

General Schedule of Features and charges - Current Account (CAINT) (w.e.f. 1st May' 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 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 | 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 Rs 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 | 10.50 per txn | Nil Charges |
| | Cash Withdrawal | 23 per txn | Nil Charges |
| Other Bank's VISA ATMs - Domestic | Non-Financial Txn | 10.50 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): Rs 25 per txn (incl all taxes) If beneficiary does not maintain an account with Nepal SBI Bank Ltd (NSBL): Up to Rs 5000 - Rs 75 per txn & beyond Rs 5000 - Rs 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 Rs 300/- per rejection.

Please Note:

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| 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 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 (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 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 centers and five transactions in non-metro center ^^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. |
| 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 |
| Annual Fee and Issuance Fee for the Payshop More Card is INR 285 p.a |

| 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.