

NOTICE: REVISION IN ATM/ ADWM TRANSACTION SERVICE CHARGES
w.e.f. 1st DECEMBER 2025

ATM transaction service charges were last revised w.e.f. 1st February 2025. The existing Service Charges for ATM / ADWM has been revised due to the upward revision in Inter-Change Fee. The revised Service Charges shall come into effect from **1st December 2025**. The details of existing and revised Service Charges are furnished below:

A. Revised Service Charges for SBI Debit Card holders using OTHER BANK's ATMs (in India):

Savings Bank Account-all variants (Personal Segment excluding BSBD, KCC and Salary Package)

| Service Charges at Other Bank ATM/ ADWM: Saving Bank A/cs | | |
|--|---|--|
| Particulars | Existing Service Charges | Revised Service Charges w.e.f. 1st December 2025 |
| No. of Monthly transactions FREE | 5 FREE at All Centres (includes both Financial + Non-Financial transactions.) | No change |
| Charges for per Cash Withdrawal(s) after FREE Monthly transactions | ₹ 21 + GST | ₹ 23 + GST |
| Charges for Non-Financial transaction(s) after FREE Monthly transactions | ₹ 10 + GST | ₹ 11 + GST |

ii. Salary Package Savings Bank Accounts (All variants)

| Service Charges at Other Bank ATM/ ADWM: Salary Package Savings Bank A/cs | | |
|--|---|--|
| Particulars | Existing Service Charges | Revised Service Charges w.e.f. 1st December 2025 |
| No. of Monthly transactions FREE | Unlimited Free at all Centres (includes both Financial + Non-Financial transactions.) | 10 at all Centres (includes both Financial + Non-Financial transactions.) |
| Charges for per Cash Withdrawal(s) after FREE Monthly transactions. | NIL | ₹ 23 + GST |
| Charges for per Non-financial transaction(s) after FREE Monthly transactions. | NIL | ₹ 11 + GST |

iii. Current Account (Personal & Business Segments)

| Service Charges at Other Bank ATM/ ADWM: Current A/cs | | |
|---|---|--|
| Particulars | Existing Service Charges | Revised Service Charges w.e.f. 1 st December 2025 |
| No. of Monthly FREE transactions. * | NIL at all Centres (includes both Financial + Non-Financial transactions.) | No Change |
| Charges for every cash withdrawal transaction | ₹ 21 + GST | ₹ 23 + GST |
| Charges for every Non-financial transaction | ₹ 10 + GST | ₹ 11+ GST |
| * To continue "FREE" for Reimbursement Current Account of Salary Package. | | |

iv. Basic Saving Bank Deposit (BSBD):

No Changes: Existing Service Charges after first four cash withdrawal (excluding Digital transactions) in a month shall continue.

v. Kissan Credit Card (KCC) Accounts

No Changes: Continue to have unlimited FREE ATM transactions at Other Bank ATMs.

B. Revised Service Charges for SBI Debit Card holders using SBI ATMs / ADWMs:

No Changes: Existing ATM transaction Service Charges for SBI Debit Card holders using SBI ATMs / ADWMs shall continue as per [revised Public Notice dated 27th December 2024](#).

C. Revised Service Charges for Cardless Cash Withdrawal transactions at SBI ATMs / ADWMs or other Bank's ATMs / ADWMs:

No Changes: Unlimited FREE transactions will continue till further notice.

Important Points:

Customers are advised to use the below facilities available 24x7.

| | |
|---|---|
| SBI ATMs / ADWMs | Use SBI's extensive network of over 63,000 ATMs / ADWMs across India for unlimited FREE Non-Financial transactions. |
| For Balance enquiry and other Banking services | |
| Toll Free Number | 1800 1234 / 1800 2100 |
| WhatsApp Banking | 90226 90226 |