

**Service Charges**  
**(Effective from 1<sup>st</sup> May 2021)**  
**(GST as applicable will be collected extra)**

| Nature of Services                            | Service Charges  |  |
|---|--|--|
|   | <b>Individuals / Sole Prop. / Partnership firms / Companies / Trusts and others in non-rural areas</b>   | <b>Senior Citizens, Pensioners and individuals in rural areas</b>  |
| <b>ACCOUNT RELATED</b>                        |  |  |
| <b>I. Cheque Book Issue</b>                   |  |  |
| For all Current a/cs (including MCC accounts) | Annual Average Balance of the previous year<br>AAB < =Rs.25000/-<br>-200 leaves free<br>AAB>Rs.25000/-and <=Rs.100000/-<br>300 leaves free<br>AAB>Rs.100000/-<br>500 leaves free<br>Beyond free limit<br>Rs.3/- per leaf | Annual Average Balance of the previous year<br>AAB < =Rs.25000/-<br>-200 leaves free<br>AAB>Rs.25000/-and <=Rs.100000/-<br>300 leaves free<br>AAB>Rs.100000/-<br>500 leaves free<br>Beyond free limit<br>Rs.3/- per leaf |
| Overdraft a/cs                                | Rs. 3/- per leaf for all OD / CC a/cs  | Rs. 3/- per leaf for all OD / CC a/cs  |
| Regular Savings Bank Account(155 Product)     | 25 leaves free p.a for all eligible ac/s; thereafter <b>Rs.10.00/- per leaf</b> Rs.3/- per leaf for Senior Citizen product   | 25 leaves free p.a for all eligible ac/s; thereafter <b>Rs. 10.00/- per leaf</b> Rs.3/- per leaf for Senior Citizen product  |
| Freedom SB A/c                                | 25 leaves free p.a.; thereafter <b>Rs. 10/- per leaf</b>   | 25 leaves free p.a.; thereafter <b>Rs. 10/- per leaf</b>   |
| Yuvashakthi SB a/c                            | 25 leaves free p.a.; thereafter <b>Rs. 10/- per leaf</b>   | 25 leaves free p.a.; thereafter <b>Rs. 10/- per leaf</b>   |
| Prestige SB a/c                               | Free Unlimited no of leaves  | Free Unlimited no of leaves  |

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| Shakthi SB a/c  | 25 leaves free p.a.; thereafter <b>Rs. 10/- per leaf</b> | 25 leaves free p.a.; thereafter <b>Rs.10/-per leaf</b> |
| For all other applicable SB products Cheque Book charges after free limit                 | <b>Rs. 10/- per leaf for all a/cs</b>                    | <b>Rs. 10/- per leaf for all a/cs</b>                  |
| <b>Charges for Loose leaf issue for customers who are already issued with cheque book</b> | Rs. 25 per leaf (except Prestige a/c)                    | Rs. 25 per leaf (except Prestige a/c)                  |
| <b>II. Non Maintenance of Minimum Average Balances (not applicable to dormant a/cs)</b>   |  |  |
| Current a/cs for 115  | Metro, urban & semi-urban centres – Rs. 200/-            | Rs. 70/-   |
| Multicity accounts  | Rs.500 per month   | Rs.500 per month                                       |
| Regular Savings a/c -155 product &NRO SB  | Metro, urban & semi-urban centres – Rs. 200/-            | Rs .200/-  |
| For Senior Citizens   | No Minimum balance charges                               | No Minimum balance charges                             |
| Rainbow SB  | Rs. 200/-  | Rs. 200/-  |
| Freedom, Yuvashakthi, Shakthi   | Rs. 250/-  | Rs. 250/-  |
| Prestige  | Rs.500   | Rs.500   |

**\*Charges will be levied proportionate to the percentage of shortfall in balance maintained in the account for all SB products. For CA accounts the existing method of levying charges will continue.**

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| <b>III. Closure of accounts</b> |   |  |
| Current a/cs                    | Upto 14 days -Nil<br>If closed within 1 year- Rs.350/-.<br>If closed at 1 year & after 1 year- Nil<br>(As per BCSBI guidelines) | Upto 14 days -Nil<br>If closed within 1 year-Rs.300/-.<br>If closed at 1 year & after 1 year -Nil<br>(As per BCSBI guidelines) |

