

Circular No	23449
Main	GENL.6/2025-26
Sub	Charges – 3



**CO: DIGITAL BANKING
DIVISION**

Date	04.07.2025
File	M-6 S-607

Sub: Revision of ATM Debit card membership fees and IMPS Service Charges w.e.f 08.08.2025

ATM Debit card membership fees

Reference is invited to our circular no. 22059 dated 03.10.2023 communicating revision of service charges on debit cards with effect from 01.11.2023.

Top Management Council in its meeting held on 02.07.2025 has approved the revision of Service charges on ATM debit card membership fees. The charges prescribed are exclusive of GST which is at present 18%. The details are as follows:

Sl No	Nature of Services	Card Variant	Existing Charges excluding GST	Revised Charges excluding GST
1	Membership fee	Rupay/ VISA/ Master	Classic (Rupay, VISA): NIL Rupay Platinum (Domestic & International Cards), VISA Gold/Platinum Cards, International Master cards: ₹ 100 Master MyDesign customised Image Card: ₹ 300 Rupay Select Debit Card: ₹ 1000	Classic (Rupay, VISA): ₹ 150 Rupay Platinum (Domestic & International Cards), VISA Gold/Platinum Cards, International Master cards: ₹ 300 Master MyDesign customised Image Card: ₹ 300 (No change) Rupay Select Debit Card: ₹ 1000 (No change)

2	Annual Maintenance Charges (AMC)	Rupay/ Visa/ Master	<p>AMC for 1st year: Free (No change)</p> <p><u>AMC from 2nd year onwards:</u></p> <p>Senior Citizen card / cards for Visually Challenged / SHG / RuPay KCC / RuPay PMJDY cards: Free (No change)</p> <p>Classic Rupay cards (other than PMJDY), Rupay IBDigi cards & Domestic Master cards including ePurse cards & Visa Classic cards: ₹ 200 (No change)</p> <p>RuPay Platinum (Domestic / International Cards), International Master Card & Visa (Gold & Platinum) cards: ₹ 300 (No change)</p> <p>RuPay Debit Select Card: ₹ 1000 (No change)</p>
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IMPS Service Charges

Reference is invited to our circular no. 23287 dated 22.04.2025 communicating Amendment in Service Charges on Immediate Payment Service (IMPS) with effect from 22.04.2025.

Top Management Council in its meeting held on 02.07.2025 has approved the revision of Service charges on Immediate Payment Service (IMPS). The charges prescribed are exclusive of GST which is at present 18%. The details are as follows:

Transaction Slab (per Txn in ₹)	Existing Customer Service Charges Excluding GST (₹)		Revised Customer Service Charges Excluding GST (₹)
	Branch	Digital Channel (IB/MB)	Internet Banking, Mobile Banking and Branch
Up to ₹ 1000	Nil	Nil	2.50
From ₹ 1,001 to ₹ 10,000	3.00	2.50	5.00
from ₹ 10,001 to ₹ 25,000	5.00	4.50	5.00
from ₹ 25,001 to ₹ 1,00,000	8.00	7.50	15.00
From ₹ 1,00,001 to ₹ 2 Lakh	10.50	10.00	15.00
Above ₹ 2 lakh	15.00	15.00	15.00

The revised charges would be effective from 08.08.2025. Moreover, the revised service charges may be placed in the notice board intended for the customers' immediately on receipt of the circular and the customers have to be informed regarding the same at the time of availing the services. The above revised charges will not applicable for Staff and Ex-Staff.

Other Service charges/fees will be as per service charges circular no.21268 dated 18.10.2022.

Chief General Manager (IT & Partnership) / CTO / CIO