

Service Charges
(Effective from 9th March 2026)
(GST as applicable will be collected extra)

Nature of Services	Service Charges			
	Individuals / Sole Prop. / Partnership firms / Companies / Trusts and others in non-rural areas		Senior Citizens, Pensioners and individuals in rural areas	
ACCOUNT RELATED				
I. Cheque Book Issue				
For all Current a/cs (including MCC accounts)	Pdt Code	Free leaves per annum	Pdt Code	Free leaves per annum
	115	100	115	100
	135	200	135	200
	146	50	146	50
	149	200	149	200
	All other CA	100	All other CA	100
	Beyond free limit Rs.3/- per leaf		Beyond free limit Rs.3/- per leaf	
Overdraft a/cs	Rs. 3/- per leaf for all OD / CC a/cs		Rs. 3/- per leaf for all OD / CC a/cs	
Regular Savings Bank Account(155 Product)	25 leaves free p.a for all eligible ac/s; thereafter Rs.10.00/- per leaf Rs.3/- per leaf for Senior Citizen product		25 leaves free p.a for all eligible ac/s; thereafter Rs. 10.00/- per leaf Rs.3/- per leaf for Senior Citizen product	
Freedom SB A/c	25 leaves free p.a.; thereafter Rs. 10/- per leaf		25 leaves free p.a.; thereafter Rs. 10/- per leaf	
Yuvashakthi SB a/c	25 leaves free p.a.; thereafter Rs. 10/- per leaf		25 leaves free p.a.; thereafter Rs. 10/- per leaf	
Prestige SB a/c	Free Unlimited no of leaves		Free Unlimited no of leaves	
Shakthi SB a/c	25 leaves free p.a.; thereafter Rs. 10/- per leaf		25 leaves free p.a.; thereafter Rs.10/-per leaf	
For all other applicable SB products Cheque Book charges after free limit	Rs. 10/- per leaf for all a/cs		Rs. 10/- per leaf for all a/cs	

Cheque book delivery charges: For both CA and SA	Rs. 80/- Nil for >=500000 variants	Rs.80/- Nil for >=500000 variants
II. Non Maintenance of Minimum Average Balances (not applicable to dormant a/cs)		
Current a/cs for 115	Metro, urban & semi-urban centres – Rs. 200/-	Rs. 70/-
Multicity accounts	Rs.500 per month	Rs.500 per month
Regular Savings a/c -155 product &NRO SB	Metro, urban & semi-urban centres – Rs. 200/-	Rs .200/-
For Senior Citizens	No Minimum balance charges	No Minimum balance charges
Rainbow SB	Rs. 200/-	Rs. 200/-
Freedom, Yuvashakthi, Shakthi	Rs. 250/-	Rs. 250/-
Prestige	Rs.500	Rs.500

***Charges will be levied proportionate to the percentage of shortfall in balance maintained in the account for all SB products. For CA accounts the existing method of levying charges will continue**

Select SB

Cash Remittance Charges - base	Upto Rs. 6 Lakhs per month -Nil. Beyond that, Rs. 3/- per Rs. 1,000/- Min - Rs. 50/-	Upto Rs. 6 Lakhs per month -Nil. Beyond that, Rs. 3/- per Rs. 1,000/- Min - Rs. 50/-
Cash Remittance Charges - non base	Upto Rs. 6 Lakhs per month -Nil. Beyond that, Rs. 3/- per Rs. 1,000/- Min - Rs. 50/-	Upto Rs. 6 Lakhs per month -Nil. Beyond that, Rs. 3/- per Rs. 1,000/- Min - Rs. 50/-
Demand Drafts / Payorders	Free DD / PO Per Month upto Rs.1 Lakh Post these limits (Rs.5 / 1000 (Min 50/-) and Max Rs.15000/-)	Free DD / PO Per Month upto Rs.1 Lakh Post these limits (Rs.5 / 1000 (Min 50/-) and Max Rs.15000/-)
DD / PO Cancellation, issue of duplicate DD / PO	₹ 100 per instrument	₹ 100 per instrument
DD Revalidation	₹50 per instrument	₹50 per instrument

