

With effect from 01/04/2018 REVISED FEATURES & SERVICE CHARGES FOR CURRENT ACCOUNTS [Amount in ₹]

I. Requirement of Balance and charges for non-maintenance of stipulated MAB/DMB							
TIERS →	Current A/c General [CAGEN]		CA – Money Pearl	CA – Money Ruby	CA -Money Diamond	CA –Money Diamond Plus	CA –Money Platinum
Monthly Average Balance [MAB] # to be maintained	Rural & Semi Urban	Urban & Metro	₹50,000	₹1,00,000	₹3,00,000	₹5,00,000	₹10,00,000
	₹3,000	₹5,000					
Daily Minimum Balance [DMB] * to be maintained	-N.A.-	-N.A.-	-N.A.-	-N.A.-	-N.A.-	₹3,00,000	₹5,00,000
#MAB is average of daily closing balance over the number of days in the month & calculated at the end of the month. *DMB is end of the day balance.							
Charges for non-maintenance of stipulated MAB/DMB:							
Charges for non-maintenance of stipulated MAB.	₹200 per month		₹1,000 p.m.	₹1,500 p.m..	₹3,000 p.m.	₹5,000 p.m.	₹5,000 p.m.
	The account should be converted into a Normal account if the default persists for three consecutive months.						
Charges for non-maintenance of stipulated DMB.	-N.A.-	-N.A.-	-N.A.-	-N.A.-	-N.A.-	₹300 per day for the number of days of non-maintenance of DMB	₹500 per day for the number of days of non-maintenance of DMB
II. 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.	Free.	Free.	Free.	Free.
At Non-Base Branch For self cheques [Account holder only] -Maximum withdrawal is ₹10 lacs per day.	Free up to ₹15,000/- per day, thereafter, ₹3/- per thousand or part thereof with a minimum of ₹50/-		Free up to ₹50,000/- per day, thereafter, ₹3/- per thousand or part thereof with a minimum of ₹50/-.	Free up to ₹1 lac per day, thereafter, ₹3/- per thousand or part thereof with a minimum of ₹50/-	Free up to ₹2 lacs per day thereafter, ₹3/- per thousand or part thereof with a minimum of ₹50/-.	Free up to ₹3 lacs per day thereafter, ₹3/- per thousand or part thereof with a minimum of ₹50/-.	Free up to ₹5 lacs per day thereafter, ₹3/- per thousand or part thereof with a minimum of ₹50/-.
Maximum cash withdrawal allowed per day through 3 rd party cheques is ₹15,000/- for CA Gen account and ₹1,00,000/- per day for all other schemes.							
The above cash withdrawals at non base branches are only with prior intimation and its approval by the paying branch.							
III. Fund transfer from one account to any other account of the same/other customer within KBL [Such debits are to be supported by cheque]:							
For all centers	FREE						

TIERS →	Current A/c General [CAGEN]	CA – Money Pearl	CA – Money Ruby	CA -Money Diamond	CA –Money Diamond Plus	CA –Money Platinum
IV. Fund transfer from one account to any other account across Banks [Such debits are to be supported by cheque]:						
For Payment through RTGS/NEFT systems [Base & Non-base Branch & ADC Channels] [Such debits are to be supported by cheque and to be accompanied by RTGS/NEFT form duly signed by account holder]	Through NEFT: Up to ₹10,000 ₹2.50 From ₹10,001 up to ₹1.00 lakh- ₹5 Above ₹1.00 lakh upto ₹ 2.00 lakhs - ₹15 Above ₹2.00 lakhs - ₹25 Through RTGS: Above ₹2.00 lakhs upto ₹5.00 lakhs - ₹25 Above ₹5.00 lakhs - ₹50	Free 20 RTGS/NEFT/IMPS facilities per month for any amount Thereafter, charges as applicable to general accounts	Free 60 RTGS/NEFT/IMPS facilities per month for any amount Thereafter, charges as applicable to general accounts	Free 100 RTGS/NEFT/IMPS facilities per month for any amount Thereafter, charges as applicable to general accounts	Free <i>(without any ceiling on amount /transactions)</i>	
IMPS Fund Transfer	Upto ₹ 1,000 - NIL ₹1,001-₹1,00,000 - ₹5/- per txn. ₹1,00,001-₹2,00,000 - ₹15/- per Txn	<i>(incl. through branches and ADC channels)</i>	<i>(incl. through branches and ADC channels)</i>	<i>(incl. through branches and ADC channels)</i>	<i>(incl. through branches and ADC channels)</i>	
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 [Such debits are to be supported by cheque and to be accompanied by DD application form signed by account holder]	₹3/1,000 with a minimum of ₹25/-	Free 20 DD per month <i>(However, Max. 2.00 lac per day)</i> Thereafter, charges as applicable to general accounts	Free 30 DD per month <i>(However, Max. 5.00 lac per day)</i> Thereafter, charges as applicable to general accounts	Free 30 DD per month for any amount. Thereafter, charges as applicable to general accounts	Free <i>(without any ceiling on amount /transactions)</i>	

