

ANNEXURE - B

REVISED FEATURES & SERVICE CHARGES FOR SB ACCOUNTS [Amount in ₹]

I. Requirement of Minimum Balance (MAB-Monthly Average Balance) and charges for non-maintenance of stipulated MAB:									
TIERS →	SB-General [SBGEN]	KBL-Vanitha (For women aged 18 yrs & above)	SB-Salary Privilege (for salaried persons)	SB-Kishore (for children aged between 10 -18 yrs)	SB-Tarun (for students aged between 18 - 25 yrs)	SB-Money Sapphire (Privilege SB)	SB-ILSB (Insurance linked SB)	SB-Money Ruby (Privilege SB)	SB-Money Platinum (Privilege SB)
Monthly Average Balance [MAB] # to be maintained	Without Cheque Book: ₹500 (M/U/SU) ₹200 (R/FI)	₹2,000 (M&U)	-NA-	-NA-	-NA-	₹10,000	₹15,000 (M&U)	₹1,00,000	₹3,00,000
	With Cheque facility: ₹2,000 (M/U) ₹1,000 (SU/R/FI)	₹1,000 (SU&R/FI)					₹10,000 (SU&R/FI)		
<i>For SB NRE & SB NRO accounts - MAB as applicable to SB-General accounts. #MAB is average of daily closing balance over the number of days in the month & calculated at the end of the month.</i>									
Charges for non-maintenance of stipulated MAB:									
Shortfall in MAB Upto -10%	₹25 p.m	₹25 p.m	-NA-	-NA-	-NA-	₹100 p.m	₹100 p.m	₹100 p.m	₹100 p.m
10% & abv upto 50%	₹50 p.m	₹50 p.m				₹200 p.m	₹200 p.m	₹300 p.m	₹300 p.m
50% and above	₹100 p.m	₹100 p.m				₹400 p.m	₹400 p.m	₹500 p.m	₹500 p.m
<i>(For SB NRE & SB NRO accounts - Charges as applicable to SB-General accounts)</i>									
II. ADC Products and charges.									
Money Plant Visa/RuPay Debit Card	Classic Debit Card					Eligible for Free Platinum International Debit Card		Eligible for Free RuPay Select International Debit Card	
	Per day cash withdrawal limit of ₹25,000 and POS/Ecom limit of ₹75,000.					Per day cash withdrawal limit of ₹75,000 and POS/Ecom limit of ₹2,00,000..		Per day cash withdrawal limit of ₹1,00,000 and POS/Ecom limit of ₹5,00,000.	
Annual Charges (AMC) for Visa/RuPay Debit Card - Domestic/International & RuPay Classic/Kisan/ Mudra	(Free for the first year). ₹200/- will be applicable from second year onwards of Debit card issuance. Exceptions: PMJDY Accounts, KBL-Vanitha, Staff accounts (including the accounts of retired, spouse of deceased retired staff, resigned, spouse of deceased resigned staff, spouse of deceased resigned employee) & also accounts maintained by the Chairman, Managing Director & CEO or such other Executives appointed for a fixed tenure.					No Annual Maintenance Charges (AMC)		No AMC. However, Re-issuance charges in case of Lost Card/Damaged shall be charged at Rs. 1,000 /- + GST	
<i>Platinum Debit card can be issued to general category accounts (subject fulfillment of eligibility criteria for debit card issuance) with issuance charge and annual charges of ₹ 300/-+GST p.a.</i>									
<i>KBL-Image Debit Card is also available to all eligible card holders with issuance charge of ₹ 299/- +GST p.a. and annual charges as applicable to respective card variant.</i>									

RuPay Select Debit card can be issued to general category accounts (subject fulfillment of eligibility criteria for international debit card issuance) with issuance charge and annual charges of ₹ 1,000/- + GST p.a. Apart from KBL SAL ULTIMATE, KBL SAL DELIGHT, SB-Money Ruby (Privilege SB), SB-Money Platinum (Privilege SB) and SB-Salary Executive, Issuance charge & AMC is applicable to all other accounts including staff accounts.

