



Service Charges & Features of Regular Current Account Products (w.e.f. 01-11-2025)

| Sl No. | Specification | Blue Current Account NRE Blue Current Account NRO Blue Current Account (i.e. Base product/variant) | Silver Current Account | Gold Current Account | Platinum Current Account NRE Platinum Current Account NRO Platinum Current Account |
|--------|--|--|--|---|--|
| 1 | Average Monthly Balance (AMB) Requirement | Rs 10,000 | Rs 25,000 | Rs 50,000 | Rs 1 Lakh |
| 2 | Charges for Non-Minimum Average Monthly Balance (AMB) (Charges are proportional to the % 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 | 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 | 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 | 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) | 20 cheque leaves per month - free (additional cheque book @ Rs 3 per leaf) | 50 cheque leaves per month - free (additional cheque book @ Rs 3 per leaf) | 100 cheque leaves per month - 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 | | |
| 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 per month. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction. | Free limit of 7.5 Lakhs per month or 10 times of previous month AMB, whichever is higher, with a maximum cap of Rs 20 Lakhs per month. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction. | Free limit of 15 Lakhs per month or 15 times of previous month AMB, whichever is higher, with a maximum cap of Rs 50 Lakhs per month. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction. | Free limit of 30 Lakhs per month or 15 times of previous month AMB, whichever is higher, with a maximum cap of Rs 2 crore per month. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction. |
| 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 transaction. | 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 transaction. | 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 transaction. | 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 transaction. |
| 7 | Cheque deposit limit per instrument and per day at any branch | Free limit: Unlimited per day | Free limit: Unlimited per day | Free limit: Unlimited per day | Free limit: Unlimited per day |
| 8 | Cash withdrawal limit/charges through 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 | Free limit: Rs 2.5 Lakhs per day Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction | Free limit: Rs 5 Lakhs per day Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction | Free limit: Rs 10 Lakhs per day Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction |
| 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 | Free limit: Rs 2.5 Lakhs per day Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction | Free limit: Rs 5 Lakhs per day Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction | Free limit: Rs 10 Lakhs 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 | | | Remittance materials of Rs 1000 per instrument Up to 50 pieces - Free More than 50 pieces - Rs 1 per 50 pieces and part thereof | |
| 11 | MPS Transaction charges - Remit/ Net & Mobile Banking (per txn) | | | AMR Ten amount of: 0 to Rs 1000 - Free Rs 1000 to Rs 25,000 - Rs 10 Rs 25,000 to 100,000 - Rs 15 Rs 100,000 to 500,000 - Rs 20 | |
| 12 | Net Banking / Mobile Banking ten limit per day per user | Default: Rs 1 Lakh Maximum: Rs 3 Lakh | Default: Rs 1 Lakh Maximum: Rs 3 Lakh | Default: Rs 2 Lakh Maximum: Rs 5 Lakh | Default: Rs 2 Lakh Maximum: Rs 5 Lakh |
| 13 | DD/ Payorder Issue | Up to RuK - RuD Above RuK up to RuD - RuD Above RuD up to RuL Lakh - RuL per 1000 (min. RuL5) Above RuL per 1000 (min. RuL 10000) | up to 3 Instruments free per month Beyond 3 Instruments: Up to RuK - RuD Above RuK up to RuD - RuD Above RuD up to RuL Lakh - RuL per 1000 (min. RuD5) Above RuL per 1000 (min. RuL 30000) | up to 3 Instruments free per month Beyond 3 Instruments: Up to RuK - RuD Above RuK up to RuD - RuD Above RuD up to RuL Lakh - RuL per 1000 (min. RuD5) Above RuL per 1000 (min. RuL 30000) | up to 10 Instruments free per month Beyond 10 Instruments: Up to RuK - RuD Above RuK up to RuD - RuD Above RuD up to RuL Lakh - RuL per 1000 (min. RuD5) Above RuL per 1000 (min. RuL 30000) |
