

**F.No. CBS-25/95/2021-FS-DOP**  
**Government of India**  
**Ministry of Communications**  
**Department of Posts**  
**(FS Division)**

**Dak Bhawan, Sansad Marg,**  
**New Delhi-110001,**  
**Dated: 30.10.2025**

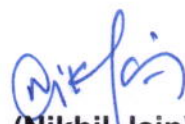
To,  
All HoCs

**Subject:- Regarding revision of charges for ATM transactions on ATM outlets of other banks.**

In continuation and partial modification of this office order CBS-25/95/2021-FS-DOP dated 15.09.2021, the competent Authority has accorded necessary approval for revision of charges for ATM transactions on ATM outlets with effect from **01.11.2025** as below: -

| ATM                          | Transaction Type                                                          | Earlier Charges                                                                                        | Revised Charges                                                                                         |
|------------------------------|---------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| Charges for Other Bank's ATM | Financial Transactions                                                    | Beyond 3 free transactions- (In Metro Cities) and 5 free transactions in Non Metro Cities- ₹20/-+ GST  | Beyond 3 free transactions - (In Metro Cities) and 5 free transactions in Non Metro Cities - ₹23/-+ GST |
|                              | Non Financial Transactions                                                | Beyond 3 free transactions- (In Metro Cities) and 5 free transactions in Non Metro Cities - ₹8/- + GST | Beyond 3 free transactions- (In Metro Cities) and 5 free transactions in Non Metro Cities - ₹11/- + GST |
| Charges for DOP's ATM        | Financial Transactions                                                    | Beyond 5 free transactions- ₹10/- + GST                                                                | No Change                                                                                               |
|                              | Non Financial Transactions                                                | Beyond 5 free transactions- ₹5/- + GST                                                                 |                                                                                                         |
|                              | *Free Transactions includes both Financial and Non Financial Transactions |                                                                                                        |                                                                                                         |

2. Therefore, it is requested to circulate this information to all the Postal Units for awareness of the postal officials as well as general public.
3. This issue with the approval of the competent authority.

  
**(Nikhil Jain)**  
**ADG (FS-PMU)**

**Copy to:-**

- The CGM, CEPT, Mysuru for information and uploading the memo on India Post website as well as displaying the information at Home>>Banking & Remittance>>Post Office Savings Schemes under FAQ on Banking Tab.
- IPPB Team for information and action accordingly.
- CPRC Chennai for information and action accordingly.

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**(FS Division)**

**Dak Bhawan, Sansad Marg,**  
**New Delhi-110001,**  
**Dated: 15.09.2021.**

To,  
 All HoCs

**Subject:- Regarding introduction of charges for ATM transactions on ATM outlets of India Post as well as other banks.**

With reference to above mentioned subject, it is to bring to your kind notice that Competent Authority has accorded necessary approval for introduction of various charges on ATM cards at the following rates-

| Transaction Type                                                                                  | Charges (Rs.)                                                                                                                                    | Date of implementation |
|---------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| Debit Card Replacement Charges                                                                    | ₹300/- + GST                                                                                                                                     | 01.10.2021             |
| Duplicate PIN/Regeneration of PIN through Branch                                                  | ₹50/- + GST                                                                                                                                      | 01.10.2021             |
| ATM/POS transaction technical declines attributable to customer (i.e. lack of balance in account) | ₹20/- + GST                                                                                                                                      | 01.10.2021             |
| AT PoS – Cash withdrawals for DoP Debit cards (On-Us transactions)                                | 1% of the transaction value subject to a maximum of ₹5/- per transaction                                                                         | 01.10.2021             |
| Charges for Withdrawal at ATM                                                                     | Financial Transactions at other ATMs- Beyond 3 free transactions- (In Metro Cities) and 5 free transactions in Non Metro Cities ₹20/-+ GST       | 01.10.2021             |
|                                                                                                   | Financial Transactions at own ATMs- Beyond 5 free transactions- ₹10/- + GST                                                                      | 01.10.2021             |
|                                                                                                   | Non Financial Transactions at other ATMs- Beyond 3 free transactions- (In Metro Cities) and 5 free transactions in Non Metro Cities - ₹8/- + GST | 01.10.2021             |
|                                                                                                   | Non Financial Transactions at own ATMs- Beyond 5 free transactions- ₹5/- + GST                                                                   | 01.10.2021             |



|                                                     |                   |                                                                                                                                                        |
|-----------------------------------------------------|-------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
| ATM/Debit Card Annual Maintenance Charges           | ₹125/- + GST      | Charges are applicable on cycle of 01.10.2021 to 30.09.2022 and subsequent cycles. Charges to be collected at the end of the cycle i.e. on 30.09.2022. |
| SMS Alert charges per annum from Debit Card holders | ₹12/- (incl. GST) | Charges are applicable on cycle of 01.10.2021 to 30.09.2022 and subsequent cycles. Charges to be collected at the end of the cycle i.e. on 30.09.2022. |

Therefore, it is requested to circulate this information to all the Postal Units for awareness of the postal officials as well as general public.

This issues with the approval of the DDG (FS).

  
(Puneet Bijaraniya)  
ADG (FS-II)

**Copy to:-**

- The CGM, CEPT, Mysuru for information and uploading the memo on India Post website as well as displaying the information at Home>>Banking & Remittance>>Post Office Savings Schemes under FAQ on Banking Tab. Hindi version will follow.