Mobile Banking/ Mobile Apps	♦ KBL Mobile (Mobile Banking App) ♦ KBL Smartz (UPI App) Free Registration. Fund transfer within the Bank [subject to ceiling], Utility bill payment etc, will not attract any charge from bank side.				
Internet Banking (FEBA)	♦ ApnaApp (SMS Banking App) - SMS charges will be applicable as per SMS plan. ♦ mPassBook (Mobile e-passbook App) Free Registration. Fund transfer within the Bank [subject to ceiling], Utility bill payment etc, will not attract any charge from bank side.				
e-statement	Free monthly e-statement [if subscribed]				
SMS Alerts [If subscribed]. (w.e.f. 01.04.2019)	Free	₹ 0.15 per SMS	₹ 0.15 per SMS	₹ 0.15 per SMS	Free SMS Alerts on all type of transactions
	1. SMS Alerts for ALL transactions done through ADC channels are free. 2. For Ex staff accounts - Free SMS Alerts. 3. For Senior Citizens - Free. 4. SB A/c's where MAB maintained 1 lakh and above, for the previous month- Free SMS Alerts.				

TIERS	SB-General [SBGEN]	KBL-Vanitha	SB-Salary Privilege	SB-Kishore	SB-Tarun	SB-Money Sapphire	SB-ILSB	SB-Money Ruby	SB-Money Platinum
III. Withdrawals									
Cash withdrawal facilities & charges through at ATMs (through Debit Card)									
Karnataka Bank ATMs	Free 5 transactions (inclusive of Financial and Non-financial) per month. Thereafter, ₹21/- + applicable GST per transaction.					Free	Free	Free	Free
Other Banks ATMs	Free 3 transactions per month at six "Metro Centre's"* /Free 5 transactions at "other Centre's". Thereafter, ₹21/- per transaction. (If transactions carried out at 'metro Centres' and also at 'other centre's', the total number of free transactions (inclusive of both financial and non-financial) at other bank ATMs will be five only with maximum of 3 transactions at Metro Centers). *Six metro centers: Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad								
Other Bank ATM Rejection Charges	1 st 3 transactions per month free. Thereafter Rs21/- per rejection (These charges would apply only for Cash Withdrawal rejection with insufficient balance)								
Overseas ATMs	<ol style="list-style-type: none"> 1. Financial Transaction - Rs150/- + applicable GST per transaction. 2. Non Financial Transaction- Rs25/- + applicable GST per transaction 3. Overseas Purchase Transaction (POS & Ecommerce) - Cross currency mark-up fee of 3% of transaction amount. 								
Cash withdrawal facilities at base/non-base branches & charges thereon (excluding ATM Transactions)									
At Base Branch[Subject to rules & regulations in force from time to time]	Free First 5 withdrawal per month (incl.non-base) Thereafter, ₹50 per transaction (monthly)	Free First 5 withdrawal per month (incl.non-base) Thereafter, ₹50 per transaction (monthly)	Free First 5 withdrawal per month (incl.non-base) Thereafter, ₹50 per transaction (monthly)	Free First 5 withdrawal per month with a per transaction limit of ₹50,000. Thereafter, ₹50 per transaction (monthly)	Free First 5 withdrawal per month (incl.non-base) Thereafter, ₹50 per transaction (monthly)	Free First 10 withdrawal per month (incl.non-base) Thereafter, ₹50 per transaction (monthly)	Free First 10 withdrawal per month (incl.non-base) Thereafter, ₹50 per transaction (monthly)	Free	Free

At Non-Base Branch For self cheques [Account holder only] -Maximum withdrawal is ₹10 lacs per day.	Free first 5 withdrawal per month (incl.base branch), or ₹2,00,000 per month, whichever is earlier. Thereafter, ₹2 per thousand or part thereof with a minimum of ₹50 per transaction(mon thly)	Free first 5 withdrawal per month (incl.base branch), or ₹1,00,000 per month, whichever is earlier. Thereafter, ₹3 per thousand or part thereof with a minimum of ₹50	Free first 5 withdrawal per month (incl.base branch), or ₹1,00,000 per month, whichever is earlier. Thereafter, ₹3 per thousand or part thereof with a minimum of ₹50	-NA-	Free first 5 withdrawal per month (incl.base branch), or ₹1,00,000 per month, whichever is earlier. Thereafter, ₹3 per thousand or part thereof with a minimum of ₹50	Free first 10 withdrawal per month (incl.base), or ₹2,00,000 per month, whichever is earlier. Thereafter, ₹3 per thousand or part thereof with a minimum of ₹50	Free first 10 withdrawal per month (incl.base), or ₹2,00,000 per month, whichever is earlier. Thereafter, ₹3 per thousand or part thereof with a minimum of ₹50	Free up to ₹1,00,000 per day, Thereafter, ₹3 per thousand or part thereof with a minimum of ₹50	Free up to ₹2,00,000 per day, Thereafter, ₹3 per thousand or part thereof with a minimum of ₹50
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The above cash withdrawal at non base branches is allowed only with prior intimation and its approval by the paying branch.
Cash withdrawal at non-base branch through 3rd party is not allowed.

