

Rupay Platinum Domestic Debit Card Charges		
Types/ Narration	Particulars	Charges
<b>Debit Card Charges</b>	Issuance Fee	Free
	Renewal Fee per annum from second year onwards	Rs. 99/- (incl of taxes)
	Additional Card Fee	Rs. 99/- (incl of taxes)
	Replacement of Card	Rs. 99/- (incl of taxes)
	PIN Replacement	Rs. 25/- (incl of taxes)
<b>Local Transactions Charges</b>	NKGSB BANK ATMs Cash Withdrawal / Balance Enquiry	FREE
<b>NFS transactions charges</b>	Other Banks ATM for <b>Savings account</b>	Free for the first five *transactions (including financial & non-financial) in a calendar month. From 6 <sup>th</sup> transaction onwards each cash withdrawal will be charged at Rs. 25/- per transaction (incl of taxes) & non-financial transaction will be charged at Rs. 10/- per transaction (incl of taxes)
	Other banks ATM for <b>Current accountholders</b>	Each cash withdrawal will be charged at Rs. 25/- per transaction (incl of taxes) & each non-financial transaction will be charged at Rs. 10/- per transaction (incl of taxes)
	ATM Cash Withdrawal (outside India)	Not Applicable
	ATM Balance Enquiry (outside India)	Not Applicable
<b>POS &amp; ECOM Charges</b>	For usage at Merchant Establishments (POS)	No charges
	For Internet payment (ECOM)	No Charges
	For usage at Petrol pumps	Surcharge as applied by merchant
	For usage at Railway stations or booking train tickets through internet	Surcharge as applied by IRCTC