



Revised Service Charges on Debit Cards w.e.f 20.04.2026

S No	Nature of Services	Charges excluding GST
1	Membership fee	Classic (Rupay, VISA): ₹ 150 Rupay Platinum (Domestic & International Cards), VISA Gold/Platinum Cards, International Master cards: ₹ 300 Master MyDesign customised Image Card: ₹ 300 Rupay Select Debit Card: ₹ 499
2	Annual Maintenance Charges (AMC)	AMC for 1st year: Free <u>AMC from 2nd year onwards:</u> Senior Citizen card / SHG / RuPay KCC / RuPay PMJDY cards: Free Classic Rupay cards (other than PMJDY), Rupay IBDigi cards & Domestic Master cards including ePurse cards & Visa Classic cards: ₹ 200 RuPay Platinum (Domestic / International Cards), International Master Card & Visa (Gold & Platinum) cards: ₹ 325 RuPay Debit Select Card: ₹ 699

NOTE : Per month 5 ATM transactions in Indian Bank ATM are free. Beyond free transactions the charges will be Rs.17+GST