

**Annexure - 1 - KVB Current Accounts**

S.No	Type of Charges	KVB ASCENT CA	KVB ADVANTAGE CA	KVB CLASSIC CA	KVB PREMIUM CA	KVB GOLD CA	KVB PLATINUM CA	KVB CLUB 25 CA	KVB GALAXY CA
	<b>MAB</b>	<b>Rs.10000</b>	<b>Rs.25000</b>	<b>Rs.50000</b>	<b>Rs.100000</b>	<b>Rs.500000</b>	<b>Rs.10,00,000/-</b>	<b>Rs.25,00,000/-</b>	<b>Rs.5000000</b>
1	<b>Cash Remittance at Base Branches &amp; Non base Branches – (Including cash deposited through Cash Deposit machines)</b>	Free cash remittance upto 10 Times of Monthly Average Balance (MAB) subject to maximum of Rs. 5 Lakhs per month at both base and Non base branches put together.	Free cash remittance upto 10 Times of Monthly Average Balance (MAB) subject to maximum of Rs. 30 Lakhs per month at both base and Non base branches put together.	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.	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.	Free cash remittance upto 10 Times of Monthly Average Balance (MAB) subject to maximum of Rs. 1.25 Cr per month at both base and Non base branches put together.	Free cash remittance upto 10 Times of Monthly Average Balance (MAB) subject to maximum of Rs. 1.5 Cr per month at both base and Non base branches put together.	Free cash remittance upto 10 Times of Monthly Average Balance (MAB) subject to maximum of Rs. 3 Cr per month at both base and Non base branches put together.	Free cash remittance upto 10 Times of Monthly Average Balance (MAB) subject to maximum of Rs. 3 Cr per month at both base and Non base branches put together.
	<b>Charges beyond Free Limit</b>	Rs.4.00/1000.	Rs.3.50/1000.	Rs.3.00/1000.	Beyond the free limit, Rs.2.00/1000.				
2	<b>Cash withdrawal limit Base branch</b>	No charges. Unlimited in base branch.							
3	<b>Cash withdrawal limit in non base branch</b>	NIL Charges upto 10K per day	NIL Charges upto 25K per day	NIL Charges upto 50K per day	NIL Charges upto Rs.1 lac per day	Free			
	<b>Charges beyond Free Limit</b>	Rs. 2 / 1000 Min 50 per txn							
4	<b>Cheque Book issue</b>	Newly Opened Accounts: 50 leaves free Per Annum	NIL Charges upto 50 cheque leaves Per Month	NIL Charges upto 200 cheque leaves Per Month	Free				
5	<b>Cheque Book Charges</b>	Beyond free limit Rs.3/- per leaf		Upto 500 leaves / p.m. - 2 / leaf; Above 500 leaves / p.m. - 3 / leaf	Free				
6	<b>Cheque Return charges (only for financial reasons)</b>	Outward - Rs. 100 per Cheque		Outward - Nil charges upto 5 p.m.; thereafter Rs. 100 per Cheque	Outward - Nil charges upto 10 p.m.; thereafter Rs. 100 per Cheque	Outward - Nil charges upto 15 p.m.; thereafter Rs. 100 per Cheque	Outward - Nil Inward - Rs 500 Per Instance		
		Inward - Rs 500 Per Instance							
7	<b>Demand Drafts / Payorders</b>	Base - 1 / 1000 (Min 50 Max 5000) Non Base - 2 / 1000 (Min 50 Max 5000)		Base - NIL Charges up to 15 DD / BC p.m.; thereafter Std Chrgs Non Base - 2 / 1000 (Min 50 Max 5000)	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)	Free			

