

Public Notice

Cash Withdrawal charges through SBI ATMs / ADWMs and other Banks' ATMs using SBI Debit Cards linked to:

a. Savings Account-all variants (Personal Segment)

“FREE” NUMBER OF TRANSACTIONS AT ATM : SAVINGS A/c.					
Particulars	Existing			Revised Charges w.e.f 1 st January 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
		In 6 Metro Centres \$	Other Centres		In all Centres (Including 6 Metro Centres \$)
Up to ₹25,000/-	5	3	5	10 (No AMB dependency)	First 5 (No AMB dependency, 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	

* Non-Financial transactions and non-cash financial transactions (like Trust Donation etc.) are "FREE" at SBI ATMs for SBI customers.

\$ Namely, Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad.

For All Salary Package accounts including Shaurya Family Pension Accounts & Family Savings Account- SBI RISHTHEY at all locations (irrespective of variants) → "FREE", Unlimited number of transactions at our ATMs, other Bank ATMs.

AFTER FREE USAGE, SERVICE CHARGES AT ATM : SAVINGS A/c.				
Description of Service	Existing Service Charge		Revised Charges w.e.f 1 st January 2025#	
	SBI ATM	Other Bank ATMs		Other Bank ATMs
		In 6 Metro Centres \$	SBI ATM	In all Centres (Including 6 Metro Centres \$)
Charges for Financial transactions (cash withdrawal) beyond the "FREE" limits (₹ Per Txn.)	₹10/- + GST	₹20/- +GST		₹15/- + GST
Charges for Non-Financial transactions beyond the "FREE" limits (₹ Per Txn.)	NIL	₹ 8/- +GST		₹ 10/- + GST
Transaction decline due to insufficient balance in Savings A/c.##	₹20/- + GST		₹20/- + GST (No change)	

\$ Namely, Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad.

For All Salary Package accounts including Shaurya Family Pension Accounts & Family Savings Account- SBI RISHTHEY at all locations (irrespective of variants) → "FREE", Unlimited number of transactions at our ATMs, other Bank ATMs.

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. Current Account (Personal & Business Segments)

SERVICE CHARGES AT ATM: CURRENT A/c					
Description of Service	Existing Service Charge			Revised Charges w.e.f 1 st January 2025*	
	SBI ATM	Other Bank ATMs		SBI ATM	Other Bank ATMs
		In 6 Metro Centres \$	Other Centres		In all Centres (Including 6 Metro Centres \$)
Charges for every Financial transaction (cash withdrawal)	₹10/- + GST^^	₹ 20/- + GST		NIL	₹21/- + GST charges applicable from 1st transaction
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)	
<p>\$ Namely, Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad.</p> <p>* “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.</p> <p>^^ 5 free for CA maintaining Average monthly balance up to ₹25,000/-, Unlimited free transactions for AMB above ₹ 25,000/-.</p> <p>## 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.</p>					

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

AFTER FREE USAGE, SERVICE CHARGES AT ATM: BSBD A/c.					
Description of Service	Existing			Revised Charges w.e.f 1 st January 2025	
	SBI ATM	Other Banks' ATM		SBI ATM	Other Banks' ATM
		In 6 Metro Centres \$	Other Centres		In all Centres (Including 6 Metro Centres \$)
Charges for Financial transactions (cash withdrawal) beyond the “FREE” limits (₹ Per Txn.)	Four withdrawals in a month*: Free . The charges for transactions in excess of first four free transactions excluding Digital Transactions: ₹15/- + GST per transaction.			No change	
Charges for Non-Financial transactions beyond the “FREE” limits (₹ Per Txn.)	NIL	₹ 8/- +GST (Beyond free limit)		NIL	NIL
\$ Namely, Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad.					
* These 4 “Free withdrawals include withdrawals at own ATMs, other Bank’s ATM, own & other Bank’s Micro ATMs, Branch withdrawal transactions, CSP cash withdrawals, Cash@Pos.					

d. KCC Accounts

SERVICE CHARGES AT ATM: KCC A/c					
Description of Service	Existing Service Charge			Revised Charges w.e.f 1 st January 2025*	
	SBI ATM	Other Bank ATMs		SBI ATM	Other Bank ATMs
		In 6 Metro Centres \$	Other Centres		In all Centres (Including 6 Metro Centres \$)
Charges for every Financial transaction (cash withdrawal)	₹10/- + GST^^	₹ 20/- + GST		NIL	NIL
Charges for every Non-Financial transaction (₹ Per Txn.)	NIL	₹ 8/- +GST		NIL	NIL
* Namely, Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad.					
^^ 5 free for KCC maintaining Average monthly balance up to ₹25,000/-, Unlimited free transactions for AMB above ₹ 25,000/- .					

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

SERVICE CHARGES AT ATM: YONO CASH, QR CASH, UPI CASH *		
Description of Service	Existing Service Charge	Revised Charges w.e.f 1 st January 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.		