I. <u>FEATURES & SERVICE CHARGES FOR SPECIAL SAVINGS ACCOUNTS [Amount in ₹]</u>

	KBl	L WISE	KE	SL GENIUS	KBl	L Stri
Scheme Features	KBL WISE	KBL WISE	KBL GENIUS	KBL GENIUS	KBL Stri Signature	KBL Stri Premium
	Signature	Advantage	Signature	Advantage		RDE Still Heimum
I. Requirement of	```	MAB-Monthly Average l	Balance) and charg	ges for non-maintenance o	of stipulated MAB:	
I. Monthly	₹ 5,000/-	₹ 25,000/-	No Minimum	- NIL MAB with	₹ 5, 000/-	₹ 25,000/-
Average Balance		OR	Balance	regular Education Loan	OR	OR
[MAB] # to be		Total Term Deposit of		OR	Total Term Deposit	Total Term Deposit
maintained		₹ 5.00 Lakh & above		- MAB of ₹ 5,000/-	of ₹ 1.00 Lakh &	of ₹ 5.00 Lakh &
		for not less than two		OR	above for not less	above for not less
		years		- NIL MAB with TD of	than one year	than one year
				₹ 1.00 Lakh & above for		
				not less than one year		
#MAB is average of	f daily closing balance	over the number of days	in the month & ca	culated at the end of the n	nonth.	
Charges for non-ma	aintenance of stipula	ted MAB:				
Shortfall in	₹ 25 p.m.	₹ 50 p.m.		₹ 25 p.m.	₹ 25 p.m.	₹ 50 p.m.
MAB Up to -10%						
10% & above up	₹ 50 p.m.	₹ 100 p.m.	Not Applicable	₹ 50 p. m.	₹ 50 p. m.	₹ 100 p.m.
to 50%						
50% and above	₹ 100 p.m.	₹ 200 p.m.		₹ 100 p. m.	₹ 100 p. m.	₹ 200 p.m.
II. ADC Products	and charges					
Debit Card	VISA Domestic or	NCMC RuPay	VISA Domestic	NCMC RuPay	NCMC RuPay	NCMC RuPay
Variant	RuPay NCMC	Platinum	or RuPay	Platinum International	Platinum Domestic	Platinum International
	Domestic Debit	International Debit	NCMC	Debit Card	Debit Card	Debit Card (Women
	Card	Card	Domestic Debit			Specific)
			Card			
Cash Withdrawal	₹ 25,000/ Day	₹ 75,000/ Day	₹ 40,000/ Day	₹ 75,000/ Day	₹ 75,000/ Day	₹1.00 Lakh per day
Limit						
DOCE COLE	₹ 75,000/ Day	₹ 2.00 Lakh/ Day	₹ 75,000/ Day	₹ 2.00 Lakh/Day	₹ 2.00 Lakh/ Day	₹4.00 Lakh/ Day
POS/E-COM	-//	, ,				
Limit Issuance Fee	Free		-			

	KBL	WISE	KE	KBL GENIUS		KBL Stri	
Scheme Features	KBL WISE Signature	KBL WISE Advantage	KBL GENIUS Signature	KBL GENIUS Advantage	KBL Stri Signature	KBL Stri Premium	
Annual	₹ 200 p.a. is	Free	₹ 200 p.a. is	₹ 300 p. a. is applicable	₹ 250 p. a. is	Free	
Maintenance	applicable from		applicable from	from second year	applicable from		
Charges for	second year		second year	onwards.	second year		
debit card	onwards.		onwards.		onwards.		
Re-issuance Fee	₹ 200/ instance	₹ 300/ instance	₹ 200/ instance	₹ 300/ instance	₹ 250/ instance	₹800/ instance	
[In case of Lost/							
Damaged/ Stolen							
Debit Card]							
Mobile Banking	KBL Mobile Plus (Mol	oile Banking App) Free I	Registration. Fund	transfer within the Bank [s	subject to ceiling], Utilit	ty bill payment etc.,	
	will not attract any cha	arge from bank side.					
Internet Banking	Free Registration. Fun	d transfer within the Bar	nk [subject to ceilir	ng], Utility bill payment etc	c., will not attract any c	harge from bank side.	
e-statement	Free monthly e-statem	ent [if subscribed].					
SMS Alerts [If	Free		₹ 0.15 per SMS	Free	Free		
subscribed].							
III. Withdrawals							
Cash withdrawal f	acilities & charges thro	ough ATMs (through De	ebit Card)				
Karnataka Bank ATMs	Free 5 transactions per month. (Inclusive of financial and non – financial transactions). Thereafter, ₹ 23/- per transactions.	Unlimited Free transactions.	of financial and r	ns per month. (Inclusive non – financial ereafter, ₹ 23/- per	Free 5 transactions per month. (Inclusive of financial and non – financial transactions). Thereafter, ₹ 23/- per transactions.	Unlimited Free.	
Other Banks ATMs	Free 3 transactions per month at six "Metro Centre's" * /Free 5 transactions at "other Centre's". Thereafter, ₹ 23/- per transaction. (If transactions carried out at 'metro Centers' and also at 'other centers, 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						

