

Annexure – 2
KVB Start-up CA

S.No	Features	Particulars
1	Eligibility	Company which have registered within 24 months, Non maintenance charge is nil for 12 months.
2	MAB Limit	Nil for the first 12 months
3	Non Maintenance Charge	Nil
4	Closure of accounts	upto 14 days Nil; < 1 yr - Rs. 500; >= 1 yr - nil
5	Cheque Book issue	NIL Charges upto 200 cheque leaves p.m., then Beyond free limit Rs.3/- per leaf
6	Cheque Book Charges	Upto 500 leaves / p.m. - 2 / leaf; Above 500 leaves / p.m. - 3 / leaf
7	Folio Charges	Nil
8	Stop Payment Instructions	Rs.50 per instrument Rs.100/- for series of instruments
9	Signature Verification (per instance)	Rs. 100
10	Mobile banking / Internet banking (inclusive of RSA security token) / OTP delivery through SMS & EMail	Free
11	Demand Drafts / Payorders	Base - NIL Charges up to 15 DD / BC p.m.; thereafter Std Chrgs Non Base - 2 / 1000 (Min 50 Max 5000)
12	DD / PO Cancellation, issue of duplicate DD / PO	Upto Rs. 5000 - Rs. 60/- Above Rs. 5000 - Rs. 120/-
13	Cash Remittance at Base Branches & Non base Branches – (Including cash deposited through Cash Deposit machines)	Free cash remittance upto 10 Times of Monthly Average Balance (MAB) subject to maximum of Rs. 0.5 Cr per month at both base and Non base branches put together. Beyond the free limit, Rs.2.00/1000.
14	Cash withdrawal limit Base branch	No charges. Unlimited in base branch.
15	Cash withdrawal limit in non base branch	Free Limit – Rs 50,000 per Day beyond which it should be charged @ Rs 2 Per 1000 Subject to minimum of Rs 50 per Transaction As shown in the previous case Wherever the customer breaches either the Value or the Number of transaction to be charged at applicable SOC. First Example , this is only Withdrawal hence Remittance will not be applicable if we consider it as Withdrawal at Non Base Branch the Withdrawal in Excess of Rs 50,000 per day to be charged at Rs 2/ 1000 Second Example will not be applicable as it is per Transaction Limit and hence aggregation will not be applicable As mentioned above Rs 50 per transaction is Minimum charge per transaction and Rs 2/1000 is the SOC
16	SMS Charges	Rs 50 per quarter plus service tax With Free for First Quarter
17	RTGS Charges Thru Net Banking	Free
18	RTGS charges Thru Branch Banking	Rs. 2 lakhs to Rs. 5 lakhs – Rs. 25/- Above Rs. 5 lakhs – Rs.50/-

19	NEFT charges Thru Net Banking	Free
20	NEFT charges Thru Branch Banking / Cash	<= Rs. 10000 - Rs. 2.25 > Rs. 10000 - Rs. 1 lac - Rs.4.75 > Rs. 1 lac - Rs. 2 lac - Rs. 14.75 > Rs. 2 lac - Rs. 24.75
21	Cheque Return charges (only for financial reasons)	Outward - Nil charges upto 5 p.m.; thereafter Rs. 100 per Cheque Inward - Rs 500 Per Instance
22	ECS return charges	Debit - Applicable return charges as mentioned for cheques Credit - Free
23	Adhoc statement	Rs 50 per Statement thru Net Banking & Rs 100 Thru Branch Banking
24	e - statement	Daily/Weekly / Fortnightly / Monthly Frequencies- Free
25	NACH Mandate Verification per instance	Rs.100/- + GST
26	ATM charges Issuance Charges	Free Visa Gold Card . Platinum & Signature Card Chargable
27	ATM withdrawal limit	Rs 50,000/-
28	POS Limit	Rs 1,50,000/-
29	Rewards Points - Offer	> 1 Rewards Points on every 100 Rs Spent , Each point is Valued at Rs 0.25/-
30	ATM withdrawal limit(No. of Txn)	Unlimited KVB & Other Bank ATM Transactions
31	PA Cover to Every Card Holder	As per Debit Card T&C
32	Air Accident Cover	As per Debit Card T&C
33	Lost Card Liability / Purchase Protection	As per Debit Card T&C