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| Savings a/cs  | <b>Upto 14 days Nil;</b><br><b>&lt; 1 yr - Rs. 300-</b><br><b>Freedom,</b><br><b>Yuvasakthi, NRE/</b><br><b>NRO,</b><br><b>Rs.100 -Jumbo,</b><br><b>Corp, Smart SB</b><br><b>/ Rs. 150/- Sr. Citizen</b><br><b>SB</b><br><b>/ Rs. 300 – Rainbow,</b><br><b>Resident SB,</b><br><b>Rs.200-Student,</b><br><b>/ Rs. 300- Sakthi;</b><br><b>&gt;= 1 yr - nil</b> | <b>Upto 14 days -Nil If</b><br><b>closed within 1 year-</b><br><b>Rs.300/- Freedom,</b><br><b>Yuvasakthi, NRE/</b><br><b>NRO, Rainbow,</b><br><b>Resident SB</b><br><br><b>All other accounts</b><br><b>Rs.100/- If closed</b><br><b>within 1 year</b><br><br><b>If closed at 1 year &amp;</b><br><b>after 1 year -Nil (As</b><br><b>per BCSBI</b><br><b>guidelines)</b> |
| CC / SOD a/cs | Rs. 2300/- if a/c is being taken over by another bank   | Rs. 2300/- if a/c is being taken over by another bank  |

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| <b>IV. Folio Charges</b> |   |   |
| Current a/cs             | Free where MAB is Rs. 25000/- & above; Rs. 1.25/- per txn per txn if MAB is below Rs. 25000/- (Minimum Rs.25/-) | Free where MAB is Rs. 25000/- & above; Rs. 1/- per txn if MAB is T Rs. 25000/- /- (Minimum Rs.15/-) |
| Overdraft / CC a/cs      | Rs. 1/- per txn   | Rs. 1/- per txn   |

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| Savings a/s | <p>The number of transactions including ATM transactions in all Savings Bank accounts (excluding KVB Prestige, Rainbow Savings Account, Kalpatharu, KVBJDY and Grama Jyothi Accounts) is limited to 90 transactions for each half year (excluding system based debits). The total number of debit transactions permitted in all such accounts put together will be limited to 90 per half year.</p> <p>When number of transactions is more than the maximum stipulated, a service charge of Rs.2.25/- (inclusive of GST) will be levied for each transaction in excess of 90 transactions.</p> | <p>The number of transactions including ATM transactions in all Savings Bank accounts (excluding KVB Prestige, Rainbow Savings Account, Kalpatharu, KVBJDY and Grama Jyothi Accounts) is limited to 90 transactions for each half year (excluding system based debits). The total number of debit transactions permitted in all such accounts put together will be limited to 90 per half year.</p> <p>When number of transactions is more than the maximum stipulated, a service charge of Rs.2.25/- (inclusive of GST) will be levied for each transaction in excess of 90 transactions.</p> |
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| <b>V. Stop Payment Instructions</b>             |   |   |
| Savings a/cs                                    | Rs. 125/- per instrument; Rs. 250/- for series of instruments | Rs. 60/- per instrument; Rs. 175/- for series of instruments  |
| Current / OD / CC a/cs                          | Rs. 150/- per instrument; Rs. 350/- for series of instruments | Rs. 100/- per instrument; Rs. 300/- for series of instruments |
| <b>VI. Issue of duplicate Pass Book / Sheet</b> |   |   |
| Duplicate pas book- Savings a/cs                | Rs.150/- per book   | Rs.100/- per book   |
| Loan a/cs                                       | Min. Rs. 25/-; beyond one sheet Rs. 25/- per sheet            | Min. Rs. 25/-; beyond one sheet Rs. 25/- per sheet            |

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| Statement of Accounts SB/CA/OD     | Re.1 per entry Min Rs.10/- Max Rs.100/- | Re.1 per entry Min Rs.10/- Max Rs.50/- |
|                                    |   |  |
| <b>VII. Signature verification</b> | Rs. 125/-                               | Rs. 30/-                               |

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| <b>VIII. Issuance of No Dues certificate to non customers</b>   | Rs.150/-   | Rs. 50/-   |
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| <b>IX. Cash Remittance at Base Branches – Current A/cs &amp; SODA -FD</b>   |  |  |
| <b>A. Cash Remittance at Base Branches &amp; Non base Branches – Current A/c where monthly average balance &gt;= 10000 (Including cash deposited through Cash Deposit machines)</b> | <b>Free cash remittance upto Rs.5 lacs per month or 10 Times of Monthly Average Balance (MAB) whichever is higher at both base and Non base branches put together. Beyond the free limit, Rs 3.00 per 1000 at both base and non base branches will be charged. In case of bullion/ jewellery customers Rs 6 per 1000 will be charged over and above the free limit</b> | <b>Free cash remittance upto Rs.5 lacs per month or 10 Times of Monthly Average Balance (MAB) whichever is higher at both base and Non base branch put together. Beyond the free limit, Rs 2.00 per 1000 at both base and non base branches will be charged. In case of bullion/ jewellery customers Rs 5 per 1000 will be charged over and above the free limit</b> |