| 14 | DD/PO - Cancellation | Ru100/ instrument + stamp cost | Ru100/ instrument + stamp cost | Ru100/ instrument + stamp cost | Ru100/ instrument + stamp cost |
| 15 | DD/PO - Duplicate Issuance | Ru100/ instrument + stamp cost | Ru100/ instrument + stamp cost | Ru100/ instrument + stamp cost | Ru100/ instrument + stamp cost |
| 16 | NFTI charges for transaction through Branch | Upto Rs 10,000 - Rs 2 Rs 10,000 to Rs 1 Lac - Rs 4.50 Rs 1,00,000 to Rs 2 Lac - Rs 14.50 > Rs 2 Lakh - Rs 24.50 | Refer to transaction Upto Rs 10,000 - Rs 2 Rs 10,000 to Rs 1 Lac - Rs 4.50 Rs 1,00,000 to Rs 2 Lac - Rs 14.50 > Rs 2 Lakh - Rs 24.50 | Refer to transaction Upto Rs 10,000 - Rs 2 Rs 10,000 to Rs 1 Lac - Rs 4.50 Rs 1,00,000 to Rs 2 Lac - Rs 14.50 > Rs 2 Lakh - Rs 24.50 | Refer to transaction Upto Rs 10,000 - Rs 2 Rs 10,000 to Rs 1 Lac - Rs 4.50 Rs 1,00,000 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 Lakhs - Rs 50 | Refer to transaction Rs 2 - 5 Lakhs - Rs 25 > Rs 5 Lakhs - Rs 50 | Refer to transaction Rs 2 - 5 Lakhs - Rs 25 > Rs 5 Lakhs - Rs 50 | Refer to transaction Rs 2 - 5 Lakhs - Rs 25 > Rs 5 Lakhs - Rs 50 |
| 18 | NFTI / RTGS charges through Net/Mobile Banking | Free | Free | Free | Free |
| 19 | Discount on Annual Locker Rent | No discount Standard rent applies to all lockers | 20% discount on pre-booked rate for 1 - small OR medium OR Large Locker/ For extra large lockers: No discount | 20% discount for 1 - Small OR Medium OR Large Locker/ OR 20% discount for 1 - Extra Large Locker' | 100% discount (Free) for 1 - Small Locker/ OR 50% discount for 1 - Medium/Large Locker/ OR 30% discount for 1 - 2 Extra Large Locker' |
| 20 | Locker rent overhead charge | | | | |
| 21 | Issue of duplicate Passbook | | | | |
| 22 | Issue of duplicate PO | Ru20 + stamp cost | Ru20 + stamp cost | Ru20 + stamp cost | Ru20 + stamp cost |
| 23 | Issue of duplicate Net Banking Passbook (sent via print/online) | Rs 100 | Rs 100 | Rs 100 | Rs 100 |
| 24 | DD/PO revaluation per instrument | Rs 100 per instrument | Rs 100 per instrument | Rs 100 per instrument | Rs 100 per instrument |
| 25 | Certificate Issue | | 100 per certificate | free | |
| 26 | Detention charge collection (DCC - net through Local clearing) | up to Ru1000 - Rs 50 above Ru1,000 up to Ru3,000 - Rs 100 Above Ru3,000 - Rs 150 | up to Ru1000 - Rs 50 above Ru1,000 up to Ru3,000 - Rs 100 Above Ru3,000 - Rs 150 | up to Ru1000 - Rs 50 above Ru1,000 up to Ru3,000 - Rs 100 Above Ru3,000 - Rs 150 | up to Ru1000 - Rs 50 above Ru1,000 up to Ru3,000 - Rs 100 Above Ru3,000 - Rs 150 |
| 27 | Inward cheque return | | Rs 600 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 | | Rs 600 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 | Rs 200 per instrument | Free up to 2 Instruments per month Beyond that Rs 100 per instrument | Free up to 5 Instruments per month Beyond that Rs 100 per instrument | Free up to 10 Instruments per month Beyond that Rs 100 per instrument |
| 29 | Stop Payment | Rs 100 per instrument | Rs 100 per instrument | Free up to 10 Extension in a Financial year Beyond 10 Extension, Ru100 per extension. | Free up to 2 Extensions in a Financial year Beyond 2 Extensions, Ru100 per extension. |
| 30 | RTGS / NACH Mandate Registration | Rs 200 per mandate | Rs 200 per mandate | free | |
| 31 | RTGS / NACH Mandate Registration Failure | Rs 100 per mandate | Rs 100 per mandate | Rs 100 per mandate | Rs 100 per mandate |
| 32 | RTGS/NACH inward clearing - return | Rs 250 per instance | Rs 250 per instance | Rs 250 per instance | Rs 250 per instance |
| 33 | SMS Alert Charges (collected Quarterly) | | Rs 15 per SMS for Resident Accounts Rs 15 per SMS for Non-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. | Default card - RuPay classic Other card variants can be issued on request, on chargeable basis as applicable. | Default card - RuPay Platinum Other card variants can be issued on request, on chargeable basis as applicable. | Default card - RuPay Platinum Other card variants can be issued on request, on chargeable basis as applicable. |
| 36 | Withdrawal Slip Charges | | Maximum permissible limit is INR 10000 per withdrawal slip. Withdrawal slips are chargeable at INR 20 per transaction | | |

