

General Schedule of Features and charges - Current Account (CACBK) (w.e.f. 1st Aug' 2026)

Average Monthly Balance (AMB) and Non-Maintenance Charges (NMC)	AMB & NMC
Average Monthly Balance (AMB)	Nil
Non-Maintenance Charges (NMC) Monthly	Nil

Remittances/Payments		Standard Charges (₹)	Applicable Charges (₹)
Demand Draft/ Banker's Cheque	Payable at Branch Locations	1/1000 (Min 50 Max 5000)	Nil Charges
	Payable at Non-branch Locations	2/1000 (Min 50 Max 5000)	Nil Charges
RTGS	Through Branch	2 - 5 L: 25/ txn; > 5 L: 50/ txn	Nil Charges
NEFT**	Through Branch	Up to 10k: 2.5/txn; >10K to 2L: 5/txn; >2L: 25/txn; > 5 L: 50/ txn	Nil Charges
IMPS	Up to ₹ 100000: ₹5 / txn and above ₹ 100001: ₹ 15 / txn		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

Receipts/ Collections		Standard Charges (₹)	Applicable Charges (₹)
Out-station Cheque (Cheques drawn on non-speed clearing branches) Home Banking:	Drawn at Kotak Branch Locations	<10K: 50/Chq; 10K - 1L: 100/Chq; >1L: 150/Chq	Nil Charges
	Drawn at Kotak Non – branch Locations	<10K: 50/Chq; 10K - 1L: 100/Chq; >1L:150/Chq	Nil Charges

Home Banking		Standard Charges (₹)	Applicable Charges (₹)
On Call Requests	Cash Pick-up or Delivery^-	Up to ₹2 lakhs: ₹875/- ₹2 lakh to ₹6 lakh: ₹1,475/- ₹6.01 lakh to ₹10 lakh: ₹2,475/- ₹10.01 lakh to ₹20 lakh: ₹4,075/- ₹20.01 lakh to ₹100.00 lakh: ₹6,675/- per request	Not Applicable
	Cheque Pick-up/DD Delivery	₹75/- per request	Nil 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 Location & Per Month	1st location - Nil Charges 2nd location onwards - 50% discount on Std. charges
	Cheque Pick-up	₹500 p.m.	Nil Charges

Cash Deposit & Withdrawal		Standard Charges (₹)	Applicable Charges (₹)
Cash Deposits	At Home Branch & non-Home Branch Location	₹ 4/1000; Min ₹ 50 per txn	Nil Charges
Cash Withdrawal	For Non - home Branch Location	₹ 2/1000; Min ₹ 50 per txn	Nil Charges

Automated Teller Machine (ATM)		Standard Charges (₹)	Applicable Charges (₹)
Other Bank's VISA ATMs – Domestic ^^	Non-Financial Txn	₹ 10 per txn	Not Applicable
	Cash Withdrawal	₹ 23 per txn	Not Applicable
Other Bank's VISA ATMs - International	Non-Financial Txn	₹ 25 per txn	Not Applicable
	Cash Withdrawal	₹ 150 per txn	Not Applicable
ATM Txns Declined ^^	Insufficient Funds	₹ 25 per txn	Not Applicable

Debit Card		Standard Charges (₹)	Applicable Charges (₹)
Debit Card Charges	Annual Fee	₹ 259 p.a	Not Applicable
Card Replacement	Lost / Stolen Card	₹ 200	Not Applicable
POS Txns Declined	Declined transactions at merchant outlets/online, due to insufficient funds	₹ 25 / Transaction + GST	Not Applicable
Cash withdrawal at merchant outlets	Cash withdrawal at merchant outlets	1% of transaction amount + GST	Not Applicable

Account Related		Standard Charges (₹)	Applicable Charges (₹)
Account Closure Charges	Customer Induced Closure	Nil Charges	Nil Charges

