

Service Charges and Features of Collection Account, RERA Utilization Account & Escrow Account Products (w.e.f. 01-11-2025)				
SI 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 (AMB) [Charges are proportional to the amount of shortfall against the stipulated minimum balance, charged monthly]		Up to Rs 1000, shortfall - Rs 200 Above 1000 & upto 2000 - Rs 400 Above 2000 & upto 50% shortfall - Rs 600 Above 50% & upto 80% shortfall - Rs 800 Above 80% & upto 100% shortfall - Rs 1000 Above 100% & upto 120% shortfall - Rs 1200	
3	Free Multi-city payable at par Cheque Book facility	NA	First cheque book of 10 leaves - Free (additional cheque book @ Rs 3 per leaf) IF AMB=Rs 1 Lakh 200 cheque leaves per month - free (additional cheque book @ Rs 3 per leaf)	NA
4	Folio Charges (Collected Quarterly)		AMF = Rs 10000 - Rs 120 AMF = Rs 10000 & above - Rs 60 AMF = 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 channels 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 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=Rs 2 Lakh	
6	Cash deposit limit/charges at non-home branch/CDM		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 IF AMB=Rs 2 Lakh	
7	Cheque deposit limit per instrument and per day at any branch		Max. up to 9 remittances per month subject to free limit under item 6 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance IF AMB=Rs 2 Lakh	
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 50,000 per day Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction. IF AMB=Rs 1 Lakh Free limit: Rs 10.10 Lakh 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 Rs 100/- & above - Rs 100 per transaction Up to 50 pieces - Free More than 50 pieces - Rs 5 per 50 pieces and part thereof	
11	IMPS transaction charges - Branch/ Net & Mobile Banking (per transaction)	NA	Ten amount of, 0 to Rs 1000 - Free Rs 1001 to 21,000 - Rs 1 (Rs 25,001 to 100,000- Rs 8 Rs 100,001 to 500,000 - Rs 15	NA
12	Net Banking/ Mobile Banking transaction limit per day per user	NA	Default - Rs 2 Lakh Maximum - Rs 3 Lakh	NA
13	DD/ Pay-order issue	DD/PO not issued	Up to Rs 1000 - Rs 20 Above Rs 1000 up to Rs 10000 - Rs 20 Above Rs 10000 up to Rs 1 lakh - Rs 4 per 1000 (min. Rs 50) Above Rs 1 lakh - Rs 8 per 1000 (max. Rs 10000) IF AMB=Rs 1 Lakh up to 10 instruments free per month Beyond 10 instruments - Rs 100 Above Rs 1000 up to Rs 1 lakh - Rs 4 per 1000 (min. Rs 50) Above Rs 1 lakh - Rs 8 per 1000 (max. 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	(Up to Rs 10,000 - Rs 2 Rs 10,000 to 1 Lakh - Rs 4.50 Rs 1,00,000 to 10 Lakhs - Rs 4.50 > Rs 2 Lakh - Rs 24.50 IF AMB=Rs 1 Lakh 100 basis free per month)	NA
17	RTGS charges for transaction through branch	NA	Rs 2 - 5 lakhs - Rs 25 > Rs 5 lakhs - Rs 50 IF AMB=Rs 1 Lakh 200 basis 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: 10% of annual rental 2nd Quarter: 20% of annual rental 3rd Quarter: 30% of annual rental 4th quarter: 40% of annual rental	NA
21	Issue of Duplicate Passbook	NA	Rs 100 per issuance + Rs 20 per page	
22	Issue of Duplicate FD Receipt	NA	Rs 100 + stamp cost	NA
23	Issue of Duplicate Net Banking Passwords (Joint via post/counter)	NA	Rs 100	NA
24	DD/PO revalidation per instrument	NA	Rs 100 per instrument	
25	Certificate issue	100 per certificate	100 per certificate if AMB=Rs 1 Lakh - Free	100 per certificate
26	Orbitation charge collection (DDC not through local clearing)		Up to Rs 10000 - Rs 50 above Rs 10000 up to Rs 100,000 - Rs 100 Above Rs 100,000 - Rs 150	
27	Inward cheque return	NA	Rs100 per instrument For instruments of value more than 1 Lakh, interest for One Day at the prevailing lending rate for unrated personal loan, will be charged additionally IF AMB= Rs 2 Lakh In addition to the above Returns due to non financial reasons - Free	NA
28	Outward cheque return		Rs100 per instrument if AMB> Rs 1 Lakh Free upto 10 instruments	
29	Stop Payment	NA	Rs 100 per instrument if AMB> Rs 1 Lakh Free upto 2 occasions in a financial year	NA
30	ECS / NACH Mandate Registration (Registrations charges will be exempted for services/allied products provided by our bank)		Rs 100 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 Residential Accounts	
34	Account Closure Charges		Free for closure within 15 days from the date of account activation Rs 500 - if the account is closed after 15 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 - Rs/Rupee basis Other card variants can be issued on request, on chargeable basis as applicable	NA
36	Withdrawal Slip Charges	NA	Maximum permissible limit is Rs 50000 per withdrawal slip. Withdrawal slips are chargeable at Rs 20 per transaction	NA
38	Processing Fee	NA	Rs 11,000 p.a.	NA

T&C:

All charges are exclusive of GST as applicable.

For Collection on CS & CSiva, CS debit transactions by the customer through branches & alternate channel are restricted.

For Collection on CS & CSiva, CS debit transactions by the customer through branches & alternate channel, charges and transaction limit 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 stipulated AMB during the respective charging period, charge applicable to the base product will be levied for that period.

No charge will be levied for the base product.

Bank reserves the right to modify/alter/revise any of the complementary charges at its sole discretion based on changes in product propositions and/or the contract terms & conditions of its channel partners and service providers.

Customer agrees to be bound by the terms and conditions of the base product and the sub products and not to use the CS/CSiva product. Default charges/restrictions to be levied for getting the valid/active status of the account and service. Renewed debit card will be the default debit card as applicable for a CAGA product.

Certain debit card variants and Savings Account products are applicable for certain customer segments only.

Locker/Debounce on locker will be determined by the locker/debounce recovery/Current/Savings account product.

Debounce is allowed only for one locker per account. If a customer has multiple lockers linked to the same account, the debounce will apply to only one locker. Locker rent will be collected upfront (in advance) for the applicable period per account. Rent for locker will be collected upfront.

Retail Net Banking: Banking

(a) Transaction limit: The maximum permissible transaction limit will be the combined cap for both Net Banking and Mobile Banking. Example: If the max allowed is 70 Lakh, then the sum of limits across both channels cannot exceed 70 Lakh.

(b) Opt-in: Available for customers to set their own transaction limits with the overall combined limit.

(c) For customers having multiple sub-products under the same collection frame, 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.
 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,Ecom), please refer bank's website <https://www.csb.bank.in/service-charges-and-fees>.