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| <p><b>Cash Remittance at Base Branches &amp; Non base Branches – Current A/c where monthly average balance <math>\geq</math> 20000 (Including cash deposited through Cash Deposit machines)</b></p>    | <p>Free cash remittance upto Rs.5 lacs per month or <b>12 Times</b> of Monthly Average Balance (MAB) whichever is higher at both base and Non base branches put together. Beyond the free limit, Rs3.00 per 1000 at both base and non-base branches will be charged. In case of bullion/jewellery customers Rs 6 per 1000 will be charged over and above the free limit.</p> | <p>Free cash remittance upto Rs.5 lacs per month or <b>12 Times</b> of Monthly Average Balance (MAB) whichever is higher at both base and Non base branches put together. Beyond the free limit, Rs3.00 per 1000 at both base and non-base branches will be charged. In case of bullion/jewellery customers Rs 6 per 1000 will be charged over and above the free limit.</p> |
| <p><b>B. Cash Remittance at Base Branches &amp; Non base Branches – Current A/c where monthly average balance <math>&lt;</math> 10000 (Including cash deposited through Cash Deposit machines)</b></p> | <p><b>Free cash remittance upto 10 Times of Monthly Average Balance (MAB) at both base and Non base branches put together. Beyond the free limit, Rs 3.00 per 1000 at both base and non base branch will be charged</b><br/> <b>In case of bullion/jewellery customers Rs 6/- per 1000 will be charged over and above the free limit.</b></p>                                | <p><b>Free cash remittance upto 10 Times of Monthly Average Balance (MAB) whichever is higher at both base and Non base branch put together. Beyond the free limit, Rs 2.00 per 1000 at both base and non base branch will be charged</b><br/> <b>In case of bullion/jewellery customers Rs 5/- per 1000 will be charged over and above the free limit.</b></p>              |

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| <p><b>C. Cash Remittance at Base Branches &amp; Non base Branches – Current A/c where monthly average balance of Rs.3 lac &amp; above (Including cash deposited through Cash Deposit machines) PBG Circular No. 289/2015-16 dated 28.07.2015</b></p> | <p><b>Free cash remittance upto 15 Times of Monthly Average Balance (MAB) at both base and Non base branches put together. Beyond the free limit, Rs 3.00 per 1000 at both base and non-base branch will be charged. In case of bullion/ Jewellery customers Rs.6/- per 1000 will be charged over and above the free limit.</b></p> | <p><b>Free cash remittance upto 15 Times of Monthly Average Balance (MAB) at both base and Non base branches put together. Beyond the free limit, Rs 2.00 per 1000 at both base and non-base branch will be charged. In case of bullion/ Jewellery customers Rs 5/- per 1000 will be charged over and above the free limit.</b></p> |
| <p><b>D. SODA –FD (281) –Credit balance (Including cash deposited through Cash Deposit machines)</b></p>   | <p>Free cash remittance upto 15 Times of Monthly Credit Average Balance at both base and Non base branches put together Beyond the free limit, Rs 2.00 per 1000 at both base and non base branch will be charged</p>  | <p>Free cash remittance upto 15 Times of Monthly Credit Average Balance at both base and Non base branches put together Beyond the free limit, Rs 2.00 per 1000 at both base and non base branch will be charged</p>  |
| <p><b>E. SODA-FD – (281) (Including cash deposited through Cash Deposit machines)</b></p>  | <p>Free limit upto previous month Average Debit balance</p>   | <p>Free limit upto previous month Average Debit balance</p>   |
| <p><b>F. Cash Remittance – Regular SB a/cs ( Non -Base branches) (Including cash deposited through Cash Deposit machines)</b></p>  | <p>Free upto Rs.30,000/- per day, subject to a max. of Rs. 2,00,000/- per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-</p>  | <p>Free upto Rs.30,000/- per day, subject to a max. of Rs. 2,00,000/- per month , beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-</p>  |
| <p><b>G. Cash remittance charges at non base branches for Freedom SB</b></p>   | <p><b>Free upto Rs.1,00,000/- per day, subject to a max. of Rs. 4,00,000/- per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-</b></p>   | <p><b>Free upto Rs.1,00,000/- per day, subject to a max. of Rs. 4,00,000/- per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-</b></p>   |

