

I. FEATURES & SERVICE CHARGES FOR SPECIAL SAVINGS ACCOUNTS [Amount in ₹]

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

Scheme Features	KBL WISE		KBL GENIUS		KBL Stri	
	KBL WISE Signature	KBL WISE Advantage	KBL GENIUS Signature	KBL GENIUS Advantage	KBL Stri Signature	KBL Stri Premium
Annual Maintenance Charges for debit card	₹ 200 p.a. is applicable from second year onwards.	Free	₹ 200 p.a. is applicable from second year onwards.	₹ 300 p. a. is applicable from second year onwards.	₹ 250 p. a. is applicable from second year onwards.	Free
Re-issuance Fee [In case of Lost/ Damaged/ Stolen Debit Card]	₹ 200/ instance	₹ 300/ instance	₹ 200/ instance	₹ 300/ instance	₹ 250/ instance	₹ 800/ instance
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].	Free		₹ 0.15 per SMS	Free	Free	
III. Withdrawals						
Cash withdrawal facilities & charges through ATMs (through Debit Card)						
Karnataka Bank ATMs	Free 5 transactions per month. (Inclusive of financial and non – financial transactions). Thereafter, ₹ 23/- per transactions.	Unlimited Free transactions.	Free 5 transactions per month. (Inclusive of financial and non – financial transactions). Thereafter, ₹ 23/- per transaction.		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					

Scheme Features	KBL WISE		KBL GENIUS		KBL Stri	
	KBL WISE Signature	KBL WISE Advantage	KBL GENIUS Signature	KBL GENIUS Advantage	KBL Stri Signature	KBL Stri Premium
Cash withdrawal facilities at base/non-base branches & charges thereon (excluding ATM Transactions)						
At Base Branch	Free first 5 withdrawal per month (including non – base). Thereafter ₹ 50 per transaction.		Free 5 withdrawals/Month or Rs. 3.00 Lakh/Month, whichever reaches earlier, & thereafter ₹ 50 per transaction.		Free 5 withdrawals/Month or ₹ 4.00 Lakh/Month, whichever reaches earlier, & thereafter ₹ 50 per transaction.	
At Non-Base Branch for self-cheques only	Free first 5 withdrawal per month (Inc. Base branch), or ₹ 2.00 Lakh per month, whichever is earlier. Thereafter, ₹ 2 per thousand or part thereof with a minimum of ₹ 50 per transaction (monthly).		Free up to ₹ 1.00 Lakh/Month or free 3 withdrawals/Month, whichever reaches earlier, & thereafter ₹3/1,000 or ₹ 50 per transaction.		Free up to ₹ 2.00 Lakh/Month or free 5 withdrawals/Month, whichever reaches earlier, & thereafter ₹ 2/1,000 or part thereof with a minimum ₹ 50 per transaction.	
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 party is not allowed.						
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]:						
At All centers	Free					
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]						
RTGS/ NEFT (*NEFT charges revised wef 01.07.2019) [from both Base & Non-base Branch]	Through NEFT: Upto ₹10,000-₹2.25 From ₹ 10,001 upto ₹ 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	Unlimited Free	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			

Scheme Features	KBL WISE		KBL GENIUS		KBL Stri	
	KBL WISE Signature	KBL WISE Advantage	KBL GENIUS Signature	KBL GENIUS Advantage	KBL Stri Signature	KBL Stri Premium
NEFT/RTGS through Internet Banking/ Mobile Banking/ Mobile Apps	Free					
IMPS Fund transfer through Internet Banking, Mobile Banking, UPI App	Free					
VI. 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 [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 ₹ 30 and maximum of ₹ 10,000.	Free (Without any ceiling on limit/ transactions)	Free One DD / year regardless of the amount. Thereafter ₹ 3/1,000 with a minimum of ₹ 30 and maximum of ₹ 10,000 will be applicable.		₹ 3/1,000 with a minimum of ₹ 30 and maximum of ₹ 10,000 will be applicable.	
VII. Collections						
Cash Deposit at BNA	Free					

