

## GENERAL SERVICE CHARGES

SL.NO	PARTICULARS	Charges Excluding Applicable GST	
<b>1.0</b>	<b>MAINTENANCE OF ACCOUNTS</b>		
<b>1.1</b>	<b>ACCOUNT MAINTENANCE CHARGES (Half yearly)</b>	<b>Branch Banking</b>	<b>Digital Channels</b>
	Savings Bank	Up to 40 withdrawals (Half Yearly) in Savings Bank account are free. Beyond that Rs.5/- per withdrawal (excluding ATM transactions)	NIL Accounts Maintenance Charges for the transactions done through digital mode.
	Current A/cs (LF Charges)	Rs.100/- For 40 transactions (Half Yearly) The account maintenance charges is waived for accounts with MAB of Rs.25,000/- and above.	Transactions done through digital mode will be excluded while calculating total number of transactions.
	Overdraft A/cs (LF Charges)	Rs.150/- For 40 transactions Min Rs.100/- (Quarterly)	Transactions done through digital mode will be excluded while calculating total number of transactions.
<b>1.2</b>	<b>CHARGES FOR ISSUANCE OF STATEMENTS OF ACCOUNT</b>		
	Savings Bank	Free Monthly statement of account.	
	CA/OD including ODAD	Free - Once a month Rs.25/- per page for subsequent request for statements.	
<b>1.3</b>	<b>CHARGES FOR ISSUANCE OF DUPLICATE PASS BOOKS / PASS SHEET (FOR ALL OPERATING A/CS)</b>		
	Duplicate Statement of Account	Rs.100/- with latest balance (Previous Calendar month), additional Rs.25/- per page for entries preceding previous calendar month. Nil Charges for statement sent through Email	
	Duplicate Pass Book	Rs.100/- with latest balance, additional Rs. 25/- per page for previous entries. Free of cost for senior citizens.	
<b>1.4</b>	<b>ENQUIRY RELATING TO OLD ENTRIES (ABOVE 1 YEAR)</b>		
	All Operating A/cs excluding savings bank account	Rs.150/- per instance	

1.5	<b>CHARGES FOR CHEQUE BOOK</b>	100 cheque leaves per calendar year free. Rs.5/- per cheque leaf thereafter.
		Note: SB a/c of individuals 25 leaves are free in a calendar year. There after Rs.4/- per leaf For Single cheque leaf Rs.10/- per leaf
1.6	<b>CHARGES FOR STOP PAYMENT INSTRUCTIONS</b>	
	<b>MANUAL</b>	
	Savings Bank	Rs.100/- per Instrument Max. Rs.250/- for more than one instrument per instruction Free of cost for senior citizens
	All other Operating A/cs	Rs.200/- per Instrument Max. Rs.2000/- per instruction
	<b>ONLINE</b>	
	Savings Bank	Rs.25/- per Instrument Max. Rs.50/- per instruction
	All other Operating A/cs	Rs.50/- per Instrument Max. Rs.500/- per instruction
1.7	<b>CHARGES FOR ONE TIME REGISTRATION OF STANDING INSTRUCTIONS</b>	<i>If the instructions have to be executed within the Bank - Free of cost.  Other than that Rs.100/- per Instruction.</i>
	<b>Failed STANDING instructions (in Loan account)</b>	Rs.250/- for monthly Installment of Rs.10000/- and below (If not paid within 30 days from EMI / Installment due date)
		Rs.500/- for monthly Installment of more than Rs.10000/- (If not paid within 30 days from EMI / Installment due date)