Annexure – 2
KVB i-SMART CA Account

S.No	Features	Particulars
1	MAB Limit / Non maintenance of MAB (slab wise charging).	Nil
2	Non Maintenance Charge	1500 if MAB> = 50% & 2500 if MAB<50%
3	Closure of accounts	upto 14 days Nil; < 1 yr - Rs. 500; >= 1 yr - nil
4	Cheque Book issue	Free
5	Cheque Book Charges	Free
6	Folio Charges	Nil
7	Stop Payment Instructions	Rs.50 per instrument Rs.100/- for series of instruments
8	Signature Verification (per instance)	Rs. 50
9	Mobile banking / Internet banking (inclusive of RSA security token) / OTP delivery through SMS & EMail	Free
10	Demand Drafts / Payorders	Base - NIL Charges up to 30 DD / BC p.m.; thereafter Std Chrgs Non Base - Nil upto 10 Lac Then after 2 / 1000 (Min 50 Max 5000)
11	DD / PO Cancellation, issue of duplicate DD / PO	Rs 50 Per Instrument Thereafter Upto Rs. 5000 - Rs. 60/- Above Rs. 5000 - Rs. 120/-
12	Cash Remittance at Base Branches & Non base Branches – (Including cash deposited through Cash Deposit machines)	Free cash remittance upto 10 Times of Monthly Average Balance (MAB) subject to maximum of Rs. 0.75 Cr per month at both base and Non base branches put together. Beyond the free limit, Rs.2.00/1000.
13	Cash withdrawal limit Base branch	No charges. Unlimited in base branch.
14	Cash withdrawal limit in non base branch	12 Lakhs per month or 12 Transactions are free , beyond which it is chargeable , In the first Example : 12 Lakhs is free , 1 Lakh cash withdrawn in excess in the account in the first transaction to be charged @ Rs 3.5 per 1000 subject to min Rs 50 , So in this case it will be charges at Rs 350/- In the second example, 12 Lakh to be treated free beyond which it should be charged @ SOC which is Rs 350 per Lac,so 37 Transactions will be charged at Rs 350 each.
15	SMS Charges	Rs 50 per quarter plus service tax With Free for First Quarter
16	RTGS Charges Thru Net Banking	Free
17	RTGS charges Thru Branch Banking	Free
18	NEFT charges Thru Net Banking	Free
19	NEFT charges Thru Branch Banking / Cash	Free
20	Cheque Return charges (only for financial reasons)	Outward - Nil charges upto 10 p.m.; thereafter Rs. 100 per Cheque Inward - Rs 500 Per Instance

21	ECS return charges	Debit - Applicable return charges as mentioned for cheques Credit - Free
22	Adhoc statement	Rs 50 per Statement thru Net Banking & Rs 100 Thro Branch Banking
23	e - statement	Daily Frequency / Weekly / Fortnightly / Monthly Frequencies- Free
24	NACH Mandate Verification per instance	Rs.50/- + GST
25	ATM charges Issuance Charges	Free Visa Platinum Card , Signature Card Chargeable
26	ATM withdrawal limit	Rs 75,000/-
27	POS Limit	Rs 2,00,000/-
28	Rewards Points - Offer	> 1 Rewards Points on every 100 Rs Spent , Each point is Valued at Rs 0.25/-
29	ATM withdrawal limit(No. of Txn)	Unlimited KVB & Other Bank ATM Transactions
30	PA Cover to Every Card Holder	As per Debit Card T&C
31	Air Accident Cover	As per Debit Card T&C
32	Lost Card Liability / Purchase Protection	As per Debit Card T&C
33	USP	Digital Services offering at free of cost, Free Domain & Offers on Website Consultation and Offers on business and consumer accounts with Cloud Me