Scheme Features	KBL WISE		KBL GENIUS		KBL Stri	
	KBL WISE Signature	KBL WISE Advantage	KBL GENIUS Signature	KBL GENIUS Advantage	KBL Stri Signature	KBL Stri Premium
Cash Deposit at base/non-base branches (excluding BNA transactions)						
Cash Deposit at base - branch	Free first 5 transactions per month or Up to ₹ 5 lakh per month whichever is earlier (incl. Base & Non-base branch) Thereafter, ₹ 100 per lakh above the free limit.		Free first 5 transactions per month or Upto 5 lakh per month whichever is earlier (incl. Base & Non-base branch) Thereafter, ₹ 3 per 1,000.		Free first 5 transactions per month or Upto 5 Lakh per month whichever is earlier (incl. Base & Non-base branch) Thereafter, ₹ 100/100,000 or part thereof.	
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 branches 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.						
VIII. Cheque Collection & Charges thereon: Deposit by anybody and at any Branch.						
At base location- within the clearing zone.	Free		Free		Free	
Speed clearing	Free		Free		Free	
Commission For Outstation Cheque Collection [OBC] [For Cheques drawn on other Banks Collection of Instruments drawn on other centers chargeable]	Up to and including ₹ 5,000 – ₹ 25 From ₹ 5,000 up to & including ₹ 10,000 – ₹ 50 From ₹ 10,000 up to & including ₹ 1,00,000 – ₹ 100 Above ₹ 1,00,000 – ₹ 2 per ₹ 1,000 or part thereof Min. ₹ 200		Free		Free	

Scheme Features	KBL WISE		KBL GENIUS		KBL Stri	
	KBL WISE Signature	KBL WISE Advantage	KBL GENIUS Signature	KBL GENIUS Advantage	KBL Stri Signature	KBL Stri Premium
Commission for outstation cheque collection for cheque drawn on our bank branch	No charges		Free		Free	
IX.Cheque Return Charges [Inward]						
Both Local and Out-station cheques returned	₹ 250 per instance for financial reasons. ₹ 50 for non – financial reasons except signature verification.					
X. Cheque Return Charges [Outward]						
Both Local and out- station cheques returned	₹ 200 per return					
XI.Cheque Book Charges						
Cheque book charges	25 cheque leaves will be free in a calendar year thereafter, ₹ 4 per cheque leaf. (For single cheque leaf ₹ 10 per leaf)		25 cheque leaves will be free in a calendar year thereafter, ₹ 4 per cheque leaf. (For single cheque leaf, ₹ 10 per leaf)		25 cheque leaves will be free in a calendar year thereafter, ₹ 4 per cheque leaf. (For single cheque leaf, ₹ 10 per leaf)	50 cheque leaves will be free in a calendar year thereafter, ₹ 4 per cheque leaf. (For single cheque leaf, ₹ 10 per 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.					
XII.Stop payment charges						
Through Online	Free					
Through Branch	₹ 25/- per instrument Maximum of ₹ 50/- per instruction				₹ 100 per instrument, Max. ₹ 250 for more than one instrument per instruction.	

Scheme Features	KBL WISE		KBL GENIUS		KBL Stri	
	KBL WISE Signature	KBL WISE Advantage	KBL GENIUS Signature	KBL GENIUS Advantage	KBL Stri Signature	KBL Stri Premium
XIII. Scheme Migration Charges	Not Applicable	Penalty of ₹ 1,000+ GST per instance will be applicable when the accounts are switched from a higher tier to a lower tier.	Not Applicable		Not Applicable	
XIV. Concession On Lockers Rent	Not Applicable	15% Discount on annual locker rent with max. cap of ₹ 500.	Not Applicable		Not Applicable	25% Discount on annual locker rent with max. cap of ₹ 1,000.
XV. Doorstep Banking	Unlimited Free Service available for customers aged above 70 Years. (Only in metro cities).		Not Applicable		Not Applicable	
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		
	KBL Sal Ultimate	KBL Sal Delite	KBL Sal Pride
I. Monthly Average Balance [MAB] # to be maintained	No Minimum Balance (Gross Salary >= ₹1.00 Lakh)	No Minimum Balance (Gross Salary >=₹50K < ₹1.00 Lakh)	No Minimum Balance (Gross Salary >=₹20K < ₹50K)
Charges for non-maintenance of stipulated MAB/TRV	Not Applicable		
II. ADC Products and charges			
Debit Card Variant	NCMC RuPay Select International Debit Card	NCMC RuPay Select International Debit Card	NCMC Platinum International 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	Free	Free	Free
Annual Maintenance Charges for debit card	Not Applicable	Not Applicable	Not Applicable
Re-issuance Fee [In case of Lost/Damaged/ Stolen Debit Card]	₹ 1,000	₹ 1,000	₹ 300
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	Unlimited Free		

