

General Schedule of Features and Charges (GSFC) effective 1st Feb'21

For Corporate Accounts			
Product Name	CURRENT ACCOUNT WHOLESALE BANKING; OVERDRAFT/CASH CREDIT ACCOUNT - WBG; Vanilla Current Account - WBG		BIPARTITE CURRENT ACCOUNT - WBG; BIPARTITE CC/OD ACCOUNT - WBG; RESTRICTED CURRENT ACCOUNT - WBG; RESTRICTED OD/CC ACCOUNT - WBG
Particulars	Product Level Free Limits & Charges (in Rs.)	Product Level Free Limits & Charges (in Rs.)	
Remittances/Payments:			
Demand Draft/ Banker's Cheque	Payable at Branch Locations	Rs 1.00/1000; Min Rs 50; Max Rs 5000	N.A
	Payable at Non- branch Locations	Rs 2.00/1000; Min Rs 50; Max Rs 5000	N.A
DD Cancellation Charges		Rs 100/- per Inst	N.A
RTGS	Outward	Rs 20/Txn	Rs 20/Txn
NEFT	Outward	Upto 10K: Rs 2/Txn; >10K - 2L: Rs 4/Txn; >2L: Rs 20/Txn	Upto 10K: Rs 2/Txn; >10K - 2L: Rs 4/Txn; >2L: Rs 20/Txn
Fund Transfer	Within Kotak Accounts	Free	Free
Cheque Book	Default Cheque Book is Payable At-par Only	1st Chq Book Free; Rs 2 per leaf thereafter	N.A
Receipts/ Collections:			
Out-station Cheque (Cheques drawn on non-speed clearing branches)	Drawn at Kotak & Non Kotak Branch Locations	<10K: 50/Chq; 10K - 1L: 100/Chq; >1L:150/chq	<10K: 50/Chq; 10K - 1L: 100/Chq; >1L:150/chq
Cash Deposits	At Home Branch & non Home Branch Location	Rs 3.5/1000; Min Rs 50/Txn	Rs 3.5/1000; Min Rs 50/Txn
Cash Withdrawal	For Non - home Branch Location	Rs. 2/1000; Min 50 per txn	N.A
Other Charges:			
Account Related			
Account Closure Charges		<30 Days & > 181 Days: Nil; 31 - 181 Days: Rs. 600	<30 Days & > 181 Days: Nil; 31 - 181 Days: Rs. 600
Cheque Returns			
Cheques Deposited & Returned (Outward)	Local	Rs 100/- per Inst	Rs 100/- per Inst
	Out-station	Rs 100/- per Inst	Rs 100/- per Inst
Cheques Issued and Returned (Inward)	Financial Reasons	Rs 500/- per Inst	N.A
Charges Common for All Products			
Account Statements			
Adhoc Statements Request		At Branch/ Phone Banking: <=365 Days: Rs.100; >365 Days: Rs. 200 On Net Banking/ ATM: Rs.50	At Branch/ Phone Banking: <=365 Days: Rs.100; >365 Days: Rs. 200 On Net Banking/ ATM: Rs.50
Standing Instruction			
Miscellaneous Charges			
Stop Payment Charges		Rs 100/- per Inst	N.A
Account conduct certificate		Rs. 500 per instance	Rs. 500 per instance
Signatory details confirmation		Rs. 100 per account	Rs. 100 per account

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

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 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.