III. Closure of accounts		
Current a/cs	Upto 14 days -Nil If closed within 1 year- Rs.350/-. If closed at 1 year & after 1 year-Nil (As per BCSBI guidelines)	Upto 14 days -Nil If closed within 1 year- Rs.300/-. If closed at 1 year & after 1 year -Nil (As per BCSBI guidelines)
Savings a/cs	Upto 14 days Nil; < 1 yr - Rs. 300- Freedom, Yuvasakthi,	Upto 14 days -Nil If closed within 1 year- Rs.300/- Freedom,

	NRE/NRO, Rs.100 -Jumbo, Corp, Smart SB / Rs. 150/- Sr. Citizen SB / Rs. 300 – Rainbow, Resident SB, Rs.200-Student, / Rs. 300- Sakthi; >= 1 yr - nil	Yuvasakthi, NRE/NRO, Rainbow, Resident SB All other accounts Rs.100/- If closed within 1 year If closed at 1 year & after 1 year -Nil (As per BCSBI guidelines)
CC / SOD a/cs	Rs. 2300/- if a/c is being taken over by another bank	Rs. 2300/- if a/c is being taken over by another bank

IV. Transaction Charges		
Current a/cs	Free where MAB is Rs. 25000/- & above; Rs. 1.25/- per txn if MAB is below Rs. 25000/- (Minimum Rs.25/-) UPI, Online NEFT and Debit card transactions are excluded from the charges	Free where MAB is Rs. 25000/- & above; Rs. 1/- per txn if MAB is below Rs. 25000/- /- (Minimum Rs.15/-) UPI, Online NEFT and Debit card transactions are excluded from the charges
Overdraft / CC a/cs	Rs. 1/- per txn UPI, Online NEFT and Debit card transactions are excluded from the charges	Rs. 1/- per txn UPI, Online NEFT and Debit card transactions are excluded from the charges
Savings a/cs	The number of transactions including ATM transactions in all Savings Bank accounts (excluding KVB Prestige, Rainbow Savings Account, Kalpatharu, KVBBDY and Grama Jyothi Accounts) is limited to 90 transactions for each half year (excluding system based debits). The total number of debit transactions permitted in all such accounts put together will be limited to 90 per	The number of transactions including ATM transactions in all Savings Bank accounts (excluding KVB Prestige, Rainbow Savings Account, Kalpatharu, KVBBDY and Grama Jyothi Accounts) is limited to 90 transactions for each half year (excluding system based debits). The total number of debit transactions permitted in all such accounts put together

	<p>half year. When number of transactions is more than the maximum stipulated, a service charge of Rs.2.25/- (inclusive of GST) will be levied for each transaction in excess of 90 transactions.</p> <p>UPI, Online NEFT and Debit card transactions are excluded from the charges</p>	<p>will be limited to 90 per half year. When number of transactions is more than the maximum stipulated, a service charge of Rs.2.25/- (inclusive of GST) will be levied for each transaction in excess of 90 transactions.</p> <p>UPI, Online NEFT and Debit card transactions are excluded from the charges</p>
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V. Stop Payment Instructions		
Savings a/cs	Rs. 125/- per instrument; Rs. 250/- for series of instruments	Rs. 60/- per instrument; Rs. 175/- for series of instruments
Current / OD / CC a/cs	Rs. 150/- per instrument; Rs. 350/- for series of instruments	Rs. 100/- per instrument; Rs. 300/- for series of instruments
VI. Issue of duplicate Pass Book / Sheet		
Duplicate pas book- Savings a/cs	Rs.150/- per book	Rs.100/- per book
Loan a/cs	Min. Rs. 25/-; beyond one sheet Rs. 25/- per sheet	Min. Rs. 25/-; beyond one sheet Rs. 25/- per sheet
Statement of Accounts SB/CA/OD	Re.1 per entry Min Rs.10/- Max Rs.100/-	Re.1 per entry Min Rs.10/- Max Rs.50/-
VII. Signature verification/photo attestation	Rs. 125/-	Rs. 30/-

