

## ANNEXURE - B

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

<b>I. Requirement of Minimum Balance (MAB-Monthly Average Balance) and charges for non-maintenance of stipulated MAB:</b>									
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 Book facility: ₹2,000 (M/U) ₹1,000 (SU/R/FI)	₹1,000 (SU&R/FI)					₹10,000 (SU&R/FI)		
<i>For SB NRE &amp; 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 &amp; calculated at the end of the month.</i>									
<b>Charges for non-maintenance of stipulated MAB:</b>									
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% & above 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 &amp; SB NRO accounts - Charges as applicable to SB-General accounts)</i>									
<b>II. ADC Products and charges.</b>									
Money Plant Visa/RuPay Debit Card	Classic Debit Card					Eligible for Free Platinum International Debit Card			
	Per day cash withdrawal limit of ₹40,000 and POS limit of ₹75,000.					Per day cash withdrawal limit of ₹75,000 and POS limit of ₹2,00,000.			
Annual Charges for Debit Card	<i>(Free for the first year). ₹150 will be applicable from second year onwards of Debit card issuance.</i>					No Annual Maintenance 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. KBL-Image Debit Card is also available to all eligible card holders with issuance charge of ₹ 299/- p.a. and annual charges as applicable to respective card variant.</i>									
Mobile Banking/ Mobile Apps	♦ <b>KBL Mobile (Mobile Banking App) ♦ KBL Smartz (UPI App)</b> Free Registration. Fund transfer within the Bank [subject to ceiling], Utility bill payment etc, will not attract any charge from bank side.								
	♦ <b>ApnaApp (SMS Banking App) - SMS charges will be applicable as per SMS plan. ♦ mPassBook (Mobile e-passbook App)</b>								
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].	₹ 15/- per Quarter (Qtly)	Free 5 SMS Alerts p.m. Thereafter, ₹ 1/- per SMS	₹ 15/- per Quarter (Qtly)	Free 5 SMS Alerts p.m. Thereafter, ₹ 1/- per SMS	Free SMS Alerts on all type of transactions				

(Monthly)

(Monthly)

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 5 SMS Alerts p.m. Thereafter ₹ 15/- per Qtr.
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
<b>III. Withdrawals</b>									
<b>Cash withdrawal facilities &amp; charges through at ATMs (through Debit Card)</b>									
Karnataka Bank ATMs	Free 8 transactions in a month. Thereafter, ₹20/- 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, ₹20/- 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								
<b>Cash withdrawal facilities at base/non-base branches &amp; charges thereon (excluding ATM Transactions)</b>									
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 BranchFor self cheques [Account holder only] -Maximum withdrawal is ₹10 lacs per day.	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	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
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 3 <sup>rd</sup> 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
<b>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]:</b>									
At All centers		Free							
<b>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]:</b>									
RTGS/NEFT [from both Base & Non-base Branch]	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 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 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 ₹2.50 From ₹10,001 up to ₹1.00 lakh- ₹5 Above ₹1.00 lakh upto ₹ 2.00 lakhs - ₹15 Above ₹2.00 lakhs - ₹25	Through 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)	Free 30 NEFT /RTGS per month for any amount.  Thereafter charges as applicable to general accounts	Free  (Without any ceiling on limit/transaction s)
	Through RTGS: Above ₹2.00 lakhs upto ₹5.00 lakhs - ₹25. Above ₹5.00 lakhs - ₹50	Through RTGS: Above ₹2.00 lakhs upto ₹5.00 lakhs - ₹25. Above ₹5.00 lakhs - ₹50	Through RTGS: No Free Limit	Through RTGS: Above ₹2.00 lakhs upto ₹5.00 lakhs - ₹25 Above ₹5.00 lakhs - ₹50	Through RTGS: Above ₹2.00 lakhs upto ₹5.00 lakhs - ₹25 Above ₹5.00 lakhs - ₹50	Through RTGS: Above ₹2.00 lakhs upto ₹5.00 lakhs - ₹25 Above ₹5.00 lakhs - ₹50	Through RTGS: Above ₹2.00 lakhs upto ₹5.00 lakhs - ₹25 Above ₹5.00 lakhs - ₹50	Through RTGS: Above ₹2.00 lakhs upto ₹5.00 lakhs - ₹25 Above ₹5.00 lakhs - ₹50	Through RTGS: Above ₹2.00 lakhs upto ₹5.00 lakhs - ₹25 Above ₹5.00 lakhs - ₹50
NEFT through Internet Banking/ Mobile Banking/ Mobile Apps	Charges as Above	Free 1 NEFT per month	NEFT: Free 2 NEFT p.m RTGS: No Free Limit	-NA-	Free 1 NEFT per month	Free 2 NEFT / IMPS p.m  RTGS: No Free Limit	Free 2 NEFT / IMPS p.m  RTGS: No Free Limit	(incl. through branches and ADC channels)	(incl. through branches and ADC channels)
IMPS Fund transfer through Internet Banking, Mobile Banking, UPI App	Upto ₹ 1,000 - NIL ₹1,001-₹1,00,000 - ₹5/- per transaction ₹1,00,001-₹2,00,000 - ₹15/- per transaction	- NIL - ₹5/- per transaction - ₹15/- per transaction	-NA-	Charges as applicable to general accounts	Free 2 NEFT / IMPS p.m  RTGS: No Free Limit	(charges as applicable to General a/c's)	(charges as applicable to General a/c's)	Free	Free
<b>Demand Draft From Any Branch [By debit to a/c ]</b> (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 ₹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)		

