



## General Schedule of Features and charges for 811 Savings Account (With effect from 1st June 2025)

Particulars		Kotak 811 Limited KYC	Kotak 811 Lite	Kotak 811 Full KYC Account (Classic Account)	811 Super	811 Edge
Average monthly Balance		Zero	Zero	Zero	Zero	Rs.10,000
Non-maintenance Charges	Charges for Non-maintenance of minimum monthly average balance	Nil	Nil	Nil	Nil	6% of the shortfall in required AMB per month (Max upto Rs. 500/-)
Funds Transfer	NEFT/ RTGS / Funds Transfers / IMPS (Through Net / Mobile Banking)#	NEFT / IMPS: Nil Charges; (RTGS: Not available)	Outward Funds transfer is not available	NEFT / RTGS / IMPS: Nil Charges	NEFT / RTGS / IMPS: Nil Charges	NEFT / RTGS / IMPS: Nil Charges
	NEFT / RTGS done through Branch	Not available	Not available	For NEFT: Up to Rs.10000: Rs.2; Rs.10001 to Rs.100000: Rs.4; Rs.100001 to Rs.200000: Rs.14; > Rs.200001: Rs.24. For RTGS: Rs.200000 to Rs.500000: Rs.20; > Rs.500001: Rs.40	For NEFT: Up to Rs.10000: Rs.2; Rs.10001 to Rs.100000: Rs.4; Rs.100001 to Rs.200000: Rs.14; > Rs.200001: Rs.24. For RTGS: Rs.200000 to Rs.500000: Rs.20; > Rs.500001: Rs.40	For NEFT: Up to Rs.10000: Rs.2; Rs.10001 to Rs.100000: Rs.4; Rs.100001 to Rs.200000: Rs.14; > Rs.200001: Rs.24. For RTGS: Rs.200000 to Rs.500000: Rs.20; > Rs.500001: Rs.40
Cash Transactions At Branch	Cash Transactions at Branch / Cash Deposit Machine(Deposit or Withdrawal)	Nil Charges for 1 transaction or 10,000 / month, whichever is earlier. Post these limits, charged at Rs.5/- per Rs. 1000/- (Minimum Rs.150) (Cash Withdrawal: Not available)	Nil Charges for 1 transaction or 10,000 / month, whichever is earlier. Post these limits, charged at Rs.5/- per Rs. 1000/- (Minimum Rs.150) (Cash Withdrawal: Not available)	Nil Charges for 1 transaction or Rs.10,000/month, whichever is earlier. Post these limits, charged at Rs.5/- per Rs.1,000/- (Minimum Rs.150)	Free Up to 4 transactions or Rs.2 lac / month, whichever is earlier. Post these limits, charged at Rs.5/- per Rs.1,000/- (Minimum Rs.150)	Free Up to 4 transactions or Rs.2 lac / month, whichever is earlier. Post these limits, charged at Rs.5/- per Rs.1,000/- (Minimum Rs.150)
Virtual Debit Card	Issuance Fee	First issuance free, post which Rs.49 /issuance	Virtual Prepaid Card with Nil Charges	First issuance free, post which Rs.49 /issuance	First issuance free, post which Rs.49 /issuance	First issuance free, post which Rs.49 /issuance
	Renewal/Annual Fee	Nil Charges	Virtual Prepaid Card with Nil Charges	Nil Charges	Nil Charges	Nil Charges
Debit Card / ATM Charges	Issuance/Annual Fees for Physical Debit Card (available on request)	Refer below table for detailed fees on Debit card	Not available	Refer below table for detailed fees on Debit card	Refer below table for detailed fees on Debit card	Refer below table for detailed fees on Debit card
	Image Debit Card Issuance(available on request only)	One time image cost as per image selection + Rs.399 / year (inclusive of taxes)	Not available	One time image cost as per image selection + Rs.399 / year (inclusive of taxes)	One time image cost as per image selection + Rs.399 / year (inclusive of taxes)	One time image cost as per image selection + Rs.399 / year (inclusive of taxes)
	Kotak Bank's ATM – Financial Transaction/ Non-Financial Transaction*	Refer below table for card wise free limits. Beyond free limits the charges will be as follows: Financial txn: Rs.23 / txn Non-Financial txn: Rs.10/txn	Not available	Refer below table for card wise free limits. Beyond free limits the charges will be as follows: Financial txn: Rs.23 / txn Non-Financial txn: Rs.10/txn	Refer below table for card wise free limits. Beyond free limits the charges will be as follows: Financial txn: Rs.23 / txn Non-Financial txn: Rs.10/txn	Refer below table for card wise free limits. Beyond free limits the charges will be as follows: Financial txn: Rs.23 / txn Non-Financial txn: Rs.10/txn
	Other Domestic ATMS – Financial Transaction / Non-Financial Transaction##		Not available			