TIERS →	Current A/c General [CAGEN]	CA – Money Pearl	CA – Money Ruby	CA -Money Diamond	CA –Money Diamond Plus	CA –Money Platinum
V. Collections						
Cash Deposit at base/non-base branches (including BNA transactions*)						
Cash Deposit at BNA by Self/ Authorized person*	upto ₹75,000/- per day – FREE. Above ₹75,000 to ₹10 lakhs – ₹200/- per lakh Above ₹10 lakhs ₹300/- per lakh.	upto ₹ 1,50,000/- –per day -FREE. Thereafter, charges as applicable to General A/c's <i>(incl.base, non Base branch and at BNA)</i>	upto ₹3 lakhs per day- FREE. Thereafter, charges as applicable to General A/c's. <i>(incl.base, non Base branch and at BNA)</i>	upto ₹4 lakhs per day- FREE. Thereafter, charges as applicable to General A/c's. <i>(incl.base, non Base branch and at BNA)</i>	upto ₹6 lakhs per day- FREE. Thereafter, charges as applicable to General A/c's. <i>(incl.base, non Base branch and at BNA)</i>	upto ₹10 lakhs per day- FREE. Thereafter, charges as applicable to General A/c's <i>(incl.base, non Base branch and at BNA)</i>
Cash Deposit at base-branch. [For Deposit in single day]						
Anywhere Cash Deposit- i.e. at other than base branch By Self only [account holder or person authorized by him only]						
<i>*Cash deposits through BNA are eligible for 50% Concession in charges beyond free limits. Depending on Cash position at Branches, for cash deposit in smaller denomination of below ₹100/-, branch may charge additional charges of ₹ 1 per thousand.</i>						
Cheque Collection & Charges thereon						
At base location - within the clearing zone.	FREE					
Speed Clearing	No Charges					
<i>At non-base location Number of instruments under the free limit should not be more than 100 per month. Above that, from the next transaction onwards, charges as indicated are applicable, even if the aggregate value is within free limit</i>						
COMMISSION FOR OUTSTATION CHEQUE COLLECTION [OBC] [For Cheques drawn on other Banks]	Collection of Instruments drawn on other centers are chargeable as follows: Upto and including ₹5,000/- – ₹25/- Above ₹5000/- and upto ₹10,000/- – ₹50/- Above ₹10,000/- and upto ₹1,00,000/- – ₹100/- Above ₹1,00,000 - ₹2 per ₹1,000/- or part thereof Min. ₹200/-	Free up to ₹10 lacs per month. Thereafter, charges as applicable to general accounts			FREE	
Note: Branch should lodge the instruments in Finacle Menu Option BM.						
Commission for outstation cheque collection for cheque drawn on our branch	No Charges					
Other Bank charges if any & other charges, GST etc. if any shall be levied extra.						