TIERS	SB-General [SBGEN]	KBL-Vanitha	SB-Salary Privilege	SB-Kishore	SB-Tarun	SB-Money Sapphire	SB-ILSB	SB-Money Ruby	SB-Money Platinum
IV. Fund transfer from one account to any other account of the same/other customer within KBL [Such debits are to be supported by cheque]:									
At All centers	Free								
V. Fund transfer from one account to any other account across Banks: [Such debits are to be supported by cheque and to be accompanied by RTGS/NEFT form duly signed by account holder]:									

RTGS/NEFT * (*NEFT charges revised wef 01.07.2019) [from both Base & Non-base Branch]	Through NEFT: Up to ₹10,000 ₹2.25 From ₹10,001 up to ₹1.00 lakh- ₹4.75 Above ₹1.00 lakh upto ₹ 2.00 lakhs - ₹14.75 Above ₹2.00 lakhs - ₹24.75 Through RTGS: Above ₹2.00 lakhs upto ₹5.00 lakhs - ₹25. Above ₹5.00 lakhs - ₹50	Through NEFT: Up to ₹10,000 ₹2.25 From ₹10,001 up to ₹1.00 lakh- ₹4.75 Above ₹1.00 lakh upto ₹ 2.00 lakhs - ₹14.75 Above ₹2.00 lakhs - ₹24.75 Through RTGS: Above ₹2.00 lakhs upto ₹5.00 lakhs - ₹25. Above ₹5.00 lakhs - ₹50	Through NEFT: Free 2 NEFT p.m for any amount Through RTGS: No Free Limit Thereafter, charges as applicable to general accounts	-NA-	Through NEFT: Up to ₹10,000 ₹2.25 From ₹10,001 up to ₹1.00 lakh- ₹4.75 Above ₹1.00 lakh upto ₹ 2.00 lakhs - ₹14.75 Above ₹2.00 lakhs - ₹24.75 Through RTGS: Above ₹2.00 lakhs upto ₹5.00 lakhs - ₹25 Above ₹5.00 lakhs - ₹50	Through NEFT: Free 2 NEFT p.m for any amount Thereafter, charges as applicable to general accounts Through RTGS: No Free Limit (charges as applicable to general accounts)	Through NEFT: Free 2 NEFT p.m for any amount Thereafter, charges as applicable to general accounts Through RTGS: No Free Limit (charges as applicable to general accounts)	<u>Free 30 NEFT /RTGS per month for any amount.</u> Thereafter charges as applicable to general accounts	Free (Without any ceiling on limit/transaction s)
NEFT/RTGS through Internet Banking/ Mobile Banking/ Mobile Apps	Free	Free	Free	Free	Free	Free	Free	Free	Free
IMPS Fund transfer through Internet Banking, Mobile Banking, UPI App	Free			-NA-	Free	IMPS - Free RTGS: No Free Limit (charges as applicable to General a/c's)	IMPS- Free RTGS: No Free Limit (charges as applicable to General a/c's)	Free	Free
Demand Draft From Any Branch [By debit to a/c] (However, DD Cancellation, Marking & Reverting of Lost DD will be handled only at the branch where the DD was issued.)									
Demand Draft [issuing branch has to ensure that the DD Applicant is the account holder, such debits are to be supported by cheques]	₹3/1,000 with a minimum of ₹30 and maximum of Rs.10000/-	₹3/1,000 with a minimum of ₹25	₹3/1,000 with a minimum of ₹25	₹3/1,000 with a minimum of ₹25	₹3/1,000 with a minimum of ₹25 [However, DD for all types of examination fee, prospectus fee & tuition fee will be issued free of charges]	Free up to ₹50,000 p.m. Thereafter, charges as applicable to SB-General accounts (Max. number of DDs under the free limit is restricted to 5 p.m)	Free 20 DD facility p.m for any amount Thereafter, charges as applicable to SB-General accounts)		Free (Without any ceiling on limit/transactions)

