

THE KARUR VYSYA BANK LIMITED
Service Charges
(Effective from 3rd April 2018)
(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)	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
Regular Savings Bank Account(155 Product)	25 leaves free p.a for all eligible ac/s; thereafter Rs.5.00/- per leaf Rs.3/- per leaf for Senior Citizen product	25 leaves free p.a for all eligible ac/s; thereafter Rs. 5.00/- per leaf Rs.3/- per leaf for Senior Citizen product
Freedom SB A/c	25 leaves free p.a.; thereafter Rs. 5/- per leaf	25 leaves free p.a.; thereafter Rs. 5/- per leaf
Yuvashakthi SB a/c	25 leaves free p.a.; thereafter Rs. 5/- per leaf	25 leaves free p.a.; thereafter Rs. 5/- 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. 5/- per leaf	25 leaves free p.a.; thereafter Rs.5/-per leaf
Charges for Loose leaf issue for customers who are already issued with cheque book	Rs. 25 per leaf (except Prestige a/c)	Rs. 25 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.	Rs. 70/-

	200/-	
All Regular Savings a/cs & 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.**

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. 100- Freedom, Yuvasakthi, NRE/NRO, Jumbo, Corp, Smart SB / Rs. 150- Sr. Citizen SB / Rs. 200 – Rainbow, Resident SB, Student, / Rs. 300- Sakthi; >= 1 yr - nil	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. 2300/- if a/c is being taken over by another bank	Rs. 2300/- if a/c is being taken over by another bank

IV. Folio Charges		
Current a/cs	Free where MAB is Rs. 25000/- & above; Rs. 1.25/- per txn per txn if MAB is below Rs. 25000/- (Minimum Rs.25/-)	Free where MAB is Rs. 25000/- & above; Rs. 1/- per txn if MAB is T Rs. 25000/- /- (Minimum Rs.15/-)
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	The number of transactions including ATM transactions in all Savings Bank accounts (excluding KVB Prestige, Rainbow Savings Account, Kalpatharu, KVBJDY

	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 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.	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 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.
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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	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		
A. Cash Remittance at Base Branches & Non base Branches – Current A/c where monthly	Free cash remittance upto Rs.5 lacs per month	Free cash remittance upto Rs.5 lacs per month or 15

<p>average balance \geq 10000 (Including cash deposited through Cash Deposit machines)</p>	<p>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 3.00 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>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</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 15 Times of Monthly Average Balance (MAB) at both base and Non base branches put together. Beyond the free limit, Rs 3.00 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 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 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. Cash Remittance at Base Branches & Non base Branches – Current A/c where monthly average balance of Rs.3 lac & above (Including cash deposited through Cash Deposit machines) PBG Circular No. 289/2015-16 dated 28.07.2015</p>	<p>Free cash remittance upto 18 Times of Monthly Average Balance (MAB) at both base and Non base branches put together. Beyond the free limit, Rs 3.00 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 18 Times of Monthly Average Balance (MAB) 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 In case of bullion/Jewellery customers Rs 5 per 1000 will be charged over and above the free limit</p>
<p>D. 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</p>	<p>Free cash remittance upto 15 Times of Monthly Credit Average Balance at both base and Non base branches put</p>

	put together Beyond the free limit, Rs 2.00 per 1000 at both base and non base branch will be charged	together Beyond the free limit, Rs 2.00 per 1000 at both base and non base branch will be charged
E. SODA-FD – (281) (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. 2,50,000/- per month beyond that, Rs.2.25 per 1000/- Min – Rs. 10/-	Free upto Rs.30,000/- per day, subject to a max. of Rs. 2,50,000/- per month beyond that, Rs.2.00 per 1000/- Min – Rs. 10/-
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. 5,00,000/- per month beyond that, Rs.2.25 per 1000/- Min – Rs. 10/-	Free upto Rs.1,00, 000/- per day, subject to a max. of Rs. 5,00,000/- per month beyond that, Rs.2 per 1000/- Min – Rs. 10/-
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. 5,00,000/- per month beyond that, Rs.2.25 per 1000/- Min – Rs. 10/-	Free upto Rs.1,00,000/- per day, subject to a max. of Rs. 5,00,000/- per month beyond that, Rs.2 per 1000/- Min – Rs. 10/-
I. Cash remittance charges at base branches - For Shakthi, Freedom, Yuvasakthi, RBSB SB a/cs	Rs. 5 lakh per month beyond that, Rs.2.25 per 1000/- Min – Rs. 10/-	Rs. 5 lakh per month beyond that, Rs.2.25 per 1000/- Min – Rs. 10/-
J.Cash Remittance Limit - base branch - For Regular SB a/cs	Rs. 3 lakh per month beyond that, Rs.2.25 per 1000/- Min – Rs. 10/-	Rs. 3 lakh per month beyond that, Rs.2.25 per 1000/- Min – Rs. 10/-
K. Cash Remittance Limit - base branch - For NRO / Senior Citizen / Salary SB	Rs. 1 lakh per month beyond that, Rs.2.25 per 1000/- Min – Rs. 10/-	Rs. 1 lakh per month beyond that, Rs.2.25 per 1000/- Min – Rs. 10/-
X. A. Cash Withdrawal at Base and Non- Base Branches – SB a/cs (Self Cheques only)	Free without any limit	Free without any limit
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