	Financial Transaction / Non-Financial Transaction at International ATM +	Rs.150 / Txn. for Financial transactions and Rs.25 / Txn for non-Financial transactions	Not available	Rs.150/Txn. for Financial transactions and Rs.25 /Txn for non-Financial transactions	Rs.150 / Txn. for Financial transactions and 25 / Txn for non- Financial transactions	Rs.150 / Txn. for Financial transactions and 25 / Txn for non- Financial transactions
	Cardless cash withdrawal (IMT)	Nil charges up to 1 transaction per month and subsequent transactions will be charged Rs.10/- per transaction	Not available	Nil charges up to 1 transaction per month and subsequent transactions will be charged Rs. 10/- per transaction	Nil charges up to 1 transaction per month and subsequent transactions will be charged Rs. 10/- per transaction	Nil charges up to 1 transaction per month and subsequent transactions will be charged Rs. 10/- per transaction
	Transactions declined at merchant outlets/websites/ATMs, due to insufficient balance(w.e.f April 1,2019)	Rs.25 / Instance	Not available	Rs.25 / Instance	Rs.25 / Instance	Rs.25 / Instance
DD / Pay order / Cheque book	DD / Pay Order	Not available	Not available	Rs.4/- per Rs.1000/- (Min Rs.50 Max Rs.10000) For senior citizens Rs. 3/- per Rs.1000/-	Rs.4/- per Rs.1000/- (Min 50 Max 10000) For senior citizens Rs.3/- per Rs.1000/-	Rs.4/- per Rs.1000/- (Min 50 Max 10000) For senior citizens Rs.3/- per Rs.1000/-
	FCY – DD / TT/ Cheque Collection / Revalidation/ Cancellation / FCY Cheque Deposited and Return	Not available	Not available	Rs.500	Rs.500	Rs.500
	At-par Cheque Book Charges	Not available	Not available	Chargeable Rs.5/ cheque leaf (available on request)	25 Chq leaves free/ Yr; Thereafter Rs.5/ cheque leaf (Min 25 leaves in one cheque book)	25 Chq leaves free/ Yr; Thereafter Rs.5/ cheque leaf (Min 25 leaves in one cheque book)
	ECS / Cheque Issued & Returned (due to non-availability of funds)	Not available	Not available	Rs.500 / instance	Rs.500 / instance	Rs.500 / instance
	Cheque Issued & Returned Fee for Non-Financial Reasons	Nil	Nil	Rs.50 per instance	Rs.50 per instance	Rs.50 / instance
	ECS Mandate Verification	Not available	Not available	Rs.50 / instance	Rs.50 / instance	Rs.50 / instance
	SI Failure	Not available	Not available	Rs.100	Rs.100	Rs.100
	Cheque deposited and returned	Not available	Not available	Rs.200	Rs.200	Rs.200
Branch Requests	Duplicate Ad-hoc statement, , Duplicate Passbook, TDS Certificate through Branch or any other Record Retrieval, Stop Payment - Single / Range of cheque thru branch; DD Revalidation; PO / BC Revalidation/ Cancellation ; Annual Combined Statement-Physical; Monthly Physical Statement	Not available	Not available	Rs.100 / Request For Senior Citizens: DD Cancellation Charges - NIL, Other mentioned services except Foreign Inward Remittance Certificate (FIRC) - Rs 75/ request, FIRC - Rs 100/ request	Rs.100 / Request For Senior Citizens: DD Cancellation Charges - NIL, Other mentioned services except Foreign Inward Remittance Certificate (FIRC) - Rs 75/ request, FIRC - Rs 100/ request	Rs.100 / Request For Senior Citizens: DD Cancellation Charges - NIL, Other mentioned services except Foreign Inward Remittance Certificate (FIRC) - Rs 75/ request, FIRC - Rs 100/ request
	Balance & Interest Statement, Regeneration of PIN of Net Banking / Phone Banking (sent through courier)	Nil	Nil	Nil	Nil	Nil
Statements & Alerts	Statements	Email statement @ nil charges Physical statement @ 100 / Request	Email statement @ nil charges Physical statement @ 100 / Request	Email statement @ nil charges Physical statement @ 100 / Request	Email statement @ nil charges Physical statement @ 100 / Request	Email Statement Free: Physical Quarterly Free
	Balances and Transaction & Value added alerts (Daily/ Weekly)	50 p. per SMS (Daily/ Weekly)	50 p. per SMS (Daily/ Weekly)	50 p. per SMS (Daily/ Weekly)	50 p. per SMS (Daily/ Weekly)	50 p. per SMS (Daily/ Weekly)
Home Banking Service	Cash** / Instrument Pick Up / Delivery (Not Valid for Ahmedabad & Kolkata)	Not available	Not available	Nil	Nil	Nil
Complimentary Services	Passbook	Nil (Courier Charges Applicable : Rs 25)	Not available	Nil (Courier Charges Applicable : Rs 25)	Nil (Courier Charges Applicable : Rs 25)	Nil (Courier Charges Applicable : Rs 25)