TIERS	SB-General [SBGEN]	KBL-Vanitha	SB-Salary Privilege	SB-Kishore	SB-Tarun	SB-Money Sapphire	SB-ILSB	SB-Money Ruby	SB-Money Platinum
VI. Collections									
Cash Deposit at BNA	Free	Free	Free	Free	Free	Free	Free	Free	Free
Cash Deposit at base/non-base branches (excluding BNA transactions)									
Cash Deposit at base-branch.	Free first 5 transactions (Maximum Rs. 1.00 Lakh per txn) per month Upto 5 lakh per month whichever is earlier (incl. Base & Non-base branch) (Excluding BNA) Rs.100/- per lakh above the free limit.					Free first 10 transactions p.m or Upto 10 lakh per month whichever is earlier (incl. Base & Non-base branch) Thereafter, ₹2 per 1,000		Free upto 25 lakh per month (incl. Base & Non-base branch) Thereafter, ₹2 per 1,000	Free upto 50 lakh per month (incl. Base & Non-base branch) Thereafter, ₹2 per 1,000
Anywhere Cash Deposit - i.e. at other than base branch by self [Account holder or person authorized by him only.]									
*Third parties are allowed to remit cash at non-base locations to Savings Bank accounts excluding SB-SUGAMA [BSBDA] & SB-SMALL accounts and amount of cash remittance at non base branches is restricted to less than ₹50,000 per day per account.									
VII. Cheque Collection & Charges thereon: Deposit by anybody and at any Branch. [Subject to rules & regulations in force from time to time]									
At base location-within the clearing zone.	Free								
Speed clearing	Free								
Outstation Cheque Collection: Deposit by anybody and at any Branch. [Subject to rules & regulations in force from time to time]									
Commission For Outstation Cheque Collection [OBC] [For Cheques drawn on other Banks Collection of Instruments drawn on other centers chargeable]	Upto and including ₹5,000 - ₹25 From ₹5,000 upto & including ₹10,000 - ₹50 From ₹10,000 upto & including ₹1,00,000 - ₹100 Above ₹1,00,000 - ₹2 per ₹1,000 or part thereof Min. ₹200					Free up to ₹1 lakh per month. Thereafter, charges as applicable to SB-General accounts.	Free up to ₹1 lakh per month. Thereafter, charges as applicable to SB-General accounts.	Free	Free
Note: Branch should lodge the instruments in Finacle Menu Option 'BM'									
Commission for outstation cheque collection for cheque drawn on our bank branch	No Charges								
Other Bank charges if any & other charges, GST etc. if any shall be levied extra.									

TIERS	SB-General [SBGEN]	KBL-Vanitha	SB-Salary Privilege	SB-Kishore	SB-Tarun	SB-Money Sapphire	SB-ILSB	SB-Money Ruby	SB-Money Platinum
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VIII. Cheque Return Charges [*Inward*]

Both Local and out station cheques returned	₹250/- per instance for financial reasons. ₹50/- for non-financial reasons except for signature verification.
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IX. Cheque Return Charges [*Outward*]

Both Local and out station cheques returned	₹ 200 per return
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X. Cheque Book Charges

Cheque book charges	25 cheque leaves will be free in a calendar year thereafter, ₹4 per cheque leaf. (For single cheque leaf ₹10/- leaf)	-NA-	25 cheque leaves will be free in a calendar year thereafter, ₹4 per cheque leaf.	50 cheque leaves will be free in a calendar year Thereafter ₹4 per cheque leaf	200 cheque leaves will be free in a calendar year Thereafter ₹4 per cheque leaf	Free unlimited number of personalized cheque books.
	<i>Personalized cheque books can be issued on specific request from account holder/s. Both ordinary CTS and personalized cheque books will be considered for free limit.</i>					

XI. Stop payment charges

Through Branch	Rs.100/- per Instrument Max. Rs.250/- for more than one instrument per instruction, Free of cost to Senior Citizens.
Through Online	₹25/- per instrument Maximum of ₹50/- per instruction

XI. Statement of Account: Free monthly statement is available on request.

NB: 1. Base Branch/ Location refers to the Branch where the customer maintains his MBB Account.
2. All charges, wherever mentioned, are exclusive of GST, Surcharge etc wherever applicable.
3. All charges and Limits are subject to change.
4. Proceeds of cheque/s deposited for collection will be available for utilization only after realization.
5. Charges for any services not covered herein shall be at the prevailing rates as per Annexure A.
6. A customer is eligible to have MBB account in the Bank under any one particular tier only.
7. Penalty of ₹1,000+ GST per instance shall be collected when the accounts are switched from a higher tier to a lower tier.
8. Month' means a calendar month and 'Year' means a financial year [April to March] if not specified otherwise.
9. M-Metro, U -Urban, SU-Semi Urban, R-Rural, FI - Financial Inclusion Branches