Scheme Features	KBL Corporate Salary Schemes		
	KBL Sal Ultimate	KBL Sal Delite	KBL Sal Pride
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 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		
IV. Cash withdrawal facilities at base/non-base branches & charges thereon (excluding ATM Transactions)			
At Base Branch	Unlimited Free		
At Non-Base Branch for self-cheques	Unlimited Free		
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 party is not allowed.			
V. Fund transfer from one account to any other account of the same/other customer within KBL [Such debits are to be supported by cheque]:			
At All centers	Free		
VI. Fund transfer from one account to any other account across Banks:			
RTGS/ NEFT	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		

Scheme Features	<u>KBL Corporate Salary Schemes</u>		
	<u>KBL Sal Ultimate</u>	<u>KBL Sal Delite</u>	<u>KBL Sal Pride</u>
NEFT/RTGS through Internet Banking/ Mobile Banking/ Mobile Apps	<u>Unlimited Free</u>		
IMPS Fund transfer through Internet Banking, Mobile Banking, UPI App	<u>Unlimited Free</u>		
VII. 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 [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 ₹ 30 and maximum of ₹ 10,000 will be applicable.		
VIII. Collections			
Cash Deposit at BNA	<u>Unlimited Free</u>		
Cash Deposit at base/non-base branches (excluding BNA transactions)			
Cash Deposit at base - branch	<u>Unlimited Free</u>		
Anywhere Cash Deposit - i.e. at other than base branch by self [Account holder or person authorized by him only.	<u>Unlimited Free</u>		
*Third parties are allowed to remit cash at non-base branches and amount restricted up to ₹ 50,000 per day per account.			
IX. Cheque Collection & Charges thereon: Deposit by anybody and at any Branch.			

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

Scheme Features	<u>KBL Corporate Salary Schemes</u>		
	<u>KBL Sal Ultimate</u>	<u>KBL Sal Delite</u>	<u>KBL Sal Pride</u>
XIII. Stop payment charges			
Through Online	<u>Free</u>		
Through Branch	₹ 100 per instrument (Maximum of ₹ 250 per instruction)		
XIV. Scheme Migration Charges	<u>Not Applicable</u>		
XV. Concession On Lockers Rent	20% Concession subject to a cap of ₹ 750	15% Concession subject to a cap of ₹ 500	10% Concession subject to a cap of ₹ 300
Note: <ol style="list-style-type: none"> 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	
		KBL One Family Signature	KBL One Family Advantage
I. Requirement of Minimum Balance (MAB-Monthly Average Balance) / Total Relationship Value (TRV) and charges for non-maintenance of stipulated MAB/TRV:			
Monthly Average Balance [MAB] # to be maintained	Balances in Current & Savings Accounts (Cumulative from all the Members Account)	Rs. 2.00 Lakh	Rs. 4.00 Lakh
		OR	
	TRV linked with all Liability Products (Term & Recurring Deposits Cumulative from all the Members Account)	Rs. 10.00 Lakh with minimum Current & Savings Account MAB of Rs. 1.00 Lakh	Rs. 15.00 Lakh with minimum Current & Savings Account MAB of Rs. 2.00 Lakh
		OR	
	TRV linked with Asset & Liability Products (All types of Term Deposits, Recurring Deposits & all types of loans and Advances Cumulative from all the Members Account)	Rs. 25.00 Lakh with minimum of Current Account and Savings Account MAB of Rs. 1.00 Lakh	Rs. 40.00 Lakh with minimum of Current Account and Savings Account MAB of Rs. 2.00 Lakh
<p>#TRV is an average of daily closing balance over the number of days in the month & calculated at the end of the month.</p> <p>*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.</p> <p>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.</p>			
Charges for non-maintenance of stipulated MAB/TRV:			
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.