VIII. Issuance of No Dues certificate to non customers	Rs.150/-	Rs. 50/-
IX. Cash Remittance at Base Branches – Current A/cs & SODA -FD		
<i>A. Cash Remittance at Base Branches & Non base Branches – Current A/c where monthly average balance >= 10000 (Including cash deposited through Cash Deposit machines)</i>	<i>Free up to Rs.5/- lacs per month or 10 Times MAB whichever is higher at both base and Non base branches put together.</i>	<i>Free up to Rs.5/- lacs per month or 10 Times MAB whichever is higher at both base and Non base branches put together. Beyond the free limit, Rs</i>

	<p>Beyond the free limit, Rs 4.00 per 1000 at both base and non base branches will be charged. In case of bullion/jewellery customers Rs 6 per 1000 will be charged over and above the free limit</p>	<p>4.00 per 1000 at both base and non base branches will be charged. In case of bullion/jewellery customers Rs 6 per 1000 will be charged over and above the free limit</p>
<p>Cash Remittance at Base Branches & Non base Branches – Current A/c where monthly average balance \geq 20000 (Including cash deposited through Cash Deposit machines)</p>	<p>Free cash remittance upto Rs.5 lacs per month or 12 Times of Monthly Average Balance (MAB) whichever is higher at both base and Non base branches put together. Beyond the free limit, Rs3.50 per 1000 at both base and non base branches will be charged. In case of bullion/jewellery customers Rs 6 per 1000 will be charged over and above the free limit</p>	<p>Free cash remittance upto Rs.5 lacs per month or 12 Times of Monthly Average Balance (MAB) whichever is higher at both base and Non base branches put together. Beyond the free limit, Rs3.50 per 1000 at both base and non base branches will be charged. In case of bullion/jewellery customers Rs 6 per 1000 will be charged over and above the free limit</p>
<p>B. Cash Remittance at Base Branches & Non base Branches – Current A/c where monthly average balance < 10000 (Including cash deposited through Cash Deposit machines)</p>	<p>Free cash remittance upto 10 Times of Monthly Average Balance (MAB) at both base and Non base branches put together. Beyond the free limit, Rs 4.00 per 1000 at both base and non base branch will be charged In case of bullion/jewellery customers Rs 6 per 1000 will be charged over and above the free limit</p>	<p>Free cash remittance upto 10 Times of Monthly Average Balance (MAB) whichever is higher at both base and Non base branch put together. Beyond the free limit, Rs 4.00 per 1000 at both base and non base branch will be charged In case of bullion/jewellery customers Rs 6 per 1000 will be charged over and above the free limit</p>
<p>C. Cash Remittance at Base Branches & Non base Branches – Current A/c where monthly average balance of Rs.1 lac & above (Including cash deposited through Cash Deposit machines)</p>	<p>Free cash remittance upto 12 Times of Monthly Average Balance (MAB) <u>subject to maximum of Rs. 3 Cr per month</u> at both base and Non base branches put together. Beyond the free limit, <u>MAB – 1 lac & above upto Rs.5 lac</u></p>	<p>Free cash remittance upto 12 Times of Monthly Average Balance (MAB) <u>subject to maximum of Rs. 3 Cr per month</u> at both base and Non base branches put together. Beyond the free limit, <u>MAB – 1 lac & above upto Rs.5 lac</u></p>

