General Schedule of Features & Charges (GSFC)

For Retail Current Accounts (w.e.f. 01st May, 2026)

Particulars	Standard Charges (in ₹)		Product Level NIL Charges Limits & Charges (in ₹)						
Product Name			Neo## (CANEO)	Edge (CAEDG)	Pro (CAPRO)	Elite (CAELT)	Ace (CAACE)	Astra 5 (CASTA)	Astra 15 (CASTC)
Average Quarterly Balance (AQB) in ₹			10,000	25,000	50,000	1,00,000	2,50,000	5,00,000	15,00,000
Remittances/Payments:									
Demand Draft/ Banker's Cheque	Payable at Branch Locations	1/1000 (Min 50 Max 5000)	*	*	NIL Charges up to 15 DD/ BC p.m.; thereafter Std Chrgs	NIL Charges up to 30 DD/ BC p.m.; thereafter Std Chrgs	NIL Charges up to 50 DD/ BC p.m.; thereafter Std Chrgs	NIL Charges	NIL Charges
	Payable at Non- branch Locations	2/1000 (Min 50 Max 5000)	*	*	*	NIL Charges up to 10L p.m.; thereafter Std Chrgs	NIL Charges up to 30L p.m.; thereafter Std Chrgs	NIL Charges	NIL Charges
RTGS	Applicable only if done in Branch	2 - 5 L: 20/ txn; > 5 L: 40/ txn	*	*	*	NIL Charges	NIL Charges	NIL Charges	NIL Charges
NEFT**	Applicable only if done in Branch	Up to 10k: 2/txn; > 10K to 2L: 4/txn >2 L: 24/txn	*	*	*	NIL Charges	NIL Charges	NIL Charges	NIL Charges
IMPS	Up to ₹100000: ₹5 / txn Above ₹100000: ₹15 / txn		*	*	*	NIL Charges	NIL Charges	NIL Charges	NIL Charges
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	NIL Charges up to 50 cheque leaves p.m.; then Std Charges	NIL Charges up to 200 cheque leaves p.m., then Std Charges	NIL Charges up to 300 cheque leaves p.m., then Std Charges	NIL Charges	NIL Charges	NIL Charges
Home Banking:									
On Call Requests	Cash Pick-up or Delivery^ (per request):	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/-	*	*	*	*	*	*	*
	Cheque Pick-up/DD Delivery	₹75/- per request	*	*	*	Nil charges up to 3 req per month there after Std Charges	Nil charges up to 5 req per month there after Std Charges	Nil charges up to 7 req per month there after Std charges	Nil 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	*	*	*	*	*	*	*

Particulars	Standard Charges (in ₹)		Product Level NIL Charges Limits & Charges (in ₹)						
Product Name			Neo## (CANEO)	Edge (CAEDG)	Pro (CAPRO)	Elite (CAELT)	Ace (CAACE)	Astra 5 (CASTA)	Astra 15 (CASTC)
Average Quarterly Balance (AQB) in ₹			10,000	25,000	50,000	1,00,000	2,50,000	5,00,000	15,00,000
Beat Service	Cheque Pick-up	500 p.m.	300 p.m.	300 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 2L p.m.; thereafter Std Chrgs	NIL Charges up to 4L p.m.; thereafter Std Chrgs	NIL Charges up to 10 times of prev month's avg credit balance, Max 1 Cr p.m. thereafter Std charges	NIL Charges up to 10 times of prev month's avg credit balance, Max. 2.5 Cr p.m. thereafter Std charges	NIL Charges up to 10 times of prev month's avg credit balance , Max. 4 Cr p.m. thereafter Std charges	NIL Charges up to 10 times of prev month's avg credit balance , Max. 10 Cr p.m. thereafter Std charges	NIL Charges up to 10 times of prev month's avg credit balance, Max. 20 Cr. p.m. thereafter Std charges
Cash Withdrawal	For Non - home Branch Locations	₹2/1000 Min 50 per txn	NIL Charges up to 10K per day; thereafter std charges	NIL Charges up to 25K per day; thereafter std charges	NIL Charges up to 50K 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	NIL Charges up to 5L per day; thereafter std charges	NIL Charges up to 7.5L per day; thereafter std charges
Automated Teller Machine (ATM): Kotak ATM Txn - Nil Charges upto 5 Transaction									
^^VISA ATMs usage charges - Domestic	Non Financial Txn	10 per txn	*	*	*	NIL Charges	NIL Charges	NIL Charges	NIL Charges
	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.	*	*	*	*	NIL Charges for 1st thereafter Year ₹259 p.a.	NIL Charges for 1st Year thereafter ₹259 p.a.	NIL Charges for 1st Year thereafter ₹259 p.a.
Other Charges:									
Account Related									
AQB Non - maintenance <>	Non maintenance charges per quarter	If AQB < 50% of the required Product AQB	1200	1500	2500	5000	7000	8000	8000
		If AQB >=50% but < 100% of the required Product AQB	750	900	1500	3000	4000	5000	5000
Cheque Returns <>									
Cheques Deposited and Returned (Outward)	Local & Out-station	₹100 per Cheque	*	*	Nil charges up to 5 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	Nil charges up to 10 p.m.; thereafter Std Charges	Nil charges up to 10 p.m.; thereafter Std Charges
Cheques Issued & Returned (Inward) and ECS returns	Financial Reasons	₹500/instance	*	*	*	*	*	*	*

