

**Service Charges**  
**(Effective from 1<sup>st</sup> May 2019)**  
**(GST as applicable will be collected extra)**

Nature of Services	Service Charges	
	Individuals / Sole Prop. / Partnership firms / Companies / Trusts and others in non-rural areas	Senior Citizens, Pensioners and individuals in rural areas
<b>ACCOUNT RELATED</b>		

**I. Cheque Book Issue**

For all Current a/cs (including MCC accounts)	Annual Average Balance of the previous year AAB < =Rs.25000/- -200 leaves free AAB>Rs.25000/-and <=Rs.100000/- 300 leaves free AAB>Rs.100000/- 500 leaves free Beyond free limit Rs. 3/- per leaf	Annual Average Balance of the previous year AAB < =Rs.25000/- -200 leaves free AAB>Rs.25000/-and <=Rs.100000/- 300 leaves free AAB>Rs.100000/- 500 leaves free Beyond free limit 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 Rs.10.00/- per leaf Rs.3/- per leaf for Senior Citizen product	25 leaves free p.a for all eligible ac/s; thereafter Rs. 10.00/- per leaf Rs.3/- per leaf for Senior Citizen product
Freedom SB A/c	25 leaves free p.a.; thereafter Rs. 10/- per leaf	25 leaves free p.a.; thereafter Rs. 10/- per leaf
Yuvashakthi SB a/c	25 leaves free p.a.; thereafter Rs. 10/- per leaf	25 leaves free p.a.; thereafter Rs. 10/- per leaf
Prestige SB a/c	Free Unlimited no of leaves	Free Unlimited no of leaves
Shakthi SB a/c	25 leaves free p.a.; thereafter Rs. 10/- per leaf	25 leaves free p.a.; thereafter Rs.10/- per leaf

For all other applicable SB products Cheque Book charges after free limit	Rs. 10/- per leaf for all a/cs	Rs. 10/- per leaf for all a/cs
Charges for Loose leaf issue for customers who are already issued with cheque book	Rs. 25 per leaf (except Prestige a/c)	Rs. 25 per leaf (except Prestige a/c)

## II. Non Maintenance of Minimum Average Balances (not applicable to dormant a/cs)

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.**

## III. Closure of accounts

Current a/cs	Upto 14 days -Nil If closed within 1 year- Rs.350/-. If closed at 1 year & after 1 year- Nil (As per BCSBI guidelines)	Upto 14 days -Nil If closed within 1 year- Rs.300/-. If closed at 1 year & after 1 year -Nil (As per BCSBI guidelines)
Savings a/cs	Upto 14 days Nil; < 1 yr - Rs. 300- Freedom, Yuvasakthi, NRE/NRO, Rs.100 -Jumbo, Corp, Smart SB / Rs. 150/- Sr. Citizen SB / Rs. 300 – Rainbow, Resident SB, Rs.200-Student, / Rs. 300- Sakthi; >= 1 yr - nil	Upto 14 days -Nil If closed within 1 year- Rs.300/- Freedom, Yuvasakthi, NRE/ NRO, Rainbow, Resident SB  All other accounts Rs. 100/- If closed within 1 year  If closed at 1 year & after 1 year -Nil (As per BCSBI guidelines)

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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#### IV. Folio Charges

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
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>

#### V. Stop Payment Instructions

Savings a/cs	Rs. 125/- per instrument; Rs. 250/- for series of instruments	Rs. 60/- per instrument; Rs. 175/- for series of instruments
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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
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#### **VI. Issue of duplicate Pass Book / Sheet**

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
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/-

VIII. Issuance of No Dues certificate to non customers	Rs.150/-	Rs. 50/-
IX. Cash Remittance at Base Branches – Current A/cs & SODA -FD		
A. Cash Remittance at Base Branches & Non base Branches – Current A/c where monthly average balance $\geq$ 10000 (Including cash deposited through Cash Deposit machines)	Free cash remittance upto Rs.5 lacs per month or 15 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	Free cash remittance upto Rs.5 lacs per month or 15 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

<p>B. Cash Remittance at Base Branches &amp; Non base Branches – Current A/c where monthly average balance &lt; 10000 (Including cash deposited through Cash Deposit machines)</p>	<p>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</p>	<p>Free cash remittance upto 15 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 In case of bullion/ jewellery customers Rs 5 per 1000 will be charged over and above the free limit</p>
<p>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</p>	<p>Free cash remittance upto 18 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</p>	<p>Free cash remittance upto 18 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</p>
<p>D. SODA –FD (281) –Credit balance (Including cash deposited through Cash Deposit machines)</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>E. SODA-FD – (281) (Including cash deposited through Cash Deposit machines)</p>	<p>Free limit upto previous month Average Debit balance</p>	<p>Free limit upto previous month Average Debit balance</p>

