

IOB RUPAY MUDRA DEBIT CARD-FEATURES	
Eligibility	Micro units in non-corporate sector viz. Individuals, proprietary & partnership firms engaged in non-farm activities for income generation.
Daily Cash withdrawal limit	Subject to a max. of 20% of WC limit Shishu: Rs.2000/- Kishore: Rs.20000/- Tarun: Rs.20000/- (May vary as per latest scheme)
Daily limit for usage at PoS & Ecom	Subject to a max. of 20% of WC limit Shishu: Rs.1500/- Kishore: Rs.20000/- Tarun: Rs.40000/- (May vary as per latest scheme)
Annual Maintenance fee	Rs.200/- +GST from the 2nd year onwards at the beginning of the year.
Replacement/Re-issue of Lost/Damaged Card	Rs.200/- +GST
Re-issue of PIN	Green PIN-Rs.20/- +GST, Paper PIN-Rs.50/- +GST, PIN RESET-Rs.10/- +GST
Card Limit	Issued under RuPay brand A separate CC account is opened and allot a sublimit to the extent of 20% WC limit for exclusive card operations. Max. card limit: Shishu-Rs.1,000/- Kishore-Rs.1,00,000/- Tarun-Rs.2,00,000/- (May vary as per Latest scheme)
PoS/Ecom Transactions	No charges
Transactions at IOB ATMs	
First 5 transactions (Financial and Non-Financial Transactions)	No charges
After 5 transactions for each Financial Transaction (Cash withdrawal and Deposit)	Rs.10/- + GST
After 5 transactions for each Non-Financial Transaction (Mini statement, Balance enquiry etc.,)	Rs.5/- + GST

Transactions at Other Bank ATMs	
First 5 transactions (3 transactions only allowed in 6 metro cities) including non-Financial in a calendar month for SB account holders	No charges
After 5 transactions (From 4th transaction onwards in 6 metro cities) for each Transaction	Rs.21/- +GST
For CD accounts (From first transaction onwards)	Rs.21/- +GST