

| | EMV REGULAR | EMV ELITE | EMV YIB | RUPAY CLASSIC | RUPAY PLATINIUM |
|--|---|---|---|---|---|
| ANNUAL FEES | Rs.180/- | Rs.240/- | FREE | Rs.180/- | Rs.240/- |
| ADDITIONAL CARD FEE | Rs.180/- | Rs.240/- | FREE | Rs.180/- | Rs.240/- |
| NICB ATM CASH WITHDRAWAL /BALANCE ENQUIRIES (INDIA) | 5 Per Month Free thereafter Rs.23/- and Rs.11/- respectively | 5 Per Month Free thereafter Rs.23/- and Rs.11/- respectively | 5 Per Month Free thereafter Rs.23/- and Rs.11/- respectively | 5 Per Month Free thereafter Rs.23/- and Rs.11/- respectively | 5 Per Month Free thereafter Rs.23/- and Rs.11/- respectively |
| OTHER BANKS VISA ATMs CASH WITHDRAWAL AND OR BALANCE ENQUIRY (INDIA) - SAVING ACCOUNT (METRO) | 3 Per Month Free thereafter Rs.23/- and Rs.11/- respectively | 3 Per Month Free thereafter Rs.23/- and Rs.11/- respectively | 3 Per Month Free thereafter Rs.23/- and Rs.11/- respectively | 3 Per Month Free thereafter Rs.23/- and Rs.11/- respectively | 3 Per Month Free thereafter Rs.23/- and Rs.11/- respectively |
| OTHER BANKS VISA ATMs CASH WITHDRAWAL AND OR BALANCE ENQUIRY (INDIA) - SAVING ACCOUNT (NON METRO) | 5 Per Month Free thereafter Rs.23/- and Rs.11/- respectively | 5 Per Month Free thereafter Rs.23/- and Rs.11/- respectively | 5 Per Month Free thereafter Rs.23/- and Rs.11/- respectively | 5 Per Month Free thereafter Rs.23/- and Rs.11/- respectively | 5 Per Month Free thereafter Rs.23/- and Rs.11/- respectively |
| OTHER BANKS VISA ATMs CASH WITHDRAWAL AND OR BALANCE ENQUIRY (INDIA) - CURRENT ACCOUNT | Rs.23/- and Rs.11/- respectively Per Transaction | Rs.23/- and Rs.11/- respectively Per Transaction | N.A. | Rs.23/- and Rs.11/- respectively Per Transaction | Rs.23/- and Rs.11/- respectively Per Transaction |
| ATM CASH WITHDRAWAL (OUTSIDE INDIA) | Rs.300/- | Rs.300/- | Rs.300/- | Rs.300/- | Rs.300/- |
| CURRENCY CONVERSION CHARGES FOR POS / ECOM TRANSACTIONS ABROAD | 3.5% of txn Value | 3.5% of txn Value | 3.5% of txn Value | 3.5% of txn Value | 3.5% of txn Value |
| ATM BALANCE ENQUIRY (OUTSIDE INDIA) | Rs.60/- | Rs.60/- | Rs.60/- | Rs.60/- | Rs.60/- |
| CARD REPLACEMENT FEE (WITHIN INDIA) | Rs.180/- | Rs.240/- | Rs.180/- | Rs.180/- | Rs.240/- |
| PIN REPLACEMENT | Rs.85/- | Rs.95/- | Rs.85/- | Rs.85/- | Rs.95/- |
| SALES SLIP RETRIEVAL / CHARGE BACK PROCESSING FEE | Rs.325/- | Rs.325/- | Rs.325/- | Rs.325/- | Rs.325/- |
| CASH WITHDRAWAL LIMIT (PER DAY) | Rs.25,000/- | Rs.50,000/- | Rs.10,000/- | Rs.25,000/- | Rs.50,000/- |
| NUMBER OF TRANSACTIONS (PER DAY) - CASH WITHDRAWAL | 10 | 10 | 5 | 10 | 10 |
| PURCHASE TRANSACTION LIMIT (PER DAY) | Rs.2,00,000/- | Rs.5,00,000/- | Rs.10,000/- | Rs.2,00,000/- | Rs.5,00,000/- |
| NUMBER OF TRANSACTIONS (PER DAY) - POS | 20 | 20 | 10 | 20 | 20 |
| ONLINE TRANSACTIONS (PER DAY) - ECOM | Rs.2,00,000/- | Rs.3,00,000/- | Rs.10,000/- | Rs.2,00,000/- | Rs.3,00,000/- |
| NUMBER OF TRANSACTIONS (PER DAY) - ECOM | 10 | 10 | 10 | 10 | 10 |
| DECLINE CHARGES FOR INSUFFICIENT BALANCE | Rs.25/- | Rs.25/- | Rs.25/- | Rs.25/- | Rs.25/- |
| MANUAL CASH TRANSACTIONS | Actual charges as per VISA | Actual charges as per VISA | Actual charges as per VISA | Actual charges as per RuPay | Actual charges as per RuPay |

First Three transactions (Financial and Non Financial)* are free per calendar month in the six metro centers and adjoining areas viz. Mumbai, Navi Mumbai, Thane, New Delhi, Gurgaon, Noida, Ghaziabad, Faridabad, Chennai, Kolkata, Howrah, North and South 24 Parganas, Bengaluru and Hyderabad. Existing free limit of First Five transactions (Financial and Non-Financial)* per calendar month will be applicable to all Savings Account customer transacting in Non-Metros.

*Above charges are inclusive of GST