		Note:  1. Standing Instructions for remittance of Interest Income to other Banks are Free if it is remitted through ECS/NEFT/RTGS. If it is remitted through Demand Draft, then normal DD charges plus postage. 2. Modification of Standing Instruction is not allowed. Old needs to be cancelled and fresh standing instruction has to be created.
1.8	<b>PHOTO ATTESTATION</b>	Rs.100/- per attestation
1.9	<b>ISSUE OF NO OBJECTION, NO DUE / BALANCE / INTEREST CHARGED / CHEQUE HONoured / ACCOUNT MAINTAINING / DUPLICATE DEPOSIT RECEIPT ETC.)</b>	Rs.150/- per certificate  Note: 1. No Due Certificate / inter bank exchange of information for the purpose of loans under Govt. sponsored schemes, collection of service charges is waived.  2. No Due Certificate issued to the parties for availing loans other than under Govt. sponsored schemes from other Banks is Rs.25/- (Including GST)
1.10	<b>RECORD COPY OF THE CHEQUE / DOCUMENT</b>	Rs.150/- per instance
1.11	<b>CHARGES FOR CLOSURE OF OPERATING ACCOUNTS (Within a year)</b>	
	SB without cheque book	If closed within 6 months but after 14 days from the date of opening -Rs.150/-. If closed after 6 months NIL excluding BSDA ,PMJDY & Small Account
	SB with cheque book	If closed within 6 months but after 14 days from the date of opening -Rs.200/-. If closed after 6 months -Nil
	Current Accounts	If closed within 6 months but after 14 days from the date of opening -Rs.250/-. If closed after 6 months -Nil
		Closure of Account within 14 days from the date of opening - No charges
1.12	<b>ADDITION / DELETION OF NAMES IN JOINT A/CS / NOMINATION / CHANGE IN OPERATIONAL INSTRUCTIONS</b>	Rs.100/- per instruction
1.13	<b>REGISTRATION OF MANDATE / POWER OF ATTORNEY FOR OPERATION OF A/C</b>	
	Savings Bank	Rs.200/- per registration

	All other Operating A/cs	Rs.200/- per registration
<b>1.14</b>	<b>CASH DEPOSIT CHARGES AT BASE AND NON-BASE BRANCHES (For Deposit in a single day)</b>	
	Savings Bank (SBGEN)	Free 5 transactions or Rs.5.00 lakhs per month whichever is earlier including Base and Non Base branches but Excluding deposit made in BNA.
	Charges above free limit	Rs.100/- per lakh
	Current Account (CAGEN)	Free Rs.100000/- or 5 times per day (Including Base & Non-Base).
	Charges above free limit	Above Rs.100000/- Rs.100/- per lakh or part thereof.
	Overdraft Accounts	Up to Rs. 5 lakh : Free (Including Base, Non-Base & excluding BNA).  Above Rs.5 lakh to Rs.10 lakh Rs.200/- per lakh.  Above Rs.10 lakh Rs.300/- per lakh
		Note:  Depending on Cash position at Branches, for cash deposit in smaller denomination of below Rs.100/-, branch may charge additional charges of Rs.1/- per thousand.
<b>1.15</b>	<b>CASH DEPOSIT CHARGES AT BNA (For Deposit in a single day)</b>	
	Savings Bank	Free
	Current Account	Free
	Charges above free limit	Free
	Overdraft Accounts	Free
<b>1.16</b>	<b>SIGNATURE ATTESTATION</b>	Rs.100/- per Attestation
		Note: Branches are permitted to waive the attestation charges of Rs.100/- for students who will be receiving the Post-Matric and Merit cum Means scholarship grant from Minister of Minority Affairs.
<b>1.17</b>	<b>REQUIREMENT OF MINIMUM BALANCE (MAB-Monthly Average Balance)</b>	

