

Revision in Service Charges & Features of 'BSBDA' w.e.f. 01-04-2026

Sl. No.	Specification	Existing	Revised
1	Cheque book	First cheque book of 10 leaves - Free (additional cheque book @ Rs 3 per leaf)	25 cheque leaves per FY - Free (additional cheque book @ Rs 3 per leaf)
2	Free withdrawals per month	Only four (4) free withdrawals per month by the customer through any mode (like Cash withdrawal @ Branch / ATM (on-us + off-us), Ecomm/ POS, NEFT/ RTGS/ DD/ PO issuance through account, Clearing, Standing Instruction, ECS, NACH, UPI etc.) After free limit - chargeable as per the schedule of charges.	Four free withdrawals per month, including transfers and ATM transactions (at our ATMs or other banks' ATMs). Digital payment transactions (i.e., POS, Ecomm, NEFT, RTGS, UPI, IMPS, etc) are not counted towards the four free withdrawals. <u>Above free limit</u> Rs 4 per Rs 1,000 or part thereof with a minimum of Rs 50 per transaction
3	SMS Alert Charges	Nil	Rs 0.5 per SMS
4	DD/ Pay-order	4 free withdrawals per month by the customer through any mode (like Cash withdrawal @ Branch / ATM (on-us + off-us), Ecomm/POS, NEFT/RTGS/DD/PO issuance through account, Clearing, Standing Instruction, ECS, NACH, UPI etc.) Above free limit Up to Rs5K - Rs30 Above Rs5K up to Rs10K - Rs50 Above Rs10K up to Rs1 lakh - Rs4 per 1000 (min. Rs50) Above Rs 1 lakh - Rs3 per 1000 (max. Rs 10000)	Four free withdrawals per month, including transfers and ATM transactions (at our ATMs or other banks' ATMs). Digital payment transactions (i.e., POS, Ecomm, NEFT, RTGS, UPI, IMPS, etc) are not counted towards the four free withdrawals. <u>Above free limit</u> Up to Rs5K - Rs30 Above Rs5K up to Rs10K - Rs50 Above Rs10K up to Rs1 lakh - Rs4 per 1000 (min. Rs50) Above Rs 1 lakh - Rs3 per 1000 (max. Rs 10000)
5	IMPS transaction charges - Branch/ Net & Mobile Banking (per transaction)	4 free withdrawals per month by the customer through any mode (like Cash withdrawal @ Branch / ATM (on-us + off-us), Ecomm/POS, NEFT/RTGS/DD/PO issuance through account, Clearing, Standing Instruction, ECS, NACH, UPI etc.) Above free limit, Txn amount of; 0 to Rs 1000 - free Rs 1001 to 25,000 - Rs 5 Rs 25,001 to 100,000- Rs 8 Rs 100,001 to 500,000 - Rs 15	Free
6	NEFT transaction charges through Branch	4 free withdrawals per month by the customer through any mode (like Cash withdrawal @ Branch / ATM (on-us + off-us), Ecomm/POS, NEFT/RTGS/DD/PO issuance through account, Clearing, Standing Instruction, ECS, NACH, UPI etc.) Above free limit Up to Rs 10,000 - Rs 2 Rs 10,001 to Rs 1 Lac - Rs 4.50 Rs 1,00,001 to Rs 2 Lac - Rs 14.50 > Rs 2 lakh - Rs 24.5	Free
7	RTGS transaction charges for through Branch	4 free withdrawals per month by the customer through any mode (like Cash withdrawal @ Branch / ATM (on-us + off-us), Ecomm/POS, NEFT/RTGS/DD/PO issuance through account, Clearing, Standing Instruction, ECS, NACH, UPI etc.) Above free limit Rs 2 - 5 lakhs- Rs 25 > Rs 5 lakh- Rs 50	Free

8	No of free ATM transactions permitted in non CSB ATMs per month, including balance enquiry	4 free withdrawal per month including CSB & other bank ATMs Beyond free txns: financial - ₹ 21 per txn; non-financial - ₹ 10 per txn (if exceeds 4 txn including withdrawal/balance enquiry)	<p>Four free withdrawals per month, including transfers and ATM transactions (at our ATMs or other banks' ATMs). Digital payment transactions (i.e., POS, Ecomm, NEFT, RTGS, UPI, IMPS, etc) are not counted towards the four free withdrawals.</p> <p><u>Above free limit</u> Financial - Rs 21 per transaction; Non-Financial - Rs 10 per transaction (if exceeds four transaction including withdrawal and balance enquiry)</p>
9	No of free ATM transactions permitted in CSB ATMs per month, including balance enquiry	<p>4 free withdrawal per month including CSB & other bank ATMs.</p> <p>Beyond free transactions: financial - ₹ 21 per txn (non-financial: unlimited)</p>	<p>Four free withdrawals per month, including transfers and ATM transactions (at our ATMs or other banks' ATMs). Digital payment transactions (i.e., POS, Ecomm, NEFT, RTGS, UPI, IMPS, etc) are not counted towards the four free withdrawals.</p> <p><u>Above free limit</u> Financial - Rs 21 per transaction Non-Financial: Unlimited</p>

The revised service charges/features will be **effective from 01-04-2026**.

For detailed information on the revised and existing features and service charges of BSBDA, please visit the Bank's website at the following link <https://www.csb.bank.in/service-charges-and-fees>