REMITTANCES		
XI. Demand Drafts		
SB Account Holders	Rs.3.50/- per Rs.1000/-	Rs.3.00/- per Rs.1000/-

	Min-Rs.30/-,Max-Rs.15000/- Beyond free limit applicable for all products	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.20000/- For Senior Citizen : Rs.3/- per Rs.1000/- Min-Rs.35/-,Max-Rs.12000/-	For Individuals : Rs.5/- per Rs.1000/- Min-Rs.60/-,Max-Rs.20000/- For Senior Citizen : Rs.3/- per Rs.1000/- Min-Rs.35/-,Max-Rs.12000/-
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/-	Rs.3/- per Rs.1000/-Min-Rs.30/-,Max-Rs.15000/- Beyond free limit

	Beyond free limit applicable for all products	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.20000/- For Senior Citizen : Rs.3/- per Rs.1000/- Min-Rs.35/-,Max-Rs.12000/-	For Individuals : Rs.5/- per Rs.1000/- Min-Rs.60/-,Max-Rs.20000/- For Senior Citizen : Rs.3/- per Rs.1000/- Min-Rs.35/-,Max-Rs.12000/-
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)	Current and OD accounts: 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	Current and OD accounts: 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	SB A/cs – Rs.50/- All other a/cs Rs. 100/-	SB A/cs – Rs.50/- All other a/cs Rs. 100/-
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. 1 lakh to Rs. 2 lakhs – Free Above Rs. 2 lakhs to Rs. 5 lakhs – Rs. 15/- Above Rs. 5 lakhs – Rs. 30/-	Rs. 1 lakh to Rs. 2 lakhs – Free Above 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 MPAY	Free- Upto Rs.1000 Beyond Rs.1000 - Rs.5/-	Free- Upto Rs.1000 Beyond Rs.1000 - Rs.5/-
Outward through KVBUPI APP	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	Free	Free
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
XXIII. e-Statement		
Daily	Rs. 225/- per month	Rs. 200/- 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 4) Staff Accounts 5) Pride 6) Prestige Accounts 7) Prime Minister Jan Dhan Yojana Accounts 8) Student accounts 9) Jumbo account	An upper limit of Rs.30 per quarter for all applicable accounts. [SMS charges @Rs.0.50 per sms on chargeable alerts for the entire quarter or Rs.30/- plus GST for a quarter whichever is lower] Waived for the First Quarter of the account	An upper limit of Rs.20 per quarter for all applicable accounts. [SMS charges @Rs.0.50 per sms on chargeable alerts for the entire quarter or Rs.20/- plus GST for a quarter whichever is lower] Waived for the First Quarter of the account

	opening	opening
B. Current accounts	Upper limit of Rs.50/- per quarter	Upper limit of Rs.30/- per quarter

CARD RELATED		
XXV. Debit Card		
Magstripe Debit Card		
Annual Maintenance Fee (other than KVB prestige account)	Rs.125/- (No charge for Prestige Account)	Rs.125/- (No charge for Prestige Account)
XXVI. EMV Chip Card		
Issued through Welcome Kit	Free	Free
Personalised Debit card	Rs.200/-	Rs.200/-
Personalised Add on cards	Rs.200/-	Rs.200/-
Duplicate personalised cards	Rs.200/-	Rs.200/-
Annual Maintenance Fee (No charge for Prestige Account)	Rs.175/-	Rs.175/-
Card renewal	Free; In case there are no operations in the preceding 1 year – Rs. Rs.200/-	Free; In case there are no operations in the preceding 1 year – Rs. Rs.200/-
Duplicate Card	Rs.200/- If card is captured at other bank ATMs & a letter is received from the acquiring bank – Free	Rs.200/- If card is captured at other bank ATMs & a letter is received from the acquiring bank – Free
Duplicate PIN	Free	Free
Hotlisting	Free	Free
XXVII. 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/-
XXVIII. 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;	2 USD; 2 Euro;

	3 SGD	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

XXIX. ATM TRANSACTIONS

KVB ATMs	Free	Free
Other Bank ATMs (More than 3 transactions per month at Metro ATMs are chargeable)	<p>5 Free transactions per month (Financial + non financial) for Savings Account.</p> <p>For Metro ATMs: 3 free transactions/month out of the total 5 free transactions.</p> <p>Thereafter Rs. 20/- per financial txn. (inclusive of GST)</p> <p>Non-Financial Transaction – ₹. 9.00</p>	<p>5 Free transactions per month (Financial + non financial) for Savings Account.</p> <p>For metro ATMs: 3 free transactions /month out of the total 5 free transactions.</p> <p>Thereafter Rs. 20/- per financial txn. (inclusive of GST)</p> <p>Non-Financial Transaction – ₹. 9.00</p>

	(inclusive of GST)	(inclusive of GST)
In Visa/Master outlets in India	Free	Free
In Visa/Master outlets outside India International ATM transactions	Financial txn. – Rs. 125/- Non-financial txn – Rs. 25/-	Financial txn. – Rs. 125/- Non-financial txn – Rs. 25/-
Fund Transfer through ATM	Free	Free
In POS	Free	Free

XXX. Safe Deposit Locker Charges (exclusive of GST)

BIN TYPE	SIZE	METRO / URBAN	SEMI-URBAN / RURAL
A	SMALL	Rs. 1200/-	Rs. 1000/-
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/-

XXXI. Charges for obtention of CIBIL Report

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