



Service Charges
(Effective from 1st April 2015)
(Service taxes 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)	Annual Average Balance of the previous year AAB < =Rs.25000/- -200 leaves free AAB>Rs.25000/-and <=Rs.100000/- 300 leaves free AAB>Rs.100000/- 500 leaves free Beyond free limit Rs.3/- per leaf	Annual Average Balance of the previous year AAB < =Rs.25000/- - 200 leaves free AAB>Rs.25000/-and <=Rs.100000/- 300 leaves free AAB>Rs.100000/- 500 leaves free 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
Savings Bank (<= Rs.1000) a/cs	20 leaves free for all eligible ac/s; thereafter Rs.2.50/- per leaf	20 leaves free for all eligible ac/s; thereafter Rs. 2/- per leaf
Savings bank a/cs (AAB >Rs.1000 & <= Rs. 5000/-)	20 leaves free p.a.; thereafter Rs. 2/- per leaf	20 leaves free p.a.; thereafter Rs..1/- per leaf
Savings bank a/cs (AAB >Rs.. 5000/- & <= Rs. 50000/-)	40 leaves free p.a.; thereafter Rs. 2/- per leaf	40 leaves free p.a.; thereafter Rs..1/- per leaf
Savings bank a/cs (AAB > Rs.. 50000/- & <=Rs. 100000/-)	60 leaves free p.a.; thereafter Rs. 2/- per leaf	60 leaves free p.a.; thereafter Rs..1/- per leaf
Savings bank a/cs (AAB > Rs. 1 lakh)	Free	Free
Freedom SB A/c	40 leaves free p.a.; thereafter Rs. 2/- per leaf	40 leaves free p.a.; thereafter Rs. 2/- per leaf
Yuvashakthi SB a/c	40 leaves free p.a.;	40 leaves free p.a.;

	thereafter Rs. 2/- per leaf	thereafter Rs. 2/- per leaf
Prestige SB a/c	Free Unlimited no of leaves	Free Unlimited no of leaves
Shakthi SB a/c	60 leaves free p.a.; thereafter Rs. 2/- per leaf	60 leaves free p.a.; thereafter Rs.2/-per leaf
Charges for Loose leaf issue for customers who are already issued with cheque book	Rs. 10 per leaf (except Prestige a/c)	Rs. 10 per leaf (except Prestige a/c)
II. Non Maintenance of Minimum Average Balances (not applicable to dormant a/cs)		
Current a/cs	Metro, urban & semi-urban centres – Rs. 200/-	Rs. 70/-
All Regular Savings a/cs	Metro, urban & semi-urban centres – Rs. 100/-	Rs. 25/-
For Senior Citizens	No Minimum balance charges	No Minimum balance charges
Rainbow SB	Rs. 100/-	Rs. 100/-
Freedom, Yuvashakthi, Shakthi	Rs. 125/-	Rs. 125/-

***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.**

III. Closure of accounts		
Current a/cs	Upto 14 days -Nil If closed within 1 year- Rs.250/-. If closed at 1 year & after 1 year- Nil (As per BCSBI guidelines)	Upto 14 days -Nil If closed within 1 year- Rs.250/-. If closed at 1 year & after 1 year -Nil (As per BCSBI guidelines)
RBSB	Upto 14 days -Nil If closed within 1 year- Rs.125, If closed at 1 year & after 1 year -Nil. (As per BCSBI guidelines)	Upto 14 days -Nil If closed within 1 year- Rs.100/- . If closed at 1 year & after 1 year -Nil (As per BCSBI guidelines)
Savings a/cs	Upto 14 days -Nil If closed within 1 year- Rs.125, If closed at 1 year & after 1 year -Nil. (As per BCSBI guidelines)	Upto 14 days -Nil If closed within 1 year- Rs.100/- . If closed at 1 year & after 1 year -Nil (As per BCSBI guidelines)
CC / SOD a/cs	Rs. 2000/- if a/c is being taken over by another bank	Rs. 2000/- if a/c is being taken over by another bank

IV. Folio Charges		
Current a/cs	Free where MAB is Rs. 25000/- & above; Rs. 1/- per txn if MAB is below Rs. 25000/-	Free where MAB is Rs. 25000/- & above; Rs. 1/- per txn if MAB is below Rs. 25000/-
Overdraft / CC a/cs	Rs. 1/- per txn	Rs. 1/- per txn
Savings a/s	The number of transactions including ATM transactions in all Savings Bank accounts (excluding KVB Prestige, Rainbow Savings Account, Kalpatharu, KVBJDY 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 half year. When number of withdrawals is more than the maximum stipulated, a service charge of Rs.2/- (inclusive of service tax) will be levied for each transaction in excess of 90 transactions.	The number of transactions including ATM transactions in all Savings Bank accounts (excluding KVB Prestige, Rainbow Savings Account, Kalpatharu, KVBJDY 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 half year. When number of withdrawals is more than the maximum stipulated, a service charge of Rs.2/- (inclusive of service tax) will be levied for each transaction in excess of 90 transactions.

