

Operations Department, The Arcade Tower-4, IInd Floor, WTC, Cuffe Parade, Mumbai -400005

Instruction Circular No. 00187:2025-26

Date: 15.05.2025

To: All Branches/Offices

Revision in ATM Usage Charges

HIGHLIGHTS

1. ATM usage charges stand revised w.e.f. 15.06.2025
2. ATM usage charges beyond free limit will be Rs.23/- + GST (Financial Transaction) and Rs.9/- + GST (Non - Financial Transaction)

Attention of Branches/Offices is invited to Debit Card policy 2025-26, circulated vide I.C.No.05507:2024-25 dated 25.03.2025, wherein service charges on ATM transactions were communicated as below;

Number of free ATM transactions per month provided by Bank to their Savings Bank account holders is as below;

ATM Centre	Our Bank	Other Bank
Metro	5 (Five) Financial or Non-financial transactions	3 (Three) Financial or Non-financial transactions
Non - Metro		5 (Five) Financial or Non-financial transactions

(Metro centres: - Mumbai, New Delhi, Chennai, Kolkata, Bengaluru & Hyderabad)

Small/No frills/BSBDA customers will continue to enjoy Five free transactions at other ATMs at Metro Centres as well as Non-Metro Centres.

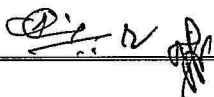
Bank is presently levying following charge beyond free ATM transactions;

- (A) Financial Transaction - Rs.21/- excluding GST
(B) Non - Financial Transaction - Rs.8/- excluding GST

RBI has issued circular no: RBI/2021-22/52 DPSS.CO.OD.No.S-182/06.07.011/2021-22 Dated: 10-06-2021, updated as on 28-03-2025. Beyond the free transactions, a customer may be charged a maximum fee of Rs.23/- per transaction. Accordingly, competent authority has approved the revision in ATM transaction charges beyond free limit as below;

- (A) Financial Transaction - Rs.23/- excluding GST
(B) Non - Financial Transaction - Rs.9/- excluding GST

Classification: Public



The revised charges will also apply, *mutatis mutandis*, to transaction done at Cash Recycler Machines (other than for cash deposit transactions).

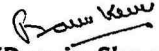
The above revision is not applicable for Micro-ATM, Interoperable cash deposit (Card based & UPI based) and international ATM transactions and it shall continue to remain same as per the existing rate.

Notice to Customers: Branches are advised to invariably put up a Notice (Annexure-A) effecting the changes of said revision in the customer approach area/banking hall/notice board/ATM premises.

Details of Annexure is as under:

Annexure-A: Format of Notice to be displayed immediately for revision of charges w.e.f.15.06.2025

Branches are requested to take a careful note of the revised charges and aforesaid guidelines.


(Pravin Sharma)
Chief General Manager & COO


Classification: Public



_____ Branch

BRANCH NOTICE

We hereby notify that - “Our service charges as ATM Usage charges beyond free limit” are being revised with effect from 15.06.2025 as below;

ATM Usage Charges

(Excluding GST)

Particulars	Existing Charge	Revised Charge
Financial Transaction	Rs.21/-	Rs.23/-
Non - Financial Transaction	Rs.8/-	Rs.9/-

The revised schedule of service charges is available with Branch Manager/ Dy. Branch Head/ Officer-in Charge. You may please contact the branch officials for further details.

Branch Head/ Authorized Officer