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| H. Cash remittance charges at non base branches for Yuvasakthi / RBSB  | <b>Free upto Rs.1,00,000/- per day, subject to a max. of Rs. 4,00,000/- per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-</b> | <b>Free upto Rs.1,00,000/- per day, subject to a max. of Rs. 4,00,000/- per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-</b> |
| I. Cash remittance charges at base branches - For Shakthi, Freedom, Yuvasakthi, RBSB SB a/cs   | Rs. 5 lakh per month beyond that, beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-   | Rs. 5 lakh per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-  |
| J.Cash Remittance Limit - base branch - For Regular SB a/cs  | Rs. 3 lakh per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-  | Rs. 3 lakh per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-  |
| K. Cash Remittance Limit - base branch - For NRO / Salary SB   | Rs. 1 lakh per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-  | Rs. 1 lakh per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-  |
| <b>L. Cash Remittance Limit - base branch - For Senior Citizen product 173</b>   | Rs. 3 lakh per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-  | Rs. 3 lakh per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-  |
| <b>Cash Deposit (Above 5 transactions in month) for CASA in branch except BSBD, FI and Senior Citizen products<br/>All cash deposit transactions for CASA accounts are free in BNRMs</b> | <b>Rs.50/- per transaction</b>   | <b>Rs.50/- per transaction</b>   |
| X. A. Cash Withdrawal at Base and Non-Base Branches – SB a/cs (Self Cheques only)  | Free without any limit   | Free without any limit   |
| <b>Cash Withdrawal (Above 5 transactions in month Excluding free ATM/BNRM withdrawals CASA accounts except BSBD, FI and Senior Citizen products</b>                                      | <b>Rs.50/- per transaction</b>   | <b>Rs.50/- per transaction</b>   |
| B. Cash Withdrawal charges(self Cheque) at non base branches for Sakthi / Yuvasakthi / Freedom   | Free without any limit   | Free without any limit   |
| C. Cash Withdrawal at Base and Non-Base Branches – SB a/cs (Third party Cheques only) Withdrawal not allowed over Rs.50000/- per day per party.  | Rs.50,000/- per day per party  | Rs.50,000/- per day per party  |
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| <b>REMITTANCES</b>                        |   |   |
|---|---|---|
| <b>XI. Demand Drafts</b>                  |   |   |
| SB Account Holders                        | Rs. 3.50/- per Rs. 1000/- Min- Rs. 30/-, Max- Rs.15000/- Beyond free limit applicable for all products  | Rs. 3.00/- per Rs.1000/- Min-Rs.30/-, max- Rs.15000/- Beyond free limit applicable for all products   |
| Current Account Holders                   | Rs.4/- per Rs.1000/- Min- Rs.30/-, Max- Rs.15000/- Beyond free limit applicable for all products  | Rs.3/- per Rs.1000/- Min- Rs.30/-, Max- Rs.15000/- Beyond free limit applicable for all products  |
| Non Account Holders                       | For Individuals :<br>Rs.5/- per Rs.1000/- Min-Rs.60/-, Max- Rs.250/-<br>For Senior Citizen :<br>Rs.3/- per Rs.1000/- Min-Rs.35/-, Max- Rs.150/- | For Individuals :<br>Rs.5/- per Rs.1000/- Min-Rs.60/-, Max- Rs.250/-<br>For Senior Citizen :<br>Rs.3/- per Rs.1000/- Min-Rs.35/-, Max- Rs.150/- |
| DD for students (As per BCSBI guidelines) | Free  | Free  |
| DD Cancellation, issue of duplicate DD    | Upto Rs. 5000 - Rs. 60/- Above Rs. 5000 - Rs. 120/-   | Upto Rs. 5000 - Rs. 60/- Above Rs. 5000 - Rs. 120/-   |
| Revalidation of DD                        | Upto Rs. 5000 - Rs. 25/- Above Rs. 5000 - Rs. 50/-  | Upto Rs. 5000 - Rs. 25/- Above Rs. 5000 - Rs. 50/-  |
| <b>XII. A. R T G S (thru Branch)</b>      |   |   |
| Rs. 2 lakhs to Rs. 5 Lakhs                | Rs. 24.50/-   | Rs. 24.50/-   |
| Above Rs. 5 lakhs                         | Rs. 49.50/-   | Rs. 49.50/-   |
| <b>B. R T G S (thru Net Banking)</b>      |   |   |
| Rs. 2 lakhs to Rs. 5 Lakhs                | Rs. 14.50/-   | Rs. 14.50/-   |
| Above Rs. 5 lakhs                         | Rs. 29.50/-   | Rs. 29.50/-   |
| <b>XIII. A. N E F T (thru Branch)</b>     |   |   |
| Upto Rs. 10000                            | Rs. 2.25/-  | Rs. 2.25/-  |

