

General Schedule of Features and charges - Savings Account (SBRIA) (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

Cash Transaction	Monthly limits & charges
Cash Transaction at Branch	Nil Charges up to ₹5 lakh / day , Post Nil Charges limits, charged at ₹ 5 / 1000 (Minimum ₹ 150)
Cash Deposit Machine (CDM) (Deposit or Withdrawal)	

ATM Charges	Monthly limits & charges
Kotak Bank's ATM Non-Financial Transactions ##	Nil Charges (Std. Charges - NIL)
Kotak Bank's ATM Cash Withdrawal Transactions	Nil Charges (Std. Charges ₹ 23.00 per txn)
Other Domestic ATMs - Cash Withdrawal / Non-Financial Transactions ##	Nil Charges (Std. Charges ₹ 23.00 per Financial txn. And ₹ 10 per Non- Financial txn.)
Transactions declined at ATMs, due to insufficient balance	Nil on Kotak ATM ₹ 25 per instance at Non Kotak ATM
Cash Withdrawal / Non-Financial Transactions at International ATMs +	₹ 150 / Transaction
Card less cash withdrawal (IMT)	NA

DD / Cheque Book	Monthly limits & charges
DD / Pay Order	Nil Charges
FCY - DD / TT / Cheque Collection / Revalidation / Cancellation / FCY Cheque Deposited and Return	Nil Charges
At-par Cheque Book Charges	Nil Charges
ECS / Cheque Issued & Returned (due to non-availability of funds)	₹ 500 / instance
ECS Mandate Verification	Nil Charges
Standing Instruction Failure	₹ 100/ instance
Cheque deposited and returned (INR)	₹ 200 / instance
Cheque Issued & Returned for Non-Financial Reason	Nil charges
Local clearing and outstation cheques drawn on KMBL (Outward)	Nil charges
Collection of outstation cheques- Non- KMBL location (Outward)	Nil charges
Inward Cheque received from other banks for payments (LBC's)- Local	Nil charges
Inward Cheque received from other banks for payments (LBC's)- Outstation	Nil charges

Debit Cards	Monthly limits & charges
Platinum Debit card	Nil Charges
#PayShopMore Card	Nil Charges

Other Debit Card Related Charges	Monthly limits & charges
Replacement of Lost / Stolen Debit Card	₹ 200
Issuance of Image Charges	₹ 199
Regeneration of PIN (sent through courier)	Nil Charges
Declined transactions at merchant outlets/online, due to insufficient funds ##	₹ 25 / Transaction + GST
Cash withdrawal at merchant outlets	1% of transaction amount + GST

Fund Transfers	Monthly limits & charges
NEFT / RTGS / Fund Transfer (Through Net banking / Mobile Banking)	Nil Charges
NEFT / RTGS - Applicable only if done in Branch	Nil Charges
Standing Instruction (Not applicable for NRI customer &/or NRO/NRE SB Account)	Nil Charges
IMPS	Nil Charges

Home Banking	Monthly limits & charges
Cash / Instrument Pick Up / Delivery	5 Free calls / month, thereafter ₹ 150 per visit. Under Home Banking cash pick up services, lower denomination (value equal to or less than ₹ 50) notes and coins will not be accepted.

Branch Request	Monthly limits & charges
Duplicate Ad-hoc statement	Nil Charges
Balance & Interest Statement	Nil Charges
Duplicate Passbook	Nil Charges
TDS Certificate Through Branch or any other Record Retrieval	Nil Charges
Stop Payment - Single / Range of cheque thru branch	Nil Charges
DD Revalidation; PO / BC Revalidation/ Cancellation (INR)	Nil Charges
Annual Combined Statement-Physical	Nil Charges
Monthly Physical Statement	Nil Charges
Regeneration of PIN of Net Banking / Phone Banking (sent through courier)	Nil Charges
DD Cancellation (INR)	Nil Charges
Foreign Inward Remittance Certificate	Nil Charges

Other Charges	Monthly limits & charges
Email Statement	Nil Charges
Balances Value added SMS alerts (Daily / Weekly)	Daily – ₹ 30 / Qtr & Weekly – ₹ 15 / Qtr.
Passbook (in lieu of Account Statement)	Nil Charges
Current Year Balance and interest statement	Nil Charges
Signature Verification Certificate	Nil Charges
Photo Attestation	Nil Charges
Address Confirmation	Nil Charges
TOD	TOD: ₹ 500;
Cheque Purchase	Cheque Purchase Charges: ₹ 0.5/ ₹ 1000 (Min ₹ 50 & Max ₹ 10000)

Account Closure	Monthly limits & charges
Account Closure Charges	Nil Charges

GST on Foreign Currency Conversion Charges (FCY) ~

Foreign Exchange Services (FES)	
Outward Remittances	Standard Charges
Telegraphic Transfer Charges (other than payment for imports)	INR 1250 + Tax
Correspondent Bank Charges (Outward remittance wherein the foreign bank charges are paid by remitter)	INR 1000 + Tax
Issue of FCY DD's	INR 750 + Tax
Commission in lieu of exchange (in case of debit from EEFC/RFC/SFC account)	0.125 %; minimum INR 1,000 + Tax

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 Rs.1,00,000	1% of the gross amount of currency exchanges or minimum of Rs.250/-
Above Rs.1,00,000/- to Rs.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/-

Notes:

- As per RBI guidelines, Business/ Commercial transactions are not permitted in the Saving Accounts.
- ##Cash withdrawal limit from other Domestic ATM is ₹ 10,000 per transaction
- Transaction and Value Added SMS alerts would be sent at Nil Charge to the customers who have subscribed for Daily / Weekly. Balance Alerts facility. Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent at Nil Charge, even if Daily / weekly Balance SMS alerts facility has not been subscribed.
- **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 ₹ 5,000 - ₹ 75 per txn & beyond ₹ 5,000 - ₹ 100 per txn (incl all taxes)
- 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
- Non-financial transactions includes Balance Enquiry, Mini Statement & PIN Change
- Charges are exclusive of GST.
- With effect from August 1, 2017 the effective GST be 18%.
- + Additional charges levied by another bank on international ATM transactions will also have to be borne by the card holder
- The above charges are subject to revision with a prior intimation of 30 days to all account holder Closure of account due to revision of charges will not be subject to account closure
- 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.
- <> Penalty charges. Non-maintenance charges (NMC) is not applicable once the savings account becomes inoperative / dormant.
- With effect from April 1, 2015: In the event of a default in maintenance of Average Monthly Balance as agreed to between the Bank and customer for the month (referred as Default month), the Bank will notify the customer clearly of the default and that the Average Monthly Balance for the account has to be met in the subsequent month (referred to as Notice Month). If the AMB is still not maintained in the Notice Month. The NMC (Non Maintenance Charges) for both the Default Month and Notice Month will be recovered in the subsequent month. The Bank may choose to notify by SMS / email / letter. It will be the responsibility of the customer to have a valid email id, mobile number and updated address with the Bank at all times, failing which, customer may not receive the notification/s. The NMC charges will be based on the shortfall observed in the AMB and as specified in the slabs in GSFC in case of accounts sourced under promotional offering and enjoying conditional NMC waiver, the terms and conditions of such promotional offering shall prevail.
- "State government taxes/ Cess as applicable shall be charged"
- ## 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.
- Dynamic Currency Conversion (DCC) mark-up 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.
 - Transactions done in Indian currency (INR) at international locations
 - Transactions done in Indian currency (INR) with merchants located in India but registered in an international location
- 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>.

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