	<p>Above free limit: Rs.3/1000 MAB – 5 lac & above upto Rs.25 lac Above free limit: Rs.2.50/1000 MAB – Above Rs.25 lac Above free limit: Rs.2/1000 MAB – Above Rs.50 lac Above free limit: Rs.1.75/1000 at both base and non-base branch will be charged In case of bullion/Jewellery customers Rs 6 per 1000 will be charged over and above the free limit</p>	<p>Above free limit: Rs.3/1000 MAB – 5 lac & above upto Rs.25 lac Above free limit: Rs.2.50/1000 MAB – Above Rs.25 lac Above free limit: Rs.2/1000 MAB – Above Rs.50 lac Above free limit: Rs.1.75/1000 at both base and non-base branch will be charged In case of bullion/Jewellery customers Rs 5 per 1000 will be charged over and above the free limit</p>
D. SODA –FD (281 & 270) –Credit balance (Including cash deposited through Cash Deposit machines)	Free cash remittance upto 15 Times of Monthly Credit Average Balance at both base and Non base branches put together Beyond the free limit, Rs 2.00 per 1000 at both base and non base branch will be charged	Free cash remittance upto 15 Times of Monthly Credit Average Balance at both base and Non base branches put together Beyond the free limit, Rs 2.00 per 1000 at both base and non base branch will be charged
E. SODA-FD – (281 & 270) (Including cash deposited through Cash Deposit machines)	Free limit upto previous month Average Debit balance	Free limit upto previous month Average Debit balance
F. Cash Remittance – Regular SB a/cs (Non - Base branches) (Including cash deposited through Cash Deposit machines)	Free upto Rs.30,000/- per day, subject to a max. of Rs. 1,00,000/- per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-	Free upto Rs.30,000/- per day, subject to a max. of Rs. 1,00,000/- per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-
G. Cash remittance charges at non base branches for Freedom SB	Free upto Rs.1,00, 000/- per day, subject to a max. of Rs. 4,00,000/- per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-	Free upto Rs.1,00, 000/- per day, subject to a max. of Rs. 4,00,000/- per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-
H. Cash remittance charges at non base branches for Yuvasakthi / RBSB	Free upto Rs.1,00, 000/- per day, subject to a max. of Rs. 4,00,000/- per month beyond that, Rs.3.00 per 1000/- Min –	Free upto Rs.1,00,000/- per day, subject to a max. of Rs. 4,00,000/- per month beyond that, Rs.3.00 per 1000/- Min –

	Rs. 15/-	Rs. 15/-
I. Cash remittance charges at base branches - For Shakthi, Freedom, Yuvasakthi, RBSB SB a/cs	Rs. 5 lakh per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-	Rs. 5 lakh per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-
J.Cash Remittance Limit - base branch - For Regular SB a/cs	Rs. 3 lakh per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-	Rs. 3 lakh per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-
K. Cash Remittance Limit - base branch - For NRO / Salary SB	Rs. 1 lakh per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-	Rs. 1 lakh per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-
L. Cash Remittance Limit - base branch - For Senior Citizen product 173	Rs. 3 lakh per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-	Rs. 3 lakh per month beyond that, Rs.3.00 per 1000/- Min – Rs. 15/-
Cash Deposit (Above 5 transactions in month) for CASA in branch except BSBD, FI and Senior Citizen products All cash deposit transactions for CASA accounts are free in BNRMs	Rs.50/- per transaction	Rs.50/- per transaction
X. A. Cash Withdrawal at Base and Non- Base Branches – SB a/cs (Self Cheques only)	Free without any limit	Free without any limit
Cash Withdrawal (Above 5 transactions in month Excluding free ATM/BNRM withdrawals CASA accounts except BSBD, FI and Senior Citizen products	Rs.50/- per transaction	Rs.50/- per transaction
B. Cash Withdrawal charges(self Cheque) at non base branches for Sakthi / Yuvasakthi / Freedom	Free without any limit	Free without any limit
C. Cash Withdrawal at Base and Non- Base Branches – SB a/cs (Third party Cheques only) Withdrawal not allowed over Rs.50000/- per day per party.	Rs.50000/- per day per party	Rs.50000/- per day per party

REMITTANCES		
XI. Demand Drafts		
SB Account Holders	Rs.3.50/- per Rs.1000/- Min-Rs.30/-,Max-Rs.15000/- Beyond free limit applicable for all products	Rs.3.00/- per Rs.1000/- Min-Rs.30/-,max-Rs.15000/- Beyond free limit applicable for all products
Current Account Holders	Rs.4/- per Rs.1000/-Min-Rs.30/-,Max-Rs.15000/- Beyond free limit applicable for all products	Rs.3/- per Rs.1000/-Min-Rs.30/-,Max-Rs.15000/- Beyond free limit applicable for all products
Non Account Holders	For Individuals : Rs.5/- per Rs.1000/- Min-Rs.60/-,Max-Rs.250/- For Senior Citizen :	For Individuals : Rs.5/- per Rs.1000/- Min-Rs.60/-,Max-Rs.250/- For Senior Citizen :