V. Stop Payment Instructions		
Savings a/cs	Rs. 100/- per instrument; Rs. 150/- for series of instruments	Rs. 50/- per instrument; Rs. 150/- for series of instruments
Current / OD / CC a/cs	Rs. 100/- per instrument; Rs. 300/- for series of instruments	Rs. 50/- per instrument; Rs. 250/- for series of instruments

VI. Issue of duplicate Pass Book / Sheet		
Duplicate pas book- Savings a/cs	Rs.100/- per book	Rs.100/- per book
Loan a/cs	Min. Rs. 25/-; beyond one sheet Rs. 25/-	Min. Rs. 25/-; beyond one sheet Rs. 25/-
Statement of Accounts SB/CA/OD	Re.1 per entry Min Rs.10/- Max Rs.50/-	Re.1 per entry Min Rs.10/- Max Rs.50/-
VII. Signature verification	Rs. 100/-	Rs. 60/-
VIII. Collection of Term Deposits on maturity	Rs.50/-	Rs.50/-

IX. Issuance of No Dues certificate to non customers	Rs.100/-	Rs. 50/-
X. Cash Remittance at Base Branches – Current A/cs & Overdraft / Cash Credit A/cs/SODA -FD		
A. Cash Remittance at Base Branches & Non base Branches – Current A/c where monthly average balance \geq 10000 (Including cash deposited through Cash Deposit machines)	Free cash remittance upto Rs.5 lacs per month or 15 Times of Monthly Average Balance (MAB) whichever is higher at both base and Non base branches put together. Beyond the free limit, Rs 2.00 per 1000 at both base and non base branches will be charged. In case of bullion/jewellery customers Rs 5 per 1000 will be charged over and above the free limit	Free cash remittance upto Rs.5 lacs per month or 15 Times of Monthly Average Balance (MAB) whichever is higher at both base and Non base branch put together. Beyond the free limit, Rs 2.00 per 1000 at both base and non base branches will be charged. In case of bullion/jewellery customers Rs 5 per 1000 will be charged over and above the free limit
B. Cash Remittance at Base Branches & Non base Branches – Current A/c where monthly average balance $<$ 10000 (Including cash deposited through Cash Deposit machines)	Free cash remittance upto 15 Times of Monthly Average Balance (MAB) at both base and Non base branches put together. Beyond the free limit,	Free cash remittance upto 15 Times of Monthly Average Balance (MAB) whichever is higher at both base and Non base branch put

	<p>Rs 2.00 per 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>	<p>together. Beyond the free limit, Rs 2.00 per 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>
<p>C. SODA –FD (281) –Credit balance (Including cash deposited through Cash Deposit machines)</p>	<p>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</p>	<p>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</p>
<p>D. Cash Remittance at Base Branches & Non base Branches Overdraft / Cash Credit A/cs/ loan accounts- <= 1 crore (Including cash deposited through Cash Deposit machines)</p>	<p>Free Upto Rs.75 lac per month thereafter Rs 2.00 per 1000 at both base and non base branches will be charged. In case of bullion/jewellery customers Rs 5 per 1000 will be charged</p>	<p>Free Upto Rs.75 lac per month thereafter Rs 2.00 per 1000 at both base and non base branches will be charged.</p>
<p>E.Cash Remittance at Base Branches & Non base Branches Overdraft / Cash Credit A/cs/ loan accounts- Limit > 1 crore (Including cash deposited through Cash Deposit machines)</p> <p>For KVB Pharma Plus, KVB Textile Plus and KVB steel Plus product features will continue to apply.</p>	<p>Free Upto Rs.100 lac per month thereafter Rs 2.00 per 1000 at both base and non base branches will be charged. In case of bullion/jewellery customers Rs 5 per 1000 will be charged over and above the free limit.</p>	<p>Free Upto Rs.100 lac per month thereafter Rs 2.00 per 1000 at both base and non base branches will be charged.</p>
<p>F. SODA-FD – (281) (Including cash deposited through Cash Deposit machines)</p>	<p>Free limit upto previous month Average Debit balance</p>	<p>Free limit upto previous month Average Debit balance</p>
<p>G. Cash Remittance – SB a/cs where MAB of the previous month is less than Rs. 5000/- (Base and Non -Base branches) (Including cash deposited through Cash Deposit machines)</p>	<p>Upto Rs.5 lakhs free per month. Thereafter Rs.2/- per thousand</p>	<p>Upto Rs.5 lakhs free per month. Thereafter Rs.2/- per thousand</p>