DETAILS OF CHARGES FOR INSTITUTIONAL SB SCHEME [AMOUNT IN ₹] w.e.f. 09.11.2018

TIERS →	SB TASC
I. Requirement of Minimum Balance (MAB-Monthly Average Balance) and charges for non-maintenance of stipulated MAB:	
Monthly Average Balance [MAB] # to be maintained	₹25,000
<i>#MAB is average of daily closing balance over the number of days in the month & calculated at the end of the month.</i>	
Charges for non-maintenance of stipulated MAB:	
Shortfall in MAB Upto 10%	₹100 p.m
10% & above upto 50%	₹300 p.m
50% and above	₹500 p.m
II. ADC Products and charges. (Subject to fulfillment of eligibility Criteria)	
Money Plant Visa/RuPay Debit Card	Eligible for Free VISA International / RuPay Platinum International Debit Card
	Per day cash withdrawal limit of ₹60,000/75,000 and POS limit of ₹1,50,000/ 2,00,000.
Annual Charges for Debit Card (AMC)	No Annual Maintenance Charges
KBL mPass Book	mPassBook (Mobile e-passbook App)
Internet Banking (FEBA)	Free Registration. Fund transfer within the Bank [subject to ceiling], Utility bill payment etc, will not attract any charge from bank side.
e-statement	Free monthly e-statement [if subscribed]
SMS Alerts [If subscribed].	Free SMS Alerts on all type of transactions.
Point of Sale (POS) Services	NIL monthly rental if customer maintains 1 lakh & above. GPRS charges & Standard MDR rates are applicable.
Payment Gateway Collection / KBL ecollect	No integration cost for KBL eCollect. 50% waiver in PG integration charges.
III. Withdrawals	
Cash withdrawal facilities & charges through at ATMs (through Debit Card)	

TIERS →	SB TASC
Karnataka Bank ATMs	Free
Other Banks ATMs	<p>Free 3 transactions per month at six "Metro Centre's"* /Free 5 transactions at "other Centre's". Thereafter, ₹21/- per transaction.</p> <p><i>(If transactions carried out at 'metro Centres' and also at 'other centre's, the total number of free transactions (inclusive of both financial and non-financial) at other bank ATMs will be five only with maximum of 3 transactions at Metro Centers).</i></p> <p><i>*Six metro centers: Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad</i></p>
Cash withdrawal facilities at base/non-base branches & charges thereon (excluding ATM Transactions)	
At Base Branch[Subject to rules & regulations in force from time to time]	Free
At Non-Base BranchFor self cheques [Account holder only] - Maximum withdrawal is ₹10 lacs per day.	Free
<p>The above cash withdrawal at non base branches is allowed only with prior intimation and its approval by the paying branch. Cash withdrawal at non-base branch through 3rd party is not allowed.</p>	
IV. Fund transfer from one account to any other account of the same/other customer within KBL [Such debits are to be supported by cheque]:	
At All centers	Free
V. Fund transfer from one account to any other account across Banks: [Such debits are to be supported by cheque and to be accompanied by RTGS/NEFT form duly signed by account holder]:	
RTGS/NEFT [from both Base & Non-base Branch]	Free
NEFT through Internet Banking/ Mobile Banking/ Mobile Apps	