	KBL WISE KBL GENIUS		L GENIUS	KBI	L Stri	
Scheme Features	KBL WISE	KBL WISE	KBL GENIUS	KBL GENIUS	VDI Chui Cian abuna	KBL Stri Premium
	Signature	Advantage	Signature	Advantage	KBL Stri Signature	KDL Stri Fremium
Cash withdrawal f	acilities at base/non-ba	se branches & charges	thereon (excluding	ATM Transactions)		
At Base Branch	Free first 5 withdrawa non – base). Thereafte:	l per month (including		als/Month or Rs. 3.00 nichever reaches earlier,	Free 5 withdrawals/1	Month or ₹ 4.00 ever reaches earlier, &
	non base). Thereare.	t voo per transaction.	& thereafter ₹ 50		thereafter ₹ 50 per tra	
At Non-Base	Free first 5 withdrawa	l per month (Inc. Base	Free up to ₹ 1.00	Lakh/Month or free 3	Free up to ₹ 2.00 Lakl	n/Month or free 5
Branch for self-	branch), or ₹ 2.00 Lakh	n per month,	withdrawals/Mo	nth, whichever reaches	withdrawals/Month,	whichever reaches
cheques only	whichever is earlier. T	hereafter, ₹ 2 per	earlier, & thereaft	ter ₹3/1,000 or ₹ 50 per	earlier, & thereafter ₹	2/1,000 or part
	thousand or part there	of with a minimum of ₹	transaction.		thereof with a minim	um ₹ 50 per
	50 per transaction (mon	thly).			transaction.	
The above cash wit	hdrawal at non-based b	ranches is allowed only	with prior intimati	on and its approval by th	e paying branch. Cash v	withdrawal at non-
base branch throug	h 3rd party is not allow	red.	-			
IV. Fund transfer	from one account to any	y other account of the sa	me/other custome	r within KBL [Such debi	ts are to be supported b	y cheque]:
At All centers	Free					
	-	y other account across B	anks: [Such debits	are to be supported by ch	eque and to be accompa	anied by RTGS/NEFT
, 0	ed by account holder] Through NEFT:	II 1: ', 1E	TO I NEET			
RTGS/ NEFT	Upto ₹10,000-₹2.25	Unlimited Free	Through NEFT:	2.25		
(*NEFT charges	From ₹ 10,001 upto ₹		Up to ₹ 10,000 - ₹			
revised wef	1.00 Lakh - ₹ 4.75		_	to ₹ 1.00 Lakh - ₹ 4.75		
01.07.2019)	Above ₹ 1.00 Lakh up			h up to ₹ 2.00 Lakh – ₹ 14	.75	
	to ₹ 2.00 Lakh – ₹ 14.75		Above ₹ 2.00 Lak	h – ₹ 24.75		
[from both Base	Above ₹ 2.00 Lakh – ₹		Through RTGS:			
& Non-base	24.75			h up to ₹ 5.00 Lakh – ₹ 25	•	
Branch]	Through RTGS:		Above ₹ 5.00 Lak	h - ₹ 50		
Dianciij	Above ₹ 2.00 Lakh up					
	to ₹ 5.00 Lakh – ₹ 25.					
	Above ₹ 5.00 Lakh - ₹					
	50					

