

GENERAL SERVICE CHARGES

SL.NO	PARTICULARS	Charges Excluding Applicable GST	
1.0	MAINTENANCE OF ACCOUNTS		
1.1	ACCOUNT MAINTENANCE CHARGES (Half yearly) (Revised wef 01.07.2021)	Branch Banking	Digital Channels
	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) (Revised wef 01.07.2021)	Rs.100/- for 40 transactions (Half Yearly)	NIL Ledger Folio Charges for the transactions done through digital mode
	Overdraft A/cs (LF Charges) (Revised wef 01.07.2021)	Rs.100/-for 40 transactions Min Rs.100/- (Quarterly)	
1.2	CHARGES FOR ISSUANCE OF STATEMENTS OF ACCOUNT		
	Savings Bank	Free	
	CA/OD including ODAD	Monthly Free Daily Rs.50/- per page Weekly Rs.25/- per page	
1.3	CHARGES FOR ISSUANCE OF DUPLICATE PASS BOOKS / PASS SHEET (FOR ALL OPERATING A/CS)		
	Duplicate Statement of Account	Rs.50/- per sheet.	
	Duplicate Pass Book	Rs.100/- with latest Entries	
1.4	ENQUIRY RELATING TO OLD ENTRIES (ABOVE 1 YEAR)		
	Saving Bank	Rs.100/- per instance	
	All Other Operating A/cs	Rs.150/- per instance	

1.5	CHARGES FOR CHEQUE BOOK	Rs.4/- per cheque leaf at the time of issue of MICR / CTS cheque book. For Single cheque leaf Rs.10/- per leaf
		Note: SB a/c of individuals 25 leaves are free in a calendar year. There after Rs.4/- per leaf
1.6	CHARGES FOR STOP PAYMENT INSTRUCTIONS	
	MANUAL	
	Savings Bank	Rs.100/- per Instrument Max. Rs.250/- per instruction
	All other Operating A/cs	Rs.200/- per Instrument Max. Rs.2000/- per instruction
	ONLINE	
	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	CHARGES FOR ONE TIME REGISTRATION OF STANDING INSTRUCTIONS	<i>If the instructions have to be executed within the Bank - Free of cost. Other than that Rs.100/- per Instruction.</i>
	Failed STANDING instructions (in Loan account)	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	PHOTO ATTESTATION	Rs.150/- per attestation
1.9	ISSUE OF NO OBJECTION, NO DUE / BALANCE / INTEREST CHARGED / CHEQUE HONoured / ACCOUNT MAINTAINING / DUPLICATE DEPOSIT RECEIPT ETC.)	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	RECORD COPY OF THE CHEQUE / DOCUMENT	Rs.150/- per instance
1.11	MAINTENANCE OF NON-OPERATIVE ACCOUNT (DORMANT ACCOUNT)	
	Savings Bank	NIL
	Current Account	NIL
1.12	CHARGES FOR CLOSURE OF OPERATING ACCOUNTS (Within a year)	
	SB without cheque book	If closed within 1 year-Rs.100/-. If closed at 1 year & after 1 year-Nil
	SB with cheque book	If closed within 1 year-Rs.200/-. If closed at 1 year & after 1 year-Nil
	Current Accounts	If closed within 1 year-Rs.500/-. If closed at 1 year & after 1 year-Nil
		Closure of Account within 14 days No charges

1.13	ADDITION / DELETION OF NAMES IN JOINT A/CS / NOMINATION / CHANGE IN OPERATIONAL INSTRUCTIONS	Rs.100/- per instruction
1.14	REGISTRATION OF MANDATE / POWER OF ATTORNEY FOR OPERATION OF A/C	
	Savings Bank	Rs.250/- per registration
	All other Operating A/cs	Rs.500/- per registration
1.15	CASH DEPOSIT CHARGES AT BASE AND NON-BASE BRANCHES (For Deposit in a single day)	
	Savings Bank (SBGEN)	Free first 5 trans per month (Inclu. Base & non-base branch) Upto 5 lakhs per month (Whichever is earlier). Excluding BNA
	Charges above free limit	Rs.2/- per Rs.1000/- (Monthly)
	Current Account (CAGEN)	Free Rs.75000/- per day (Including Base, Non-Base & BNA)
	Charges above free limit	Above Rs.75000/- to 10 lakh Rs.200/- per lakh, Above Rs.10 lakh Rs.300/- per lakh
	Overdraft Accounts	Up to Rs. 5 lakh : Free (Including Base, Non-Base & 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.
1.16	CASH DEPOSIT CHARGES AT BNA (For Deposit in a single day)	
	Savings Bank	Free
	Current Account	Free Rs.75000/- per day (Both at Base & Non-Base)
	Charges above free limit	Above Rs.75000/- to 10 lakh Rs.100/- per lakh, Above Rs.10 lakh Rs.150/- per lakh

