

General Schedule of Features and charges - Current Account (CAINT) (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: 20/ txn; > 5 L: 40/ txn	Nil Charges
NEFT**	Through Branch	Upto 10k: 2/txn; >10K to 2L: 4/txn; >2L: 25/txn;	Nil Charges
IMPS	Up to ₹ 100000: ₹5 / txn and above ₹ 100000: ₹ 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)	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 lakh: 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 Lacs: ₹6,675/- per request	Nil Charges up to 1 Request per day
	Cheque Pick-up/DD Delivery	₹75/- per request	Nil Charges up to 1 Request per day
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 up to 10 times of Prev. month's avg credit balance, Max. 10 Cr. p.m. thereafter Std charges
Cash Withdrawal	For Non - home Branch Location	₹ 2/1000; Min ₹ 50 per txn	Nil Charges up to 7.5L per day; thereafter Std Chrgs

Automated Teller Machine (ATM)		Standard Charges (₹)	Applicable Charges (₹)
Kotak ATM txn ^^	Non-Financial Txn	₹ 10 per txn	Nil Charges
	Cash Withdrawal	₹ 23 per txn	Nil Charges
Other Bank's VISA ATMs - Domestic	Non-Financial Txn	₹ 10 per txn	Nil Charges
	Cash Withdrawal	₹ 23 per txn	Nil Charges
Other Bank's VISA ATMs - International	Non-Financial Txn	₹ 25 per txn	*
	Cash Withdrawal	₹ 150 per txn	*
ATM Txns Declined ^^	Insufficient Funds	₹ 25 per txn	*

Debit Card		Standard Charges (₹)	Applicable Charges (₹)
Debit Card Charges	Annual Fee	₹ 259 p.a.	Nil Charges for 1st Year thereafter ₹ 259 p.a.
Card Replacement	Lost / Stolen Card	₹ 200	Nil Charges

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	Nil Charges up to 10 p.m.; thereafter Std Charges
Cheques Issued and Returned (Inward) & ECS returns	Financial Reasons	₹ 500/instance	*

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	*
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 ~		₹ 1000/instance	*

Miscellaneous Charges		Standard Charges (₹)	Applicable Charges (₹)
PIN Regeneration	ATM/ Phone/ Net Banking (only if sent through courier)	₹50	Nil 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
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)/ Stop payment/ DD/BC Cancellation & Revalidation		Nil Charges	Nil Charges
Solvency Certificate		₹ 15000	*
Confidential Report/Credit Confirmation/ TOD Charges		Nil Charges	Nil Charges
Signature Verification / Address Confirmation		Nil Charges	Nil Charges
Record retrieval charges & Photo Attestation		Nil Charges	Nil Charges
Authorized Dealer Code Letter		₹500 per request	*

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	*
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	*

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): 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

Please note any rejections in applications made through ASBA mode due to insufficient funds will attract charges of ₹300/- per rejection.

Please Note:

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
*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.
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
1 Classic Card will not be available to customers whose Current Account has been opened with Kotak Bank post 20th Dec,2011
Non-financial txn under ATM / 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.
^^Transactions declined at merchant outlets/ ATMs (w.e.f. April 1,2019)
Top 6 Cities#+ Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad
<> 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.
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 .
Annual Fee and Issuance Fee for the Payshop More Card is INR 285 p.a.