	Current Year Balance and interest statement, Signature Verification Certificate, Photo Attestation and Address Confirmation	Nil	Not available	Nil	Nil	Nil
Forex Card	Issuance Fee	Not available	Not available	Rs.250 (exclusive of GST)	Rs.250 (exclusive of GST)	Rs.250 (exclusive of GST)
	Reload Fee	Not available	Not available	Rs.75 (exclusive of GST)	Rs.75 (exclusive of GST)	Rs.75 (exclusive of GST)
Other Charges	(Temporary Over Draft)TOD	Not available	Not available	Rs.500	Rs.500	Rs.500
	Cheque purchase	Not available	Not available	Cheque Purchase Charges: 0.5 /1000 (Min 50; Max 10000)	Cheque Purchase Charges: Rs.0.5 / Rs.1000 (Min Rs.50; Max Rs.10000)	Cheque Purchase Charges: Rs.0.5 / Rs.1000 (Min Rs.50; Max Rs.10000)
	Request for PIN generation / re-generation (sent through courier)	Nil	Nil	Nil	Nil	Nil

•Features of Kotak811 Lite Account: Aggregate of all credits should not exceed Rs.5,000 in a calendar month. Balance in the account should not exceed Rs.5,000 at any point in time. The aggregate of all credits should not exceed Rs.1,20,000 in a financial year. Customer won't be allowed to transfer funds before the account is converted to Full KYC account. No cheque book will be issued and cheque deposit will not be allowed to customers.

•Features of Kotak811 Limited KYC Account: Aggregate of all credit should not exceed 2 Lakh in a year and, Account balance at any point should not exceed 1 Lakh. Customer can transfer a maximum amount of Rs.100,000 through online transfers. Customer won't be allowed to transfer funds through branch before the account is converted to Full KYC account. No cheque book will be issued.

##Cash withdrawal limit from other Domestic ATM is Rs. 10000 per transaction. #+ Top 6 Cities – Transactions done in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad ATMs.

\*Financial transaction at ATM will include Cash withdrawal, Non-Financial transaction will include balance enquiry, PIN change, Mini statement request.

•Transaction and Value Added SMS alerts would be sent 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 free of 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): 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). Nil charges for NEFT done thru Mobile banking / Net Banking.

•Differential pricing may be offered in corporate offerings as per business discretion. We encourage you to contact your account representative for detailed information on eligibility and any potential charges. Terms and conditions apply.

•811 Super Programme fees will be Rs.399/Year. We levy debit card issuance and annual charges in advance. If a debit card expires during the year, annual charges will be applicable on a pro-rate basis for the number of months the card is transaction-ready.

•A Dynamic Currency Conversion (DCC) mark-up fee of 1% plus GST will be applicable on your Kotak Bank Debit Card for: transactions done in Indian currency (INR) at international locations or transactions done in Indian currency (INR) with merchants located in India but registered in an international location. DCC mark-up fee will be applicable on all ATM, POS/In-store or Online transactions.

•In case, you hold multiple Kotak debit cards with the same card type (the first 6 digits of the card can be checked to understand if two debit cards are from the same card type). Each card type (not each card holding) will have its own monthly free ATM withdrawal limit as per below table.

\*\*Wef 1st Feb’ 21 Cash Pick Up / Delivery for Ahmedabad & Kolkata for all SA & CSA account types - Free limits not valid on Cash Pickup Charges. For charges kindly refer to table below. DCC mark-up fee will be applicable on all ATM, POS/In-store or Online transactions.

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.

•Charge of 1% on the transaction amount + GST will be applicable on cash withdrawal transactions done at merchant outlets (Cash@PoS) 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. State government taxes/ Cess as applicable shall be charged.

•With effect from September 1st 2019, TDS at the rate of 2% (plus applicable surcharge and cess) will be deducted on cash withdrawal in excess of one crore rupees in aggregate made during the financial year.

•Any rejections in applications made through ASBA mode due to insufficient funds will attract charges of Rs. 350/- per rejection⇨ As per RBI guidelines, Business / Commercial transactions are not permitted in the Savings Accounts.

+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 holders – DC Charges are inclusive of all taxes. Closure of account due to revision of charges will not be subject to account closure charges.