H. Cash Remittance – SB a/cs where MAB of the previous month is \geq Rs. 5000/- and $<$ Rs.25000/- (Base and Non -Base branches) (Including cash deposited through Cash Deposit machines)	Upto Rs.10 lakhs free per month. Thereafter Rs.2/- per thousand	Upto Rs.10 lakhs free per month. Thereafter Rs.2/- per thousand
I. Cash Remittance – SB a/cs where MAB of the previous month is \geq Rs.25000/- and $<$ Rs.100000/- (Base and Non -Base branches) (Including cash deposited through Cash Deposit machines)	Upto Rs.15 lakhs free per month. Thereafter Rs.2/- per thousand	Upto Rs.15 lakhs free per month. Thereafter Rs.2/- per thousand
J. Cash Remittance – SB a/cs where MAB of the previous month is \geq Rs.100000/- (Base and Non -Base branches) (Including cash deposited through Cash Deposit machines)	Upto Rs.25 lakhs free per month. Thereafter Rs.2/- per thousand	Upto Rs.25 lakhs free per month. Thereafter Rs.2/- per thousand
XI. A. Cash Withdrawal at Base and Non-Base Branches – SB a/cs (Self Cheques only)	Free- No upper limit for withdrawals	Free- No upper limit for withdrawals
B. 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		
XII. Demand Drafts		
Account Holders	Rs.3/- per Rs.1000/- Min-Rs.50/-,Max- Rs.15000/-	Rs.2.50/- per Rs.1000/- Min-Rs.30/-,max- Rs.10000/-
Non Account Holders	Rs.4/- per Rs.1000/-Min- Rs.40/-,Max-Rs.20000/-	Rs. 3/- per Rs. 1000/-; Min Rs. 25/-; Max. Rs. 12000/-
DD for students (As per BCSBI guidelines)	Free	Free
DD Cancellation, issue of duplicate DD	Upto Rs.50/-Free, above Rs.50/-10% of the value of the instrument. max of Rs.500/- for all centres(As per BCSBI guidelines)	Upto Rs.50/-Free, above Rs.50/-10% of the value of the instrument. max of Rs.500/- for all centres(As per BCSBI guidelines)
Revalidation of DD	Free	Free
XIII. 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/-
XIV. 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. 1 lakh	Free	Free
Above Rs. 1 lakh	Rs. 10/-	Rs. 10/-
NEFT initiated through cash is limited to Rs.50000/- only per day per party		
XV. Pay Orders		
Account Holders	Rs.3/- per Rs.1000/- Min-Rs.50/-,Max- Rs.15000/-	Rs.2.50/- per Rs.1000/- Min-Rs.30/-,max- Rs.10000/-
Non Account Holders	Rs.4/- per Rs.1000/-Min- Rs.40/-, No max ceiling	Rs. 3/- per Rs. 1000/-; Min Rs. 25/-; No max ceiling
PO for students (As per BCSBI guidelines)	Free	Free
PO Cancellation	Upto Rs.50/-Free, above Rs.50/-10% of the value of the instrument. max of Rs.500/- (As per BCSBI guidelines)	Upto Rs.50/-Free, above Rs.50/-10% of the value of the instrument. max of Rs.500/- (As per BCSBI guidelines)

COLLECTION		
XVI. 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/-	Rs. 6/- per Rs. 1000/- or part thereof; Min. Rs. 25/-

	; Max. Rs. 7500/-; Applicable postage charges subject to a min Rs. 15/-	; Max. Rs. 7500/-; Applicable postage charges subject to a min Rs. 15/-
XVII. 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/-
C. 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 other accounts	Current and OD accounts: One day interest @ Base rate; Min. Rs. 500/- Max. Rs. 7500/- For SB accounts: Min Rs.300/- Max. Rs. 7500/-	Current and OD accounts: One day interest @ Base rate; Min. Rs. 500/- Max. Rs. 7500/- For SB accounts: Min Rs.300/- Max. Rs. 7500/-
Outward Cheques	SB A/cs – Rs.50/- All other a/cs Rs. 100/-	SB A/cs – Rs.50/- All other a/cs Rs. 100/-
D. 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
E. 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

Safe Deposit Locker Charges (exclusive of service tax)

Locker Size	Metro /Urban	Semi-urban/ Rural
Small	Rs.1200/-	Rs. 1000/-
Medium	Rs.2500/-	Rs. 1700/-
Big	Rs.4000/-	Rs. 2000/-
Large	Rs.6000/-	Rs. 2500/-
Extra Large	Rs.8000/-	Rs. 3000/-

Charges for obtention of CIBIL Report

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