

Service Charges and Features of Collection Account, RERA Utilization Account & Escrow Account Products (w.e.f. 01-11-2025)				
Sl No	Specification	Collection Current Account	RERA Utilization Account	ESCROW Current Account
1	Average Monthly Balance (AMB) Requirement	Rs 10000	Rs 10000	Rs 10000
2	Charges for Non-Maintenance of Minimum Average Monthly Balance (MAB) (Charges are proportional to the % of shortfall against the stipulated minimum balance, charged monthly)		Upto 20% shortfall - Rs 200 Above 20% & upto 40% shortfall - Rs 400 Above 40% & upto 60% shortfall - Rs 600 Above 60% & upto 80% shortfall - Rs 800 Above 80% & upto 100% shortfall - Rs 1000	
3	Free Multi city payable at per Cheque Book facility	NA	First cheque book of 10 leaves - Free (additional cheque book @ Rs 3 per leaf) If AMB >= 1 Lakh 100 cheque leaves per month - free (additional cheque book @ Rs 3 per leaf)	NA
4	Folio Charges (Collected Quarterly)		AMB < Rs 50,000 - Rs 120 AMB >= Rs 50,000 & <= Rs 1 Lakh - Rs 60 AMB >= Rs 1 Lakh - Free Note- 40 customer transactions* constitute one folio. Folio charges will be debited at the end of the respective quarter. *Digital/alternate channel transactions (debit & credit) are excluded	
5	Cash deposit limit/charges at home branch/CDM		Free limit of 2 Lakhs per month or 10 times of previous month AMB, whichever is higher, with a maximum cap of Rs 20 Lakhs pm Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance If AMB >= 1 Lakh Free limit of 30 Lakhs per month or 15 times of previous month AMB, whichever is higher, with a maximum cap of Rs 1 Crore pm Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	
6	Cash deposit limit/charges at non-home branch/CDM		Max. up to 5 remittances per month subject to free limit under item 5 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance If AMB >= 1 Lakh Max. up to 10 remittances per month subject to free limit under item 5 above Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	
7	Cheque deposit limit per instrument and per day at any branch		unlimited	
8	Cash withdrawal limit/charges through home branch	Withdrawal not allowed	unlimited	Withdrawal not allowed
9	Cash withdrawal limit/charges through non-home branch	Withdrawal not allowed	Free limit: Rs 20,000 per day Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction. If AMB >= 1 Lakh Free limit: Rs 25 Lakhs per day Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction.	Withdrawal not allowed
10	Coin & Small denomination Notes counting charges for remittance		Currency notes/Coins of lower denomination / <= Rs 100 per transaction Upto 50 pieces - Free More than 50 pieces - Rs 5 per 50 pieces and part thereof	
11	IMPS transaction charges- Branch/ Net & Mobile Banking (per txn)	NA	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	NA
12	Net Banking/ Mobile Banking txn limit per day per user	NA	Default- Rs 1 Lakh Maximum - Rs 3 Lakh	NA
13	DD/ Pay-order issue	DD/PO not issued	Up to RuK - Ru10 Above RuK up to Ru20K - Ru20 Above Ru20K up to Ru3 Lakh - Ru4 per 1000 (min. Ru20) Above Ru 3 Lakh - Rs 3 per 1000 (min. Rs 10000) If AMB >= 1 Lakh up to 20 instruments free per month Beyond 20 instruments Up to RuK - Ru10 Above RuK up to Ru20K - Ru20 Above Ru20K up to Ru3 Lakh - Ru4 per 1000 (min. Ru20) Above Ru 3 Lakh - Rs 3 per 1000 (min. Rs 10000)	DD/PO not issued
14	DD/PO - Cancellation	NA	Rs 100 + stamp cost	NA
15	DD/PO - Duplicate Issuance	NA	Rs 100 + stamp cost	NA
16	NEFT charges for transaction through Branch	NA	Upto Rs 10,000 - Rs 2 Rs 10,001 to Rs 1 Lakh - Rs 4.50 Rs 1,00,001 to Rs 2 Lakh - Rs 14.50 > Rs 2 Lakh - Rs 24.50 If AMB >= 1 Lakh 100 txns free per month	NA
17	RTGS charges for transaction through Branch	NA	Rs 2 - 5 Lakh - Rs 25 > Rs 5 Lakh - Rs 50 If AMB >= 1 Lakh 200 txns free per month	NA
18	NEFT / RTGS charges through Net/Mobile Banking	NA	Free	NA
19	Discount on Annual Locker Rent	NA	No discount	NA
20	Locker rent overdue charge	NA	1st Quarter: 50% of annual rental 2nd Quarter: 30% of annual rental 3rd Quarter: 30% of annual rental 4th Quarter: 40% of annual rental	NA
21	Issue of duplicate Passbook	Rs	Rs 100 per instrument + Rs 20 per page	
22	Issue of duplicate FD Receipt	NA	Rs 20 per stamp cost	NA
23	Issue of duplicate Net Banking Passbook (sent via post/courier)	NA	Rs 100	NA
24	DD/PO revalidation per instrument	NA	Rs 100 per instrument	NA
25	Certificate issue	100 per certificate	100 per certificate If AMB >= 1 Lakh - Free	100 per certificate
26	Outstation cheque collection (OSC not through Local clearing)		up to Rs 50000 - Rs 50 above Rs 50,000 up to Rs 10,00,000 - Rs 100 Above Rs 10,00,000 - Rs 150	
27	Inward cheque return	NA	Rs 500 per instrument For instruments of value more than 5 Lakhs, returned for One Day at the prevailing lending rate for unreturned personal loans will be charged additionally If AMB >= 1 Lakh In addition to the above Returns due to non-financial reasons - Free	NA
28	Outward cheque return		Rs 100 per instrument If AMB >= 1 Lakh Free upto 10 instruments	
29	Stop Payment	NA	Rs 100 per instrument If AMB >= 1 Lakh Free upto 2 occasions in a financial year	NA
30	ECS / NACH Mandate Registration (Registration charges will be exempted for services / allied products provided by our Bank)		Rs 200 per mandate If AMB >= 1 Lakh Free	
31	ECS / NACH Mandate Registration Failure		Rs 100 per mandate	
32	ECS/NACH inward clearing - return		Rs 250 per instance	
33	SMS Alert Charges (Collected Quarterly)		Rs 0.5 per SMS for Resident Accounts	
34	Account Closure Charges		Free for closure within 25 days from the date of account activation. Rs 500 - If the account is closed after 25 days but within 1 year from the date of account activation	
35	Debit Card (Features & service charges are available in Debit Card Matrix)	NA	Default card - RuPay classic Other card variants can be issued on request, on chargeable basis as applicable Maximum permissible limit is INR 50000 per withdrawal (slip). Withdrawal slips are chargeable at INR 20 per transaction	NA
36	Withdrawal Slip Charges	NA	Maximum permissible limit is INR 50000 per withdrawal (slip). Withdrawal slips are chargeable at INR 20 per transaction	NA
37	Processing Fee	NA	Rs 15,000 p.a.	NA