	Rs.3/- per Rs.1000/- Min-Rs.35/-,Max- Rs.150/-	Rs.3/- per Rs.1000/- Min-Rs.35/-,Max- Rs.150/-
DD for students (As per BCSBI guidelines)	Free	Free
DD Cancellation, issue of duplicate DD	Upto Rs. 5000 - Rs. 60/- Above Rs. 5000 - Rs. 120/-	Upto Rs. 5000 - Rs. 60/- Above Rs. 5000 - Rs. 120/-
Revalidation of DD	Upto Rs. 5000 - Rs. 25/- Above Rs. 5000 - Rs. 50/-	Upto Rs. 5000 - Rs. 25/- Above Rs. 5000 - Rs. 50/-
XII. A. R T G S (thru Branch)		
Rs. 2 lakhs to Rs. 5 Lakhs	Rs.25/-	Rs.25/-
Above Rs. 5 lakhs	Rs.50/-	Rs.50/-
B. R T G S (thru Net Banking)		
Rs. 2 lakhs to Rs. 5 Lakhs	Rs.15/-	Rs.15/-
Above Rs. 5 lakhs	Rs.30/-	Rs.30/-
XIII. A. N E F T (thru Branch)		
Upto Rs. 10000	Rs.2.50/-	Rs.2.50/-
Above Rs. 10001 to Rs.1 lakh	Rs.5/-	Rs.5/-
Above Rs. 1 lakh to `2 lakhs	Rs.15/-	Rs.15/-
Above Rs. 2 lakhs	Rs.25/-	Rs.25/-
B. N E F T (thru Net Banking)		
Upto Rs. 10000	No charges	No charges
Above Rs. 10001 to Rs.1 lakh	No charges	No charges
Above Rs. 1 lakh	No charges	No charges
NEFT initiated through cash is limited to Rs.50000/- only per day per party		
XIV. Pay Orders		
SB Account Holders	Rs.3.50/- per Rs.1000/- Min- Rs.30/-,Max- Rs.15000/- Beyond free limit applicable for all products	Rs.3/- per Rs.1000/-Min- Rs.30/-,Max-Rs.15000/- Beyond free limit applicable for all products
Current Account Holders	Rs.4/- per Rs.1000/-Min- Rs.30/-,Max-Rs.15000/- Beyond free limit applicable for all products	Rs.3/- per Rs.1000/-Min- Rs.30/-,Max-Rs.15000/- Beyond free limit applicable for all products
Non Account Holders	For Individuals :	For Individuals :

	Rs.5/- per Rs.1000/- Min-Rs.60/-,Max- Rs.250/- For Senior Citizen : Rs.3/- per Rs.1000/- Min-Rs.35/-,Max- Rs.150/-	Rs.5/- per Rs.1000/- Min-Rs.60/-,Max- Rs.250/- For Senior Citizen : Rs.3/- per Rs.1000/- Min-Rs.35/-,Max- Rs.150/-
PO for students (As per BCSBI guidelines)	Free	Free
Revalidation of PO	Upto Rs. 5000 - Rs. 25/- Above Rs. 5000 - Rs. 50/-	Upto Rs. 5000 - Rs. 25/- Above Rs. 5000 - Rs. 50/-
PO Cancellation	Upto Rs. 5000 - Rs. 60/- Above Rs. 5000 - Rs. 120/-	Upto Rs. 5000 - Rs. 60/- Above Rs. 5000 - Rs. 120/-

