

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

SI 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 proportionate to the % of shortfall against the stipulated minimum balance, charged monthly]	No Charge for first year. Standard Charges from 2nd Year Up to 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 any 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 20 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 3 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 (< Re 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)	Tan amount of: 0 to Rs 1000 - free Re 1001 to 25,000 - Re 5 Re 25,001 to 100,000 - Rs 8 Re 100,001 to 500,000 - Re 15
12	Net Banking/ Mobile Banking transaction limit per day per user	Default - Rs 1 Lakh Maximum - Rs 10 Lakh
13	DD/ Pay-order issue	Up to Rs5K - Rs20 Above Rs5K up to Rs10K - Rs50 Above Rs10K up to Rs12 lakh - Rs4 per 1000 (min. Rs50) Above Rs 1 lakh - Rs3 per 1000 (max. Rs 1000)
14	DD/PO - Cancellation	Rs100/ instrument + stamp cost
15	DD/PO - Duplicate issuance	Rs100/ instrument + stamp cost
16	NEFT charges for transaction through Branch	Up to 10,000 - Rs 2 Rs 10,001 to 1 Lac - Rs 4.50 Rs 1,00,001 to 2 Lac - Rs 14.50 > Rs 2 Lakh - Rs 24.50
17	RTGS charges for transaction through Branch	Rs 2 - 5 Lakh - 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: 50% 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 20 per page
22	Issue of duplicate FD Receipt	Rs100 + stamp cost
23	Issue of duplicate Net Banking Passwords (sent via post/counter)	Rs 200
24	DD/PO revitalisation per instrument	Rs 100 per instrument
25	Certificate Issue	Rs 100 per certificate
26	Outstation cheque collection (GBC not through Local clearing)	up to Rs5000 - Rs 50 above Rs5,000 up to Rs10,000 - Rs 100 Above Rs10,000 - Rs 150
27	Inward cheque return	Rs200 per instrument. For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unrated 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 (Registrations charges will be exempted for services/sold 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 Notice)	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 Rs 5000 per withdrawal slip. Withdrawal slips are chargeable at Rs 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 free transaction limits applicable to the base product (blue box) 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 quarter or year, the charges and free transaction limits applicable to the base variant will be levied for that period.

No charges for echeque/CSB/NACH return due to technical/systemic reasons.

Bank reserves the right to modify/eliminate any other complementary offers or to re-align discretion based on changing in product propositions and/or the contractual terms & conditions of the concerned product.

Complementary insurance will not be offered by the debit card (as per its terms & conditions) shall be based on the card variant and not as per the CSB product. Default card variant to be selected for getting the value added features of the account and variant. Renewal debit card will be the default card variant as applicable for a CSB product.

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

Locker: Discount on locker rent will be determined by the locker/locker rent accuracy 'Current/Savings account product'. Discount is allowed only for one locker per account if a customer has more than one locker. Locker rent will be collected upfront (in advance) for the applicable period per account. Rent will be collected upfront.

Retail Net & Mobile Banking:

(a) On mismatched concept i.e. if maximum permissible transaction limit will be the combined cap for both Net Banking and Mobile Banking. Example: if the max. allowed limit for Net Banking is 10000 and for mobile banking is 10000 then the combined maximum cannot exceed the 10000 limit.

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

(c) For customers having multiple CSB products under the same Customer/User 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 Maller	₹ 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

1. AMB
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 change the variants offered 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.
Debit 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 <http://www.csb.bank.in/service-charges-and-fees>.