TIERS →	Current A/c General [CAGEN]	CA – Money Pearl	CA – Money Ruby	CA -Money Diamond	CA –Money Diamond Plus	CA –Money Platinum
VI. 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		
VI. Cheque Return Charges [Outward]						
Both Local and out station cheques' returned				₹200 per return		
VII. Cheque Book Charges						
Cheque Book charges	₹4/- per cheque leaf	50 cheque leaves free per month thereafter, ₹4/- per cheque leaf	100 cheque leaves free per month thereafter, ₹4/- per cheque leaf	150 cheque leaves free per month thereafter, ₹4/- per cheque leaf	200 cheque leaves free per month thereafter, ₹4/- per cheque leaf	Free
VIII. Stop payment charges						
Through Branch	₹200/- per instrument. Maximum of ₹2,000/- per instruction					
Through Online mode	₹50/- per instrument. Maximum of ₹500/- per instruction					
IX. Ledger Folio Charges						
Ledger Folio Charges	₹100 for 40 transactions (Half yearly)	Free 200 transactions. Thereafter, charges as applicable to general accounts	Free 400 transactions. Thereafter, charges as applicable to general accounts			No Charges
X. Statement of Account:						
If Daily only	₹50/- per page irrespective of number of entries					
If Weekly only	₹25/- per page irrespective of number of entries					
If Monthly only	Free					

NB: 1. Base Branch/ Location refers to the Branch where the customer maintains his/her MBB Account.
2. All charges are exclusive of GST, Surcharge etc wherever applicable. All charges and limits are subject to change.
3. Proceeds of cheque/s deposited for collection will be available for utilization only after realization.
4. Charges for any services not covered herein shall be at the prevailing rates prescribed from time to time
5. A customer is eligible to have MBB account in the Bank under any one particular tier only.
6. Penalty of ₹1,000+ GST per instance shall be collected when the accounts are switched from a higher tier to a lower tier.
7. 'Month' means a calendar month and 'Year' means a financial year [April to March], unless specified otherwise.
8. Branches shall monitor all MBB accounts properly.

ADC Products and charges:						
TIERS →	Current A/c General [CAGEN]	CA – Money Pearl	CA – Money Ruby	CA -Money Diamond	CA –Money Diamond Plus	CA –Money Platinum
Money Plant Visa/RuPay Debit Card to eligible account holders.	Classic Debit Card with per day cash withdrawal limit of ₹40,000 and POS limit of ₹75,000.	Free Platinum Debit Card with per day cash withdrawal limit of ₹75,000 and POS limit of ₹2,00,000.				
Annual Charges for Debit Card (Free for the first year)	₹150 will be applicable from second year onwards of Debit card issuance	No Annual Charges				
<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 ₹200/- p.a.</i>						
Mobile Banking/ Mobile Apps for eligible accounts	♦ 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.					
	♦ ApnaApp (SMS Banking App) - SMS charges will be applicable as per SMS plan					
	♦ mPassBook (Mobile e-passbook App)					
Internet Banking Corporate – Money Click for eligible accounts (FEBA)	Registration Free. Fund transfer within the Bank [subject to ceiling], Utility bill payment etc will not attract any charge from bank side.					
POS (Point of Sale) Facility	POS machine facility with option to choose MAB/POS turnover pricing model with applicable monthly rental charges. However, there are no monthly rental charges for Digital POS terminal if MAB/POS turnover is above 2 lakhs.					
Payment Gateway Facility	Payment Gateway facility is available merchants i.e., Educational institutions, temples, Govt. Organizations and other merchants for accepting Online (e-commerce) transactions.					
SMS Alerts (if subscribed)	₹ 15/- per Quarter (Qtly)	Free SMS Alert on all type of transactions [customer induced] of ₹ 25,000/- and above. Below the limit charges as applicable to general accounts.			Free SMS Alerts	
e-statement (if Subscribed)	Free monthly e-statements are also available on request and the same shall be sent to those who are authorized to operate the account.					

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