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| Above Rs. 10001 to Rs.1 lakh  | Rs. 4.75/-  | Rs. 4.75/-  |
| Above Rs. 1 lakh to `2 lakhs  | Rs. 14.75/-   | Rs. 14.75/-   |
| Above Rs. 2 lakhs   | Rs. 24.75-  | Rs. 24.75-  |
|   |   |   |
| <b>B. N E F T (thru Net Banking)</b>  |   |   |
| Upto Rs. 10000  | No charges  | No charges  |
| Above Rs. 10001 to Rs.1 lakh  | No charges  | No charges  |
| Above Rs. 1 lakh  | No charges  | No charges  |
| NEFT initiated through cash is limited to Rs.50000/- only per day per party |   |   |
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| <b>XIV. Pay Orders</b>  |   |   |
| SB Account Holders  | Rs. 3.50/- per Rs. 1000/- Min- Rs.30/-,Max- Rs.15000/- Beyond free limit applicable for all products  | Rs.3/- per Rs.1000/- Min- Rs. 30 / - , M a x - Rs.15000/- Beyond free limit applicable for all products   |
| Current Account Holders   | Rs.4/- per Rs.1000/- Min- Rs.30/-,Max- Rs.15000/- Beyond free limit applicable for all products   | Rs.3/- per Rs.1000/- Min- Rs.30/-,Max- Rs.15000/- Beyond free limit applicable for all products   |
| Non Account Holders   | For Individuals :<br>Rs.5/- per Rs.1000/- Min-Rs. 60 / - , M a x - Rs.250/-<br>For Senior Citizen :<br>Rs.3/- per Rs.1000/- Min-Rs. 35 / - , M a x - Rs.150/- | For Individuals :<br>Rs.5/- per Rs.1000/- Min-Rs. 60 / - , M a x - Rs.250/-<br>For Senior Citizen :<br>Rs.3/- per Rs.1000/- Min-Rs. 35 / - , M a x - Rs.150/- |
| PO for students (As per BCSBI guidelines)                                   | Free  | Free  |
| Revalidation of PO  | Upto Rs. 5000 - Rs. 25/- Above Rs. 5000 - Rs. 50/-  | Upto Rs. 5000 - Rs. 25/- Above Rs. 5000 - Rs. 50/-  |
| PO Cancellation   | Upto Rs. 5000 - Rs. 60/- Above Rs. 5000 - Rs. 120/-   | Upto Rs. 5000 - Rs. 60/- Above Rs. 5000 - Rs. 120/-   |

| <b>COLLECTION</b>                                   |  |  |
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| <b>XV. Bills Collection – Inward / Outward</b>      |  |  |
| Inward Bills  | Rs. 6/- per Rs. 1000/- or part thereof; Min. Rs. 25/-Max. Rs. 7500/-; Applicable postage charges                             | Rs. 6/- per Rs. 1000/- or part thereof; Min. Rs. 25/-; Max. Rs. 7500/-; Applicable postage charges                           |
| Outward Bills                                       | Rs. 6/- per Rs. 1000/- or part thereof; Min. Rs. 25/-; Max. Rs. 7500/-; Applicable postage charges subject to a min Rs. 15/- | Rs. 6/- per Rs. 1000/- or part thereof; Min. Rs. 25/-; Max. Rs. 7500/-; Applicable postage charges subject to a min Rs. 15/- |
| <b>XVI. A. Cheque Collection – Inward / Outward</b> |  |  |
| Upto & Including Rs. 5000/-                         | Rs. 25/-   | Rs. 25/-   |
| Above Rs. 5000/- & upto & including Rs. 10000/-     | Rs. 50/-   | Rs. 50/-   |
| Above Rs. 10000/- & upto & including Rs. 100000/-   | Rs. 100/-  | Rs. 100/-  |
| Above Rs. 100000/-                                  | Rs. 200/-  | Rs. 200/-  |
| <b>B. Cheques sent for collection - Returned</b>    |  |  |
| Local Cheque (of our bank)                          | Rs. 30/-   | Rs. 30/-   |
| Outstation Cheques                                  | 50% of commission charged as per RBI guidelines + other bank charges if any  | 50% of commission charged as per RBI guidelines + other bank charges if any  |