	Overdraft Accounts	Up to Rs. 5 lakh : Free (Both at Base & Non-Base). Above Rs.5 lakh to Rs.10 lakh Rs.100/- per lakh. Above Rs.10 lakh Rs.150/- per lakh
1.17	SIGNATURE ATTESTATION	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.
1.18	REQUIREMENT OF MINIMUM BALANCE (MAB-Monthly Average Balance)	
	SB-General (SBGEN) Without Cheque Book Facility	Rs.500/- (Metro/Urban/Semi-Urban) Rs.200/- (Rural / FI Branches)
	SB-General (SBGEN) With Cheque Book Facility	Rs.2000/- (Metro/Urban) Rs.1000/- (Semi-Urban/Rural / FI Branches)
	Current A/c General (CAGEN)	Rs.5000/- (Metro/Urban) Rs.3000/- (Semi-Urban/Rural Branches)
1.19	CHARGES FOR NON-MAINTENANCE OF STIPILATED MAB	
	SB-General (SBGEN)	Shortfall in MAB Upto -10% - Rs.25/- per month, 10% and above upto 50% - Rs.50/- per month, 50% above - Rs.100/- per month
	CA-General (CAGEN)	Rs.200/- per Month
1.20	CASH WITHDRAWAL FACILITIES AT BASE/NON-BASE BRANCHES THEREON (Excluding ATM Transactions)	
	SB_General (SBGEN) at Base Branch	Free First 5 withdrawal per month (Including non-base), Thereafter, Rs.50/- per transaction (Monthly)
	SB_General (SBGEN) at Non-Base Branch (Account holder only) - Maximum withdrawal is Rs.10 lakh per day	Free First 5 withdrawal per month (Including base branch) or Rs.1,00,000/- per month, whichever is earlier. Thereafter, Rs.3/- per thousand or part thereof with a minimum Rs.50/- per transaction (Monthly)
	CA_General (CAGEN) at Base Branch	Free
	CA_General (CAGEN) at Non-Base Branch For self cheques (Account holder only) - Maximum withdrawal is Rs.10 lakhs per day	Free upto Rs.15000/- per day, thereafter Rs.3/- per thousand or part thereof with a minimum of Rs.50/-
2.0	REMITTANCES	
2.1	COMMISSION FOR DEMAND DRAFTS	Rs.3/- per 1000/- with a Min. of Rs.25/-

2.2	CHARGES FOR CANCELLATION OF DEMAND DRAFT	Rs.100/- per instrument Note: Subject to maximum value of DD Cancelled		
2.3	INTER BRANCH FUND TRANSFER (TRANSFER OF FUNDS ONE BRANCH TO ANOTHER BRANCH BETWEEN TWO A/CS FROM BOTH BASE AND NON-BASE BRANCHES)	No Charges		
2.4	ECS Services	General Accounts	PMSYM Yojna	
			(w.e.f. 13.06.2019)	w.e.f. 29.08.2019
	For Registration Mandate (Outward)	Rs.100/-	Nil	Nil
	Return Charges For ECS: -			
	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
2.5	COMMISSION FOR – RTGS			
	Rs.2 lakh to 5.00 lakh	Rs.25/-		
	Above Rs.5 lakhs	Rs.50/-		
2.6	COMMISSION FOR – NEFT	(Revised wef 01.07.2019)		
	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		
		Note: 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.		
3.0	COLLECTIONS			
3.1	COMMISSION FOR – BILLS COLLECTION – (IBC) Both Inward and Outward	Rs.4/- per Rs.1000/- Min. Rs.25/-		
3.2	IBC – RETURN CHARGES	Rs.2/- per 1000/- Min. Rs.50/-		

3.3	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 Rs.5000/- Rs.25/- Above Rs.5000/- and upto and including Rs.10000/- Rs.50/- Above Rs.10000/- and upto and including Rs.100000/- Rs.100/- Above Rs.100000/- Rs.2 per 1000/- or part thereof Min.Rs.200/- Note: Branch should lodge the instruments in Finacle Menu Option BM.
3.4	COMMISSION FOR OUTSTATION CHEQUE COLLECTION FOR CHEQUE DRAWN ON OUR BANK BRANCH	No Charges
3.5	SPEED CLEARING	No Charges
3.6	CHEQUE RETURN CHARGES (INWARD) (Both Local and Outstation Cheque)	
	Savings Account	<i>Upto 10000 Rs.100/-</i> <i>10001 to 100000 Rs.500/-</i> <i>Above 100000 Rs.1000/-</i>
	Current Account	<i>Upto 10000 Rs.100/-</i> <i>10001 to 100000 Rs.500/-</i> <i>Above 100000 Rs.1000/-</i>
	Overdraft Account (Including ODAD)	
	Less than Rs.1 Lakh	Rs.250/-
	Rs.1 Lakh to Less than Rs.10 Lakh	Rs.1000/-
	Rs.10 lakh to Less than Rs.1 Core	Rs.10000/-
	Rs. 1 Core and above	Rs.25000/-

