General Schedule of Features & Charges (GSFC)

For CAGEN - KOTAK GENERAL CURRENT ACCOUNT(w.e.f. 1st August'2026)

Particulars		Standard Charges (in ₹)	Product Level NIL Charges Limits & Charges (in ₹)
Product Name Average Quarterly Balance (AQB) in ₹			**Neo## 10,000**
Remittances/Payments:			
Demand Draft/ Banker's Cheque	Payable at Branch Locations	1/1000 (Min 50 Max 5000)	*
	Payable at Non- branch Locations	2/1000 (Min 50 Max 5000)	*
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	Up to ₹ 100000: ₹5 / txn Above ₹100000 : ₹15 / txn		*
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	NIL Charges for 1st Chq Book (25 leaves); 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	*
	Cheque Pick-up/DD Delivery	₹75/- per request	*
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 Per Month & Per Location	*
	Cheque Pick-up	500 p.m.	300 p.m.
Cash Deposit & Withdrawal:			
Cash Deposits	At Home Branch & non Home Branch Location@	₹4/1000 Min 50 per txn	NIL Charges up to 2L p.m.; thereafter Std Chrgs
Cash Withdrawal	For Non - home Branch Location	₹2/1000 Min 50 per txn	NIL Charges up to 10K 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	*
	Cash Withdrawal	23 per txn	*
VISA ATMs - International	Non Financial Txn	25 per txn	*
	Cash Withdrawal	150 per txn	*
Txn declined at merchant outlets/ website/ATM, due to insufficient Balance^^	Insufficient Funds	25 per txn	*
Debit Card:			
Debit Card Charges	Annual Fee	₹259 p.a.	*

Particulars		Standard Charges (in ₹)	Product Level NIL Charges Limits & Charges (in ₹)
Product Name Average Quarterly Balance (AQB) in ₹			**Neo## 10,000**
Other Charges:			
Account Related			
AQB Non - maintenance <>	Non maintenance charges per quarter	If AQB < 50% of the required Product AQB	1200
		If AQB >=50% but < 100% of the required Product AQB	750
Cheque Returns <>			
Cheques Deposited & Returned (Outward)	Local & Out-station	₹100 per Cheque	*
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	*
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	*
Miscellaneous Charges			
Fund Transfer Return	Financial Reasons	₹300	*
Cheque Purchase Charges		₹0.5/1000/Day	*
Travelers Cheque Encashment ~		1% of TC Amount	*
Mandate Registration Charges		₹50/Instance	*
Standing Instruction	Failure	₹100	*
TDS Certificate(Duplicate only)		₹200/Request	*
Stop payment		₹100/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:

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

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

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

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 (On Call & Beat Service) - Offered at select locations. Maximum slab avaliable for cash pick up is up to 100 lacs only.

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

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.

Neo Current Account is available in select locations only.

*Nil charges on Transaction and Value added SMSalerts 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.

Service Charges to Account Holders in Rural / Semi-urban locations:

Classic Current Account is available in Rural / Semi-urban branches with reduced AQB requirement of ₹10,000. The features offered and charges applicable shall be the same as Pro Current Account (except for Home Banking Service which is offered only at select locations).

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.