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| Inward Cheques(Where customer at Fault)<br>(applicable for internal transfer of funds request also) | Current and OD accounts:<br>One day interest @ Base rate; Min. Rs. 600/-<br>Max. Rs. 7500/-<br><br>For SB accounts:<br>Min Rs.350/- Max. Rs. 7500/- for all SB products including Edu Plus | Current and OD accounts:<br>One day Base Rate or Min. amount Rs 550/- and Mac. Rs.7500/-<br><br>For SB accounts:<br>Min Rs.300/- Max. Rs. 7500/- for all SB products including Edu Plus |
| Outward Cheques<br>(applicable for internal transfer of funds request also)                         | <b>SB A/cs – Rs.100/-</b><br><b>All other a/cs Rs. 200/-</b>   | <b>SB A/cs – Rs.100/-</b><br><b>All other a/cs Rs. 200/-</b>  |
| <b>C. Outward Bills sent for collection – Returned</b>  | 50% of commission; min. Rs. 20/-; max. Rs. 5000/- + actual VPL charges   | 50% of commission; min. Rs. 20/-; max. Rs. 5000/- + actual VPL charges  |
| <b>D. Inward Bills sent for collection – Returned</b>   | 50% of commission; min. Rs. 20/-; max. Rs. 5000/- + actual VPL charges   | 50% of commission; min. Rs. 20/-; max. Rs. 5000/- + actual VPL charges  |

| <b>TECHNOLOGY SERVICES</b>   |   |   |
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| <b>XVII. e-Commerce</b>  |   |   |
| Surcharge for railway ticket booking Through Debit card                    | PG charges applicable                         | P G c h a r g e s applicable                  |
| Surcharge for railway ticket booking Through Net banking                   | Free  | Free  |
| Bill Pay   | Free  | Free  |
| Mobile top up  | Free  | Free  |
| <b>XVIII. Internet Banking</b>   |   |   |
| Retail customer  | Free; If opted for security token – Rs. 800/- | Free; If opted for security token – Rs. 800/- |
| Corporate Customer   | Free including security token                 | Free including security token                 |
| Third party transfer within the bank for both retail & corporate customers | Free  | Free  |

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| Transfer to other bank thro' NEFT for both retail & corporate customers | Free  | Free  |
| <b>IMPS outward</b>   | Free- Upto Rs.1000<br>Beyond Rs.1000<br>-Rs.5/-   | Free- Upto Rs.1000<br>Beyond Rs.1000<br>-Rs.5/-   |
| Transfer to other bank thro' RTGS for both retail & corporate customers | Rs. 1 lakh to Rs. 2 lakhs – Free<br>Above Rs. 2 lakhs to Rs. 5 lakhs – Rs. 15/-<br>Above Rs. 5 lakhs – Rs. 30/-           | Rs. 1 lakh to Rs. 2 lakhs – Free<br>Above Rs. 2 lakhs to Rs. 5 lakhs – Rs. 15/-<br>Above Rs. 5 lakhs – Rs. 30/-           |
| Stop Payment thro' internet banking                                     | SB a/cs – Rs. 50/-<br>Other a/cs – Rs. 70/-<br>For series of instruments<br>SB a/cs – Rs. 150/-<br>Other a/cs – Rs. 250/- | SB a/cs – Rs. 50/-<br>Other a/cs – Rs. 70/-<br>For series of instruments<br>SB a/cs – Rs. 150/-<br>Other a/cs – Rs. 250/- |
| <b>XIX. Sale of Gift card through Net Banking</b>                       | Rs. 50/-  | Rs. 50/-  |
|   |   |   |
| <b>XX. Mobile Banking</b>   |   |   |
| All eligible customers  | Free  | Free  |
| Annual Maintenance  | Free  | Free  |
| IMPS outward MPAY   | Free- Upto Rs.1000<br>Beyond Rs.1000<br>-Rs.5/-   | Free- Upto Rs.1000<br>Beyond Rs.1000<br>-Rs.5/-   |
| Outward through KVBUPI APP  | Free- Upto Rs.1000<br>Beyond Rs.1000<br>-Rs.5/-   | Free- Upto Rs.1000<br>Beyond Rs.1000<br>-Rs.5/-   |
| <b>XXI. IRCTC ticket booking through KVB Internet Banking</b>           | <b>Rs.10/- per transaction plus GST</b>   | <b>Rs.10/- per transaction plus GST</b>   |
|   |   |   |
| <b>XXII. E C S</b>  |   |   |
| Debit returns   | Applicable return charges as mentioned for cheques  | Applicable return charges as for cheques  |
| Credit returns  | Free  | Free  |
| SWIFT   | Rs. 1000/-  | Rs. 1000/-  |

