

**Revised Public Notice**

With reference to Our Public Notice dated 2<sup>nd</sup> December 2024, it is advised that the effective date of revision of ATM transactions Charges has been modified and it will be effective from 1<sup>st</sup> of February 2025 instead of 1<sup>st</sup> of January 2025. The details of revised charges are as under:

**Cash Withdrawal charges through SBI ATMs / ADWMs and other Banks' ATMs using SBI Debit Cards linked to:****a. Savings Account-all variants excluding BSBD A/cs (Personal Segment)**

"FREE" NUMBER OF TRANSACTIONS AT ATM / ADWM: SAVINGS A/c.					
Particulars	Existing		Revised Charges w.e.f 1 <sup>st</sup> February 2025		
Average Monthly Balance (AMB) in Savings Bank	Number of "FREE" transactions per month			Number of "FREE" transactions per month #	
	Cash Txn.* at SBI ATM	Both Financial and Non-Financial at Other Bank ATMs		Cash Txn.* at SBI ATM	Both Financial and Non-Financial at Other Banks' ATMs At all Centres (Including 6 Metro Centres \$)
		In 6 Metro Centres \$	Other Centres		
Up to ₹25,000/-	5	3	5	10	First 5 (no metro / non-metro categorization)
Above ₹25,000/- up to ₹50,000/-	Unlimited	3	5		
Above ₹50,000/- up to ₹1,00,000/-		3	5		
Above ₹1,00,000/-		Unlimited	Unlimited		
Other conditions	One-way inter-changeability allowed for branch transaction on ATM transactions. It means a customer will be allowed maximum of 10 "FREE" debit transactions at 6 Metro centres at SBI ATMs and maximum 12 "FREE" debit transactions at other centre ATMs (If no transaction at other Bank ATM and no transaction at the branch)			Discontinued	
<p>* Non-Financial transactions and non-cash Financial transaction (like Trust Donation etc.) are Free at SBI ATMs for SBI customers.  <b>\$ Namely</b>, Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad.  <b>#</b> For All Salary Package accounts including Shaurya Family Pension Accounts &amp; Family Savings Account- SBI RISHTEY at all locations (irrespective of variants) → "FREE", Unlimited number of transactions at our ATMs, other Bank ATMs.</p>					
AFTER FREE USAGE, SERVICE CHARGES AT ATM / ADWM: SAVINGS A/c.					
Description of Service	Existing Service Charge			Revised Charges w.e.f 1 <sup>st</sup> February 2025#	
	SBI ATM	Other Bank ATMs		SBI ATM	Other Bank ATMs At all Centres (Including 6 Metro Centres \$)
		In 6 Metro Centres \$	Other Centres		
Charges for Financial transactions (cash withdrawal) beyond the "FREE" limits (₹ Per Txn.)	₹10/- + GST	₹20/- +GST		₹15/- + GST	₹21/- + GST
Charges for non-cash Financial transactions (like trust donation etc.) (₹ Per Txn.)	NIL	These services are not present in other Banks' ATMs for SBI customers.		NIL	These services are not present in other Banks' ATMs for SBI customers.
Charges for Non-Financial transactions beyond the "FREE" limits (₹ Per Txn.)	NIL	₹ 8/- +GST		NIL	₹ 10/- + GST
Transaction decline due to insufficient balance in Savings A/c.##	₹20/- + GST			₹20/- + GST (No change)	
<p><b>\$ Namely</b>, Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad.  <b>#</b> For All Salary Package accounts including Shaurya Family Pension Accounts &amp; Family Savings Account- SBI RISHTEY at all locations (irrespective of variants) → "FREE", Unlimited number of transactions at our ATMs, other Bank ATMs.  <b>## Note: No charges will be levied for failed transactions (including Business Decline txns. like incorrect PIN etc.) except charges for decline txns. due to insufficient balance.</b></p>					

**b. Current Account (Personal & Business Segments)**

SERVICE CHARGES AT ATM / ADWM: CURRENT A/c					
Description of Service	Existing Service Charge		Revised Charges w.e.f 1 <sup>st</sup> February 2025*		
	SBI ATM	Other Bank ATMs		SBI ATM	Other Bank ATMs At all Centres (Including 6 Metro Centres \$)
		In 6 Metro Centres \$	Other Centres		
Charges for every Financial transaction (cash withdrawal)	NIL	₹ 20/- + GST		NIL	₹21/- + GST charges applicable from 1st transaction
Charges for non-cash Financial transactions (like trust donation etc.) (₹ Per Txn.)	NIL	These services are not present in other Banks' ATMs for SBI customers		NIL	These services are not present in other Banks' ATMs for SBI customers
Charges for every Non-Financial transaction (₹ Per Txn.)	NIL	₹ 8/- +GST		NIL	₹ 10/- + GST charges applicable from 1st transaction
Transaction decline due to insufficient balance in Current A/c. #	₹20/- + GST		₹20/- + GST (No change)		

