

Addendum to Schedule of Charges (Conventional) July 2026 – December 2026

A. Imports

(Refer to page no. 02 and 03)

S.No	Section	Charge Type	Existing (Jul-Dec) 2026)	Addendum (25 Aug -Dec 2026)	Page No
1.	Consumer Banking – Credit Card Operations	xxxii) Adv. Withholding Tax on International Transactions	Filer 5% of the Interna- tional Spend Amount Non Filer 10% of the International Spend Amount	Filer 0.5% of the Interna- tional Spend Amount Non Filer 1% of the International Spend Amount	22
2.	Consumer Banking – Credit Card Operations	xxviii) Utility Bill Payment	Rs 50/-per Utility Bill (Below Rs 5,000 through Call, Direct Debit, Alfa) Rs 65/-per Utility Bill (Above Rs 5,000 through Call, Direct Debit, Alfa)	Rs 50/-per Utility Bill (Below Rs 5,000 through Call, Direct Debit) Rs 65/-per Utility Bill (Above Rs 5,000 through Call, Direct Debit)	22
3.	Consumer Banking – Corporate/SME Credit Card	viii) Utility Bill Payments	Rs 50/-per Utility Bill (Below Rs 5,000 through Call, Direct Debit, Alfa) Rs 65/-per Utility Bill (Above Rs 5,000 through Call, Direct Debit, Alfa)	Rs 50/-per Utility Bill (Below Rs 5,000 through Call, Direct Debit) Rs 65/-per Utility Bill (Above Rs 5,000 through Call, Direct Debit)	23
4.	Consumer Banking – Corporate/SME Credit Card	xx) Adv. Withholding Tax on Internation- al Transac- tions	Filer 5% of the International Spend Amount Non Filer 10% of the International Spend Amount	Filer 0.5% of the International Spend Amount Non Filer 1% of the International Spend Amount	24
5.	Consumer Banking – Debit Card	xxx) Adv. Withholding Tax on Internation- al Transac- tions	Filer 5% of the International Spend Amount Non Filer 10% of the International Spend Amount	Filer 0.5% of the International Spend Amount Non Filer 1% of the International Spend Amount	28

6.	Consumer Banking – Credit Card Operations	xxxxiii) 1-Bill Credit Card Payment Charges	a) Up to Rs. 10K - Rs. 12.50/- b) 10K+ to 100K - Rs. 31.25/- c) 100K+ to 250K - Rs. 62.50/- d) 250K+ to 1M - Rs. 125/- e) 1Mln+ to 2.5Mln- Rs. 250/- f) 2.5Mln+ to 5Mln- Rs. 375/- g) 5Mln+ Rs. 500/-	a) Up to Rs. 5K - Rs. 12.50/- b) 5K+ to 10K - Rs. 15.5/- c) 10K+ to 100K - Rs. 39/- d) 100K+ to 250K - Rs. 62.5/- e) 250K+ to 1Mln- Rs. 125/- f) 1Mln+ to 2.5Mln- Rs. 250/- g) 2.5Mln+ to 5Mln- Rs. 375/- h) 5Mln+ Rs. 500/-	
7.	Consumer Banking – Corporate/SME Credit Card	xxi) 1-Bill Credit Card Payment Charges	a) Up to Rs. 10K - Rs. 12.50/- b) 10K+ to 100K - Rs. 31.25/- c) 100K+ to 250K - Rs. 62.50/- d) 250K+ to 1M - Rs. 125/- e) 1Mln+ to 2.5Mln- Rs. 250/- f) 2.5Mln+ to 5Mln- Rs. 375/- g) 5Mln+ Rs. 500/-	a) Up to Rs. 5K - Rs. 12.50/- b) 5K+ to 10K - Rs. 15.5/- c) 10K+ to 100K - Rs. 39/- d) 100K+ to 250K - Rs. 62.5/- e) 250K+ to 1Mln- Rs. 125/- f) 1Mln+ to 2.5Mln- Rs. 250/- g) 2.5Mln+ to 5Mln- Rs. 375/- h) 5Mln+ Rs. 500/-	
8.	Consumer Banking – Debit Card	xxxii) 1-Bill Credit Card Payment Charges	a) Up to Rs. 10K - Rs. 12.50/- b) 10K+ to 100K - Rs. 31.25/- c) 100K+ to 250K - Rs. 62.50/- d) 250K+ to 1M - Rs. 125/- e) 1Mln+ to 2.5Mln- Rs. 250/- f) 2.5Mln+ to 5Mln- Rs. 375/- g) 5Mln+ Rs. 500/-	a) Up to Rs. 5K - Rs. 12.50/- b) 5K+ to 10K - Rs. 15.5/- c) 10K+ to 100K - Rs. 39/- d) 100K+ to 250K - Rs. 62.5/- e) 250K+ to 1Mln- Rs. 125/- f) 1Mln+ to 2.5Mln- Rs. 250/- g) 2.5Mln+ to 5Mln- Rs. 375/- h) 5Mln+ Rs. 500/-	28

