 10 times of prev month's avg credit balance, Max. 2.5 Cr p.m. thereafter Std charges

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Product Name				Biz Collection - CACLO	Biz Restricted OD/CC Account - ODROD	Biz Elite Current Account - CAELO
Average Quarterly Balance (AQB) in ₹				₹25,000	NIL	₹1,00,000
Cash Withdrawal	For Non - home Branch Location	₹2/1000 Min 50 per txn		NA	NA	NIL Charges upto 1 L per day; thereafter std charges
Automated Teller Machine (ATM): Kotak ATM Txn - Nil Charges upto 5 Transaction						
^^VISA ATMs - Domestic	Non Financial Txn	10 per txn		NA	NA	NIL Charges
	Cash Withdrawal	23 per txn				
VISA ATMs - International	Non Financial Txn	25 per txn		NA	NA	*
	Cash Withdrawal	150 per txn		NA	NA	*
Txn declined at merchant outlets/website/ATM, due to insufficient Balance^^	Insufficient Funds	25 per txn		NA	NA	*
Debit Card:						
Debit Card Charges	Annual Fee	₹259 p.a		NA	NA	*
Other Charges:						
Account Related						
AQB Non - maintenance <>	Non maintenance charges per quarter	If AQB < 50% of the required Product AQB		1500	NA	5000
		If AQB >=50% but < 100% of the required Product AQB		900	NA	3000
Cheque Returns <>						
Cheques Deposited & Returned (Outward)	Local & Out-station	₹100 per Cheque		*	*	Nil charges upto 7 p.m.; thereafter Std Charges
Cheques Issued and Returned (Inward) & ECS returns	Financial Reasons	₹500/instance		NA	NA	*
SMS Alerts & Updates						
Balance (Daily/Weekly), Txn & Value Added Alerts		SMS - ₹0.50 per SMS Email - Nil charges		*	*	50% Discount on Std Charges(₹0.25 per SMS)
Charges Common for All Products						
Account Statements (Through Email - Nil charges)						
Ad- hoc Statements Request	At Branch/ Phone Banking	<=365 Days: ₹100		*	*	*
		>365 Days: ₹200		*	*	*
	On Net Banking/ ATM	₹50		*	*	*
Foreign Currency Payments & Collections						
DD Issuance/DD Cancellation / DD Revalidation/Cheque Collection		₹500		*	*	*
TT Transfer ~	Corr Bank Chrgs Borne by Beneficiary	₹250		*	*	*
	Corr Bank Chrgs Not Borne by Beneficiary	₹1000		*	*	*
Cheque Deposited and Returned ~ / Cheque Issued and Returned ~ <> (Financial Reasons)		₹1000		*	*	*

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Average Quarterly Balance (AQB) in ₹			₹25,000	NIL	₹1,00,000
Miscellaneous Charges					
Fund Transfer Return	Financial Reasons	₹300	NA	NA	*
Cheque Purchase Charges		₹0.5/1000/Day	NA	NA	*
Travelers Cheque Encashment ~		1% of TC Amount	NA	NA	*
Mandate Registration Charges		₹50/Instance	*	*	*
Stop Payment		₹100 Per Request	NA	NA	*
Standing Instruction Failure		₹100	*	*	*
TDS Certificate(Duplicate only)		₹200 / Request	*	*	*
Solvency Certificate		₹15000	*	*	*
TOD Charges		₹500	*	*	*
Authorised Dealer Code Letter		₹500 per request	*	*	*
GST on Foreign Currency Conversion Charges (FCY) ~					
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 ₹250/-			
Above ₹1,00,000/- to ₹10,00,000/-		₹1000 + 0.50% of the gross amount of currency exchanged less ₹1,00,000.			
Above ₹10,00,000/-		₹5500/- + 0.10% of the gross amount of currency exchanges less ₹10,00,000 subject to maximum of ₹60,000/-			
Privy Debit Card Charges :-					
Card Type	Charges	Card Type			Charges
Platinum Card, Signature Cards, Signature Pro & Business Cards	₹750 p.a	Neon Debit Card & Private Banking Infinite Card,LED Card, Black Metal Card, Business Solitaire Card			₹1500 p.a
Services Offered at "NIL CHARGES"					
1. Out-station Cheque (Cheques drawn on non-speed clearing branches)			6. Interest Statement & DD/BC Cancellation & Revalidation		
2. Debit Card Replacement (Lost / Stolen Card)			7. Signature Verification Address Confirmation		
3. Bank Statement Weekly (Physical), Annual Combined Statement, Balance Statement (Other than 31st March)			8. Record retrieval charges & Photo Attestation		
4. PIN Regeneration at ATM/ Net Banking/ Phone Banking,			9. Confidential Report & Credit Confirmation		
5. Standing Instruction - Set-up/ Amendment			10. Account Closure Charges (Customer Induced Closure)		
			11. IMT - Instant Money Transfer (Cashless Card Withdrawal)		
Please Note:					