	KBL WISE		KBL GENIUS		KBL Stri	
Scheme Features	KBL WISE	KBL WISE	KBL GENIUS	KBL GENIUS	KBL Stri Signature	KBL Stri Premium
	Signature	Advantage	Signature	Advantage	TEDE SUIT SIGNACUITE	INDE SUITTEMBUM
NEFT/RTGS						
through Internet			Fr	ree		
Banking/ Mobile						
Banking/ Mobile						
Apps						
IMPS Fund						
transfer through			Fr	ree		
Internet Banking,						
Mobile Banking,						
UPI App						
VI. Demand Draft	from Any Branch [By	debit to a/c] (However	, DD Cancellation, Mar	rking & Reverting of I	ost DD will be handle	ed only at the branch
where the DD	was issued)					
Demand Draft	₹ 3/1,000 with a	Free (Without any	Free One DD / year re	gardless of the amount.	₹ 3/1,000 with a min	imum of ₹ 30 and
[issuing branch	minimum of ₹ 30	ceiling on limit/	-	with a minimum of ₹	maximum of ₹ 10,00	0 will be applicable.
has to ensure that	and maximum of ₹	transactions)	30 and maximum of	₹ 10,000 will be		
the DD Applicant	10,000.		applicable.			
is the account						
holder, such						
debits are to be						
supported by						
cheques]						
VII. Collections			·			
Cash Deposit at	Free					
BNA						

	KBL	WISE	KBL G	ENIUS	KI	BL Stri
Scheme Features	KBL WISE	KBL WISE	KBL GENIUS	KBL GENIUS	KBL Stri	KBL Stri Premium
	Signature	Advantage	Signature	Advantage	Signature	KDL 5til Fleilium
Cash Deposit at ba	se/non-base branches	excluding BNA transac	tions)			•
Cash Deposit at	Free first 5 transaction	s per month or Up to ₹	Free first 5 transaction	ns per month or	Free first 5 transacti	ons per month or Upto
base - branch	5 lakh per month which	chever is earlier (incl.	Upto 5 lakh per mont	th whichever is	5 Lakh per month w	hichever is earlier
Anywhere Cash	Base & Non-base bran	ch) Thereafter, ₹ 100	earlier (incl. Base & N	Non-base branch)	(incl. Base & Non-ba	ase branch) Thereafter,
Deposit - i.e. at	per lakh above the free	e limit.	Thereafter, ₹3 per 1,0	000.	₹ 100/100,000 or pa	rt thereof.
other than base						
branch by self						
[Account holder						
or person						
authorized by						
him only.						
*Third parties are a	illowed to remit cash at	non-base branches to Sa	vings Bank accounts ex	cluding SB-SUGAMA	[BSBDA] & SB-SMA	LL accounts and
-		nches is restricted to less	O	O		
VIII. Cheque Collec	ction & Charges thereo	n: Deposit by anybody a	and at any Branch.	•		
At base location-	Free		Free		Free	
within the						
clearing zone.						
Speed clearing	Free		Free		Free	
Commission For	Up to and including ₹	5,000 – ₹ 25	Free		Free	
Outstation	From ₹ 5,000 up to & i	ncluding ₹ 10,000 -				
Cheque	₹ 50					
Collection [OBC]	From ₹ 10,000 up to &	including ₹ 1,00,000 -				
[For Cheques	₹ 100					
drawn on other	Above ₹ 1,00,000 – ₹ 2	per ₹ 1,000 or part				
Banks Collection	thereof Min. ₹ 200					
of Instruments						
drawn on other						
centers						
chargeable]						

	KBL	WISE	KBL	KBL GENIUS		KBL Stri	
Scheme Features	KBL WISE Signature	KBL WISE Advantage	KBL GENIUS Signature	KBL GENIUS Advantage	KBL Stri Signature	KBL Stri Premium	
Commission for	No charges		Free		Free		
outstation							
cheque							
collection for							
cheque drawn on							
our bank branch							
IX.Cheque Return	n Charges [Inward]						
Both Local and	₹ 250 per instance for f	inancial reasons. ₹ 50	for non – financial reas	ons except signature ve	rification.		
Out-station							
cheques returned							
X. Cheque Retur	n Charges [Outward]						
Both Local and	₹ 200 per return						
out- station							
cheques returned							
XI.Cheque Book	Charges						
Cheque book	25 cheque leaves will b	e free in a calendar	25 cheque leaves w	ill be free in a calendar	25 cheque leaves	50 cheque leaves	
charges	year thereafter, ₹4 per	cheque leaf. (For	year thereafter, ₹4	per cheque leaf. (For	will be free in a	will be free in a	
	single cheque leaf ₹ 10	per leaf)	single cheque leaf,	₹ 10 per leaf)	calendar year	calendar year	
		,		,	thereafter, ₹ 4 per	thereafter, ₹ 4 per	
					cheque leaf. (For	cheque leaf. (For	
					single cheque leaf,	single cheque leaf, ₹	
					₹ 10 per leaf)	10 per leaf)	
	Personalized cheque b	ooks can be issued on	specific request from a	ccount holder/s. Both o	* '	onalized cheque books	
	will be considered for			·	, 1	•	
XII.Stop payment	charges						
Through Online	Free						
Through Online Through Branch		Maximum of ₹ 50/- pe	er instruction		₹ 100 per instrument	, Max. ₹ 250 for more	