F. Cash Remittance – Regular SB a/cs ( Non -Base branches) (Including cash deposited through Cash Deposit machines)	Free upto Rs.30,000/- per day, subject to a max. of Rs. 2,50,000/- per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-	Free upto Rs.30,000/- per day, subject to a max. of Rs. 2,50,000/- per month , beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-
G. Cash remittance charges at non base branches for Freedom SB	Free upto Rs.1,00,000/- per day, subject to a max. of Rs. 5,00,000/- per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-	Free upto Rs.1,00,000/- per day, subject to a max. of Rs. 5,00,000/- per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-
H. Cash remittance charges at non base branches for Yuvasakthi / RBSB	Free upto Rs.1,00,000/- per day, subject to a max. of Rs. 5,00,000/- per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-	Free upto Rs.1,00,000/- per day, subject to a max. of Rs. 5,00,000/- per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-
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/-
L. Cash Remittance Limit - base branch - For Senior Citizen product 173	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/-
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 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.50000/- per day per party	Rs.50000/- per day per party

<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 : Rs.5/- per Rs.1000/- Min-Rs.60/-,Max-Rs. 250/- For Senior Citizen : Rs.3/- per Rs.1000/- Min-Rs.35/-,Max-Rs. 150/-	For Individuals : Rs.5/- per Rs.1000/- Min-Rs.60/-,Max-Rs. 250/- For Senior Citizen : 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. 25/-	Rs. 25/-
Above Rs. 5 lakhs	Rs. 50/-	Rs. 50/-
<b>B. R T G S (thru Net Banking)</b>		
Rs. 2 lakhs to Rs. 5 Lakhs	Rs. 15/-	Rs. 15/-
Above Rs. 5 lakhs	Rs. 30/-	Rs. 30/-
<b>XIII. A. N E F T (thru Branch)</b>		
Upto Rs. 10000	Rs. 2.50/-	Rs. 2.50/-

Above Rs. 10001 to Rs.1 lakh	Rs. 5/-	Rs. 5/-
Above Rs. 1 lakh to ` .2 lakhs	Rs. 15/-	Rs. 15/-
Above Rs. 2 lakhs	Rs. 25/-	Rs. 25/-
<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		
<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/-,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 : Rs.5/- per Rs.1000/- Min-Rs.60/-,Max-Rs. 250/- For Senior Citizen : Rs.3/- per Rs.1000/- Min-Rs.35/-,Max-Rs. 150/-	For Individuals : Rs.5/- per Rs.1000/- Min-Rs.60/-,Max-Rs. 250/- For Senior Citizen : Rs.3/- per Rs.1000/- Min-Rs.35/-,Max-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>		
<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
Inward Cheques(Where customer at Fault) (applicable for internal transfer of funds request also)	Current and OD accounts: One day interest @ Base rate; Min. Rs. 600/- Max. Rs. 7500/-  For SB accounts: Min Rs.350/- Max. Rs. 7500/- for all SB products including Edu Plus	Current and OD accounts: One day Base Rate or Min. amount Rs 550/- and Mac. Rs.7500/-  For SB accounts: Min Rs.300/- Max. Rs. 7500/- for all SB products including Edu Plus

Outward Cheques (applicable for internal transfer of funds request also)	SB A/cs – Rs.50/- All other a/cs Rs. 100/-	SB A/cs – Rs.50/- All other a/cs Rs. 100/-
C. Outward Bills sent for collection – Returned	50% of commission; min. Rs. 20/-; max. Rs. 5000/- + actual VPL charges	50% of commission; min. Rs. 20/-; max. Rs. 5000/- + actual VPL charges
D. Inward Bills sent for collection – Returned	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>		
<b>XVII. e-Commerce</b>		
Surcharge for railway ticket booking Through Debit card	PG charges applicable	PG charges 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
Transfer to other bank thro' NEFT for both retail & corporate customers	Free	Free
<b>IMPS outward</b>	Free- Upto Rs.1000 Beyond Rs.1000 -Rs. 5/-	Free- Upto Rs.1000 Beyond Rs.1000 -Rs. 5/-

