

<b>Service Charges</b>	
Charges for 1 <sup>st</sup> year of usage	Nil
<b>Charges for subsequent year to be charged annually (AMC) from the date of card issuance.</b>	Classic - Rs. 200 + GST Platinum - Rs. 300 + GST Signature - Rs. 400 + GST Business - Rs. 400 + GST RuPay Select - Rs. 400 + GST RuPay JCB Platinum - Rs. 400 + GST (URNRO & URNRE)
Card Reissuance upon Surrendered / Blocked/ Hot-listed/Damaged etc.	Rs. 150 + GST
Introduction of Debit card upgradation charges to higher card variant.	1. Classic to Platinum / Signature / Select - Rs. 100 +GST. 2. Platinum to Signature / Select -Rs. 100+ GST
Generation of physical debit card PIN despatched to branch.	Rs. 50 + GST
No. of Free Transactions at Own Bank's ATM	8 financial transactions are free in own bank ATM for classic and platinum debit card holders.  20 financial transactions are free in own bank ATM for signature and business debit card holders.  If Classic/Platinum Debit card is linked to multiple Accounts then the free transactions will be cumulative 8 and 20 for Signature/ Business Debit card.  Beyond free transactions, charges are: Financial Transaction- Rs. 21/- + GST.  Non-Financial Transaction- Rs. 8/- + GST
No. of Free Transactions at other Bank's ATM	3 transactions per month comprising both financial and non-financial transactions are free at Metro centres and 5 transactions per month comprising both financial and nonfinancial transactions are free at non Metro centres at ATM other than Bank's own ATM.  Beyond free transactions, charges are: Financial Transaction- Rs. 21/- + GST  Non-Financial Transaction- Rs. 8/- + GST
Charges for International financial Transaction	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