	<b>SB-General (SBGEN) Without Cheque Book Facility</b>	Rs.500/- (Metro/Urban/Semi-Urban) Rs.200/- (Rural / FI Branches)		
	<b>SB-General (SBGEN) With Cheque Book Facility</b>	Rs.2000/- (Metro/Urban) Rs.1000/- (Semi-Urban/Rural / FI Branches)		
	<b>Current A/c General (CAGEN)</b>	Rs.5000/- (Metro/Urban) Rs.3000/- (Semi-Urban/Rural Branches)		
<b>1.18</b>	<b>CHARGES FOR NON-MAINTENANCE OF STIPILATED MAB</b>			
	<b>SB-General (SBGEN)</b>	Shortfall in MAB Up to -10% - Rs.25/- per month, 10% and above up to 50% - Rs.50/- per month, 50% above - Rs.100/- per month.		
	<b>CA-General (CAGEN)</b>	Rs.100/- per Month		
<b>1.19</b>	<b>CASH WITHDRAWAL FACILITIES AT BASE/NON-BASE BRANCHES THEREON (Excluding ATM Transactions)</b>			
	<b>SB_General (SBGEN) at Base Branch</b>	Free First 5 withdrawal per month (Including non-base), Thereafter, Rs.50/- per transaction (Monthly)		
	<b>SB_General (SBGEN) at Non-Base Branch (Account holder only) - Maximum withdrawal is Rs.10 lakh per day</b>	Free First 5 withdrawal per month (Including base branch) or Rs.2,00,000/- per month, whichever is earlier. Thereafter, Rs.2/- per thousand or part thereof with a minimum Rs.50/- per transaction (Monthly))		
	<b>CA_General (CAGEN) at Base Branch</b>	Free		
	<b>CA_General (CAGEN) at Non-Base Branch For self cheques (Account holder only) - Maximum withdrawal is Rs.10 lakhs per day</b>	"Cash withdrawal limit at Non-Base Branches by the customer for self: CA : ₹ 1,00,000/- Maximum Rs.10 Lakh limit per day Beyond Rs.100000 Rs.2/ 1000 or part there of."		
<b>2.0</b>	<b>REMITTANCES</b>			
<b>2.1</b>	<b>COMMISSION FOR DEMAND DRAFTS</b>	Rs.3/- per 1000/- with a Min. of Rs.30/- Maximum charge of Rs.10000/-		
<b>2.2</b>	<b>CHARGES FOR CANCELLATION OF DEMAND DRAFT</b>	Rs.100/- per instrument  Note:  Subject to maximum value of DD Cancelled		
<b>2.3</b>	<b>INTER BRANCH FUND TRANSFER (TRANSFER OF FUNDS ONE BRANCH TO ANOTHER BRANCH BETWEEN TWO A/CS FROM BOTH BASE AND NON-BASE BRANCHES)</b>	No Charges		
<b>2.4</b>	<b>ECS Services</b>	General Accounts	PMSYM Yojna	
	For Registration Mandate (Outward)	Rs.100/-	Nil	Nil
	<b>Return Charges For ECS: -</b>			
	Saving Bank Account	Rs.500/- Per Return	Rs.10/- per return	Nil

	All other Operating A/cs	Rs.500/- Per Return	Rs.10/- per return	Nil
		Exclude staff accounts		
<b>2.5</b>	<b>COMMISSION FOR – RTGS</b>			
	Rs.2 lakh to 5.00 lakh	Rs.25/- (Transactions done through digital channel by customer is free)		
	Above Rs.5 lakhs	Rs.50/- (Transactions done through digital channel by customer is free)		
<b>2.6</b>	<b>COMMISSION FOR – NEFT</b>			
	Upto Rs.10000/-	Rs.2.25		
	From Rs.10001/-Up to Rs.1 Lakh	Rs. 4.75		
	Above Rs.1 lakh up to 2 lakhs	Rs.14.75		
	Above 2 lakhs	Rs.24.75		
		<p>Note:</p> <ol style="list-style-type: none"> <li>1. Transactions done through digital channel by customer is free.</li> <li>2. Remittance of Term Deposits, CDs on its maturity / Pre Mature and Loan Disbursement by use of any one of the remittance option as detailed in serial no. 2.1 to 2.6 – No Charges</li> </ol>		
<b>3.0</b>	<b>COLLECTIONS</b>			
<b>3.1</b>	<b>COMMISSION FOR – BILLS COLLECTION – (IBC) Both Inward and Outward</b>	Rs.4/- per Rs.1000/- Min. Rs.25/-		
<b>3.2</b>	<b>IBC – RETURN CHARGES</b>	Rs.2/- per 1000/- Min. Rs.50/-		
<b>3.3</b>	<b>COMMISSION FOR OUTSTATION CHEQUE COLLECTION (OBC)</b>  <b>(For Cheques drawn on other Banks)</b>	<p>Collection of Instruments drawn on other centers are chargeable as follows:</p> <p>Upto and including Rs.5000/- Rs.25/-</p> <p>Above Rs.5000/- and upto and including Rs.10000/- Rs.50/-</p> <p>Above Rs.10000/- and upto and including Rs.100000/- Rs.100/-</p> <p>Above Rs.100000/- Rs.2 per 1000/- or part thereof Min.Rs.200/-</p> <p>Note:</p> <p>Branch should lodge the instruments in Finacle Menu Option BM.</p>		

