IMPORTANT NOTICE

Debit Card Usage Restriction for Accounts with Overdraft

Effective Date: 14 March 2026

Customers holding Savings / Current Accounts with Overdraft (OD) facility are hereby informed of an important regulatory update related to debit card usage.

What is changing?

From the effective date mentioned above, debit card transactions will be permitted only up to the clear balance available in the account.

The OD limit will not be accessible via debit card for the following transactions:

- ATM cash withdrawals
- Point-of-Sale (POS) transactions at merchant outlets
- Online / e-commerce transactions

What remains unchanged?

- Debit cards will continue to remain active.
- Debit cards may be used for all types of transactions within the clear available balance.
- The OD facility remains available and accessible through other channels (NEFT, RTGS, fund transfer, UPI, etc.). It will simply not be accessible through debit card usage.

Action required

No action is required from customers.