TIERS →	SB TASC
IMPS Fund transfer through Internet Banking, Mobile Banking, UPI App	
Demand Draft From Any Branch [By debit to a/c] (However, DD Cancellation, Marking & Reverting of Lost DD will be handled only at the branch where the DD was issued.)	
Demand Draft [issuing branch has to ensure that the DD Applicant is the account holder, such debits are to be supported by cheques]	Free 20 DD facility p.m for any amount Thereafter, charges as applicable to SB-General accounts - ₹3/1,000 with a minimum of ₹25)
VI. Collections	
Cash Deposit at BNA	Free
Cash Deposit at base/non-base branches (excluding BNA transactions)	
Cash Deposit at base-branch.	Free upto 25 lakh per month
Anywhere Cash Deposit - i.e. at other than base branch by self [Account holder or person authorized by him only.]	Free upto 50 lakh (If customer maintained 1 lakh & above in immediately preceding month) (incl. Base & Non-base branch) Thereafter, ₹2 per 1,000
*Third parties are allowed to remit cash at non-base locations and amount of cash remittance at non base branches is restricted to less than ₹50,000 per day per account.	
VII. Cheque Collection & Charges thereon: Deposit by anybody and at any Branch. [Subject to rules & regulations in force from time to time]	
At base location-within the clearing zone.	Free
Speed clearing	Free
Outstation Cheque Collection: Deposit by anybody and at any Branch. [Subject to rules & regulations in force from time to time]	
Commission For Outstation Cheque Collection [OBC] [For Cheques drawn on other Banks Collection of Instruments drawn on other centers are chargeable]	Free
Note: Branch should lodge the instruments in Finacle Menu Option 'BM'	

TIERS →	SB TASC
Commission for outstation cheque collection for cheque drawn on our bank branch	No Charges
Other Bank charges if any & other charges, GST etc. if any shall be levied extra.	
VIII. Cheque Return Charges [<i>Inward</i>]	
Both Local and out station cheques returned	Upto ₹10,000 - ₹100
	₹10,001 to ₹1,00,000 - ₹500
	Above ₹1,00,000 - ₹1,000
IX. Cheque Return Charges [<i>Outward</i>]	
Both Local and out station cheques returned	₹200 per return
X. Cheque Book Charges	
Cheque book charges	200 cheque leaves will be free in a calendar year. Thereafter ₹4 per cheque leaf
	<i>Personalized cheque books can be issued on specific request from account holder/s. Both ordinary CTS and personalized cheque books will be considered for free limit.</i>
XI. Stop payment charges	
Through Branch	₹ 100 per instrument [Maximum of ₹250 per instruction]
Through Online	₹25/- per instrument [Maximum of ₹50/- per instruction]
XI. Statement of Account: Free monthly statement is available on request.	
B: 1. Base Branch/ Location refers to the Branch where the customer maintains his MBB Account.	
2. All charges, wherever mentioned, are exclusive of GST, Surcharge etc wherever applicable.	
3. All charges and Limits are subject to change.	
4. Proceeds of cheque/s deposited for collection will be available for utilization only after realization.	
5. Charges for any services not covered herein shall be at the prevailing rates as per Service Charges circular.	
6. A customer is eligible to have MBB account in the Bank under any one particular tier only.	
7. Penalty of ₹1,000+ GST per instance shall be collected when the accounts are switched from a higher tier to a lower tier.	
8. Month' means a calendar month and 'Year' means a financial year [April to March] if not specified otherwise.	
9. M-Metro, U -Urban, SU-Semi Urban, R-Rural, FI - Financial Inclusion Branches	

All charges are exclusive of GST, Surcharge etc wherever applicable.

All charges and limits are subject to change.

Charges for any services not covered herein shall be at the prevailing rates prescribed from time to time

SERVICE CHARGES FOR KBL SB SALARY SCHEMES (w.e.f.20.05.2019)

TIERS →	SB-Executive	SB-Prime	SB-Classic
I-A. MAB-Monthly Average Balance			
Monthly Average Balance [MAB] # to be maintained	NIL	NIL	NIL
I-B. Minimum Monthly Salary to be credited and charges for not adhering to the stipulations of Minimum Monthly Salary condition:			
Minimum Monthly Salary to be credited #	Rs.1,00,000/-	Rs.30,000/-	Rs.5,000/-
# The monthly credit to the account should be the minimum specified amount for the respective scheme or more.			
# Charges for non-credit of stipulated Minimum Monthly Salary: NIL			
# If the monthly credit to the account is below the minimum specified amount, for 3 consecutive months, such accounts will be automatically converted to a lower category based on the credit amount.			
# If the monthly credit to the account is either less than Rs.5000/- or has No Credit, for 3 consecutive months, such accounts will be classified as SB - GEN Scheme.			
I-C. Auto Up-gradation to higher category: Available for such accounts where the amount credited is satisfying the condition of Minimum Monthly Salary to be credited for 3 consecutive months.			
II. ADC Products and charges. (Subject to fulfillment of eligibility Criteria)			
Money Plant Visa/RuPay Debit Card	Eligible (on request) for Free VISA International / RuPay Platinum International		VISA /RuPay Classic
	Per day cash withdrawal limit of ₹60,000/75,000 and Purchase limit of ₹1,50,000/2,00,000. <u>For SB-Executive:</u> Eligible for Free RuPay Select International Debit Card. Per day cash withdrawal limit of ₹1,00,000 and POS/Ecom limit of ₹5,00,000. No AMC. However, Re-issuance charges in case of Lost Card/Damaged shall be charged at Rs. 1,000 /- + GST		Per day cash withdrawal limit of ₹25,000 and Purchase limit of ₹75,000

