

Service Charges and Features of Freedom CA w.e.f. 06-01-2026

Sl No.	Specification	Freedom CA
1	Average Monthly Balance (AMB) Requirement	Rs 10,000
2	Charges for Non-Maintenance of Minimum Average Monthly Balance (AMB) (Charges are proportional to the % of shortfall against the stipulated minimum balance, charged monthly)	No Charges for first year. Standard Charges from 2nd Year 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	First cheque book of 10 leaves - Free (additional cheque book @ Rs 3 per leaf)
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 Minimum folio charges of Rs 120 per quarter, for Current Accounts with AMB < Rs 50,000 & Rs 60 per quarter for Current Accounts with AMB >=50,000 but < Rs 1Lakh 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 Rs 20 Lakhs 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 2 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	Unlimited per day
9	Cash withdrawal limit/charges through non-home branch	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
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	MPS transaction charges - Branch/Net & Mobile Banking (per tx)	MPS Txn amount of: 0 to Rs 1000 - free Rs 1001 to 25,000 - Rs 5 Rs 25,001 to 100,000 - Rs 6 Rs 100,001 to 500,000 - Rs 15
12	Net Banking/ Mobile Banking tx limit per day per user	Default - Rs 1 Lakh Maximum - Rs 10 Lakh
13	DD/ Pay-order issue	Up to Rs5K - Rs 30 Above Rs5K up to Rs10K - Rs50 Above Rs10K up to Rs1 lakh - Rs 4 per 1000 (min. Rs50) Above Rs 1 lakh - Rs 3 per 1000 (max. Rs 10000)
14	DD/PO - Cancellation	Rs100 instrument + stamp cost
15	DD/PO - Duplicate Issuance	Rs100 instrument + stamp cost
16	NEFT charges for transaction through Branch	Upto 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 24.50
17	RTGS charges for transaction through Branch	Rs 2 - 5 lakhs- Rs 25 > Rs 5 lakh- Rs 50
18	NEFT / RTGS charges through Net/Mobile Banking	Free
19	Discount on Annual Locker Rent	No discount Standard rent applies to all lockers
20	Locker rent overdue charge	1st Quarter: 10% of annual rental 2nd Quarter: 20% of annual rental 3rd Quarter: 30% of annual rental 4th quarter: 40% of annual rental
21	Issue of duplicate Passbook	Rs 100 per issuance + Rs 20per page
22	Issue of duplicate FD Receipt	Rs100 + stamp cost
23	Issue of duplicate Net Banking Passwords (sent via post/courier)	Rs 100
24	DD/PO revalidation per instrument	Rs 100 per instrument
25	Certificate Issue	Rs 100 per certificate
26	Outstation cheque collection (CBC not through Local clearing)	up to Rs5000 - Rs 50 above Rs5,000 up to Rs20,000 - Rs 100 Above Rs20,000 - Rs 100
27	Inward cheque return	Rs500 per instrument. For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unsecured personal loan, will be charged additionally
28	Outward cheque return	Rs100 per instrument
29	Stop Payment	Rs 100 per instrument
30	ECS /NACH Mandate Registration (Registration charges will be levied for services /filled products provided by our Bank)	Rs 200 per mandate
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 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)	Default card - RuPay classic Other card variants can be issued on request, on chargeable basis as applicable.
36	Withdrawal Slip Charges	Maximum permissible limit is INR 50000 per withdrawal slip. Withdrawal slips are chargeable at INR 20 per transaction

T&C:

All charges are exclusive of GST as applicable.

For accounts that do not maintain the stipulated Average Monthly Balance (AMB) for a given month, charges and transaction limits applicable to the basic product (Basic 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, charges applicable to the lower variant will be levied for the period.

No charges for clearing ECS/NACH return due to technical/systemic reasons.

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

Compulsory 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 CASA product.

Debit card variant to be selected for getting the value added/benefits of the account variant. Renewal debit card will be the default card variant as applicable for a CASA product.

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

Locker: Discount on locker rent will be determined by the lockholder next necessary Current/Savings account product. Discount is allowed only for one locker per account (if a customer has multiple lockers linked to the same account, the discount will apply to only one locker. Locker rent will be collected upfront (in advance) for the applicable period per account. Renewal will be collected upfront.

Retail Net & Mobile Banking:

(a) Discretionary cap on the maximum permissible transaction limit will be the combined cap for both Net Banking and Mobile Banking. Example: If the max allowed is Rs20 lakh, then the sum of limits across both channels cannot exceed Rs20 lakh.

(b) Option available for customers to set their own transaction limits within the overall permissible limit.

(c) For customers having multiple CASA products under the same Customer/Owner ID, then the applicable limit will be based on the product with the highest permissible limit among these accounts.

Debit Card Matrix- Freedom CA w.e.f. 06-01-2026		
Sl No.	Specification	Freedom CA
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	Rs 150 per cash withdrawal; Rs 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- Rs 250 Visa Classic- Rs 250 RuPay Platinum- Rs 500 Visa Platinum - Rs 500 Nil* if AMB=>1Lakh (*not applicable for Visa Signature) Visa Signature - Rs 900
7	Issue of duplicate ATM Card	Rs 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: Rs 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	Rs 300 per instance

T&C

All charges are exclusive of GST as applicable.

For accounts not maintaining the stipulated AAR 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.

Complimentary 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/P2P/Com tan limits are based on the card variant and not as per the account variant.

For Debit card limits (ATM, P2P,Comtan), please refer bank's website <https://www.csb.bank.in/service-charges-and-fees>.