COLLECTION		
XV. Bills Collection – Inward / Outward		
Inward Bills	Rs. 6/- per Rs. 1000/- or part thereof; Min. Rs. 25/- Max. Rs. 7500/-; Applicable postage charges	Rs. 6/- per Rs. 1000/- or part thereof; Min. Rs. 25/- ; Max. Rs. 7500/-; Applicable postage charges
Outward Bills	Rs. 6/- per Rs. 1000/- or part thereof; Min. Rs. 25/- ; Max. Rs. 7500/-; Applicable postage charges subject to a min Rs. 15/-	Rs. 6/- per Rs. 1000/- or part thereof; Min. Rs. 25/- ; Max. Rs. 7500/-; Applicable postage charges subject to a min Rs. 15/-
XVI. A. Cheque Collection – Inward / Outward		
Upto & Including Rs. 5000/-	Rs. 25/-	Rs. 25/-
Above Rs. 5000/- & upto & including Rs. 10000/-	Rs. 50/-	Rs. 50/-
Above Rs. 10000/- & upto & including Rs. 100000/-	Rs. 100/-	Rs. 100/-
Above Rs. 100000/-	Rs. 200/-	Rs. 200/-
B. Cheques sent for collection - Returned		
Local Cheque (of our bank)	Rs. 30/-	Rs. 30/-
Outstation Cheques	50% of commission charged as per RBI guidelines + other bank charges if any	50% of commission charged as per RBI guidelines + other bank charges if any
Inward Cheques(Where customer at Fault) (applicable for internal transfer of funds)	Current and OD accounts:	Current and OD accounts:

request also)	One day interest @ Base rate; Min. Rs. 600/- Max. Rs. 7500/- For SB accounts: Min Rs.350/- Max. Rs. 7500/- for all SB products including Edu Plus	One day Base Rate or Min. amount Rs 550/- and Mac. Rs.7500/- For SB accounts: Min Rs.300/- Max. Rs. 7500/- for all SB products including Edu Plus
Outward Cheques (applicable for internal transfer of funds request also)	SB A/cs – Rs.100/- All other a/cs Rs. 200/-	SB A/cs – Rs.100/- All other a/cs Rs. 200/-
C. Outward Bills sent for collection – Returned	50% of commission; min. Rs. 20/-; max. Rs. 5000/- + actual VPL charges	50% of commission; min. Rs. 20/-; max. Rs. 5000/- + actual VPL charges
D. Inward Bills sent for collection – Returned	50% of commission; min. Rs. 20/-; max. Rs. 5000/- + actual VPL charges	50% of commission; min. Rs. 20/-; max. Rs. 5000/- + actual VPL charges

TECHNOLOGY SERVICES		
XVII. e-Commerce		
Surcharge for railway ticket booking Through Debit card	PG charges applicable	PG charges applicable
Surcharge for railway ticket booking Through Net banking	Free	Free
Bill Pay	Free	Free
Mobile top up	Free	Free
XVIII. Internet Banking		
Retail customer	Free; If opted for security token – Rs. 800/-	Free; If opted for security token – Rs. 800/-
Corporate Customer	Free including security token	Free including security token
Third party transfer within the bank for both retail & corporate customers	Free	Free
Transfer to other bank thro' NEFT for both retail & corporate customers	Free	Free
IMPS outward	Free- Upto Rs.1000 Beyond Rs.1000 -Rs.5/-	Free- Upto Rs.1000 Beyond Rs.1000 -Rs.5/-
Transfer to other bank thro' RTGS for both retail & corporate customers	Rs. 2 lakhs to Rs. 5 lakhs – Rs. 15/- Above Rs. 5 lakhs – Rs. 30/-	Rs. 2 lakhs to Rs. 5 lakhs – Rs. 15/- Above Rs. 5 lakhs – Rs. 30/-