	KBL	WISE	KBL	GENIUS	KBL Stri	
Scheme Features	KBL WISE Signature	KBL WISE Advantage	KBL GENIUS Signature	KBL GENIUS Advantage	KBL Stri Signature	KBL Stri Premium
XIII. Scheme	Not Applicable	Penalty of ₹ 1,000+	Not Applicable		Not Applicable	
Migration		GST per instance will				
Charges		be applicable when				
		the accounts are				
		switched from a				
		higher tier to a lower				
		tier.				
XIV. Concession	Not Applicable	15% Discount on	Not Applicable		Not Applicable	25% Discount on
On Lockers		annual locker rent				annual locker rent
Rent		with max. cap of ₹				with max. cap of ₹
		500.				1,000.
XV. Doorstep	Unlimited Free Servic	e available for	Not Applicable		Not Applicable	1
Banking	customers aged above	e 70 Years. (Only in				
	metro cities).					

Note: (M-Metro, U - Urban, SU-Semi Urban, R-Rural, FI - Financial Inclusion Branches)

- 1. Base Branch/ Location refers to the Branch where the customer maintains his account.
- 2. All charges 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.
- 6. "Month" means a calendar month and "Year" means a financial year [April to March] if not specified otherwise.

II. FEATURES & SERVICE CHARGES FOR KBL CORPORATE SALARY SCHEME ACCOUNTS [Amount in ₹]

Scheme Features		KBL Corporate Salary Schemes				
Scheme reatures	KBL Sal Ultimate	KBL Sal Delite	KBL Sal Pride			
I. Monthly Average Balance	No Minimum Balance	No Minimum Balance	No Minimum Balance			
[MAB] # to be maintained	(Gross Salary >= ₹1.00 Lakh)	(Gross Salary >=₹50K < ₹1.00 Lakh)	(Gross Salary >=₹20K < ₹50K)			
Charges for non-maintenance	Not Applicable					
of stipulated MAB/TRV						
II. ADC Products and charges						
Debit Card Variant	NCMC RuPay Select International	NCMC RuPay Select International	NCMC Platinum International			
	Debit Card	Debit Card	Debit Card			
Cash Withdrawal Limit	₹ 1.00 Lakh per day	₹1.00 Lakh per day	₹ 75,000/- per day			
POS/E-COM Limit	₹ 5.00 Lakhs per day	₹ 5.00 Lakhs per day	₹ 2.00 Lakhs per day			
Issuance Fee	<u>Free</u>	<u>Free</u>	<u>Free</u>			
Annual Maintenance Charges	Not Applicable	Not Applicable	Not Applicable			
for debit card						
Re-issuance Fee [In case of	₹ 1,000	₹ 1,000	₹ 300			
Lost/Damaged/ Stolen Debit						
Card]						
Mobile Banking	KBL Mobile Plus (Mobile Banking A	App) Free Registration. Fund transfer w	rithin the Bank [subject to ceiling],			
	Utility bill payment etc., will not attract any charge from bank side.					
Internet Banking	Free Registration. Fund transfer with	nin the Bank [subject to ceiling], Utility b	oill payment etc., will not attract any			
	charge from bank side.					
e-statement	Free monthly e-statement [if subscril	bed].				
SMS Alerts	<u>Unlimited Free</u>					

Scheme Features	KBL Corporate Salary Schemes							
Scheme reatures	KBL Sal Ultimate KBL Sal Delite KBL Sal Pride							
III. Cash withdrawal facilities &	III. Cash withdrawal facilities & charges through ATMs (through Debit Card)							
Karnataka Bank ATMs	Unlimited Free transactions.							
Other Banks ATMs	Free 3 transactions per month at six	"Metro Centre's" * /Free 5 transaction	ns at "other Centre's". Thereafter, ₹					
	23/- per transaction. (If transactions	carried out at 'metro Centers' and als	o at 'other centers, the total number					
	of free transactions (inclusive of bot	th financial and non-financial) at othe	r bank ATMs will be five only with					
	maximum of 3 transactions at Metro	Centers).						
	*Six metro centers: Mumbai, New De	elhi, Chennai, Kolkata, Bengaluru, and	l Hyderabad					
IV. Cash withdrawal facilities at	base/non-base branches & charges th	ereon (excluding ATM Transactions)						
At Base Branch	<u>Unlimited Free</u>							
At Non-Base Branch for self-	<u>Unlimited Free</u>							
cheques								
The above cash withdrawal at nor	n-based branches is allowed only with	prior intimation and its approval by	the paying branch. Cash withdrawal					
at non-base branch through 3rd pa	arty is not allowed.							
V. Fund transfer from one accour	nt to any other account of the same/ot	her customer within KBL [Such debit	s are to be supported by cheque]:					
At All centers	Free							
VI. Fund transfer from one accou	nt to any other account across Banks:							
RTGS/ NEFT	Through NEFT:							
	Up to ₹ 10,000 - ₹ 2.25, From ₹ 10,00	01 up to ₹ 1.00 Lakh - ₹ 4.75,						
	Above ₹ 1.00 Lakh up to ₹ 2.00 Lakh	– ₹ 14.75,						
	Above ₹ 2.00 Lakh - ₹ 24.75.							
	Through RTGS:							
	Above ₹ 2.00 Lakh up to ₹ 5.00 Lakh	- ₹ 25.						
	Above ₹ 5.00 Lakh - ₹ 50							

