



IT related products –Service Charges

1. DEBIT CARD

S.No.	Description	Charges
a)	Issuance Charges	
	VISA-CLASSIC	Rs 150/-
	RUPAY-CLASSIC	Rs 150/-
	MASTER-GOLD	Rs 150/-
	RUPAY -PLATINAUM	Rs 250/-
	RUPAY SELECT	Rs 800/-
	VISA-GOLD	Rs 250/-
	VISA-PLATINUM	Rs 250/-
	VISA-SIGNATURE	Rs 400/-
	VISA-SME	Rs 200/-
	VISA - PREPAID	Rs 150/-
	Renewal with customer consent on expiry of validity period	Free
	RUPAY -PREPAID CARDS	Rs 150/-
	IOB Salary A/c(G_D_P) IOB Sixty Plus, SB Pension Accounts, SB MAX, SB HNI, IOB SUPER STAR, IOB Freedom SB Account, IOB CD DIAMOND, IOB CD PLATINUM PLUS, IOB Freedom CD Account →	Issuance charges is free for selected debit cards variants as per the scheme
b)	Replacement Charges at customer request	
	VISA-CLASSIC	Rs 250/-
	RUPAY-CLASSIC	Rs 250/-
	RUPAY-SELECT	Rs 350/-
	MASTER- GOLD	Rs 250/-
	RUPAY -PLATINUM	Rs 350/-
	VISA-GOLD	Rs 350/-
	VISA-PLATINUM	Rs 400/-
	VISA-SIGNATURE	Rs 750/-
	VISA-SME	Rs 250/-
	VISA-Prepaid	Rs 200/-
	RUPAY -PREPAID	Rs 200/-
	PMJDY/KCC/MUDRA	Rs 200/-
c)	Annual maintenance charges for second year	Charges
	VISA-CLASSIC	Rs 250/-
	RUPAY-CLASSIC	Rs 250/-
	RUPAY-SELECT	Rs 800/-
	MASTER-GOLD	Rs 250/-



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	RUPAY -PLATINUM	Rs 250/-	
	VISA-GOLD	Rs 250/-	
	VISA-PLATINUM	Rs 300/-	
	VISA-SIGNATURE	Rs 850/-	
	VISA-SME	Rs 200/-	
	VISA-Prepaid	Rs 250/-	
	RUPAY -PREPAID	Rs 250/-	
	KCC/MUDRA	Rs 200/-	
	IOB Salary A/c (G_D_P), SB HNI, SB Pensioner, IOB SB Freedom, IOB CD Freedom, IOB CD Diamond, IOB CD Platinum Plus	Annual Maintenance charges is free for selected debit cards variants as per the scheme.	
	IOB Sixty Plus	50% waiver in Annual Maintenance charge for selected debit cards variants as per the scheme	
d)	PIN charges through Branches		
	RE - PIN (PHYSICAL)	Rs 50/-	
	Re-pin (green pin)	Rs 20/-	
	PIN - RESET (pin tries exceed) other than mandated charges required	Rs 10/-	
e)	ATM transactions		
	For IOB Customers (other bank ATM Transactions- within a Cap of 3/5 transactions)	3 transactions (financial + non-financial) per month in 6 metro centers (Chennai, Mumbai, Delhi, Hyderabad, Kolkata & Bangalore)	Free
		5 transactions (financial + non-financial) per month in other centers (This is inclusive of maximum 3 transactions in metro centers)	Free
		Beyond the Free transactions, each transaction	Rs.21/- per transaction
	For IOB Customers (ATM Onus Transactions)	10 transactions (Financial withdrawal & non-financial transactions together) per month	Free
		Beyond 10 ATM transaction (Financial withdrawal & non-financial transactions together) – each financial ATM onus (Withdrawal Transactions)	Rs.10/- per transaction
		Beyond 10 ATM transaction (Financial withdrawal & non-financial transactions together) – each non-financial ATM onus transactions	Rs.5/- per transaction



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f)	Cheque Book request through ATM	Rs 55/-per request
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Concession on ATM access for Revamped Accounts (as per circular dtd 08.08.2023)

