

1) Levy of Annual Maintenance Charge (AMC), Duplicate Card & Duplicate PIN, Issuance charge on Debit cards

Following charges are made applicable w.e.f 01.01.2015 on debit cards:

1. Issuance of debit card/add on cards: Free
2. Annual Maintenance Charge: Rs 50/- + Service tax per annum to be levied in advance on cards that have been used once or more since inception.
3. Duplicate Card / Duplicate PIN: Rs 50/- + Service tax per occasion.
4. Limited Exemption: exemption from Annual Maintenance Charge for (i) PMJDY accounts opened on or after 14.08.2014 under any scheme code (subject to their migration under SB 701) and (ii) all accounts opened under scheme code SB 700/701.

2) SMS Charges

1. All Domestic SMS Alerts charges per SMS = 12 paise (inclusive of Service Tax).
2. International SMS Alerts = Rs 1.70 (Inclusive of Service Tax)