Cheque Returns <>		Standard Charges (₹)	Applicable Charges (₹)
Cheques Deposited & Returned (Outward)	Local & Out-station	₹ 100 per Cheque	Rs 50 per Instrument for returns for Funds Insufficiency
Cheques Issued and Returned (Inward) & ECS returns	Financial Reasons	₹ 500/instance	Rs 100 per Instrument for returns for Funds Insufficiency

SMS Alerts & Updates		Standard Charges (₹)	Applicable Charges (₹)
Balance (Daily/Weekly), Txn & Value-Added Alerts		SMS - ₹ 0.50 per SMS Email - Nil charges	Nil Charges

Charges Common for All Products			
Account Statements (Through Email -Nil charges)		Standard Charges (₹)	Applicable Charges (₹)
Bank Statement Weekly (Physical), Annual Combined Statement, Balance Statement (Other than 31st March)			Nil Charges
Ad- hoc Statements Request	At Branch/ Phone Banking	<=365 Days: ₹100 >365 Days: ₹ 200	Nil Charges
	On Net Banking/ ATM	₹ 50	Nil Charges

Foreign Currency Payments & Collections		Standard Charges (₹)	Applicable Charges (₹)
DD Issuance/DD Cancellation /DD Revalidation/Cheque Collection		₹ 500	Rs 50 per DD revalidation
TT Transfer ~	Corr Bank Chrgs Borne by Beneficiary	₹ 250	Not Applicable
	Corr Bank Chrgs Not Borne by Beneficiary	₹ 1000	Not Applicable
Cheque Deposited and Returned ~ / Cheque Issued and Returned ~ <> (Financial Reasons)		₹ 1000/instance	Rs 50 / Rs 100 per instrument respectively

Miscellaneous Charges		Standard Charges (₹)	Applicable Charges (₹)
PIN Regeneration	ATM/ Phone/ Net Banking (only if sent through courier)	₹50	Not Applicable
Fund Transfer Return	Financial Reasons	₹300	*
Cheque Purchase Charges		₹ 0.5/1000/ Day	Not Applicable
Travelers Cheque Encashment ~		1% of TC Amount	Not Applicable
Mandate Registration Charges		₹50/Instance	Nil Charges
Standing Instruction	Set-up	₹100	Nil Charges
	Failure	₹100	Nil Charges
	Amendment	₹25	Nil Charges
TDS Certificate (Duplicate only)		₹ 200/Request	Nil Charges
Interest Statement (Duplicate only)		Nil Charges	Nil Charges
Stop payment		₹100/Request	Nil Charges
Solvency Certificate		₹ 15000	Not Applicable
Confidential Report/Credit Confirmation/ TOD Charges		Nil Charges	Nil Charges
Authorized Dealer Code Letter		₹500 per request	Not Applicable
Signature Verification / Address Confirmation		Nil Charges	Nil Charges
Record retrieval charges & Photo Attestation		Nil Charges	Nil Charges

GST on Foreign Currency Conversion Charges (FCY) ~	Standard Charges (₹)	Applicable Charges (₹)
Value of purchase or sale of Foreign Currency	Value on which GST rate will be applicable	Not Applicable
Up to 1,00,000	1% of the gross amount of currency exchanges or minimum of ₹250/-	Not Applicable
Above ₹1,00,000/- to ₹10,00,000/-	1000 + 0.50% of the gross amount of currency exchanged less 1,00,000	Not Applicable
Above ₹10,00,000/-	₹5500/- + 0.10% of the gross amount of currency exchanges less	Not Applicable

Please Note:

* 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)

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

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.

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: Home branch location is defined as all the branches belonging to the same clearing zone in which the account is opened.

^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

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.

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

*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.

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 (INR) at international locations

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

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

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

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

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.

The above charges are applicable for all states other than Jammu & Kashmir. GST is applicable in the state of Jammu & Kashmir. For charges applicable to Jammu & Kashmir, please contact the respective Branch Manager.

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