Scheme Features		KBL Corporate Salary Schemes	
Scheme reatures	KBL Sal Ultimate	KBL Sal Delite	KBL Sal Pride
NEFT/RTGS through Internet	<u>Unlimited Free</u>		
Banking/ Mobile Banking/			
Mobile Apps			
IMPS Fund transfer through	<u>Unlimited Free</u>		
Internet Banking, Mobile			
Banking, UPI App			
VII. Demand Draft from Any Bra	nch [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	₹ 3/1,000 with a minimum of ₹ 30 a	nd maximum of ₹ 10,000 will be applic	rable.
has to ensure that the DD			
Applicant is the account holder,			
such debits are to be supported			
by cheques]			
VIII. Collections			
Cash Deposit at BNA	<u>Unlimited Free</u>		
Cash Deposit at base/non-base br	ranches (excluding BNA transactions	s)	
Cash Deposit at base - branch	<u>Unlimited Free</u>		
Anywhere Cash Deposit - i.e. at	<u>Unlimited Free</u>		
other than base branch by self			
[Account holder or person			
authorized by him only.			
*Third parties are allowed to remi	t cash at non-base branches and amor	ınt restricted up to ₹ 50,000 per day pe	r account.
IX. Cheque Collection & Charges	thereon: Deposit by anybody and a	t any Branch.	

Scheme Features		KBL Corporate Salary Schemes	
Scheme reatures	KBL Sal Ultimate	KBL Sal Delite	KBL Sal Pride
At base location-within the	<u>Free</u>		
clearing zone.			
Speed clearing	<u>Free</u>		
Commission For Outstation	<u>Free</u>		
Cheque Collection [OBC] [For			
Cheques drawn on other Banks			
Collection of Instruments			
drawn on other centers			
chargeable]			
Commission for outstation	<u>Free</u>		
cheque collection for cheque			
drawn on our bank branch			
X. Cheque Return Charges [Inwa	rd]		
Both Local and outstation	Upto ₹ 10,000 - ₹ 100, ₹ 10,001 to ₹ 1,	00,000 - ₹ 500	
cheques returned	Above ₹ 1,00,000 - ₹ 1,000		
XI. Cheque Return Charges [Out	ward]		
Both Local and out- station	₹ 200 per return		
cheques returned			
XII. Cheque Book Charges			
Cheque book charges	75 cheque leaves will be free in a	75 cheque leaves will be free in a	50 cheque leaves will be free in a
	calendar year thereafter, ₹ 4 per	calendar year thereafter, ₹ 4 per	calendar year thereafter, ₹ 4 per
	cheque leaf. (For single cheque leaf,	cheque leaf. (For single cheque leaf,	cheque leaf. (For single cheque leaf,
	₹ 10 per leaf)	₹ 10 per leaf)	₹ 10 per leaf)

Scheme Features	KBL Corporate Salary Schemes			
ochemic reatures	KBL Sal Ultimate	KBL Sal Delite	KBL Sal Pride	
XIII. Stop payment charges		1		
Through Online	Free			
Through Branch				
XIV. Scheme Migration Charges	Not Applicable			
XV. Concession On Lockers	20% Concession subject to a cap of	15% Concession subject to a cap of	10% Concession subject to a cap of	
Rent	₹ 750	₹ 500	₹ 300	

Note:

- 1. Base Branch/ Location refers to the Branch where the customer maintains his savings account.
- 2. All charges 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 applicable to Savings Bank General Account.
- 6. "Month" means a calendar month and "Year" means a financial year [April to March] if not specified otherwise.