TIERS →	SB-Executive	SB-Prime	SB-Classic
Annual Charges for Debit Card(AMC)	No Card Issuance Charge or Annual Maintenance Charges		
KBL mPass Book	mPassBook (Mobile e-passbook App)		
Internet Banking (FEBA)	Free Registration. Fund transfer within the Bank [subject to ceiling], Utility bill payment etc, will not attract any charge from bank side.		
e-statement	Free monthly e-statement [if subscribed]		
SMS Alerts [If subscribed].	Free SMS Alerts on all type of transactions.	Rs.0.15 per transaction*	
*SMS Alerts for all transactions done through ADC Channels are free for all categories.			
III. Withdrawals			
Cash withdrawal facilities & charges through at ATMs (through Debit Card)			
Karnataka Bank ATMs	Free		
Other Banks ATMs	Free	Free 3 transactions per month at six "Metro Centre's"* /Free 5 transactions at "other Centre's". Thereafter, ₹21/- per transaction. (If transactions carried out at 'metro Centres' and also at 'other centre's, the total number of free transactions (inclusive of both financial and non-financial) at other bank ATMs will be five only with maximum of 3 transactions at Metro Centers). *Six metro centers: Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad	
Cash withdrawal facilities at base/non-base branches & charges thereon (excluding ATM Transactions)			
At Base Branch[Subject to rules & regulations in force from time to time]	Free	Free first 5 withdrawals in a month (including non-base branch withdrawals) there after Rs.50/- per transaction.	
At Non-Base BranchFor self cheques [Account holder only] -Maximum withdrawal is `10 lacs per day.	Free	Free first 5 withdrawals in a month (including base branch withdrawals) or ₹1,00,000 per month whichever is earlier. Thereafter, ₹3 per thousand or part thereof with a minimum of ₹50.	
Cash withdrawal at non-base branch through 3rd party is not allowed.			

TIERS →	SB-Executive	SB-Prime	SB-Classic
IV. Fund transfer from one account to any other account of the same/other customer within KBL [Such debits are to be supported by cheque]:			
At All centers	Free		
V. Fund transfer from one account to any other account across Banks: [Such debits are to be supported by cheque and to be accompanied by RTGS/NEFT form duly signed by account holder]:			
RTGS/NEFT [from both Base & Non-base Branch] (*NEFT charges revised w.e.f 01.07.2019)	Free	Through NEFT; (i) Up to ₹10,000 ₹2.25 (ii) From ₹10,001 up to ₹1.00 lakh- ₹4.75 (iii) Above ₹1.00 lakh upto ₹ 2.00 lakhs - ₹14.75 (iv) Above ₹2.00 lakhs - ₹24.75 Through RTGS: (i) Above Rs.2.00 Lakh up to Rs.5.00 Lakh - Rs.25/- (ii) Above Rs.5.00 Lakh - Rs.50/-	
RTGS/NEFT through Internet Banking/Mobile Banking/Mobile Apps.	Free	Free	Free
IMPS Fund transfer through Internet Banking, Mobile Banking, UPI App	Free	Up to Rs.1000/- - NIL Rs.1000/- to Rs.1,00,000/- Rs.5/- per transaction. Rs.1,00,001/- to Rs.2,00,000/- - Rs.15/- per transaction.	
Demand Draft From Any Branch [By debit to a/c] (However, DD Cancellation, Marking & Reverting of Lost DD will be handled only at the branch where the DD was issued.)			
Demand Draft [issuing branch has to ensure that the DD Applicant is the account holder, such debits are to be supported by cheques]	Free	Rs.3/1000 with a minimum of Rs.25/-	
VI. Collections			
Cash Deposit at BNA	Free	Free	Free
Cash Deposit at base/non-base branches			
Cash Deposit at base-branch.	Free		
Anywhere Cash Deposit - i.e. at other than base branch by self			

