

General Schedule of Features & Charges (GSFC)									
For New Overdraft & Restricted Overdraft & Collection Current Account (w.e.f. 1st August, 2026)									
Particulars			Standard Charges (in ₹)		Product Level NIL Charges Limits & Charges (in ₹)				
Product Name			Collection Current Account - RLCOL	Overdraft- Edge ODEDG	Overdraft Elite ODELI	Overdraft Ace ODACE	Restricted CC/ Overdraft Edge Account ODRED	Restricted CC/ Overdraft Elite Account ODREL	Restricted CC/ Overdraft Ace Account ODRAC
Average Quarterly Balance (AQB) in ₹			25,000	NIL	NIL	NIL	NIL	NIL	NIL
Remittances/Payments:									
Demand Draft/ Banker's Cheque	Payable at Branch Locations	1/1000 (Min 50 Max 5000)	NA	*	NIL Charges up to 30 DD/ BC p.m.; thereafter Std Chrgs	NIL Charges up to 50 DD/ BC p.m.; thereafter Std Chrgs	NA	NA	NA
	Payable at Non-branch Locations	2/1000 (Min 50 Max 5000)	NA	*	NIL Charges up to 10L p.m.; thereafter Std Chrgs	NIL Charges up to 30L p.m.; thereafter Std Chrgs	NA	NA	NA
RTGS	Applicable only if done in Branch	2 - 5 L: 20/ txn; > 5 L: 40/ txn	NA	*	NIL Charges	NIL Charges	NA	NA	NA
NEFT**	Applicable only if done in Branch	Up to 10k: 2/txn; >10K to 2L: 4/txn >2 L: 24/txn	NA	*	NIL Charges	NIL Charges	NA	NA	NA
IMPS	Up to ₹100000 : ₹5 / txn Above ₹100000 : ₹15 / txn		NA	*	NIL Charges	NIL Charges	NA	NA	NA
Cheque Book	Default Cheque Book is Payable At-par Only	Up to 500 leaves/p.m. - 2/leaf; Above 500 leaves/p.m. - 3/leaf	NA	NIL Charges up to 50 cheque leaves p.m.; then Std Charges	NIL Charges up to 300 cheque leaves p.m., then Std Charges	NIL Charges	NA	NA	NA
Home Banking:									
On Call Requests	Cash Pick-up or Delivery^	Up to ₹2L: ₹875/- ₹2L to ₹6L: ₹1,475/- ₹6.01L to ₹10L: ₹2,475/- ₹10.01L to ₹20L: ₹4,075/- ₹20.01L to ₹100.00L: ₹6,675/- per request	Only Cash Pick-up *	*	*	*	Only Cash Pick-up *	Only Cash Pick-up *	Only Cash Pick-up *
	Cheque Pick-up/DD Delivery	₹75/- per request	Only Cheque Pick-up *	*	Nil charges up to 3 req per month there after Std Charges	Nil charges up to 5 req per month there after Std Charges	Only Cheque Pick-up *	Only Cheque Pickup, Nil charges up to 3 req per month there after Std Charges	Only Cheque Pickup, Nil charges up to 5 req per month there after Std Charges
Beat Service	Cash Pickup Per Month & Per Location	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	*	*	*	*	*	*	*

Particulars			Standard Charges (in ₹)		Product Level NIL Charges Limits & Charges (in ₹)				
Product Name			Collection Current Account - RLCOL	Overdraft- Edge ODEDG	Overdraft Elite ODELI	Overdraft Ace ODACE	Restricted CC/ Overdraft Edge Account ODRED	Restricted CC/ Overdraft Elite Account ODREL	Restricted CC/ Overdraft Ace Account ODRAC
Beat Service	Cheque Pick-up	500 p.m.	*	300 p.m.	NIL Charges	NIL Charges	*	NIL Charges	NIL Charges
Cash Deposit & Withdrawal:									
Cash Deposits	At Home Branch & non Home Branch Location@	₹4/1000 Min 50 per txn	NIL Charges up to 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 standard charges	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 standard charges	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 standard charges	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 standard charges	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 standard charges	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 standard charges
Cash Withdrawal	For Non - home Branch Locations	₹2/1000 Min 50 per txn	NA	NIL Charges up to 25K per day; thereafter std charges	NIL Charges up to 1L per day; thereafter std charges	NIL Charges up to 2.5L per day; thereafter std charges	NA	NA	NA
Automated Teller Machine (ATM): Kotak ATM Txn - Nil Charges upto 5 Transaction									
^^VISA ATMs usage charges	Non Financial Txn	10 per txn	NA	NA	NA	NA	NA	NA	NA
- Domestic	Cash Withdrawal	23 per txn	NA	NA	NA	NA	NA	NA	NA
VISA ATMs - International	Non Financial Txn	25 per txn	NA	NA	NA	NA	NA	NA	NA
	Cash Withdrawal	150 per txn	NA	NA	NA	NA	NA	NA	NA
Txn declined at merchant outlets/website/ATM, due to insufficient Balance^^	Insufficient Funds	25 per txn	NA	NA	NA	NA	NA	NA	NA
Debit Card:									
Debit Card Charges	Annual Fee	₹259 p.a.	NA	NA	NA	NA	NA	NA	NA
Other Charges:									
Account Related									
AQB Non - maintenance <>	Non maintenance charges per quarter	If AQB < 50% of the required Product AQB	1500	NA	NA	NA	NA	NA	NA
		If AQB >=50% but < 100% of the required Product AQB	900	NA	NA	NA	NA	NA	NA
Cheque Returns <>									
Cheques Deposited & Returned (Outward)	Local & Out-station	₹100 per Cheque	*	*	Nil charges up to 7 p.m.; thereafter Std Charges	Nil charges up to 10 p.m.; thereafter Std Charges	*	Nil charges up to 7 p.m.; thereafter Std Charges	Nil charges up to 10 p.m.; thereafter Std Charges
Cheques Issued & Returned (Inward) ECS returns	Financial Reasons	₹500/instance	NA	*	*	*	NA	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)	NIL Charges	*	50% Discount on Std. charges (₹0.25 per SMS)	NIL Charges

Particulars			Standard Charges (in ₹)		Product Level NIL Charges Limits & Charges (in ₹)				
Product Name			Collection Current Account - RLCOL	Overdraft- Edge ODEDG	Overdraft Elite ODELI	Overdraft Ace ODACE	Restricted CC/ Overdraft Edge Account ODRED	Restricted CC/ Overdraft Elite Account ODREL	Restricted CC/ Overdraft Ace Account ODRAC
Charges Common for All Products									
Account Statements (Through Email - Nil charges)									
Ad-hoc Statements Request	At Branch/ Phone	<=365 Days: ₹100	*	*	*	*	*	*	*
	Banking	>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	*	*	*	*	*	*	*
Miscellaneous Charges									
Fund Transfer Return	Financial Reasons	₹300	NA	*	*	*	NA	NA	NA
Cheque Purchase Charges		₹0.5/1000/Day	NA	*	*	*	NA	NA	NA
Travelers Cheque Encashment ~		1% of TC Amount	NA	*	*	*	NA	NA	NA
Mandate Registration Charges		₹50/Instance	*	*	*	Nil Charges	*	*	Nil Charges
Stop Payment		₹100 Per Request	*	*	*	*	*	*	*
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/-						

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. SMS Alerts & Updates : - Mandatory Alerts will not be charged 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. 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 ₹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 * 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. **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. Home branch location is defined as all the branches belonging to the same clearing zone in which the account is opened. *Nil charges on Transaction and Value added SMS alerts to the customers 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.	