



Introduction of SMS Alert Fee

Effective December 1, 2025, a nominal fee will apply to SMS alerts sent for transactions on your Savings/Salary Account.

Charges:

₹0.15 per SMS with a free limit of 30 alerts per month.*

Below are a few sample transactions that trigger alerts for your account, provided for your reference,

- UPI/NEFT/RTGS/IMPS transfers
- ATM withdrawals
- Cash transactions
- Cheque deposits
- Debit & credit card usage, etc.

***Please note:** You will not incur any charges as long as your savings/salary account maintains a **combined balance of ₹10,000 or more** (including Monthly Average Balance and Term Deposits) **or** receives regular salary credits as per your account type. This ensures you continue to enjoy our services at no extra cost.

Exclusions:-

Account / Program Name	Account / Program Name
Private Banking	Floating Rate Linked Savings Scheme
Solitaire	Kotak Easy Savings Account
Privy League Program (Neon,Platinum,Black)	Pragathi Deposits
Non Resident Accounts	Retail Banking RERA Savings Account
Financial Inclusion Savings Accounts	FCRA Utility Account
Salary Account For Uniformed Services	BSBDA For BSS Microfinance
Easy Savings Account	Institutional Savings Account
Kotak Government Business Savings Account	Retail Banking Self Maintaining RERA SB A/C
Kotak Retail Institutional Savings Account	ESCROW Saving Account
Salary Account For Public Services	Xpress Limited KYC Saving Account
Corporate Salary Tax Refund Account	Kotak FCRA Savings Account
SPENDZ	