M-Metro, U - Urban, SU-Semi Urban, R-Rural, FI - Financial Inclusion Branches.

III. FEATURES & SERVICE CHARGES FOR KBL One Family Program [Amount in ₹]

Scheme Features		KBL One Family Program	
	Scheme reatures	KBL One Family Signature	KBL One Family Advantage
I. Require	ment of Minimum Balance (MAB	-Monthly Average Balance) / Total Rela	ntionship Value (TRV) and charges for non-
mainten	ance of stipulated MAB/TRV:		
	Balances in Current & Savings		
	Accounts (Cumulative from all	Rs. 2.00 Lakh	Rs. 4.00 Lakh
	the Members Account)		
			OR
Monthly	TRV linked with all Liability		
Monthly Average Balance [MAB] # to	Products (Term & Recurring	Rs. 10.00 Lakh with minimum Current &	Rs. 15.00 Lakh with minimum Current &
	Deposits Cumulative from all	Savings Account MAB of Rs. 1.00 Lakh	Savings Account MAB of Rs. 2.00 Lakh
	the Members Account)		
be			OR
maintained	TRV linked with Asset &		
	Liability Products (All types of	Rs. 25.00 Lakh with minimum of Current	Rs. 40.00 Lakh with minimum of Current
	Term Deposits, Recurring		
	Deposits & all types of loans and	Account and Savings Account MAB of	Account and Savings Account MAB of Rs. 2.00 Lakh
	Advances Cumulative from all	Rs. 1.00 Lakh	Lakii
	the Members Account)		

#TRV is an average of daily closing balance over the number of days in the month & calculated at the end of the month.

Non- maintenance of Minimum Balance charges will not be charged to all the grouped accounts. Charges will be levied to the Primary account, in case of non-maintenance of MAB / TRV at the group level.

Charges f	for non-maintenance	of stipu	lated MAB/	TRV:
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Shortfall in MAB Up to -10%	₹ 150 p.m.	₹ 200 p.m.
10% & above up to 50%	₹ 300 p. m.	₹ 400 p. m.
50% and above	₹ 450 p. m.	₹ 600 p. m.

^{*}Other charges as applicable to individual SB Accounts of the Family Banking Group, as per bank's 'Schedule of Charges for respective Savings Account Schemes.

Calama Factoria	KBL One Family Program		
Scheme Features	KBL One Family Signature	KBL One Family Advantage	
II. ADC Products and charges			
Debit Card Variant	RuPay NCMC Select International Debit	RuPay NCMC Select International Debit	
	Card	Card	
Cash Withdrawal Limit	₹ 1.00 Lakh per day	₹ 1.00 Lakh per day	
POS/E-COM Limit	₹ 5.00 Lakh per day	₹ 5.00 Lakh per day	
Issuance Fee	Free		
Annual Maintenance Charges for debit card	Free	Free	
Re-Issuance [in case of Expired Card]	Free	Free	
Re-issuance Fee [In case of Lost/ Damaged/	₹1,000/instance	₹ 1,000/instance	
Stolen Debit Card]			
#ADC Products and charges (Applicable to Prin	nary Member Only)		
Mobile Banking	KBL Mobile Plus (Mobile Banking 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	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]. To primary member	Free	Free	
III. Withdrawals			
Cash withdrawal facilities & charges through A	ATMs (through Debit Card)		
Karnataka Bank ATMs	Unlimited Free.	Unlimited Free.	
Other Banks ATMs	Free 3 transactions per month at six "Metro Centre's" * /Free 5 transactions at "other Centre's". Thereafter, ₹ 23/- per transaction. (If transactions carried out at 'metro Centers' and also at 'other centers, 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		