Transfer to other bank thro' RTGS for both retail & corporate customers	Rs. 1 lakh to Rs. 2 lakhs – Free Above Rs. 2 lakhs to Rs. 5 lakhs – Rs. 15/- Above Rs. 5 lakhs – Rs. 30/-	Rs. 1 lakh to Rs. 2 lakhs – Free Above Rs. 2 lakhs to Rs. 5 lakhs – Rs. 15/- Above Rs. 5 lakhs – Rs. 30/-
Stop Payment thro' internet banking	SB a/cs – Rs. 50/- Other a/cs – Rs. 70/- For series of instruments – SB a/cs – Rs. 150/- Other a/cs – Rs. 250/-	SB a/cs – Rs. 50/- Other a/cs – Rs. 70/- For series of instruments – SB a/cs – Rs. 150/- 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 Beyond Rs.1000 -Rs. 5/-	Free- Upto Rs.1000 Beyond Rs.1000 -Rs. 5/-
Outward through KVBUPI APP	Free- Upto Rs.1000 Beyond Rs.1000 -Rs. 5/-	Free- Upto Rs.1000 Beyond Rs.1000 -Rs. 5/-
<b>XXI. IRCTC ticket booking through KVB Internet Banking</b>	Rs.10/- per transaction plus GST	Rs.10/- per transaction plus GST
<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/-
NACH Mandate processing	Rs.100/- except Kalpatharu, Jan Dhan, Gramajyothi	Rs.100/- except Kalpatharu, Jan Dhan, Gramajyothi
<b>XXIII. e-Statement</b>		
Daily	Rs. 100 per month	Rs. 100 per month
Weekly / Fortnightly / Monthly	Free	Free

<b>XXIV. SMS Alert Charges</b>		
<p>A.For SB Accounts Waived for</p> <ol style="list-style-type: none"> <li>1) Kalpatharu Accounts</li> <li>2) Grama Jyothi SB Accounts</li> <li>3) Senior Citizen Accounts (173)</li> <li>4) Staff Accounts</li> <li>5) Pride</li> <li>6) Prestige Accounts</li> <li>7) Prime Minister Jan Dhan Yojana Accounts</li> <li>8) Student accounts</li> <li>9) Jumbo account</li> </ol>	<p>An upper limit of Rs.15 per quarter for all applicable accounts. [SMS charges @Rs. 0.50 per sms on chargeable alerts for the entire quarter or Rs.15/- plus GST for a quarter whichever is lower] Waived for the First Quarter of the account opening</p>	<p>An upper limit of Rs.15 per quarter for all applicable accounts. [SMS charges @Rs. 0.50 per sms on chargeable alerts for the entire quarter or Rs.15/- plus GST for a quarter whichever is lower] Waived for the First Quarter of the account opening</p>
<p>B. Current accounts</p>	<p>An upper limit of Rs.30 per quarter for all applicable accounts. [SMS charges @Rs. 0.50 per sms on chargeable alerts for the entire quarter or Rs.30/- plus GST for a quarter whichever is lower] Waived for the First Quarter of the account opening</p>	<p>An upper limit of Rs. 30 per quarter for all applicable accounts. [SMS charges @Rs. 0.50 per sms on chargeable alerts for the entire quarter or Rs.30/- plus GST for a quarter whichever is lower] Waived for the First Quarter of the account opening</p>

<b>CARD RELATED</b>		
<b>XXV. Debit Card</b>		
Magstripe Debit Card		
Annual Maintenance Fee (other than KVB prestige account)	Rs.125/- (No charge for Prestige Account )	Rs.125/- (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; In case there are no operations in the preceding 1 year – Rs. Rs.200/-	Free; In case there are no operations in the preceding 1 year – Rs. Rs.200/-
Duplicate Card	Rs.200/- If card is captured at other bank ATMs & a letter is received from the acquiring bank – Free	Rs.200/- 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/- Above Rs. 500/- - Rs. 75/-	Upto Rs. 500/- - Rs. 50/- 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; 2 Euro; 3 SGD	2 USD; 2 Euro; 3 SGD
ATM Cash withdrawal	2 USD; 1.5 Euro; 3 SGD	2 USD; 1.5 Euro; 3 SGD
ATM Balance inquiry	0.5 USD; 0.5 Euro; 0.75 SGD	0.5 USD; 0.5 Euro; 0.75 SGD

Charge Slip retrieval	3 USD; 2.5 Euro; 4.75 SGD	3 USD; 2.5 Euro; 4.75 SGD
Redemption / Refund Fee	Rs. 100/-	Rs. 100/-
Duplicate card	3 USD; 2 Euro; 4.75 SGD + Courier charges	3 USD; 2 Euro; 4.75 SGD + Courier charges
Charge Back Fee	2 USD; 2 Euro; 3.25 SGD	2 USD; 2 Euro; 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 trxn only)	Statement of account can be viewed through Internet or ATMs(last 10 trxn 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

#### XXIX. ATM TRANSACTIONS

KVB ATMs	Free	Free

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

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

<b>BIN TYPE</b>	<b>SIZE</b>	<b>METRO / URBAN</b>	<b>SEMI-URBAN / RURAL</b>
A	SMALL	Rs. 1200/-	Rs. 1000/-
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**

**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> 1. Mobile Number 2. Mail ID 3. Address Communication / Permanent Change 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.