	CHEQUE RETURN CHARGES (OUTWARD) (Both Local & Outstation Cheque)	Rs.200/-
		<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"> 1. Kindly Contact Drawer / Drawee Bank and Please Present again 2. Drawers signature to operate account not received 3. If the cheque is returned for the reason 'Stop Payment' no charges 4. Withdrawal stopped owing to death of account holder / lunacy / insolvency 5. Instrument post dated 6. Instrument outdated / stale 7. Instrument mutilated, requires bank's guarantee 8. Clearing House stamp / date required 9. Wrongly delivered / not drawn on us 10. Present in proper zone 11. Instrument contains extraneous matter 12. Image not clear; present again with paper 13. Present with document 14. Item listed twice 15. Paper not received 16. Account transferred to another branch 17. Cr Crossed to two banks 18. Crossing stamp not cancelled 19. Clearing stamp not cancelled 20. Instrument specially crossed to another bank 21. Payee's endorsement irregular / requires collecting bank's confirmation 22. Endorsement by mark / thumb impression requires attestation by Magistrate with seal 23. Advice not received 24. Amount / Name differs on advice 25. Drawee bank's fund with sponsor bank insufficient (applicable to sub-members) 26. Payee's separate discharge to bank required 27. Not payable till 1stproximo 28. Pay Order requires counter signature 29. Required information not legible / correct 30. Bank's certificate ambiguous / incomplete / required 31. Draft lost by issuing office; confirmation required from issuing office 32. Bank / Branch blocked 33. Digital Certificate validation failure 34. Other reasons-connectivity failure 35. 'Payee's a/c Credited' - Stamp required 36. Bank excluded 37. Altered cheque in case of CTS 2010 Standard Cheque 38. Others Reasons / Local Holiday
4.0	SERVICE CHARGES FOR OPERATING LOCKER UNIT	12 visits free per year. Thereafter: Rs. 100/- per visi
5.0	CHARGES FOR SAFE CUSTODY SERVICE (Charges per Year)	
5.1	Sealed cover	Rs.200/- per cover

	Sealed boxes	Rs.1000/- per Box
6.0	MISCELLANEOUS	
6.1	CHARGES FOR COLLECTION OF FDR ON MATURITY	Free if the deposit with other Bank invested in our Term Deposit otherwise OBC Charges
6.2	EMI BOUNCING CHARGES (FOR DELAYED PAYMENT OF EMI/INSTALLMENT)	
	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/-
7.0	ATM DEBIT CARD	
7.1	Card Issue	Free. AMC Rs.150/-
	Card Lost and Replaced	Rs.100/-
		Note: a. Replacement of Card fee for staff: NIL b. If the card is damaged and produced at the branch, the Branch Head / ABM shall verify the same and take a decision for waiving of charges.
	Regeneration of ATM PIN	Rs.100/- Note: <i>Resetting of ATM PIN through IVR Free</i>
	ATM Transaction Charges	
	Karnataka Bank ATMs	<i>Free 5 transactions (Inclusive of Financial & Non-financial) per month. There after Rs.21/- + applicable GST, per transaction.</i> <i>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	The transactions over & above the said free transactions limit in a calendar month, will be charged with Rs.21/- plus applicable GST per transaction. The maximum cash withdrawal limit is Rs.10,000/- per transaction and minimum is Rs.100/-
	For Savings Bank customers	

	1.ATMs located at six metro centres viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad.	Three	
	2.ATMs located at other places.	Five	
	3.SB [Basic Savings Bank Deposit] Account holders [irrespective of ATM location]	Five	
	For Current /ODAD Account customers		
	At all other Banks ATMs irrespective of location.	No Free transaction	
	Other Bank ATM Rejection Charges	<i>1st 3 transactions per month free. There after Rs.20/- per rejection (These Charges would apply only for Cash Withdrawal rejection with insufficient balance)</i>	
7.2	Overseas ATMs		
	Financial Transaction	Rs.150/-	
	Non Financial Transaction	Rs.25/-	
	Overseas Purchase Transaction (POS & Ecommerce)	<i>Cross currency mark-up fee of 2.5% of transaction amount</i>	
8.0	TECHNOLOGY PRODUCTS SERVICE CHARGES		
8.1	Internet Banking	Free	
	SMS Alerts	Rs. 0.15 per SMS (w.e.f.01.04.2019)	
	Internet Banking Password Reset (Physical)	Rs.100/-	
	Internet Banking Password Reset (On Line)	Rs.50/-	
	<i>Online Regeneration of Internet Banking login and Transaction passwords</i>	Free	
9.0	DEMAT SERVICE CHARGES	(w.e.f. 01.05.2019)	
		A/Cs Of Individual/HUF/NRI	A/c's of Non Individual/Corporates
	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>Note: 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>	
10.	IMPS Fund Transfer charges to CBS, Mobile Banking Service (using IMPS/UPI)		
	Upto Rs.1,000/-	Nil	
	Rs.1001/- to Rs.1,00,000/-	Rs. 5/- per txn	
	Rs. 1,00,001/- and above	Rs.15/- per txn	