Scheme Features	KBL One Family Program				
Scheme reatures	KBL One Family Signature	KBL One Family Advantage			
Cash withdrawal facilities at base/non-base bra	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]	 For Primary Member: Free first 5 withdrawals per month with any amount. For Other Members: Free first 3 withdrawals per month with any amount. Thereafter, Charges will be applicable as per their respective Account Scheme. 	 For Primary Member: Free first 5 withdrawals per month with any amount. For Other Members: Free first 3 withdrawals per month with any amount. Thereafter, Charges will be applicable as per their respective Account Scheme. 			
At Non-Base Branch for self-cheques only [Account holder only]	For All Members: Free First 2 withdrawals per month with up to Rs. 2,50,000/	For All Members: Free First 2 withdrawals per month with up to Rs. 5,00,000/			
The above cash withdrawal at non-based branches is allowed only with prior intimation and its approval by the paying branch.					
Cash withdrawal at non-base branch through 3rd	d party is not allowed.				
IV. Fund transfer from one account to any oth	er account of the same/other customer wit	hin KBL [Such debits are to be supported by			
cheque]:					
t All centers For All Members: Unlimited Free at all Centres.					
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 si	gned by account holder]				
RTGS/ NEFT (*NEFT charges revised w.e.f. 01.07.2019) [from both Base & Non-base Branch]	• For Primary Holder: Unlimited Free • For Other Members: Through NEFT: Up to ₹ 10,000 - ₹ 2.25 From ₹ 10,001 up to ₹ 1.00 Lakh - ₹ 4.75 Above ₹ 1.00 Lakh up to ₹ 2.00 Lakh - ₹ 14.75, Above ₹ 2.00 Lakh - ₹ 24.75 Through RTGS: Above ₹ 2.00 Lakh up to ₹ 5.00 Lakh - ₹ 25. Above ₹ 5.00 Lakh - ₹ 50	 For Primary Holder: Unlimited Free For Other Members: Unlimited Free 			

KBL One Family Signature ee ee lowever, DD Cancellation, Marking & 1	KBL One Family Advantage Reverting of Lost DD will be handled only at
ee	Reverting of Lost DD will be handled only at
	Reverting of Lost DD will be handled only at
Iowever, DD Cancellation, Marking & 1	Reverting of Lost DD will be handled only at
r Primary Member Only: 10 DDs free onth, irrespective of amount. ereafter, Charges will be applicable per their respective Account Scheme. r Other Members: Charges will be plicable as per their respective count Scheme.	For Primary Member Only: Unlimited Free. For Other Members: Charges will be applicable as per their respective Account Scheme.
r All Members: Unlimited Free	
BNA transactions)	
For All Members: Unlimited Free	
For All Members: Unlimited Free	
e propre	nth, irrespective of amount. ereafter, Charges will be applicable per their respective Account Scheme. Other Members: Charges will be plicable as per their respective count Scheme. All Members: Unlimited Free BNA transactions) All Members: Unlimited Free

SMALL accounts and amount of cash remittance at non base branches is restricted to less than ₹ 50,000 per day per account.

C.J. and Factoria	KBL One Family Program		
Scheme Features	KBL One Family Signature	KBL One Family Advantage	
VII. Cheque Collection & Charges thereon: Do time]	eposit by anybody and at any Branch. [Subje	ect to rules & regulations in force from time to	
At base location-within the clearing zone. Speed clearing			
Commission For Outstation Cheque Collection [OBC] [For Cheques drawn on other Banks Collection of Instruments drawn on other centers chargeable]	For All Members: Charges will be applicable as per their respective Account Scheme.		
Commission for outstation cheque collection for cheque drawn on our bank branch			
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	For All Members: Charges will be applicable	ble as per their respective Account Scheme.	
IX. Cheque Return Charges [Outward]			
Both Local and out- station cheques returned	For All Members: Charges will be applicable	ble as per their respective Account Scheme.	
X. Cheque Book Charges			
Cheque book charges	For All Membe	ers: Unlimited Free	
	Personalized cheque books can be issued o Both ordinary CTS and personalized chequ	· · · · · · · · · · · · · · · · · · ·	
XI. Stop payment charges			
Through Online	For All Mo	embers: Free.	
Through Branch	For All Mo	embers: Free.	
XII. Scheme Migration Charges	Not Applicable		

Scheme Features	KBL One Family Program	
Scheme reatures	KBL One Family Signature	KBL One Family Advantage
XIII. Concession On Lockers Rent	For Primary Member Only: 50% and	For Primary Member Only: 100% and
	maximum up to Rs. 2,500/-	maximum up to Rs. 5,000/-
XIV. Doorstep Banking	For All Members: Unlimited Free Service available for customers aged above 70 Years.	
	(Only in metro cities).	

Note: (M-Metro, U - Urban, SU-Semi Urban, R-Rural, FI - Financial Inclusion Branches)

- 1. Base Branch/ Location refers to the Branch where the customer maintains his account.
- 2. All charges 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.
- 6. "Month" means a calendar month and "Year" means a financial year [April to March] if not specified otherwise.

