

Annexure -2 - New NRO / NRE SB Variants

S.No	Product Type	KVB NRO Select SB Account	KVB NRE Select SB Account	KVB NRE Primo SB Account	KVB NRE Prestige SB Account
1	Monthly Average Balance	Rs 10,000/-	Rs 10,000/-	Rs.25,000/-	Rs.1,00,000/-
2	Cash remittance at base branch	Rs. 8 Lakhs per month. Beyond that, Rs. 3/- per Rs. 1,000/- Min - Rs. 15/-		Not Permitted	
3	Cash remittance at non-base branch	Rs. 8 Lakhs per month. Beyond that, Rs. 3/- per Rs. 1,000/- Min - Rs. 15/-		Not Permitted	
4	Cash withdrawal at base branch	Free without any limit (Self Cheque).Rs. 50,000/- per day per party (Third Party cheque).		Free	Free without any limit (Self Cheque).Rs. 2,00,000/- per day per party (Third Party cheque).
5	Cash withdrawal at non-base branch	Free without any limit (Self Cheque).Rs. 50,000/- per day - per party (Third Party cheque).			Free without any limit (Self Cheque).Rs. 2,00,000/- per day per party (Third Party cheque).
6	Cheque book	Free cheque leaves of 100 per annum. Thereafter, Rs.3/- per cheque leaf.	Unlimited Free Personalized at par cheques		
7	Issue of demand drafts / pay orders	Free DD / PO Per Month upto Rs.3 Lakh Post these limits (Rs.3 / 1000 (Min 30/-) and Max Rs.15000/-)	Nil Charges	Unlimited DD / PO Free	
8	IB & MB facility	Free			
9	NEFT transactions	Unlimited Free NEFT both at Branch & Online			
10	RTGS transactions	Unlimited Free RTGS both at Branch & Online			
11	IMPS Transaction	Unlimited Free IMPS both at Branch & Online			
12	Demat Account Opening	As per Schedule of Charges	No account opening fee		Free , AMC Charges Waived
13	E Statement	Free Online E Statement , Monthly Auto E Statement Free			Free, as per requirement
14	Physical Statement	Branch - Rs 100/- & Rs 75/- through Phone Banking	Nil Charges	Free once in a quarter	Free, as per requirement
15	Outstation cheque collection	Free			
16	Personalized banking services	NA		25% Concession in Processing charges for Retail Loan accounts	Dedicated RM
17	ATM Access	KVB ATMs Other Bank ATMs - Unlimited transactions Free Rs.25/- (incl.GST) per transaction (Financial & Rs 20/- Non-Financial Txns)		Unlimited free transactions on KVB as well as non KVB Bank ATMs	
18	Non-maintenance charges	6% of the shortfall in required AMB per month (Max upto Rs.600/-)			In case of not meeting the above criteria, NMC will be applicable at 6% of shortfall from the Savings Balance Requirement with Max Cap of INR. 600/-
19	Folio Charges	NA		Free	
20	Account Closure Charges	Rs.300/-Charges are levied if account is closed between 14 days and 1 year. No charges would be levied if account is closed within 14 days of account opening or after 1 year		Rs.500/-Charges are levied if account is closed between 14 days and 1 year. No charges would be levied if account is closed within 14 days of account opening or after 1 year	
21	Stop Payment Instruction Charges	Rs 50/- for a Instrument , Rs 175/- for a series of instrument Stop Payment ECS -Rs.100		Nil for a Instrument , Rs.175/- for a series of Instrument	Nil

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22	Cheque Collection – Inward / Outward		1st Return – Rs 50 2nd Return onwards – Rs 100	Upto & Including Rs. 5000/- Rs 20/- Above Rs. 5000/- & upto & including Rs. 10000/- - Rs 40/- Above Rs. 10000/- & upto & including Rs. 100000/- - Rs 50/- Above Rs. 100000/- - Rs 100/-	1st Return – Rs 50 2nd Return onwards – Rs 100
23	Cheque Collection – Inward / Outward - Return Charges	350 for first return in a month thereafter 750 for each additional return in the same month	350 for first return in a month thereafter 750 for each additional return in the same month	₹ 300 for first time and ₹ 500 for second time onwards	350 for first return in a month thereafter 750 for each additional return in the same month
24	ECS & NACH Mandate Charges	ECS /NACH Registration - Free ECS / NACH Credit Returns - Free ECS /NACH Return Rs.350/- for first return in a month thereafter 750 for each additional return in the same month			
25	Debit Card Variant	Visa Platinum Chip with NFS	VISA Platinum / Master Platinum	VISA Signature / Master World Chip with NFS	VISA Infinite / Master World Elite Chip with NFS
26	Debit Card Issuance Fee	Free			
27	Add On / Reissuance Card Fee	Rs 200/-			Free
28	Annual Maintenance Fee	Rs 250/-		AMC of Rs 2000/- waived	
29	ATM withdrawal limit	Rs 50,000/-	Rs 75,000/-	Rs 1,00,000/-	Rs 1,00,000/-
30	POS Limit	Rs 1,00,000/-	Rs 2,00,000/-	Rs 4,00,000/-	Rs.5,00,000/-
31	Airport lounge access	NA	1 per quarter	2 per quarter	4 Per Quarter
32	KVB Reward Points	> 1 Rewards Points on every 100 Rs Spent , Each point is Valued at Rs 0.25/-		> 1.5 Rewards Points on every 100 Rs Spent , Each point is Valued at Rs 0.25/-	> 3 Rewards Points on every 100 Rs Spent , Each point is Valued at Rs 0.25/-
33	PA Cover	NA	NA	Rs 500000	Rs 500000
34	Air Accident Cover	NA	NA	Rs 2500000	Rs 5000000
35	Lost Baggage	NA	Rs 5000	Rs 10000	Rs 10000
36	Lost Card liability	Rs 100000	Rs 200000	Rs 500000	Rs 600000
37	Purchase protection	Rs 100000	Rs 200000	Rs 400000	Rs 500000
38	Discount on Locker Rentals	NA	NA	> 30% Discount on Locker rentals first Year only	> 40% Discount on Locker rentals
39	Lifestyle & Alliance partners offers	NA	As per Payment Network Provider	Mention Card Offers	> Exclusive lifestyle & Engagement privileges through brands / alliance partners
40	Foreign Currency Outward Remittances by WIRE / TT / SWIFT	Rs.500/-	Rs.500/-	Rs.75/-	Free
41	Foreign Currency inward Remittances by WIRE	Nil	Free	Free	Free