S.No	Schemes	ATM ONUS transactions	ATM other bank transactions
a.	IOB Salary Gold	Unlimited Free	3 transactions (financial + non-financial) per month at Metro or 5 transactions (financial + non-financial) per month at other centers **
b.	IOB Salary Diamond	Unlimited Free	3 transactions (financial + non-financial) per month at Metro or 5 transactions (financial + non-financial) per month at other centers **
c.	IOB Salary Platinum	Unlimited Free	Unlimited Free
d.	SB Max	Unlimited Free	3 transactions (financial + non-financial) per month at Metro or 5 transactions (financial + non-financial) per month at other centers **
e.	SB HNI	Unlimited Free	Unlimited Free
f.	IOB Super Star	As applicable charges after 10 transactions (financial + non-financial) per month	3 transactions (financial + non-financial) per month at Metro or 5 transactions (financial + non-financial) per month at other centers **
g.	IOB Sixty Plus	Unlimited Free	3 transactions (financial + non-financial) per month at Metro or 5 transactions (financial + non-financial) per month at other centers **
h.	IOB SB Pensioner I	Unlimited Free	3 transactions (financial + non-financial) per month at Metro or 5 transactions (financial + non-financial) per month at other centers **
i.	IOB SB Pensioner II	Unlimited Free	Unlimited Free
j.	IOB Freedom SB Account	Unlimited Free	Unlimited Free
k.	IOB Freedom CD Account	Unlimited Free	Unlimited Free

****beyond the free transactions, applicable charges per transaction as given in table 1 above (Point e)**



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2. CREDIT CARD

(Applicable to VISA and RUPAY variant)

S.No.	Description	Charges
a)	Card membership/Joining fee	NIL
b)	Photo card	Rs 100/- only once.
c)	Over Limit Charges	Once card limit exhausted Rs.100/- will be charges as over limit fee
d)	Hot listing Fee	NIL
e)	Replacement Card	Rs 100/- per card
f)	Pin Replacement Charges	Rs.20/- each incident
g)	Duplicate statement Copy	Rs 50/-
h)	Charge slip copy	Rs 100/-
i)	Original charge slip	Rs 300/-
j)	Late fee	Rs 100/-
k)	Interest on Roll-over credit	30% (annualized)
l)	Cash advance fee	2.25% or Rs 22.50 per Rs 1000/- of cash withdrawal
m)	Cash advance Interest	30%(annualized) from the date of withdrawal till settlement date
n)	Charges for using other banks' ATM	
	For withdrawal	Rs 100/-per withdrawal
	For Balance enquiry	Rs 20/- per enquiry
o)	Forex Conversion Fee	2.50% on international transactions
p)	Annual Maintenance Charges	VISA – NIL RUPAY CLASSIC -NIL RUPAY PLATINUM – Rs.250/-* applicable from 2nd year onwards. RUPAY SELECT – Rs.500/-* applicable from 2nd year onwards. *If total annual spending from the card exceeds Rs.1,00,000/- then the AMC can be waived off
	Concession on Credit Card charges for Revamped Schemes (as per circular dtd 08.03.2024)	
	IOB CD Diamond	Credit card Issuance/AMC charges free.
	IOB CD Platinum Plus	Credit card Issuance/AMC charges free.
	IOB Salary GOLD	Issuance – Free. AMC – 25% waiver on applicable charges
	IOB Salary Diamond	Issuance – Free. AMC – 50% waiver on applicable charges



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	IOB SB MAX (Visa Classic)	Issuance – Free. AMC – 25% waiver on applicable charges
	IOB SB HNI (Visa Classic/Rupay Platinum/Rupay Select/Visa Gold)	Issuance – Free. AMC – 50% waiver on applicable charges
	IOB Sixty Plus	Issuance - Free
	IOB SB Pensioner I	Issuance – Free. AMC – 25% waiver on applicable charges
	IOB SB Pensioner II	Issuance – Free. AMC – 50% waiver on applicable charges
	In addition to above, card holders have to pay extra service charges at certain Merchant Establishments such as Petrol Bunks (POS), Railways (IRCTC), etc., at the minimum rate of 2.50 % or at the rate as indicated at the Merchant Establishments.	