Particulars		Standard Charges (in ₹)	Product Level NIL Charges Limits & Charges (in ₹)						
Product Name			Neo## (CANEO)	Edge (CAEDG)	Pro (CAPRO)	Elite (CAELT)	Ace (CAACE)	Astra 5 (CASTA)	Astra 15 (CASTC)
Average Quarterly Balance (AQB) in ₹			10,000	25,000	50,000	1,00,000	2,50,000	5,00,000	15,00,000
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	NIL Charges	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	*	*	*	*	Nil Charges	Nil Charges	Nil Charges
Stop Payment		₹100 Per Request	*	*	*	*	*	*	Nil Charges
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)

Below Scheme codes to follow Applicable GSFC as mentioned below :

Scheme Code	Scheme Description	Applicable Scheme Code	Applicable Scheme Description	Scheme Code	Scheme Description	Applicable Scheme Code	Applicable Scheme Description
CAOTH	Current Account - Others	CANEO	Neo Current Account	CAORA	Orange Current Account	CAELT	Elite Current Account
CANOE	Neo Current Account			CAELI	Elite Current Account		
CAGCA	CA General Current Account			CAAML	Activ Money Lite Current Account		
MRCLA	Classic 2.0 Current Account	CACLC	Classic Current Account	CAAEP	Elite Plus Current Account		
TRCLA	Trader Classic Current Account			CAELP	Elite Plus Current Account		
CACSL	Classic Current Account			CAGTE	GTA Elite Current Account		
CATRC	Trader Classic			CAADV	Advantage Current Account	CAPRO	Pro Current Account
MREDG	Edge 2.0 Current Account	CAEDG	Edge Current Account	TRPCA	Trader Pro Current Account		
CACOM	Comfort Current Account			CAFLX	Flexi Current Account		
CAEGE	Edge Current Account			CAAPP	Pro Plus Current Account		
CAPPA	Kotak Political Parties Current Account	CAACE	Ace Current Account	CATRP	Traders Pro Current Account		
CAACP	Ace Plus Current Account			CAPOR	Pro Current Account		
CAAMR	Activ Money Current Account			CAGTP	GTA Pro Current Account		
CAPAC	Kotak Ace Plus Current Account			CAPRP	Pro Plus Current Account		
CAGTA	GTA Ace Current Account			CABPR	Business Pro Current Account		
CAACA	Ace Current Account			CAAMP	Activ Money Preimum Current Account	CASTA	Astra 5 Current Account
CAASA	Astra 25	CASTC	Astra 15 Current Account	CAPLT	Current Account - Platina		
				CASTB	Astra 10 Current Account		
				CAAST	Astra 5		
				CAASR	Astra 10		

Schemes with Additional Condition

Scheme Code	Scheme Description	Applicable Scheme Code	Applicable Scheme Description	Additional Remark
CASFL	Safalta Current Account	CANEO	Neo Current Account	AQB of ₹5,000 and Non-maintenance charges : AQB <2500 : ₹1,000 per quarter, AQB >=2500 : ₹500 per quarter
ODAGR	Agri Finance Overdraft Account	CAELT	Elite Current Account	NIL AQB. 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.
CACLC	Classic Current Account	CAPRO	Pro Current Account	Available for Rural / Semi-urban branches with reduced AQB Rs 10,000.
ODINS	Instant Personal Loan Overdraft	CAPRO	Pro Current Account	NIL AQB. 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.
CASYN	Kotak Synergy Current Account	CAEDG	Edge Current Account	Reduced AQB of ₹10,000.
ODPBB	Privy Business Banking Account	CAPRO	Pro Current Account	NIL AQB. 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.
ODPER	Personal OD Account			
CASOD	Salaried Overdraft Current Account			
ODRET	Retail Overdraft Account			
ODLOG	Kotak Logistics Overdraft Account	CAELT	Elite Current Account	NIL AQB. 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.
CABFA	Business Finance Current Account			
CAPPV	Business Plus Current Account			
CABUS	Business Current Account			
ODRFD	Overdraft against fixed deposit - Resident Account			
CHLOD	Business Vintage Current Account			
CARER	Special RERA 30% Account	CAPRO	Pro Current Account	NIL AQB

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.

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.

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

Home Banking (On Call & Beat Service) - Offered at select locations. Maximum slab avaliable 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 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 eligibilty Five free transactions (inclusive of financial and non-financial transactions) every month from own bank ATMs. From other bank ATMs (inclusive of financial and non-financial transactions) free three transactions per month 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 at Home Branch Location Only: Home branch location is defined as all the branches belonging to the same clearing zone in which the account is opened.

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 1% plus GST will be applicable on Kotak Bank Debit Cards w.e.f. Nov 01, 2024. 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): Up to ₹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.

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"

W.e.f 1st July,2020; threshold as well as Rate of TDS applicable for CASH withdrawal will dependent on submission of proof of Income Tax Return filed. Revised TDS rates will be as under:

Aggregate Cash Withdrawals in all accounts in a Financial Year	Income tax Return copy Submitted to Bank	Income tax Return copy NOT Submitted to Bank
Up to ₹20 Lakhs	Nil	Nil
₹20 lakhs to ₹1 crore	Nil	2%@
In Excess of ₹1 crore	2%@	5%@

@If PAN is not updated in the account then the TDS deduction at the rate 20% as per section 206AA of the Income Tax Act will apply. For foreign companies, foreign partnership firms, Non-residents additional surcharge and health & education cess will be applicable as per Income Tax law.

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.