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| NACH Mandate processing   | Rs.100/- except Kalpatharu,Jan Dhan, Gramajyothi   | Rs.100/- except Kalpatharu,Jan Dhan, Gramajyothi   |
| <b>XXIII. e-Statement</b>   |  |  |
| Daily   | <b>Rs. 100 per month</b>   | <b>Rs. 100 per month</b>   |
| Weekly / Fortnightly / Monthly  | Free   | Free   |
| <b>XXIV. SMS Alert Charges</b>  |  |  |
| <b>A. For SB Accounts Waived for</b><br>1) Kalpatharu Accounts<br>2) Grama Jyothi SB Accounts<br>3) Senior Citizen Accounts (173)<br>4) Staff Accounts<br>5) Pride<br>6) Prestige Accounts<br>7) Prime Minister Jan Dhan Yojana Accounts<br>8) Student accounts<br>9) Jumbo account | An upper limit of Rs.20 per quarter for all applicable accounts. [SMS charges @Rs.0.50 per sms on chargeable alerts for the entire quarter or Rs.20/- plus GST for a quarter whichever is lower] Waived for the First Quarter of the account opening | An upper limit of Rs.20 per quarter for all applicable accounts. [SMS charges @Rs.0.50 per sms on chargeable alerts for the entire quarter or Rs.20/- plus GST for a quarter whichever is lower] Waived for the First Quarter of the account opening |
| <b>B. Current accounts</b>  | An upper limit of Rs.50 per quarter for all applicable accounts. [SMS charges @Rs.0.50 per sms on chargeable alerts for the entire quarter or Rs.50/- plus GST for a quarter whichever is lower] Waived for the First Quarter of the account opening | An upper limit of Rs.50 per quarter for all applicable accounts [SMScharges@Rs.0.50 per sms on chargeable alerts for the entire quarter or Rs.50/-plus GST for a quarter whichever is lower] Waived for the First Quarter of the account opening     |

**CARD RELATED**

|  |   |   |
|--|---|---|
|  |   |   |
| <b>XXV. Debit Card</b>                                   |   |   |
| <b>Magstripe Debit Card</b>                              |   |   |
| Annual Maintenance Fee (other than KVB prestige account) | Rs.125/-<br>(No charge for Prestige Account ) | Rs.125/-<br>(No charge for Prestige Account ) |

|  |  |  |
|--|--|--|
| <b>XXVI. EMV Chip Card</b>                               |  |  |
| Issued through Welcome Kit                               | Free   | Free   |
| Personalised Debit card                                  | Rs.200/-   | Rs.200/-   |
| Personalised Add on cards                                | Rs.200/-   | Rs.200/-   |
| Duplicate personalised cards                             | Rs.200/-   | Rs.200/-   |
| Annual Maintenance Fee (No charge for Prestige Account ) | Rs.175/-   | Rs.175/-   |
|  |  |  |
| Card renewal   | Free;<br>In case there are no operations in the preceding 1 year – Rs. Rs.200/-                          | Free;<br>In case there are no operations in the preceding 1 year – Rs. Rs.200/-                          |
| Duplicate Card   | Rs.200/-<br>If card is captured at other bank ATMs & a letter is received from the acquiring bank – Free | Rs.200/-<br>If card is captured at other bank ATMs & a letter is received from the acquiring bank – Free |
| Duplicate PIN  | Free   | Free   |
| Hotlisting   | Free   | Free   |
|  |  |  |
| <b>XXVII. Gift Card</b>                                  |  |  |
| Customers  | Free   | Free   |
| Non customers  | Upto Rs. 500/- - Rs. 50/-<br>Above Rs. 500/- - Rs. 75/-  | Upto Rs. 500/- - Rs. 50/-<br>Above Rs. 500/- - Rs. 75/-  |
| Duplicate  | Rs. 100/-  | Rs. 100/-  |
| Statement request  | Rs. 25/-   | Rs. 25/-   |
| Regeneration of PIN                                      | Rs. 20/-   | Rs. 20/-   |
|  |  |  |
| <b>XXVIII. Travel Card</b>                               |  |  |
| Issue  | Rs.150/-   | Rs.150/-   |
| Reload   | Rs.75/-  | Rs.75/-  |
| Add on card  | Rs. 100/-  | Rs. 100/-  |