IV. FEATURES & SERVICE CHARGES FOR CURRENT ACCOUNT PURPLE PRIVILEGE ACCOUNT [Amount in ₹]

Scheme Features		Current Account Purple Privilege			
I. Requirement of I	I. Requirement of Balance and charges for non-maintenance of stipulated MAB				
Monthly Average	Balance [MAB] to be	Metro & Urban Branches ₹ 1,00,000/-			
maintained		Semi Urban & Rural Branches ₹ 50,000/-			
Charges for Non -	If MAB < 50% of the	₹ 1000/- per month debited Monthly.			
maintenance of	required MAB				
MAB	If MAB >= 50% but <100%	₹ 500/- per month debited Monthly.			
	required MAB				
#MAB is average of	daily closing balance over the	number of days in the month & calculated at the end of the month.			
II. Cash withdrawa	l facilities at base/non-base b	ranches & charges thereon (excluding ATM Transactions)			
At Base Branch [Subject to rules & regulations		Free			
in force from time to time]					
At Non - Base Branch		i) For self – cheques (Account holder only) – 15 times of previous month's average credit balance			
		upto maximum of ₹ 25 lakhs per month.			
		ii) Maximum cash withdrawal allowed per day through 3rd party cheques is ₹ 1,00,000/-			
		(Thereafter, charges of $\stackrel{?}{}$ 3 per thousand or part thereof with a minimum of $\stackrel{?}{}$ 50 is applicable).			
III. Fund transfer fi	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			
IV. Fund transfer fr	IV. Fund transfer from one account to any other account across Banks [Such debits are to be supported by cheque]:				
RTGS/NEFT/IMPS	payments (Both Online /	Free			
through Branch)					

Scheme Features	Current Account Purple Privilege		
Demand Draft [Such debits are to be supported	Free 30 DD per month (However, Maximum ₹ 5 lakhs per day) Thereafter, charges as applicable		
by cheque and to be accompanied by DD	to general accounts.		
application form signed by account holder.			
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.			
V. Collections			
Cash Deposit at base/non-base branches (includ	ing BNA transactions).		
Cash Deposit at base branch/ BNA /Non base	Monthly Free cash deposit up to 15 times of previous month's average credit balance up to		
branch.	maximum of ₹ 150 lakh; (Above the free limit, charges of ₹ 300 per lakh is applicable).		
Cheque Collection and Charges thereon			
At base & Non - base location.	Free		
Speed Clearing.	Free		
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]	VI. Cheque Return Charges [Outward]		
Both Local and outstation cheques returned	₹ 200 per return.		
VII. Cheque Book Charges	VII. Cheque Book Charges		
Cheque book charges	100 leaves free per month. (Thereafter ₹ 5 per leaf is applicable)		
VIII. Stop payment charges	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	Nil		
X. Statement of Account: If daily Only	₹ 50/- per page irrespective of number of entries		

Scheme Features	Current Account Purple Privilege
If Weekly only	₹ 25/- per page irrespective of number of entries
If Monthly only	Free
XI. ADC Products And charges:	
Debit Card Variant (for proprietor)	NCMC RuPay Platinum International Debit Card
Cash Withdrawal Limit	₹ 75,000 per day
POS/E-COM Limit	₹ 2,00,000 per day
Issuance Fee	Free
Annual Maintenance Charges for debit card	From second year onwards ₹ 300 is applicable.
Re-issuance Fee [In case of Lost/Damaged/	₹ 300
Stolen Debit Card]	
Mobile Banking	KBL Mobile (Mobile Banking 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	Registration Free. Fund transfer within the Bank [subject to ceiling], Utility bill payment etc. will
	not attract any charge from bank side.
e-statement	Free
SMS Alerts	Free SMS Alert on all type of transactions (Customer induced) of ₹ 25,000/- and above. Below
	the limit charges as applicable to general accounts.
POS Facility	Waiver of rental charges for 1 POS terminal. (Minimum monthly POS turnover of ₹ 3 lakhs. If
	turnover is not reached for 3 consecutive months actual POS rent will be charged.)
Payment Gateway Facility	One time set up cost – Free for non – validation products. (In case of validation requirement by
	the customer it will be chargeable on case-to-case basis) Payment Gateway Admin Portal - Free.
	Thereafter Annual maintenance cost of ₹ 5,000 will be applicable.

Scheme Features	Current Account Purple Privilege
QR - Code Sound Box	1.Zero charges on QR - code standee issuance.
	2.One time delivery cost of ₹ 299 is FREE for 1 QR- Code Sound box. (Monthly rental charges of ₹ 99 + GST is applicable for QR - Code Sound box).

Note:

- 1. Base Branch/ Location refers to the Branch where the customer maintains his/her 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. 'Month' means a calendar month and 'Year' means a financial year [April to March], unless specified otherwise.
