

S No	Product Variant	Regular	SILVER	GOLD	DIAMOND	PLATINUM
1	Net Monthly Salary	Less than 10 K	10 - 25K	Above 25K upto 50K	Above 50K upto 100000	Above 1,00,000
2	No of ATM Transactions	KVB ATMs - Unlimited transactions Free & Other Bank ATMs 5 Transactions Rs.20/- (incl GST) per transaction (Financial & Rs.10/- Non-Financial Txns)	KVB ATMs - Unlimited transactions Free & Other Bank ATMs 8 Transactions Rs.20/- (incl GST) per transaction (Financial & Rs.10/- Non-Financial Txns)	Free Unlimited transaction in KVB & Other Bank ATM's		
3	ATM withdrawal per day	Rs 25,000 Per Day	50,000 Per Day	75,000 Per Day	1 Lakh Per Day	2 Lakh Per Day
4	POS Limit	Rs 50,000 Per Day	Rs 2 Lakhs Per Day	3 Lakhs Per Day	5 Lakhs Per Day	5 Lakhs Per Day
5	PA cover	Rs 100000	Rs 300000	Rs 600000	Rs 1000000	AD: 1200000 Hospitalization treatment due to an accident up to Rs. 25,000/-, including OPD
6	Air Accident Cover	NA	Rs 1000000	Rs 2500000	Rs 5000000	Rs 10000000
7	NEFT transactions	Unlimited Free NEFT both at Branch & Online				
8	RTGS transactions	Unlimited Free RTGS both at Branch & Online				
9	IMPS	Unlimited Free IMPS both at Branch & Online				
10	Complimentary Airport Lounge Access	NA	1 per Quarter		2 Per Quarter both Domestic & International	
11	Lockers ( Subject to Availability )	No Discounts	5% Discount for First Year	10% Discount for First Year	25% Discount for First Year	50% Discount for First Year
12	DD/Payorders	Unlimited Free DD				
13	Cheques Books	Free 25 Cheque leaves Per Year , Beyond Free Limit , Rs 3.00/- per leaf Insta Kit Will have 5 Cheque Leaves First Reorder will have 20 Cheque Leaves	Free 85 Cheque leaves Per Year , Beyond Free Limit , Rs 3.00/- per leaf Insta Kit Will have 5 Cheque Leaves one cheque book of 20 Cheque Leaves per Quarter	Free Cheque Book Unlimited		
14	Demat Accounts	Free Demat Account Opening , AMC as per SOC			No account opening fee; AMC Charges for the first year waived.	Free Demat Account without any Annual Fees
15	E Statement	Free Monthly E Statements				
16	Credit Cards	NA	Subject to eligibility, Credit Card to be offered to applicants with salary of 20K plus	Subject to eligibility, Credit Card to be offered to applicants with salary of 20K plus	Subject to eligibility, Credit Card to be offered to Eligible Customers	
17	Debit Card	VISA Classic	Rupay Platinum	Visa Platinum	Rupay Select	Visa Signature
18	Debit Card issuance Fee	Free				
19	Add On / Reissuance Card Fee	Free				
20	Annual Maintenance Fee	Free				

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21	Cash remittance at base branch	Rs. 5 lakh per month beyond that, Rs.3.00 per 1000/- Mn - Rs. 15/-	Rs. 8 Lakh per month, Beyond that, Rs. 3/- per Rs. 1000/- Mn - Rs. 15/-	Rs. 8 Lakh per month, Beyond that, Rs. 3/- per Rs. 1000/- Mn - Rs. 15/-	Rs. 10 Lakh per month, Beyond that, Rs. 3/- per Rs. 1000/- Mn - Rs. 15/-	Rs. 12 Lakh per month, Beyond that, Rs. 3/- per Rs. 1000/- Mn - Rs. 15/-	
22	Cash remittance at non-base branch	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/- Mn - Rs. 15/-	Rs. 8 Lakh per month, Beyond that, Rs. 3/- per Rs. 1,000/- Mn - Rs. 15/-	Rs. 8 Lakh per month, Beyond that, Rs. 3/- per Rs. 1,000/- Mn - Rs. 15/-	Rs. 10 Lakh per month, Beyond that, Rs. 3/- per Rs. 1,000/- Mn - Rs. 15/-	Rs. 12 Lakh per month, Beyond that, Rs. 3/- per Rs. 1,000/- Mn - Rs. 15/-	
23	Cash withdrawal at base branch	Free without any limit					
24	Cash withdrawal at non-base branch	Free without any limit (Self Cheque) Rs.50,000/- per day per party (Third Party cheque)					
25	Folio Charges	Free					
26	Account Closure Charges	Upto 14 days Nil < 1 yr - Rs. 300					
27	Stop Payment Instruction Charges	Rs. 125/- per instrument, Rs. 250/- for series of instruments			Rs. 75/- for a instrument, Rs. 200/- for a series of instrument Stop Payment ECS - Rs.90		
28	Cheque Collection - Inward / Outward	Upto & including Rs. 5000/- Rs. 25/- Above Rs. 5000/- & upto & including Rs. 10000/- Rs. 50/- Above Rs. 10000/- & upto & including Rs. 100000/- Rs. 100/- Above Rs. 100000/- Rs. 200/-	1st Return - Rs. 50 2nd Return onwards - Rs. 100				
29	Cheque Collection - Inward / Outward - Return Charges	Local Cheque (of our bank) Rs. 30/- Duration Cheques 50% of commission charged as per RBI guidelines + other bank charges if any Inward Cheques (where customer at F.A.I) applicable for internal transfer of funds request also Current and OD accounts One day interest @ Base rate, Mn. Rs. 600/- Max. Rs. 7500/- For SB accounts Mn. Rs. 350/- Max. Rs. 7500/- for all SB products including Edu Plus Dated Cheques applicable for internal transfer of funds request also SB A/c - Rs. 100/- All other also Rs. 200/-	350 for first return in a month thereafter 750 for each additional return in the same month				
30	ECS & NACH Mandate Regn Charges	Free					
31	Lost Baggage	NA	NA	Rs 5000	Rs 5000	Rs 25000	
32	Lost Card liability	Rs 50000	Rs 50000	Rs 100000	Rs 200000	Rs 500000	
33	Purchase protection	Rs 50000	Rs 100000	Rs 100000	Rs 200000	Rs 200000	
34	Debit Card EMI	NA	NA	Debit Card EMI + T&C Apply	Debit Card EMI + T&C Apply	Debit Card EMI + T&C Apply	