3.4	<b>COMMISSION FOR OUTSTATION CHEQUE COLLECTION FOR CHEQUE DRAWN ON OUR BANK BRANCH</b>	No Charges
3.5	<b>CHEQUE RETURN CHARGES (INWARD) (Both Local and Outstation Cheque)</b>	
	<b>Savings Account</b>	<i>Rs.250/-per instance for financial reasons, Rs.50/-for non financial reasons except for signature verification</i>
	<b>Current Account</b>	<i>Rs.250/-per instance for financial reasons, Rs.50/-for non financial reasons except for signature verification</i>
	<b>Overdraft Account (Including ODAD)</b>	<i>₹500/- + GST (irrespective of the amount for each cheque) for first 3 cheque returns (in one year). ₹1,000/- + GST from 4th cheque return onwards (in one year)</i>
	<b>CHEQUE RETURN CHARGES (OUTWARD) (Both Local &amp; Outstation Cheque)</b>	<i>Rs.200/-</i>

		<p>Note: In case of Local / Outstation Cheque is returned for technical reasons as detailed here below no Cheque Return Charges should be levied:</p> <ol style="list-style-type: none"> <li>1. Kindly Contact Drawer / Drawee Bank and Please Present again</li> <li>2. Drawers signature to operate account not received</li> <li>3. If the cheque is returned for the reason 'Stop Payment' no charges</li> <li>4. Withdrawal stopped owing to death of account holder / lunacy / insolvency</li> <li>5. Instrument post dated</li> <li>6. Instrument outdated / stale</li> <li>7. Instrument mutilated, requires bank's guarantee</li> <li>8. Clearing House stamp / date required</li> <li>9. Wrongly delivered / not drawn on us</li> <li>10. Present in proper zone</li> <li>11. Instrument contains extraneous matter</li> <li>12. Image not clear; present again with paper</li> <li>13. Present with document</li> <li>14. Item listed twice</li> <li>15. Paper not received</li> <li>16. Account transferred to another branch</li> <li>17. Cr Crossed to two banks</li> <li>18. Crossing stamp not cancelled</li> <li>19. Clearing stamp not cancelled</li> <li>20. Instrument specially crossed to another bank</li> <li>21. Payee's endorsement irregular / requires collecting bank's confirmation</li> <li>22. Endorsement by mark / thumb impression requires attestation by Magistrate with seal</li> <li>23. Advice not received</li> <li>24. Amount / Name differs on advice</li> <li>25. Drawee bank's fund with sponsor bank insufficient (applicable to sub-members)</li> <li>26. Payee's separate discharge to bank required</li> <li>27. Not payable till 1st proximo</li> <li>28. Pay Order requires counter signature</li> <li>29. Required information not legible / correct</li> <li>30. Bank's certificate ambiguous / incomplete / required</li> <li>31. Draft lost by issuing office; confirmation required from issuing office</li> <li>32. Bank / Branch blocked</li> <li>33. Digital Certificate validation failure</li> <li>34. Other reasons-connectivity failure</li> <li>35. 'Payee's a/c Credited' - Stamp required</li> <li>36. Bank excluded</li> <li>37. Altered cheque in case of CTS 2010 Standard Cheque</li> <li>38. Others Reasons / Local Holiday</li> </ol>
4.0	<b>SERVICE CHARGES FOR OPERATING LOCKER UNIT</b>	12 visits free per year. Thereafter: Rs. 100/- per visit
5.0	<b>CHARGES FOR SAFE CUSTODY SERVICE (Charges per Year)</b>	
5.1	Sealed cover	Rs.500/- per cover
	Sealed boxes	Rs.2500/- per Box
6.0	<b>MISCELLANEOUS</b>	