2.1 Pre-Paid Cards

Issuance Charges	Rs 150/- (As the Card is not linked to CASA Accounts, Branches to Collect Issuance charges separately)
Annual maintenance Charges	Rs 250
Replacement Charges	Rs 200
Charges for replacement PIN, Usage in other Bank ATM etc. as applicable to Debit classic Cards	

3. CERSAI

S.No.	Description	Charges
a)	LOAN LIMIT ----Up to Rs 5 lacs	Rs 50/-
b)	LOAN LIMIT > Rs 5 lacs	Rs125/-

4. CIBIL

S.No.	Description	Charges
a)	Commercial	Rs 900/ plus GST
b)	Individual	Rs 100/ Plus GST



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5. SMS alerts

Description	Charges	
For all	25 paise + GST per SMS for Saving Account, CD Account and CC Accounts International SMS - Rs.1.50 + GST per SMS on quarterly basis	Exemptions (NIL CHARGES) on SMS Alert charges for the following: - 1. BSBDA/BSBDS accounts, 2. Staff Accounts-other than Ex – Staff 3. SB-Salary Account (G-D-P), 4. SB-MAX 5. SB-HNI 6. SB-IOB Super Star Account 7. SB-IOB Sixty Plus 7. SB-Pensioner Account I, II 8. SB-Government & Institutional Saving account 9. SB- Freedom Saving 10.CD- Freedom Current Account 11.IOB RERA Current Account

6. DEMAT

S.No.	Description	Charges
a)	A/c Opening charges	Nil
b)	Demat Charges	Rs.5.00 per certificate with minimum of Rs.20/- demat request plus Actual courier charges (with a minimum of Rs.50/-)
c)	Remat Charges	Rs.30/- per Company plus applicable courier charges (with a minimum of Rs.60/-) plus NSDL Charges (NSDL Charges - Rs 10/- per every hundred shares or part thereof subject to a maximum fee of Rs 5,00,000/- or a flat fee of Rs10/- per Certificate whichever is higher) payable upfront
d)	Transaction Market/Off Market Sale –	0.04 % of market value as arrived by NSDL subject to a minimum of Rs 25/- and maximum of Rs 1000/- per ISIN (International Security Identification Number) for Shares 0.04 % of market value as arrived by NSDL with a minimum of Rs 25/- and Maximum of Rs 250/- per ISIN for DEBT INSTRUMENTS Flat Rs 20/- per ISIN (For ONLINE TRADING registered clients)



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a)	Annual Maintenance Charges		
	For Individuals	Rs 300/- p.a.*	
	For Corporates	Rs 1200/- p.a.*	
b)	Pledge		
	Creation	0.02 % of the value with a minimum of Rs 200/- & a maximum of Rs 500/- per ISIN	
	Closure	A flat charge of Rs 200/- per ISIN**	
	Invocation	0.02 % of the value with a minimum of Rs 200/- & a maximum of Rs 500/- per ISIN**	
	Confirmation where creation is done in other DPs	A flat charge of Rs 200/- per ISIN**	
c)	Securities Lending & Borrowing	maximum of Rs 250/- per ISIN**	0.02 % of the value with a minimum of Rs 200/- and a maximum of Rs 500/- per ISIN**
d)	Failed Transaction	Rs 25/- per ISIN**	
e)	Fee for tendering delivery Instructions on the day of Settlement (at Client's risk)	Rs 50/- per ISIN payable upfront	
f)	Transaction statement	Monthly - Free	
g)	Holding statement	Quarterly - Free	
h)	Issue of Duplicate Statement	Rs 10/- per page with a maximum of Rs 50/- payable upfront	
i)	Fees for IDeAS (Internet-Based Demat Account Statement)	NIL	
j)	NDU (Non-Disposable Undertaking)	0.03% of the value of securities upon creation of hold subject to a minimum of Rs.75/-	
k)	Modification in the account	Rs.25 per instruction	
l)	Online activation of account after suspension by NSDL	Rs.50 per instruction (including NSDL charges)	
m)	DIS book issuance	Rs.25/- from 3 rd request onwards in a FY.	

AMC is Payable in advance at the beginning of the financial year. Pro-rata quarterly charges will be levied for accounts opened in-between the Financial Year. Pro rata refund will be made for accounts closed during Financial Year.

*In case of closure of account, all charges payable as per above rates should be paid upfront.

**To be levied at the end of the quarter – Suggested that all charges are to be collected upfront.
Sundries

(a) Actual Postages**

- i) For correspondence with NRIs to their foreign address
- ii) a) Return of demat rejection
- c) Additional expenses incurred for sending reminders/Regd. Notice etc. for recovery of charges for overdue accounts.