



Service Charges and Fees-Debit Cards
(With effect from 15th May 2026)

Debit Card Charges -Contactless Cards				
Card Type	Joining Fees (One time)	Annual Maintenance charges (Yearly)#	Add on/Duplicate card (One-time cost) / Replacement cost	Waiver condition based on POS/ECOM usage
Fed Card, Kisan credit card	Nil	Nil	Nil	Nil
Flash Pay-Smart Key Chain	499	199	499	Nil
Visa FedFirst	Nil	250	250	₹35,000/- or more for last 12 months
Esteem	Nil	Nil	300	₹1,00,000/- or more for last 12 months
VISA gold, VISA fast biz silver	Nil	350	350	
VISA EMV gold	Nil	350	350	
Rupay Classic	Nil	375	375	
Mastercard Classic	Nil	350	350	
Stellar	350	350	350	
Visa Platinum (Signet NR)	350	350	350	
Mastercard Crown	350	350	350	
Visa Classic Crown	350	350	350	
NRE Prospera	499	499	499	
VISA fast biz platinum	Nil	500	500	
Rupay Platinum/Gov Earn	Nil	750	750	
NRE EVE+	Nil	600	600	₹75,000/- or more for last 12 months
Visa Signature Imperio	Nil	1000	1000	₹1,50,000/- or more for last 12 months
Visa Imperio Business	Nil	750	750	
Mastercard Imperio NR	Nil	1000	1000	
Mastercard Imperio	Nil	1000	1000	
Visa Celesta Business	Nil	1000	1000	₹ 2,00,000 /- or more for last 12 months
Visa Infinite (Celesta)	Nil	1500	1500	
Mastercard Celesta	Nil	1500	1500	
Mastercard Celesta NR	Nil	1500	1500	
Mastercard Celesta Executive	Nil	1500	1500	

Other conditions:

For Rural & Senior Citizen customers, charges for base card types will be 10% less than the normal rates.

1. No Charges for auto renewal of card on expiry
2. Joining fee will be collected after 90 days from date of card issuance.
3. Joining fee will be waived for all Debit cards linked to accounts schemes with AMB requirement of ₹50,000 & above, and for cards issued in Seafarer Scheme.
4. Fed Classic, Fed Classic Premium, and BSBDA Accounts are exempted from AMC.
5. Accounts in schemes, other than Celesta & Imperio having stipulated AMB requirement of ₹ 25000 & above, are exempt from Annual Maintenance charges, if the Average Balance for the previous year is above the stipulated AMB.
6. Annual maintenance charges are waived for Celesta & Imperio accounts holders if the scheme eligibility condition (any one of defined eligibility criteria's) is maintained.
7. Joining fee will be collected for **Add on/Duplicate card**.





Debit Cards & Contactless Cards- Other Charges		
Parameter	Charges	
International ATM transaction (Other Bank's ATM) *	Financial	₹ 125
	Non- Financial	₹ 25
Remittance of funds (by deposit of cash/cheques in ATM)	By cash	Cash handling Charges
	By cheque	Free
Transfer of funds through ATM	₹ 0	
Physical PIN Mailers (All Cards)	₹ 50 per instance (for physical pin mailers only)	
Debit card Mark-up fee for international transaction	a) Visa, Mastercard & Rupay Debit cards- 3.5% b) Celesta Debit Cards (515630 ,555915 and 45379565)- 2%	
Dynamic Currency Conversion Fee	1% of the DCC transaction amount plus GST	
Surcharge for POS transactions in Petrol pumps and Railways	2.50% of the amount of transaction or ₹10/- whichever is higher, will be debited from the customer later	

* International ATM transaction charges will be exempted in Celesta cards for Celesta scheme holders.