<b>6.1</b>	<b>EMI BOUNCING CHARGES (FOR DELAYED PAYMENT OF EMI/INSTALLMENT)</b>	
	Monthly Installment of Rs.10000/- and below (If not paid within 30 days from EMI/Installment due date)	Rs.250/-
	Monthly Installment of more than Rs.10000/- (If not paid within 30 days from EMI/Installment due date)	Rs.500/-
<b>7.0</b>	<b>ATM DEBIT CARD</b>	
<b>7.1</b>	Card Issue	Free (first time issuance on domestic variants). AMC Rs.200/- + GST from second year onwards (Applicable for all domestic variants & VISA international variant)
	Card Lost and Replaced	Rs.200/- + GST (Applicable for all domestic variants & VISA international variant )
		Note: a. Replacement of Card fee for staff: NIL
	Green Pin Introduced	
	<b>ATM Transaction Charges</b>	
	Karnataka Bank ATMs	<i>Free 5 transactions per month (inclusive of financial and non financial transaction). There after Rs.21/- per transaction or such amount as permitted by regulator. The above charges are not applicable for privileged SB scheme account holders (Like SB Money – Sapphire, Ruby , Platinum and ILSB)</i>
	Other Banks ATMs within India	<i>In 6 metro centre (i.e. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru &amp; Hyderabad) 3 times and on other centres 5 times (inclusive of Financial and Non -Financial).  The transactions over &amp; above the said free transactions limit in a calendar month, will be charged with Rs.21/- plus applicable GST per transaction or such amount as permitted by regulator.</i>
	<b>For Savings Bank customers</b>	
	1.ATMs located at six metro centres viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad.	<i>In 6 metro centre (i.e. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru &amp; Hyderabad) 3 transactions and on other centres 5 transactions.</i>
	2.ATMs located at other places.	
	3.SB [Basic Savings Bank Deposit] Account holders [irrespective ATM location]	
	<b>For Current /ODAD Account customers</b>	
	At all other Banks ATMs irrespective of location.	No Free transaction

	<b>Other Bank ATM Rejection Charges</b>	<i>1<sup>st</sup> 3 transactions per month free. There after Rs.21/- per rejection (These Charges would apply only for Cash Withdrawal rejection with insufficient balance)</i>	
7.2	<b>Overseas ATMs</b>		
	Financial Transaction	Rs.150/-	
	Non Financial Transaction	Rs.25/-	
	Overseas Purchase Transaction (POS & Ecommerce)	<i>Cross currency mark-up fee of 3.00% of transaction amount</i>	
8.0	<b>DEMAT SERVICE CHARGES</b>		
		<b>A/Cs Of Individual/HUF/NRI</b>	<b>A/c's of Non Individual/Corporates</b>
	Annual Charges	Rs.300/-	Rs.1250/-
	De-materialisation	Rs.10/- per certificate min. of Rs.50/-.	Rs.10/- per certificate min. of Rs.100/-.
	Re-materialisation	Rs.100/- per certificate.	Rs.100/- per certificate.
	Pledge / Umpledge / Invacation	Rs.100/- per ISIN	Rs.100/- per ISIN
	Transaction: Per Debit Transaction	Rs.25/-	Rs.50/-
	Delivery Instruction Book	Rs.2/- per leaf	Rs.2/- per leaf
	Statement Charges	Free as per the guidelines of CDSL/SEBI. Additional statement @ Rs.10/- per page.	Free as per the guidelines of CDSL/SEBI. Additional statement @ Rs.10/- per page.
	Others- Account Modification	Rs.50/- per occasion	Rs.50/- per occasion
		<p><b>Note:</b> 1. All the above charges are exclusive of Postage, other charges, Service Tax or surcharge, if any, stipulated by Government Bodies / Statutory Authorities from time to time.</p> <p>2. Annual maintenance charges are levied upfront for a period of one year at the beginning of the financial year. On closure, AMC is refundable on pro-rata basis (quarterly)</p> <p>3. The Billing/ Recovery interval of the charges is at the sole discretion of Karnataka Bank Ltd.</p> <p>4. Any other charges specified by CDSL/or by the Bank from time to time.</p>	
9.	<b>IMPS Fund Transfer charges Mobile Banking Service (using IMPS/UPI)</b>	Free	