**\$ Namely,** Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad.  
**\* "FREE"** for Reimbursement Current Account of Corporate Salary Package only and chargeable from first transaction for all other types of current accounts when other Bank ATMs are used.  
**# Note: No charges will be levied for failed transactions (including Business Decline txns. like incorrect PIN etc.) except charges for decline txns. due to insufficient balance.**

**c. All BSBD A/c. (including FI Accounts)**

FREE TRANSACTIONS: BSBD A/c.	
Existing	Revised Charges w.e.f 1 <sup>st</sup> February 2025*
<p><b><u>Withdrawals:</u></b>                      Four withdrawals in a month: <b>"FREE"</b></p> <p>The charges for transactions in excess of first four <b>"FREE"</b> transactions excluding Digital Transactions: <b>₹15/- + GST per transaction.</b></p>	<p><b><u>Withdrawals:</u></b>                      Four withdrawals in a month: <b>"FREE"</b></p> <p>The charges for transactions in excess of first four <b>"FREE"</b> transactions excluding Digital Transactions: <b>₹15/- + GST per transaction. (NO CHANGE).</b> {Clarification: These 4 <b>"FREE"</b> withdrawals include withdrawals at own ATMs, other Banks' ATMs, own &amp; other Banks' Micro ATMs, Branch withdrawal transactions, CSP cash withdrawals, Cash@PoS</p> <p><b><u>Non-Financial Transactions:</u></b>                      At SBI ATMs / ADWMs: <b>Unlimited FREE (NO CHANGE)</b>                      At Other Banks ATMs: <b>UNLIMITED FREE.</b></p>

**BEYOND FREE USAGE, SERVICE CHARGES AT ATM / ADWM: BSBD A/c.**

Description of Service	Existing		Revised Charges w.e.f 1 <sup>st</sup> February 2025	
	SBI ATM	Other Banks' ATM	SBI ATM	Other Banks' ATM
		In 6 Metro Centres \$		Other Centres
Charges for Financial transactions (cash withdrawal) beyond the "FREE" limits (₹ Per Txn.)	₹ 15/- + GST (After the first four "FREE" withdrawal transactions excluding Digital Transactions)		No change	
Charges for non-cash Financial transactions (like trust donation etc.) (₹ Per Txn.)	NIL	These services are not present in other Banks' ATMs for SBI customers	NIL	These services are not present in other Banks' ATMs for SBI customers
Charges for Non-Financial transactions beyond the "FREE" limits (₹ Per Txn.)	NIL	₹ 8/- +GST	NIL	Unlimited Free
<b>\$ Namely, Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad.</b>				

**d. KCC Accounts**

**SERVICE CHARGES AT ATM / ADWM: KCC A/c**

Description of Service	Existing Service Charge		Revised Charges w.e.f 1 <sup>st</sup> February 2025*	
	SBI ATM	Other Bank ATMs	SBI ATM	Other Bank ATMs
		In 6 Metro Centres \$		Other Centres
Charges for every Financial transaction (cash withdrawal)	NIL	₹ 20/- + GST	NIL	NIL
Charges for non-cash Financial transactions (like trust donation etc.) (₹ Per Txn.)	NIL	These services are not present in other Banks' ATMs for SBI customers	NIL	These services are not present in other Banks' ATMs for SBI customers
Charges for every Non-Financial transaction (₹ Per Txn.)	NIL	₹ 8/- +GST	NIL	NIL
<b>\$ Namely, Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad.</b>				

**e. Cardless Withdrawals through YONO CASH, QR CASH, UPI CASH**

**SERVICE CHARGES AT ATM / ADWM: YONO CASH, QR CASH, UPI CASH \***

Description of Service	Existing Service Charge	Revised Charges w.e.f 1 <sup>st</sup> February 2025*
	SBI ATM	SBI ATM
Charges for Financial transaction (cash withdrawal)	FREE	FREE (No Change)
*These products remain "FREE" unlimited no. of times for all SBI customers (all types of accounts like SB / CA / BSBD etc.). These are NOT included in the monthly "FREE" number of ATM transactions.		

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