Schedule of Charges:

Vakrangee SBM Debit Card and Other Charges	Maximum charges
Physical Debit Card Issuance Fee	INR 175 + GST
Reissuance of Lost, Stolen or Damaged Card Fees	Upto INR 250 per instance
Debit Card Pin Issuance Charges	NIL
Statement Request	NIL
E-Mail Statement (Monthly)	Free
Account Closure Charges	NIL

ATM Charges		
Domestic ATM Usage - Transaction Charges		
- Own Bank ATM	Financial & Non Financial Transactions	Charges
- Other Bank ATM	Financial	5 Free transactions in a month (post which Rs. 20 + GST per transaction)
	Non Financial(Domestic)	5 Free transactions in a month (post which Rs. 9 + GST per transaction)
Micro ATM	Financial	5 Free transactions in a month (post which Rs. 20 + GST per transaction)

AEPS Charges	Charges
AEPS Transaction	One Free AEPS transaction every month, post which a transaction charge of Rs 20 + GST per transaction will be applicable

Terms & Conditions- Disclaimer
1. Physical Debit Card Issuance Fee charges are subject to change from time to time
2. Under the Liberalized Remittance Scheme (LRS), all resident individuals, including minors, are allowed to freely remit up to USD 2,50,000 per financial year (April – March) for any permissible current or capital account transaction or a combination of both. All regulatory rules, guidelines, directions, and Bank's policies and control framework on LRS will be applicable on usage of debit cards. Bank reserves the right to offer this feature of international usage on your card. All relevant clauses under this section will be applicable if this feature is offered by the Bank on your card.