

## Revision in the benefits of CASHBACK SBI Card

With effect from 1<sup>st</sup> April 2026, following revisions will be applicable to your CASHBACK SBI Card:

- The maximum Cashback\* that can be earned in a statement cycle will be capped at ₹4,000, as follows:

| Spend Type                           | Cashback (%) | Max. Cashback (₹) |
|--------------------------------------|--------------|-------------------|
| Online                               | 5%           | ₹2,000            |
| Offline<br>(POS at Merchant Outlets) | 1%           | ₹2,000            |
| Maximum Cashback per statement cycle | -            | ₹4,000            |

- Cashback will not be applicable on spends at Digital Gaming Platforms/Merchants, Tolls and Government-related Transactions, in addition to existing exclusions.

| Category                               | Merchant Category Codes (MCCs) |
|--|--------------------------------|
| Digital Gaming Platforms/<br>Merchants | 7993, 7994, 5816               |
| Tolls                                  | 4784                           |
| Government related<br>Transactions     | 9222, 9311, 9402               |

The Merchant Category Codes are defined by the Networks and are subject to change basis their discretion and such changes shall be implemented basis communication from the Networks without any requirement for intimation/information to the customers.

\*Cashback not applicable on Merchant EMI & Flexipay EMI transactions and on following categories: Utility, insurance, Fuel, Rent, Wallet, School & Educational Services, Jewelry, Railways etc. For complete list of exclusions, [click here](#)