

General Schedule of Features and Charges (GSFC)

w.e.f 1st July 2019

For Composite Current Accounts (CARLW)		
Particulars	Product Level Free Limits & Charges (in Rs.)	
Remittances / Payments		
Demand Draft / Banker's Cheque	Payable at Branch Locations	Free
	Payable at Non-branch Locations	Rs. 2.00 / 1000; Min Rs. 50; Max Rs. 5000
DD Cancellation Charges		Rs. 100/- per Inst
RTGS	Applicable only if done in Branch	2 - 5 L: 20/ txn; > 5 L: 40/ txn
NEFT**	Nil charges-Through Net Banking/Mobile Banking	Upto 10k: 2/txn; >10K to 2L: 4/txn; >2L: 24/txn
Fund Transfer	Within Kotak Accounts	Free
Cheque Book	Default Cheque Book is Payable At-par Only	1st Chq Book Free; Rs. 2 per leaf thereafter
Receipts / Collections		
Local Clearing Cheque		Free
Outstation Cheque (Cheques drawn on non-speed clearing branches)	Drawn at Kotak Branch Locations	Free
	Drawn at Kotak Non-branch Locations	<Rs. 10K: 50 / Chq; Rs. 10K – 1L: 100 / Chq; >1L:150 / chq
RTGS	Inward	Free
NEFT	Inward	Free
Fund Transfer	Inward	Free
Cash Deposits	Deposit at branch	Rs. 2.00 / 1000; Min Rs. 50 / Txn
Other Charges		
Account Related		
Account Closure Charges		Free
Dormancy Charges		Free
Cheque Returns		
Cheques Deposited & Returned (Outward)	Local	Rs. 100/- per Inst
	Out-station	Rs. 100/- per Inst
Cheques Issued and Returned (Inward)	Financial Reasons	Rs. 100/- per Inst
Common charges for all products		
Account Statements		
Ad-hoc Statements Request		Rs. 500/- per statement
Standing Instruction		
Miscellaneous Charges		
PIN Regeneration		Free
Stop Payment Charges		Rs. 100/- per Inst

Please Note:

Coin Deposit charges: "Nil charges" upto deposit value of Rs. 50; Beyond Rs. 50 per instance 5% on amount deposited will be charged.
Low Denomination Charges: 0.5% of the value above Rs. 5000 deposit per instance; Only Rs. 10 & Rs. 20 notes will be considered.

Abbreviations used: For all value figures Inst = Instrument; Txn = Transaction; Chq = Cheque; K = Thousand; L = Lakh

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.

All charges are subject to revision with an prior intimation of 30 days to account holders.

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 Relationship Manager.