|  |   |   |
|--|---|---|
| Re-issuance of PIN   | 2 USD;<br>2 Euro;<br>3 SGD  | 2 USD;<br>2 Euro;<br>3 SGD  |
| ATM Cash withdrawal  | 2 USD;<br>1.5 Euro;<br>3 SGD  | 2 USD;<br>1.5 Euro;<br>3 SGD  |
| ATM Balance inquiry  | 0.5 USD;<br>0.5 Euro;<br>0.75 SGD   | 0.5 USD;<br>0.5 Euro;<br>0.75 SGD   |
| Charge Slip retrieval  | 3 USD;<br>2.5 Euro;<br>4.75 SGD   | 3 USD;<br>2.5 Euro;<br>4.75 SGD   |
| Redemption / Refund Fee  | Rs. 100/-   | Rs. 100/-   |
| Duplicate card   | 3 USD;<br>2 Euro;<br>4.75 SGD<br>+ Courier charges                              | 3 USD;<br>2 Euro;<br>4.75 SGD<br>+ Courier charges                              |
| Charge Back Fee  | 2 USD;<br>2 Euro;<br>3.25 SGD   | 2 USD;<br>2 Euro;<br>3.25 SGD   |
| Cross currency mark up at Visa   | 3%on conversion rate  | 3%on conversion rate  |
| PIN Change Fee   | NIL   | NIL   |
| Statement Request  | Statement of account can be viewed through Internet or ATMs(last 10 trxns only) | Statement of account can be viewed through Internet or ATMs(last 10 trxns only) |
| Cross Currencies Markup within wallets on conversion rate              | 2% on conversion rate   | 2% on conversion rate   |
| Currency Conversion service tax  | Prevailing charges applicable   | Prevailing charges applicable   |
| Charges towards GCAS (VISA Global Customer Assistance Service)facility | Prevailing charges applicable   | Prevailing charges applicable   |
| <b>XXIX. ATM TRANSACTIONS</b>  |   |   |
|  |   |   |
| KVB ATMs   | Free  | Free  |



|  |   |  |
|--|---|--|
| Other Bank ATMs ( More than 3 transactions per month at Metro ATMs are chargeable) | 5 Free transactions per month (Financial + non financial) for Savings Account.      | 5 Free transactions per month (Financial + non financial) for Savings Account.       |
|  | For Metro ATMs:<br>3 free transactions/ month out of the total 5 free transactions. | For metro ATMs:<br>3 free transactions / month out of the total 5 free transactions. |
|  | Thereafter Rs. 20/- per financial txn. (inclusive of GST)                           | Thereafter Rs. 20/- per financial txn. (inclusive of GST)                            |
|  | Non - Financial Transaction – ` 9.00 (inclusive of GST)                             | Non - Financial Transaction – ` 9.00 (inclusive of GST)                              |
| In Visa/Master outlets in India  | Free  | Free   |
| In Visa/Master outlets outside India<br>International ATM transactions             | Financial txn. – Rs. 125/-<br>Non-financial txn – Rs. 25/-                          | Financial txn. – Rs. 125/-<br>Non-financial txn – Rs. 25/-                           |
| Fund Transfer through ATM  | Free  | Free   |
| In POS   | Free  | Free   |

**XXX. a.Safe Deposit Locker Charges (exclusive of GST)**

| BIN TYPE | SIZE        | METRO / URBAN | SEMI-URBAN / RURAL |
|----------|-------------|---------------|--------------------|
| A        | SMALL       | Rs. 1500/-    | Rs. 1200/-         |
| B        |             |               |                    |
| C        | MEDIUM      | Rs. 2500/-    | Rs. 1700/-         |
| D        |             |               |                    |
| E        | BIG         | Rs. 4000/-    | Rs. 2000/-         |
| F        | LARGE       | Rs. 6000/-    | Rs. 2500/-         |
| G        |             |               |                    |
| H        |             |               |                    |
| I        | BIG         | Rs. 4000/-    | Rs. 2000/-         |
| J        | EXTRA LARGE | Rs. 8000/-    | Rs. 3000/-         |
| K        |             |               |                    |

|   |              |             |             |
|---|--------------|-------------|-------------|
| L | MEGA LOCKERS | Rs. 20000/- | Rs. 20000/- |
|---|--------------|-------------|-------------|

**b. Locker operations:**

1. Locker operations up to 12 visits in a year – Free
2. Beyond 12 visits for every Locker Operation Rs.200/- plus GST
3. The charges will have to be levied manually by branches as there is no system provision

**XXXI. Charges for obtention of CIBIL Report**

|                      |            |
|----------------------|------------|
| Individual Customers | Rs .100/-  |
| Corporate Customers  | Rs .1000/- |

**XXXII. Customer Profile Modifications**

| S.No | Type of Charge  | Rural/Non Rural |  |
|------|---|-----------------|--|
|      |   | Existing        | Revised  |
| 1    | <b>Customer Profile Modifications</b><br>1. Mobile Number<br>2. Mail ID<br>3. Address Communication / Permanent Change<br>4. Signature Change | Free            | Rs.50/- per request plus GST (more than two request in a year is chargeable) |

- Charges will not be levied in case of request for change of above mentioned data from customers twice in a year
- Any single/ Combination of requests of more than two requests in a financial year will be chargeable.