•Cash Pick Up / Delivery (Ahmedabad & Kolkata Only): Up to 2 lacs: Rs 750/- per Req, Rs 2 Lacs to Rs 4 lacs: 1000/- per req, Rs 4 Lacs to Rs 8 lacs: 1575/- per req, Rs 8 Lacs to Rs 15 lacs: 2650/- per req, Rs 15 lacs & above: 4900/- per req

•Annual charges for the following debit cards will be waived for customers holding the 811 Super Savings Account:

- Dream Difference Debit Card
- Super Platinum Debit Card
- Metal Debit Card

Issuance charges for the Metal Debit Card will be waived if the customer:

o Opts for the 811 Super Savings Account variant, and funds the account with ₹81,100 or more at the time of account opening or debit card request
\*All Charges mentioned above are exclusive of GST

Debit Card Annual Charges		
Debit Card Type	Issuance / Annual	Replacement
811 Dream different Classic debit Card	Rs. 399	Rs.299
811 Super Platinum Debit Card	Rs.399	Rs.299
PVR Rewards platinum Debit Card	Rs.588.82	Rs.236
811 platinum debit card	Rs.899	Rs.299
GoQii Wearable Debit Card	Issuance : Rs.3499 Annual: Rs.305.62	Rs.885
811 Infinity Metal Debit Card	Issuance : Rs.4999 Annual : Rs.999	Rs.4999
All other VISA Classic & Platinum Cards	<a href="#">Click here</a> to view the details	
<p>*All charges mentioned above are inclusive of GST.</p> <p>Annual charges for the following debit cards will be waived for customers holding the 811 Super Savings Account: 811 Dream Difference Debit Card ,811 Super Platinum Debit Card and 811 Infinity Metal Debit Card</p> <p>Issuance charges for the Metal Debit Card will be waived if the customer Opts for the 811 Super Savings Account variant by paying super subscription fee, and funds the account with ₹81,100 or more at the time of account opening or debit card request. First Virtual Debit Card issuance is free and thereafter Rs.49 will be charged for every issuance</p>		

Card Type & First 6 Digits of Debit Card	Free Domestic ATM Transaction Limits	Charges beyond the free limits
DreamDifferent Debit Card (Card no. starts with: {459453})	Kotak ATM: 5 transactions Non Kotak ATM: 3 (Metro) or 5 (Non-metro) transactions (Financial or non-financial transactions)	Financial transaction: Rs.23/txn Non-financial transaction: Rs.10/txn
811 Super Debit Card (Card no. starts with: {428091})	Kotak ATM: 10 transactions Non Kotak ATM: 3 (Metro) or 5 (Non-metro) transactions (Financial or non-financial transactions)	
811 PVR Debit Card (Card no. starts with: {483086})	Kotak ATM: 20 financial transactions Non Kotak ATM: 20 transactions (Financial or Non-Financial) Overall Free Limit: 20 transactions	
811 Infinity Metal Debit Card (Card no. starts with: {40658480})	Kotak ATM: 20 financial transactions Non Kotak ATM: 20 transactions (Financial or Non-Financial) Overall Free Limit: 20 transactions	
811 Platinum Debit Card (Card no. starts with: {40658435})	Kotak ATM: 15 financial transactions Non Kotak ATM: 15 transactions (Financial or Non-Financial) Overall Free Limit: 15 transactions	
All other card types	Kotak ATM: 10 transactions Non Kotak ATM: 3 (Metro) or 5 (Non-metro) transactions (Financial or non-financial transactions)	

Any purchase / sale of foreign exchange will attract Goods and service tax (GST) on the gross amount of currency exchanged as per goods and Service Tax (GST) on Foreign Currency Conversion Charges (FCY) table below. Value to purchase or sale of Foreign Currency Goods and Service Tax Amount (GST) w.e.f. June 01, 2016	
Value to purchase or sale of Foreign Currency	Goods and Service Tax (GST) Amount w.e.f. June 01, 2016
Up to Rs. 1,00,000	1% of the gross amount of currency exchange 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 Rs. 10,00,000	Rs. 5500/- + 0.10% of the gross amount of currency exchanges less 10,00,000 subject to maximum of Rs. 60,000/-
Outward Remittances - Individual	Standard Charges
Telegraphic Transfer Charges (other than payment for imports)	Rs.1250 + Tax
Correspondent Bank Charges (Outward remittance wherein the foreign bank charges are paid by remitter)	Rs.1000 + Tax
Issue of FCY DD's	Rs.750 + Tax
Commission in lieu of exchange (in case of debit from EEFC/RFC/SFC account)	0.125 %; minimum Rs.1000 +Tax

The revised GST slabs are as below :	
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 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 Rs.10,00,000/-	Rs.5500/- + 0.10% of the gross amount of currency exchanges lessRs.10,00,000 subject to maximum of Rs.60,000/-