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	<b>MAB</b>	<b>Rs.10000</b>	<b>Rs.25000</b>	<b>Rs.50000</b>	<b>Rs.100000</b>	<b>Rs.500000</b>	<b>Rs.10,00,000/-</b>	<b>Rs.25,00,000/-</b>	<b>Rs.5000000</b>
8	DD / PO Cancellation, issue of duplicate DD / PO	Upto Rs. 5000 - Rs. 60/- Above Rs. 5000 - Rs. 120/-			Rs 50 Per Instrument	Free for Cancellation & Rs 30 Per Instrument Reissuance	Rs 100/- per instance + other bank's charges at actuals if any		
9	RTGS Charges Thru Net Banking	Free							
10	RTGS charges Thru Branch Banking	Rs. 2 lakhs to Rs. 5 lakhs - Rs. 24.50/- Above Rs. 5 lakhs - Rs. 49.50/-			Free				
11	NEFT Charges Thru Net Banking	Free							
12	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			Free				
13	ATM charges Issuance Charges	Free VISA , MASTERCARD & RUPAY Business Debit Cards							
14	ATM withdrawal limit	Rs 50,000/-			Rs 75,000/-	Rs 1,00,000/-	Rs 1,00,000/-	Rs 1,50,000/-	Rs 2,00,000/-
15	ATM withdrawal limit	Free Unlimited KVB & Other Bank ATMs 3 transactions, beyond which will be charged at Rs 20 for Financial & Rs 10 for Non Financial Txn	Free Unlimited KVB & Other Bank ATMs 5 transactions, beyond which will be charged at Rs 20 for Financial & Rs 10 for Non Financial Txn	Free Unlimited KVB & Other Bank ATMs 7 transactions, beyond which will be charged at Rs 20 for Financial & Rs 10 for Non Financial Txn	Unlimited KVB & Other Bank ATM Transactions				
16	ECS return charges	Rs 500 Per Instance			Debit - Applicable return charges as mentioned for cheques Credit - Free				
17	Stop Payment Instructions	Rs.100 per instrument & Rs.200/- for series of instruments			Rs.50 per instrument & Rs.100/- for series of instruments			Free	
18	Signature Verification (per instance)	Rs. 100			Rs. 50			Free	
19	NACH Mandate Verification per instance	Rs.100/- + GST			Rs.50/- + GST		Free		
20	Account Maintenance / Folio charges	Free where MAB is Rs.25,000 & above; Rs.1.25 per txns if MAB below Rs.25,000 with a minimum of Rs 25/-			FREE				
21	SMS Charges	Rs 50 per quarter plus service tax With Free for First Quarter				Free			

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	<b>MAB</b>	<b>Rs.10000</b>	<b>Rs.25000</b>	<b>Rs.50000</b>	<b>Rs.100000</b>	<b>Rs.500000</b>	<b>Rs.10,00,000/-</b>	<b>Rs.25,00,000/-</b>	<b>Rs.5000000</b>
<b>22</b>	<b>Non Maintenance Charge</b>	Rs.500/pm	Rs .750/-	750 if MAB> = 50% & 1500 if MAB<50%	1500 if MAB> = 50% & 2500 if MAB<50%	2000 if MAB> = 50% & 3500 if MAB<50%	2000 if AMB> = 50% & 4000 if AMB<50%	3000 if AMB> = 50% & 5000 if AMB<50%	10000 if AMB> = 50% & 15000 if AMB<50%
<b>23</b>	<b>Closure of accounts</b>	upto 14 days Nil; < 1 yr - Rs. 500; >= 1 yr - nil							
<b>24</b>	<b>e - statement</b>	Free			Daily/Weekly / Fortnightly / Monthly Frequencies- Free				
<b>25</b>	<b>Adhoc statement</b>	Rs 50 per Statement thru Net Banking & Rs 100 Thru Branch Banking					Free		
<b>26</b>	<b>Mobile banking / Internet banking / OTP delivery through SMS &amp; EMail</b>	Free							
<b>27</b>	<b>Merchant establishment</b>	Rs 1,50,000/-			Rs 2,00,000/-	Rs 2,50,000/-	Rs 3,00,000/-	Rs 4,00,000/-	Rs 5,00,000/-
<b>28</b>	<b>BNRM Charges</b>	Applicable on cash deposit in Cash Deposit Machines (CDM) post office hours on working days and entire day on National/State holidays) - Rs 50 per transaction exceeding Rs 15,000 per month either single or multiple transaction – Including 2nd & 4th Saturday ( Holidays) and over above cash Deposit Charges.							
<b>29</b>	<b>PA, Air Accident Cover to Every ard Holder, Lost Card Liability / Purchase Protection</b>	As per Debit Card T&C							