Stop Payment thro' internet banking	SB a/cs – Rs. 50/- Other a/cs – Rs. 70/- For series of instruments – SB a/cs – Rs. 150/- Other a/cs – Rs. 250/-	SB a/cs – Rs. 50/- Other a/cs – Rs. 70/- For series of instruments – SB a/cs – Rs. 150/- Other a/cs – Rs. 250/-
XIX. Sale of Gift card through Net Banking	Rs. 50/-	Rs. 50/-
XX. Mobile Banking		
All eligible customers	Free	Free
Annual Maintenance	Free	Free
IMPS outward DLITE	Free- Upto Rs.1000 Beyond Rs.1000 -Rs.5/-	Free- Upto Rs.1000 Beyond Rs.1000 -Rs.5/-
XXI. IRCTC ticket booking through KVB Internet Banking	Rs.10/- per transaction	Rs.10/- per transaction
XXII. E C S		
Debit returns	Applicable return charges as mentioned for cheques	Applicable return charges as for cheques
Credit returns	Free	Free
SWIFT	Rs. 1000/-	Rs. 1000/-
NACH Mandate processing	Rs.100/- except Kalpatharu, Jan Dhan, Gramajyothi	Rs.100/- except Kalpatharu, Jan Dhan, Gramajyothi
NACH Debit returns / Standing Instruction failures / Drawdown instructions failure in loan accounts	Rs.500/-	Rs.500/-
XXIII. e-Statement		
Daily	Rs. 100 per month	Rs. 100 per month
Weekly / Fortnightly / Monthly	Free	Free
XXIV. SMS Alert Charges		
A.For SB Accounts Waived for 1) Kalpatharu Accounts 2) Grama Jyothi SB Accounts 3) Senior Citizen Accounts (173) 4) Staff Accounts 5) Pride 6) Prestige Accounts 7) Prime Minister Jan Dhan Yojana Accounts 8) Student accounts 9) Jumbo account	SMS charges @Rs.0.25 paise per sms on chargeable alerts for the entire quarter. Waived for the First Quarter of the account opening. For SB accounts where the monthly average balance is Rs.2 lacs, SMS charges are waived. The charges will be collected if the required balance is not maintained in the	SMS charges @Rs.0.25 paise per sms on chargeable alerts for the entire quarter. Waived for the First Quarter of the account opening. For SB accounts where the monthly average balance is Rs.2 lacs, SMS charges are waived. The charges will be collected if the required balance is not maintained in the

	particular month	particular month
B. Current accounts	An upper limit of Rs.50 per quarter for all applicable accounts. [SMS charges @Rs.0.50 per sms on chargeable alerts for the entire quarter or Rs.50/- for a quarter whichever is lower] Waived for the First Quarter of the account opening	An upper limit of Rs.50 per quarter for all applicable accounts. [SMS charges @Rs.0.50 per sms on chargeable alerts for the entire quarter or Rs.50/- for a quarter whichever is lower] Waived for the First Quarter of the account opening

CARD RELATED		
XXV. Debit Card- EMV Chip Card		
First time issuance (Welcome Kit & Non-Welcome Kit)	Free	Free
Re-issuance of Debit Card	Rs.300/-	Rs.300/-
Add-on Debit card	Rs.300/-	Rs.300/-
Personalised Debit Card	Rs.300/-	Rs.300/-
Annual Maintenance Fee (No charge for Prestige Account)	Rs.300/-	Rs.300/-
Card renewal	Free; In case there are no operations in the preceding 1 year – Rs. Rs.300/- (incl GST)	Free; In case there are no operations in the preceding 1 year – Rs. Rs.300/- (incl GST)
Duplicate PIN	Free	Free
Hotlisting	Free	Free
XXVI. Gift Card		
Customers	Free	Free
Non customers	Upto Rs. 500/- - Rs. 50/- Above Rs. 500/- Rs. 75/-	Upto Rs. 500/- - Rs. 50/- Above Rs. 500/- - Rs. 75/-
Duplicate	Rs. 100/-	Rs. 100/-
Statement request	Rs. 25/-	Rs. 25/-
Regeneration of PIN	Rs. 20/-	Rs. 20/-
XXVII. Travel Card		
Issue	Rs.150/-	Rs.150/-