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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 fee transaction limits applicable to the base product (Blue 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 base product will be used for that period.
No charge for cheque/RTGS/Net banking due to instrument/payment reasons.
Bank reserves the right to modify/alter any of the complementary offers or the contractual terms & conditions with a change in product propositions and on the contractual terms & conditions with a change in product and/or services.
Complimentary insurance (if any) offered by the bank will be based on the card amount and not on the CVA/SA product. Default card amount is to be selected for getting the value added features of the account/card variant. Renewed debit card will be default card variant as applicable for CVA/SA product.
Certain debit card variants and Savings/Current Account products are applicable for certain customer segments.

Locker Discount on locker rent will be determined by the linked locker rent recovery '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. Rent will be collected upfront.

Retail Net & Mobile Banking:

- (a) Distribution channel for the maximum permissible transaction limit will be the combined up to both Net Banking and Mobile Banking. Example: If the max allowed is ₹20 lakh, then the sum of limits across both channels cannot exceed ₹20 lakh.
- (b) Certain available for customer to set their own transaction limits within the overall permissible limit.
- (c) For customers having multiple CVA/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 - Regular Current Account Products (w.e.f. 01-11-2025)

| Sl No. | Specification | Blue Current Account NRE Blue Current Account NRO Blue Current Account (CA - Base product/variant) | Silver Current Account | Gold Current Account | Platinum Current Account NRE Platinum Current Account NRO Platinum Current Account |
|--------|--|--|--|--|--|
| 1 | Debit Card Variant (default) | RuPay Classic | RuPay Classic | RuPay Platinum | RuPay Platinum |
| 2 | No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry | Nil | 3 in all Centers Beyond free limits: financial - ₹ 21 per txn; non financial - ₹ 10 per txn | 5 in all Centers Beyond free limits: financial - ₹ 21 per txn; non financial - ₹ 10 per txn | 5 in all Centers Beyond free limits: financial - ₹ 21 per txn; non financial - ₹ 10 per txn |
| 3 | No of free ATM txns permitted in CSB ATMs per month, including balance enquiry | unlimited | unlimited | unlimited | unlimited |
| 4 | International Balance Enquiry/Cash withdrawal | ₹ 150 per cash withdrawal; ₹ 25 per balance enquiry | ₹ 150 per cash withdrawal; ₹ 25 per balance enquiry | ₹ 150 per cash withdrawal; ₹ 25 per balance enquiry | ₹ 150 per cash withdrawal; ₹ 25 per balance enquiry |
| 5 | New Debit Card Issue (upfront fee) | Free | Free | Free | 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 | RuPay Classic- ₹ 250 Visa Classic- ₹ 250 RuPay Platinum- ₹ 500 Visa Platinum - ₹ 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature) Visa Signature - ₹ 900 | RuPay Classic- ₹ 250 Visa Classic- ₹ 250 RuPay Platinum- ₹ 500 Visa Platinum - ₹ 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature) Visa Signature - ₹ 900 | 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 | ₹ 300 per instance | ₹ 300 per instance | ₹ 300 per instance |
| 8 | Issue of duplicate ATM Pin Mailer | ₹ 100 | ₹ 100 | Free | Free |
| 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) | 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) | 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) | 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 | NA | One Add-on card with AMC applicable as per the card variant | One Add-on card free |
| 11 | Embossed Name Change | ₹ 300 per instance | ₹ 300 per instance | ₹ 300 per instance | ₹ 300 per instance |

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 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 base product will be levied for that period.

Free off-us ATM transactions are restricted to 30 nos per month

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

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 CA/SA product.

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>