

<b>Service Charges</b>	
Charges for 1st year of usage	Nil
Charges for subsequent year to be charged annually (AMC) from the date of card issuance for ready kit debit cards and personalized debit cards, charges for subsequent years to be charges after One year & 30 days from the date of issuance	Classic - Rs.200 + GST Platinum - Rs.300 + GST Visa Signature - Rs.400 + GST Visa Business Platinum - Rs.400 + GST RuPay Select - Rs.400 + GST RuPay Elite Metal Card - Rs.600 + GST RuPay HNI Emperio Metal Card - Rs.1299 + GST
Card Reissuance upon loss / damage etc	Rs.100 + GST
Generation of physical debit card PIN despatched to branch	Rs.50 + GST
No. of free transactions per month at own Bank`s ATM	5 (Five) financial or non-financial transactions are free for Classic and Platinum debit card holders  20 (Twenty) financial transactions are free for VISA Signature and RuPay Select debit card holders  <b><u>Beyond free transactions, charges are:</u></b> <b>(wef. 15.06.2025)</b> Financial Transaction- Rs.23/- + GST Non-Financial Transaction-Rs.9/- + GST
No. of free transactions per month at other Bank`s ATM	3 (Three) Financial or Non-financial transactions are free at Metro centres (Mumbai, New Delhi, Chennai, Kolkata, Bengaluru & Hyderabad)  5 (Five) Financial or Non-financial transactions are free at Non-Metro centres  <b><u>Beyond free transactions, charges are:</u></b> <b>(wef. 15.06.2025)</b> Financial Transaction- Rs.23/- + GST Non-Financial Transaction-Rs.9/- + GST
Charges for International financial & non-financial transactions	All International financial transactions: Rs.125 + GST All International non-financial transactions: Rs.35 + GST
Currency conversion charges for International financial transaction amount	2.50 % of transaction amount