Coin Deposit charges: "Nil Charges" upto deposit value of ₹50 ; Beyond ₹50 per instance, 5% on entire amount of coins deposited will be charged. Low Denomination Charges: 0.5% of the value above ₹5000 deposit per instance ; Only ₹10 and ₹20 notes will be considered.

Annual Fee and Issuance Fee for the Payshop More Card is ₹285 p.a.

Penal Charges: Amounts standing unpaid on respective due dates shall attract penal charge at 8% per annum (to be charged for actual no. of days) on overdue amount plus applicable taxes. The penal charge is over and above the contracted rate.

SMS Alerts & Updates : - Mandatory Alerts will not be charged.

Under Home Banking cash pick up services (On Call & Beat), lower denomination (value equal to or less than ₹50) notes and coins will not be accepted.

^Home Banking Beat Cash Service charges will be charged as per agreed Contractual Slab on a monthtly basis. The charges are applicable per month & per location basis.

Home Banking (On Call & Beat Service) - Maximum slab avaliable for cash pick up is up to 100 lacs only (Adhoc / daily).

Non financial Txn under debit card section includes Balance enquiry , Mini Statement & PIN Change.

^^Debit Card transaction eligibility: Five free financial transactions are allowed per month, while non-financial transactions remain free at own bank ATMs. At other bank ATMs (inclusive of financial and non-financial transactions), three free transactions per month are allowed in metro centres and five transactions in non-metro centres.

Top 6 Cities#+ Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad.

*Indicates Standard Charges are Applicable.

Abbreviations Used: For all value figures L=Lakhs & K=Thousand; Chq = Cheque; Std = Standard; Chrg = Charge; Txn=Transaction; p.m.=per month; p.a.=per annum; Avg=Average; FCY= Foreign Currency; FT=Fund Transfer; Corr=Correspondent; TOD=Temporary Overdraft; w/o= without

"NIL Charges" are not applicable for Current Accounts Maintaining Less than 75% of the Required Product AQB:

Product wise limits offered on cash deposit with "NIL Charges" shall be applicable only if the Average Quarterly Balance (AQB) maintained in the account in that quarter is atleast 75% of the product AQB; else standard charges shall apply as per the GSFC in effect. Additionally, AQB non-maintenance charge will also be applicable as mentioned in GSFC.

Dynamic Currency Conversion (DCC) markup fee of 3.5% plus GST will be applicable on Kotak Bank Debit Cards. DCC markup fee will be applicable on all ATM, POS/ In-store or Online transactions.

1. Transactions done in Indian currency (₹) at international locations

2. Transactions done in Indian currency (₹) with merchants located in India but registered in an international location

****Indo - Nepal Remittance Scheme (NEFT Charges):**

If beneficiary maintains an account with Nepal SBI Bank Ltd (NSBL): ₹25 per txn (incl all taxes)

If beneficiary does not maintain an account with Nepal SBI Bank Ltd (NSBL): Upto ₹5000 - ₹75 per txn & beyond ₹5000 - ₹100 per txn (incl all taxes)

Applicable for all transactions which involve foreign currency conversion. This charge is applicable from May 16, 2008 as per the CBDT Circular

~ 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) table above.

Please note any rejections in applications made through ASBA mode due to insufficient funds will attract charges of ₹300/- per rejection.

*Nil charges on Transaction and Value added SMS alerts to the customer who have subscribed for Daily/Weekly balance alert facility.

*Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent without any charges, even if Daily/Weekly Balance SMS alerts facility has not been subscribed.

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.

<> Indicates penalty charges.

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.

"State Government taxes / Cess as applicable shall be charged"

TDS on cash withdrawals is applicable as per prevailing laws. For more details, please refer to the TDS section under the bank's terms and conditions page on <https://www.kotak.bank.in/en/terms-conditions.html#3>.

All charges are subject to revision with an intimation of 30 days to account holders. Closure of account due to revision of charges will not be subject to account closure charges.