

**Annexure - 2 KVB Savings Bank Account -New Variants**

S No	Product Type	KVB SELECT SB	KVB PRIMO SB	KVB Elite SB	KVB REGAL	KVB ROYAL SB Account
1	<b>Monthly Average Balance</b>	Rs 10,000/- - Metro Urban / 7500 - SU/RUR	Rs 25,000/- Metr / Ur - 15000 SU / Rural	Rs 50,000/-	Rs.5,00,000/-	Rs.10,00,000/-
2	<b>Cash remittance at base branch</b>	Rs. 6 Lakhs per month. Beyond that, Rs. 3/- per Rs. 1,000/- Min - Rs. 15/-	Rs. 8 Lakhs per month. Beyond that, Rs. 3/- per Rs. 1,000/- Min - Rs. 15/-	Free of charges upto Rs.10.00 lakh per month Thereafter charges applicable as per service charges tariff.	Free	
3	<b>Cash remittance at non-base branch</b>	Rs. 6 Lakhs per month. Beyond that, Rs. 3/- per Rs. 1,000/- Min - Rs. 15/-	Rs. 8 Lakhs per month. Beyond that, Rs. 3/- per Rs. 1,000/- Min - Rs. 15/-	Free of charges upto Rs.10.00 lakh per month Thereafter charges applicable as per service charges tariff.	Free	
4	<b>Cash withdrawal at base branch</b>	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).	Free without any limit (Self Cheque).Rs. 3,00,000/- per day per party (Third Party cheque).
5	<b>Cash withdrawal at non-base branch</b>	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).	Free without any limit (Self Cheque).Rs. 3,00,000/- per day per party (Third Party cheque).
6	<b>Cheque book</b>	Free cheque leaves of 50 per annum. Thereafter, Rs.3/- per cheque leaf.	Free cheque leaves of 100 per annum. Thereafter, Rs.3/- per cheque leaf.	Unlimited Free Personalized at par cheques		
7	<b>Issue of demand drafts / pay orders</b>	Free DD / PO Per Month upto Rs.1 Lakh Post these limits (Rs.3.50 / 1000 (Min 30/-) and Max Rs.15000/-)	Free DD / PO Per Month upto Rs.3 Lakh Post these limits (Rs.3 / 1000 (Min 30/-) and Max Rs.15000/-)	Unlimited DD / PO Free		
8	<b>IB &amp; MB facility</b>	Free				
9	<b>NEFT transactions</b>	Unlimited Free NEFT both at Branch & Online				
10	<b>RTGS transactions</b>	Unlimited Free RTGS both at Branch & Online				
11	<b>IMPS Transaction</b>	Unlimited Free IMPS both at Branch & Online				
12	<b>Demat Account Opening</b>	As per Schedule of Charges		No account opening fee	Free	
13	<b>E Statement</b>	Free Online E Statement , Monthly Auto E Statement Free			Free, as per requirement	
14	<b>Physical Statement</b>	Branch - Rs 100/- & Rs 75/- through Phone Banking		Nil Charges	Free, as per requirement	
15	<b>Outstation cheque collection</b>	Free				

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16	Personalized banking services	NA				Dedicated RM	
17	ATM	KVB ATMs - Unlimited transactions Free & Other Bank ATMs 10 Transactions Rs 25/- (incl.GST) per transaction (Financial & Rs 20/- Non-Financial Txns)	KVB ATMs -Unlimited transactions Free & Other Bank ATMs 15 Transactions: Free Rs. 25/- (incl.GST) per transaction (Financial & Rs 20/- Non-Financial Txns)	KVB ATMs - Unlimited transactions Free & Other Bank ATMs 20 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	MAB non-maintenance charges	6% of the shortfall in required AMB per month (Max upto Rs. 600/-) Min Rs. 250/- Should be aligned as AMB and should be aligned with Account Opening Month , MO ( Month of Account opening AMB to be waived ) Customer to be charged on subsequent month if the AMB is not maintained in previous month			In case of not meeting the above criteria, MMC will be applicable at 6% of shortfall from the Savings Balance Requirement with Max Cap of INR. 600/- Should be aligned as AMB and should be aligned with Account Opening Month , MO ( Month of Account opening AMB to be waived ) Customer to be charged on subsequent month if the AMB is not maintained in previous month		
19	Folio Charges	The number of transactions including ATM transactions in all Savings Bank 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.	NA		No Folio Charges Applicable		
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 75/- for a Instrument , Rs 200/- for a series of instrument Stop Payment ECS -Rs.100	Rs 50/- for a Instrument , Rs 175/- for a series of instrument Stop Payment ECS -Rs. 100		Nil		
22	Cheque Collection - Inward / Outward	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					
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					

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25	Debit Card Variant	Master Titanium Chip with NFS	Visa Platinum Chip with NFS	Rupay Select	Master World Chip with NFS	Visa Infinite 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 30,000/-	Rs 50,000/-	Rs 75,000/-	Rs 1,00,000/-	Rs 2,00,000/-
30	POS Limit	Rs 75,000/-	Rs 1,00,000/-	Rs 2,00,000/-	Rs 5,00,000/-	Rs 6,00,000/-
31	KVB Reward Points	> 1 Rewards Points on every 100 Rs Spent , Each point is Valued at Rs 0.25/-			> 2 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/-
32	PA Cover	NA	NA	NA	Rs 500000	Rs 2500000
33	Air Accident Cover	NA	NA	NA	Rs 5000000	Rs 10000000
34	Airport lounge access	NA	NA	1 per quarter	3 Per Quarter	4 per quarter
35	Lost Baggage	NA	NA	Rs 5000	Rs 10000	Rs 25000
36	Lost Card liability	Rs 50000	Rs 50000	Rs 100000	Rs 600000	Rs 800000
37	Purchase protection	Rs 50000	Rs 50000	Rs 100000	Rs 500000	Rs 600000
38	Discount on Locker Rentals	NA	NA	NA	> 30% Discount on Locker rentals	> 50% Discount on Locker rentals
39	Lifestyle & Alliance partners offers	NA	NA	As per Payment Network Provider	> Exclusive lifestyle & Engagement privileges through brands / alliance partners	> Exclusive lifestyle & Engagement privileges through brands / alliance partners