

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: 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.