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<b>VI. Collections</b>										
Cash Deposit at BNA	Free	Free	Free	Free	Free	Free	Free	Free	Free	
<b>Cash Deposit at base/non-base branches (excluding BNA transactions)</b>										
Cash Deposit at base-branch.	Free first 5 transactions per month or Upto 5 lakh per month whichever is earlier (incl. Base & Non-base branch)					Free first 10 transactions p.m or Upto 10 lakh per month whichever is earlier (incl. Base & Non-base branch)		Free upto 25 lakh per month (incl. Base & Non-base branch)	Free upto 50 lakh per month (incl. Base & Non-base branch)	
Anywhere Cash Deposit - i.e. at other than base branch by self [Account holder or person authorized by him only.]	Thereafter, ₹2 per 1,000					Thereafter, ₹2 per 1,000		Thereafter, ₹2 per 1,000	Thereafter, ₹2 per 1,000	
*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.										
<b>VII. Cheque Collection &amp; Charges thereon: Deposit by anybody and at any Branch. [Subject to rules &amp; regulations in force from time to time]</b>										
At base location- within the clearing zone.	Free									
Speed clearing	Free									
<b>Outstation Cheque Collection: Deposit by anybody and at any Branch. [Subject to rules &amp; regulations in force from time to time]</b>										
Commission For Outstation Cheque Collection [OBC] [For Cheques drawn on other Banks Collection of Instruments drawn on other centers are 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	
<b>Note: Branch should lodge the instruments in Finacle Menu Option 'BM'</b>										
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	
<b>VIII. Cheque Return Charges [<i>Inward</i>]</b>										
Both Local and out station cheques returned					Upto ₹10,000	- ₹100				
					₹10,001 to ₹1,00,000	- ₹500				
					Above ₹1,00,000	- ₹1,000				
<b>IX. Cheque Return Charges [<i>Outward</i>]</b>										
Both Local and out station cheques returned	₹200 per return									
<b>X. Cheque Book Charges</b>										
Cheque book charges	25 cheque leaves will be free in a calendar year thereafter, ₹4 per cheque 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>									
<b>XI. Stop payment charges</b>										
Through Branch	₹ 100 per instrument Maximum of ₹250 per instruction									
Through Online	₹25/- per instrument Maximum of ₹50/- per instruction									
<b>XI. Statement of Account: Free monthly statement is available on request.</b>										

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