T & C

All charges are exclusive of GST as applicable.
 For Collection CA & RERA CA, debit transactions by the customer through branches & alternate channels are free.
 For accounts held by or on behalf of the stipulated Average Monthly Balance (AMB) to a given month, charges and free transaction limits applicable to the base product (Base Current Account) will apply to all transactions in the succeeding month. Similarly, for quarterly and annual charges, if the customer fails to maintain the required AMB during the respective charge period, charges applicable to the base product will be levied for the period.
 For charges for Cheque CA/NACH/Current Account, charges are applicable to the base product and will be levied for the period.
 Bank reserves the rights to modify/terminate any of the conditions herein at its sole discretion based on change in regulations and/or the cost of operations. Customers will be notified in writing.
 Conditions of service of the debit card are available on the website of the bank. Customers should refer to the website for the latest version of the conditions of service. Debit card services are subject to the value addition/feature of the account card variant. Renewal debit card will be debited and debit card variant as applicable for CA/SA product.
 Certain debit card variants and Savings/Current Account products are applicable for certain customer segments only.
 Locker charges are levied on the locker with a minimum of Rs 100 per month. 'Current Savings account product' Discount is allowed only for one locker per account. If a customer has multiple lockers (debits the same account), the discount will apply to only one locker. Locker rent will be collected quarterly (or) adhering to the applicable product per account. Rent will be collected upfront.
 Royal Net & Mobile Banking
 (i) Domestic transfer in the maximum permissible transaction limit within the combined cap for both Net Banking and Mobile Banking. Example: If there is a ₹10 lakh, then the sum of limits across both channels cannot exceed ₹10 lakh.
 (ii) Option available to customers to set their own transaction limits within the overall permissible limit.
 (iii) For customers having multiple CA/SA products under the same Customer ID, then the applicable limit will be based on the product with the highest permissible limit among those accounts.

Debit Card Matrix- RERA Utilisation Account (w.e.f.01-11-2025)		
Sl No.	Specification	RERA Utilization Account
1	Debit Card Variant (default)	RuPay Classic
2	No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry	Nil
3	No of free ATM txns permitted in CSB ATMs per month, including balance enquiry	unlimited
4	International Balance Enquiry/Cash withdrawal	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry
5	New Debit Card Issue (upfront fee)	Free
6	Debit Card Annual Fee (charges will be debited during the end of every calendar year. For new cards issued during the year, charge shall be collected on pro-rata basis for the first year)	RuPay Classic- ₹ 250 Visa Classic- ₹ 250 RuPay Platinum - ₹ 500 Visa Platinum - ₹ 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature) Visa Signature - ₹ 900
7	Issue of duplicate ATM Card	₹ 300 per instance
8	Issue of duplicate ATM Pin Mailer	₹ 100
9	ATM txn declined at CSB/non-CSB ATM due to insufficient fund in customer account	at CSB ATM - free at non-CSB ATM: ₹ 25 per txn (Decline charges are applicable even if the declined txn is within the applicable monthly Other Bank ATM free limit)
10	Add-on/Additional Card Charge	NA
11	Embossed Name Change	₹ 300 per instance

T&C

All charges are exclusive of GST as applicable.

For accounts not maintaining the stipulated AMB for a month/charging period, charges and free limits as applicable to the base variant shall be applied for all transactions in the succeeding month. Similarly annual charges as applicable to the base variant shall apply in such cases.

Some card/account variants are applicable only for some specific segment of customers.

Bank reserves the right to modify/discontinue any of the complimentary offers at its sole discretion based on change in product propositions and on the contractual terms & conditions with its channel partners and vendors.

Complementary insurance (if any) offered by the debit card (as per their terms & conditions) shall be based on the card variant and not as per the account variant.

Default card variant is to be selected for getting the value added features of the account/card variant. Renewal card will be the default card variant as applicable for an account.

Cash withdrawal/POS/E-Com txn limits are based on the card variant and not as per the account variant.

For Debit card limits (ATM, POS,Ecomm), please refer bank's website <https://www.csb.bank.in/service-charges-and-fees>.