TIERS →	SB-Executive	SB-Prime	SB-Classic
[Account holder or person authorized by him only.]			
*Third parties are allowed to remit cash at non-base locations and amount of cash remittance at non base branches is restricted to less than Rs.50,000 per day per account.			
VII. Cheque Collection & Charges thereon: Deposit by anybody and at any Branch. [Subject to rules & regulations in force from time to time]			
At base location–within the clg. zone.	Free		
Speed clearing	Free		
Outstation Cheque Collection: At any Branch. [Subject to rules & regulations in force from time to time]			
OBC Commission	Free of Charges		
Other Bank charges if any & other charges, GST etc. if any shall be levied extra.			
VIII. Cheque Return Charges [Inward]			
Both Local and out station cheques returned	Upto ₹10,000 - ₹100		
	₹10,001 to ₹1,00,000 - ₹500		
	Above ₹1,00,000 - ₹1,000		
IX. Cheque Return Charges [Outward]			
Both Local and out station cheques returned	₹200 per return		
X. Cheque Book Charges			
Cheque book charges	Free	10 cheque leaves will be free in a Quarter, thereafter ₹4 per cheque leaf	25 cheque leaves will be free in a calendar year. Thereafter ₹4 per cheque leaf
	Personalized cheque books can be issued on specific request from account holder/s. Both ordinary CTS and personalized cheque books will be considered for free limit.		
XI. Stop payment charges			
Through Branch	₹ 100 per instrument [Maximum of ₹250 per instruction]		
Through Online	₹25/- per instrument [Maximum of ₹50/- per instruction]		
XII. Statement of Account: Free monthly statement is available on request.			

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XIII. Insurance Benefits			
Personal Accident Death Cover	Rs.10 Lakhs	Rs.5 Lakhs	NIL
Purchase Protection (Debit Card)	₹50,000/-*	₹50,000/-*	₹25,000/-
	*Limit will be Rs.25,000/- if classic card is opted		
Jewellery Insurance	Up to Rs.50,000/- (Only for Women Salary Accounts)	Not Applicable	
XIV. Investment + Trading			
Demat Account	No Annual Maintenance Fee		-
Trading Account	No Annual Maintenance Fee		-
XIV. Other Benefit			
Processing charges for loans (Subject to eligibility for the loan)	100% waiver*	50% Bank's Loan Processing Charges*	
* Charges for Legal Opinion, Valuation, BIR etc (Actual) will be applicable.			
KBL Travel Card (Card Issuance Charge)	NIL	Charges as applicable	
*Other charges like, Re-loading fee and encashment fee as applicable			
XV. Locker Rent (subject to availability at the Base Branch)	25 % Concession	Rent As per regular rates	
Note:			
1. Base Branch/ Location refers to the Branch where the customer maintains his MBB Account.			
2. All charges mentioned, are exclusive of GST, Surcharge etc wherever applicable.			
3. All charges and limits are subject to change from time to time.			
4. Proceeds of cheque/s deposited for collection will be available for utilization only after realization.			
5. Charges for any services not covered herein shall be at the prevailing rates as per Service Charges circular.			
6. Month' means a calendar month and 'Year' means a financial year [April to March] if not specified otherwise.			
7. Under these Zero Balance Salary Schemes, Joint Account with Spouse / Parent is permissible.			
8. On specific request from the account holder based on salary hike, the account can be upgraded to higher level.			
9. The existing account holders under the KBL Salary Privilege Scheme may migrate to any of the new schemes on a written request agreeing to the terms and conditions of the new schemes.			

TIERS →	SB-Executive	SB-Prime	SB-Classic
10. If an account is 'Auto Upgraded' from Classic category, the already issued Debit Card will be continued and on a specific request, Free VISA International / RuPay Platinum International may be issued. Similarly, even if an account is 'Auto Downgraded' the existing debit card may be continued.			
11. Once the account is down graded to SB-Gen scheme, Auto up Gradation will not be available.			
12. The Jewellery Insurance is applicable only to the women account holders under KBL SB SALARY EXECUTIVE scheme. Free All Risk Insurance cover for Jewellery , covering loss due to snatching while travelling/theft while hotel stay, burglary while at home for Rs.50,000/- exclusively to the first named woman of the SB Account. With regard to the terms & conditions, claim procedures etc., branches may Refer HO:DEV:CIRCULAR LETTER:GF(48):42:2010-11 dated 04-11-2010. (Please note that the MAB condition in the said circular letter is not applicable to the present scheme, since the present Schemes are Zero Balance Schemes)			