

General Schedule of Features & Charges (GSFC)

For Retail Current Accounts & Current Accounts with OD/CC facility (w.e.f. 1st August, 2026)

Particulars		Standard Charges (in ₹)	
Product Name		CARLW (Composite)	
Remittances/Payments:			
Demand Draft/Banker's Cheque	Payable at Branch Locations	1/1000 (Min 50 Max 5000)	NIL Charges up to 30 DD/ BC p.m.; thereafter Std Chrgs
	Payable at Non- branch Locations	2/1000 (Min 50 Max 5000)	NIL Charges upto 10L p.m.; thereafter Std Chrgs
RTGS	Applicable only if done in Branch	2 - 5 L: 20/ txn;> 5 L: 40/ txn	*
NEFT**	Applicable only if done in Branch	Upto 10k: 2/txn; >10K to 2L: 4/txn >2 L: 24/txn	*
IMPS	Upto ₹100000: ₹5 / txn Above ₹100000 : ₹15 / txn		NIL Charges
Cheque Book leaves	Default Cheque Book is Payable At-par Only	Upto 500 leaves/p.m. - 2/leaf; Above 500 leaves/p.m. - 3/leaf	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/- ₹20.01Lacs to ₹100.00 Lacs: ₹6,675/- per request	*
	Cheque Pick-up/DD Delivery	₹75/- per request	Nil charges up to 3 req per month there after Std Charges
Beat Service	Cash Pickup Per Location & Per Month	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 Location & Per Month	*
	Cheque Pick-up	500 p.m.	*
Cash Deposit & Withdrawal:			
Cash Deposits	At Home Branch & non Home Branch Location@	₹4/1000 Min 50 per txn	NIL Charges upto 10 times of prev month's avg credit balance, Max. 2.5 Cr p.m. thereafter Std charges
Other Charges:			
Cheque Returns <>			
Cheques Deposited & Returned (Outward)	Local & Out-station	₹100 per Cheque	Nil charges up to 7 p.m.; thereafter Std Charges
Cheques Issued and Returned (Inward) & ECS returns	Financial Reasons	₹500/instance	*
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	*

Miscellaneous Charges

Stop Payment		Rs.100 Per Request	*
Fund Transfer Return	Financial Reasons	Rs. 300	*
Solvency Certificate		Rs. 15000	*
Authorised Dealer Code Letter		Rs.500 per request	*

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:

¹ Classic Card will not be available to customers whose Current Account has been opened with Kotak Bank post 20th Dec, 2011. Charges against Classic Card will be same as that of Business Gold

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

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

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.

Beat Cash Service charges will be charged as per agreed Contractual Slab on a monthly basis

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

^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

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

**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 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.

Applicable GSFC : - ODRLW to follow CARLW GSFC except cash deposit offered at NIL charges up to 1 times of previous month's avg OD utilisation / avg debit Balance or ₹20lakh per month whichever is lower and thereafter standard charges will be applicable.

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.

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.