Scheme Features	KBL One Family Program	
	KBL One Family Signature	KBL One Family Advantage
II. ADC Products and charges		
Debit Card Variant	RuPay NCMC Select International Debit Card	RuPay NCMC Select International Debit 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/ Stolen Debit Card]	₹ 1,000/instance	₹ 1,000/instance
#ADC Products and charges (Applicable to Primary 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 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	
	KBL One Family Signature	KBL One Family Advantage
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]	<ul style="list-style-type: none">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.	<ul style="list-style-type: none">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 party is not allowed.		
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]:		
At 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 signed by account holder]		
RTGS/ NEFT (*NEFT charges revised w.e.f. 01.07.2019) [from both Base & Non-base Branch]	<ul style="list-style-type: none">For Primary Holder: Unlimited FreeFor 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	<ul style="list-style-type: none">For Primary Holder: Unlimited FreeFor Other Members: Unlimited Free

Scheme Features	KBL One Family Program	
	KBL One Family Signature	KBL One Family Advantage
NEFT/RTGS through Internet Banking/ Mobile Banking/ Mobile Apps	Free	
IMPS Fund transfer through Internet Banking, Mobile Banking, UPI App	Free	
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 [Issuing branch has to ensure that the DD Applicant is the account holder, such debits are to be supported by cheques]	For Primary Member Only: 10 DDs free month, irrespective of amount. Thereafter, Charges will be applicable as per their respective Account Scheme. For Other Members: Charges will be applicable as per their respective Account Scheme.	For Primary Member Only: Unlimited Free. For Other Members: Charges will be applicable as per their respective Account Scheme.
VI. Collections		
Cash Deposit at BNA	For All Members: Unlimited Free	
Cash Deposit at base/non-base branches (excluding BNA transactions)		
Cash Deposit at base - branch	For All Members: Unlimited Free	
Anywhere Cash Deposit - i.e. at other than base branch by self [Account holder or person authorized by him only].	For All Members: Unlimited Free	
*Third parties are allowed to remit cash at non-base branches 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.		

Scheme Features	KBL One Family Program	
	KBL One Family Signature	KBL One Family Advantage
VII. Cheque Collection & Charges thereon: Deposit by anybody and at any Branch. [Subject to rules & regulations in force from time to time]		
At base location-within the clearing zone.	For All Members: Charges will be applicable as per their respective Account Scheme.	
Speed clearing		
Commission For Outstation Cheque Collection [OBC] [For Cheques drawn on other Banks Collection of Instruments drawn on other centers chargeable]		
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 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 as per their respective Account Scheme.	
X. Cheque Book Charges		
Cheque book charges	For All Members: Unlimited Free	
	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.	
XI. Stop payment charges		
Through Online	For All Members: Free.	
Through Branch	For All Members: Free.	
XII. Scheme Migration Charges	Not Applicable	

Scheme Features	KBL One Family Program	
	KBL One Family Signature	KBL One Family Advantage
XIII. Concession On Lockers Rent	For Primary Member Only: 50% and maximum up to Rs. 2,500/-	For Primary Member Only: 100% and 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 Balance and charges for non-maintenance of stipulated MAB		
Monthly Average Balance [MAB] to be maintained		Metro & Urban Branches ₹ 1,00,000/-
		Semi Urban & Rural Branches ₹ 50,000/-
Charges for Non - maintenance of MAB	If MAB < 50% of the required MAB	₹ 1000/- per month debited Monthly.
	If MAB >= 50% but <100% required MAB	₹ 500/- per month debited Monthly.
#MAB is average of daily closing balance over the number of days in the month & calculated at the end of the month.		
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
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 ₹ 3 per thousand or part thereof with a minimum of ₹ 50 is applicable).
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 from one account to any other account across Banks [Such debits are to be supported by cheque]:		
RTGS/NEFT/IMPS payments (Both Online / through Branch)		Free

Scheme Features	<u>Current Account Purple Privilege</u>
Demand Draft [Such debits are to be supported by cheque and to be accompanied by DD application form signed by account holder.	Free 30 DD per month (However, Maximum ₹ 5 lakhs per day) Thereafter, charges as applicable to general accounts.
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 (including BNA transactions).	
Cash Deposit at base branch/ BNA /Non base branch.	Monthly Free cash deposit up to 15 times of previous month's average credit balance up to 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]	
Both Local and outstation cheques returned	₹ 200 per return.
VII. Cheque Book Charges	
Cheque book charges	100 leaves free per month. (Thereafter ₹ 5 per leaf is applicable)
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	<u>Current Account Purple Privilege</u>
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/ Stolen Debit Card]	₹ 300
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	<u>Current Account Purple Privilege</u>
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: <ol style="list-style-type: none"> 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. 	
