

**SERVICE CHARGES FOR SB SALARY SCHEME**

<b>TIERS →</b>	<b>SB-Executive</b>	<b>SB-Prime</b>	<b>SB-Classic</b>
<b>I-A. MAB-Monthly Average Balance</b>			
Monthly Average Balance [MAB] # to be maintained	NIL	NIL	NIL
<b>I-B. Minimum Monthly Salary to be credited and charges for not adhering to the stipulations of Minimum Monthly Salary condition:</b>			
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: <b>NIL</b>			
# 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.			
<b>I-C. Auto Up-gradation to higher category:</b> Available for such accounts where the amount credited is satisfying the condition of Minimum Monthly Salary to be credited for 3 consecutive months.			
<b>II. ADC Products and charges.</b> (Subject to fulfillment of eligibility Criteria)			
Money Plant Visa/RuPay Debit Card	<b>Eligible (on request) for Free VISA International/ RuPay Platinum International</b>		<b>VISA/RuPay Classic</b>
	Per day cash withdrawal limit of ₹60,000/75,000 and Purchase limit of ₹1,50,000/2,00,000.		Per day cash withdrawal limit of ₹25,000 and Purchase limit of ₹75,000
Annual Charges for Debit Card	No Card Issuance Charge or Annual Maintenance Charges		
KBL mPass Book	<b>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].	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.			

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<b>III. Withdrawals</b>			
<b>Cash withdrawal facilities &amp; charges through at ATMs (through Debit Card)</b>			
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, `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). <b>*Six metro centers: Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad</b>	
<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	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	
<b>Cash withdrawal at non-base branch through 3<sup>rd</sup> party is not allowed.</b>			
<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]	Free	Through NEFT; (i) up to Rs.10,000/- Rs.2.50 (ii) Above Rs.10,000/- up to Rs.1.00 lakh - Rs.5/- (iii) Above Rs.1.00 Lakh up to Rs.2.00 Lakh - Rs.15/- (iv) Above Rs.2.00 Lakh Rs.25/- Through RTGS: (i) Above Rs.2.00 Lakh up to Rs.5.00 Lakh - Rs.25/- (ii) Above Rs.5.00 Lakh - Rs.50/-	

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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.	
<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]	Free	Rs.3/1000 with a minimum of Rs.25/-	
<b>VI. Collections</b>			
Cash Deposit at BNA	Free	Free	Free
<b>Cash Deposit at base/non-base branches</b>			
Cash Deposit at base-branch.	Free		
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 and amount of cash remittance at non base branches is restricted to less than Rs.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 clg. zone.	Free		
<b>Speed clearing</b>	Free		
<b>Outstation Cheque Collection: At any Branch. [Subject to rules &amp; regulations in force from time to time]</b>			
OBC Commission	Free of Charges		
Other Bank charges if any & other charges, GST etc. if any shall be levied extra.			

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<b>VIII. Cheque Return Charges [Inward]</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 [Outward]</b>			
Both Local and out station cheques returned	₹200 per return		
<b>X. Cheque Book Charges</b>			
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.		
<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>XII. Statement of Account: Free monthly statement is available on request.</b>			
<b>XIII. Insurance Benefits</b>			
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		
<b>Jewellery Insurance</b>	Up to Rs.50,000/- (Only for Women Salary Accounts)	Not Applicable	
<b>XIV. Investment + Trading</b>			
Demat Account	No Annual Maintenance Fee		-
Trading Account	No Annual Maintenance Fee		-
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.			

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KBL Travel Card (Card Issuance Charge)	NIL		Charges as applicable
*Other charges like, Re-loading fee and encashment fee as applicable			
<b>XV. Locker Rent</b> (subject to availability at the Base Branch)	25 % Concession		Rent As per regular rates
<b>Note:</b>			
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.			
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. <b>Free All Risk Insurance cover for Jewellery</b> , 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 LETER: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)			