



Service Charges for the new Prepaid Card Products w.e.f. 26.12.2024

Type of Service Charge related to Prepaid Cards	Service Charges (₹)
Card Issuance fee (Zero KYC NCMC – Transit Card)	₹50/- per card
Card Issuance fee (other types of cards- Gift card, General purpose card, Corporate card, fleet card, etc)	₹85/- per card
Annual charges (all types of prepaid cards)	Nil (No charges)
Loading / reloading of prepaid cards by paying cash at the branches, loading / reloading through UPI, RuPay Debit Card or CBS account transfer	Nil (No charges)
Loading/ reloading of prepaid cards through payment gateway (other modes) – as a % of transaction amount	Master/Visa Debit card upto ₹2000 : 0.40% above ₹2000 : 0.90% Credit Card : 1.90% Net banking of other banks : 1.65% Net banking of Indian Bank : Nil Wallet : 1.60%
Cash Withdrawal at Indian Bank ATMs (after 5 free transactions in a month)*	₹15/- per cash withdrawal
Non financial transactions at Indian Bank ATMs (after 5 free transactions in a month)*	₹6/- per transaction
Cash Withdrawal at other Bank ATMs (right from 1 st transaction in the month)	₹20/- per cash withdrawal
Non financial transactions at other Bank ATMs (right from 1 st transaction in the month)	₹8/- per transaction

*5 free transactions include both financial & non-financial transactions

(The above service charges are excluding applicable taxes)