Reload	Rs.75/-	Rs.75/-
Add on card	Rs. 100/-	Rs. 100/-
Re-issuance of PIN	2 USD; 2 Euro; 3 SGD	2 USD; 2 Euro; 3 SGD
ATM Cash withdrawal	2 USD; 1.5 Euro; 3 SGD	2 USD; 1.5 Euro; 3 SGD
ATM Balance inquiry	0.5 USD; 0.5 Euro; 0.75 SGD	0.5 USD; 0.5 Euro; 0.75 SGD
Charge Slip retrieval	3 USD; 2.5 Euro; 4.75 SGD	3 USD; 2.5 Euro; 4.75 SGD
Redemption / Refund Fee	Rs. 100/-	Rs. 100/-
Duplicate card	3 USD; 2 Euro; 4.75 SGD + Courier charges	3 USD; 2 Euro; 4.75 SGD + Courier charges
Charge Back Fee	2 USD; 2 Euro; 3.25 SGD	2 USD; 2 Euro; 3.25 SGD
Cross currency mark up at Visa	3%on conversion rate	3%on conversion rate
PIN Change Fee	NIL	NIL
Statement Request	Statement of account can be viewed through Internet or ATMs(last 10 trxn only)	Statement of account can be viewed through Internet or ATMs(last 10 trxn only)
Cross Currencies Markup within wallets on conversion rate	2% on conversion rate	2% on conversion rate
Currency Conversion service tax	Prevailing charges applicable	Prevailing charges applicable
Charges towards GCAS (VISA Global Customer Assistance Service)facility	Prevailing charges applicable	Prevailing charges applicable
XXVIII. ATM TRANSACTIONS		
KVB ATMs/BNRMs (other than cash Deposit) KVB ATMs/BNRMS (Gash withdrawal) On-Us) : KVB customers using KVB ATMs & BNRMs (Excluding Senior Citizen, Student, PMJDY, Jumbo, Prestige, Pride, HNI &Small Savings account).	5 transactions (Financial & Non-Financial) Free per month, thereafter Rs.25/- (incl.GST) per transaction	5 transactions (Financial & Non-Financial) Free per month, thereafter Rs.25/- (incl.GST) per transaction
Other Bank ATMs (More than 3 transactions per month at Metro ATMs are chargeable)	Other bank free transaction limit: (Inclusive of Financial and Non-financial Transaction), per month.	Other bank free transaction limit: (Inclusive of Financial

	<p>(i) 3 transactions in Metro centres, (ii) 5 transactions in non-metro centres.</p> <p>Charges beyond the free transaction limit, per month (inclusive of Financial & Non-Financial Transaction) Rs.27/- including GST</p>	<p>and Non-financial Transaction), per month. (i) 3 transactions in Metro centres, (ii) 5 transactions in non-metro centres.</p> <p>Charges beyond the free transaction limit, per month (inclusive of Financial & Non-Financial Transaction) Rs.27/- including GST</p>
In Visa/Master/Rupay outlets outside India International ATM transactions	Financial txn. – Rs. 125/- Non-financial txn – Rs. 25/-	Financial txn. – Rs. 125/- Non-financial txn – Rs. 25/-
Business Decline: Transactions declined due to Insufficient fund in account. (KVB customers using: KVB ATMs & BNRMs, Other bank ATMs & BNRMs - for cash withdrawal).	Rs. 20 per instance / transaction	Rs. 20 per instance / transaction

XXIX. a.Safe Deposit Locker Charges

BIN TYPE	SIZE	METRO / URBAN	SEMI-URBAN / RURAL
A	SMALL	Rs. 1500/-	Rs. 1200/-
B			
C	MEDIUM	Rs. 2500/-	Rs. 1700/-
D			
E	BIG	Rs. 4000/-	Rs. 2000/-
F	LARGE	Rs. 6000/-	Rs. 2500/-
G			
H			
I	BIG	Rs. 4000/-	Rs. 2000/-
J	EXTRA LARGE	Rs. 8000/-	Rs. 3000/-
K			
L	MEGA LOCKERS	Rs. 20000/-	Rs. 20000/-

b. Locker operations:

1. Locker operations up to 12 visits in a year – Free
2. Beyond 12 visits for every Locker Operation Rs.200/-

XXX. Charges for obtention of CIBIL Report

Individual Customers	Rs .100/-
Corporate Customers	Rs .1000/-

XXXI. Customer Profile Modifications

S.No	Type of Charge	Charges
1	Customer Profile Modifications <ol style="list-style-type: none"> 1. Mobile Number 2. Mail ID 3. Address Communication / Permanent Change 4. Signature Change 	Rs.50/- per request (more than two request in a year is chargeable)

- Charges will not be levied in case of request for change of above mentioned data from customers twice in a year
- Any single/ Combination of requests of more than two requests in a financial year will be chargeable.