

Service Charges & Features of Regular Savings Account Products (w.e.f. 01-11-2025)								
Sl No	Specification	Blue Savings Account (SA - Base product/Variant)	Silver Plus Savings Account NRE Silver Plus Savings Account NRO Silver Plus Savings Account	Gold Savings Account NRO Gold Savings Account NRE Gold Savings Account	Platinum Savings Account NRE Platinum Savings Account NRO Platinum Savings Account	BSBDA (Basic Savings Bank Deposit Account)	Swarna Savings Account (only for Gold Loan customer)	
1	Average Monthly Balance (AMB) Requirement	Rs 2500 for Rural/Semi Urban Rs 5000 for Urban/Metro	Rs 10,000 Upto 20% shortfall- Rs 50	Rs 25,000 Upto 20% shortfall- Rs 80	Rs 10,000 Upto 20% shortfall- Rs 100	Nil	Rs 1000	
2	Charges for Non-Maintenance of Minimum Average Monthly Balance (AMB) (Charges are proportional to the amount held against the minimum average balance charged monthly)	Rs 1000 for 10% shortfall- Rs 100 Above 40% & upto 50% shortfall- Rs 150 Above 60% & upto 80% shortfall- Rs 200 Above 80% & upto 100% shortfall- Rs 250	Rs 1000 for 10% shortfall- Rs 100 Above 40% & upto 60% shortfall- Rs 180 Above 60% & upto 80% shortfall- Rs 240 Above 80% & upto 100% shortfall- Rs 300	Rs 1000 for 10% shortfall- Rs 100 Above 40% & upto 60% shortfall- Rs 120 Above 60% & upto 80% shortfall- Rs 200 Above 80% & upto 100% shortfall- Rs 300	Rs 1000 for 10% shortfall- Rs 100 Above 40% & upto 60% shortfall- Rs 130 Above 60% & upto 80% shortfall- Rs 210 Above 80% & upto 100% shortfall- Rs 300	Nil	Rs 1000 Upto 20% shortfall- Rs 50 Above 40% & upto 50% shortfall- Rs 100 Above 60% & upto 80% shortfall- Rs 200 Above 80% & upto 100% shortfall- Rs 250	
3	Free Multi cheq payable at per Cheque Book Facility (25 leaves per year free for Senior Citizens)	10 leaves per Financial Year - free (additional cheque book @ Rs 3 per leaf)	30 leaves per Financial Year - free (additional cheque book @ Rs 3 per leaf)	30 leaves per Financial Year - free (additional cheque book @ Rs 3 per leaf)	30 leaves per quarter - free (additional cheque book @ Rs 3 per leaf)	First cheque book of 30 leaves - free (additional cheque book @ Rs 3 per leaf)	NA	
4	Cash withdrawal limit/charges through branches - Home or non-home branch	Free limit: Per month - 3 cash withdrawal or Rs 3 Lakh whichever is earlier Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction	Free limit: Per month - 3 cash withdrawal or Rs 3 Lakh whichever is earlier Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction	Free limit: Per month - 5 cash withdrawal or Rs 7 Lakh whichever is earlier Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction	Unlimited	4 free withdrawals per month by the customer through any mode (like Cash withdrawal @ Branch / ATM (on-us + off-us), Economic POS, NEFT/RTGS/DCD/ODC issuance through account, Clearing, Standing Instruction, ECS, NACH, UPI etc.) After free limit - Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction	Free limit: Per month - 3 cash withdrawal or Rs 3 Lakh whichever is earlier Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction	
5	Cash deposit limit/charges at home branch/CDM	Free limit of Rs 1 Lakh per month Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 2 Lakh per month Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 2 Lakh per month Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 3 Lakh per month, subject to free limit under SI No.5 Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 3 Lakh per month, subject to free limit under SI No.5 Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 1 Lakh per month 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	Free limit of Rs 25,000 per month, subject to free limit under SI No.5 Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 50,000 per month, subject to free limit under SI No.5 Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 1 Lakh per month, subject to free limit under SI No.5 Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Nil	Free limit of Rs 25,000 per month, subject to free limit under SI No.5 Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 25,000 per month, subject to free limit under SI No.5 Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	
7	Coin & Small Denomination Notes counting charges for remittance	Currency notes/coins of lesser denominations (< Rs 100) per transaction Up to 50 pieces - free More than 50 pieces - Rs 5 per 50 pieces and part thereof	Currency notes/coins of lesser denominations (< Rs 100) per transaction Up to 50 pieces - free More than 50 pieces - Rs 5 per 50 pieces and part thereof	Currency notes/coins of lesser denominations (< Rs 100) per transaction Up to 50 pieces - free More than 50 pieces - Rs 5 per 50 pieces and part thereof	Nil	Currency notes/coins of lesser denominations (< Rs 100) per transaction Up to 50 pieces - free More than 50 pieces - Rs 5 per 50 pieces and part thereof	Currency notes/coins of lesser denominations (< Rs 100) per transaction Up to 50 pieces - free More than 50 pieces - Rs 5 per 50 pieces and part thereof	
8	ABH cheque deposit limit per instrument and per day at remote / non-home branch	unlimited						
9	IMPS transaction charges - Branch/ Net & Mobile Banking (per transaction)	IMPS Txn amount of, 0 to Rs 1000 - free Rs 1001 to 25,000 - Rs 15 Rs 25,001 to 100,000 - Rs 8 Rs 100,001 to 500,000 - Rs 15		IMPS - free	4 free withdrawals per month by the customer through any mode (like Cash withdrawal @ Branch / ATM (on-us + off-us), Economic POS, NEFT/RTGS/DCD/ODC issuance through account, Clearing, Standing Instruction, ECS, NACH, UPI etc.) Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction	IMPS Txn amount of, 0 to Rs 1000 - free Rs 1001 to 25,000 - Rs 5 Rs 25,001 to 100,000 - Rs 10 Rs 100,001 to 500,000 - Rs 15	NA	
10	Retail Net Banking/ Mobile Banking transaction limit per day per user	Default - Rs 2 lakh Maximum - Rs 3 lakh	Default - Rs 2 lakh Maximum - Rs 3 lakh	Default - Rs 2 Lakh Maximum - Rs 5 Lakh	Default - Rs 5 Lakh Maximum - Rs 10 Lakh	Default - Rs 2 Lakh Maximum - Rs 3 Lakh	NA	
11	DD/ Pay-order	Up to Rs 5K - Rs 50 Above Rs 5K up to Rs 10K - Rs 50 Above Rs 10K up to Rs 1 Lakh - Rs 4 per 1000 (min. Rs 50) Above Rs 1 Lakh - Rs 2 per 1000 (max. Rs 10000)	Up to Rs 5K - Rs 30 Above Rs 5K up to Rs 10K - Rs 50 Above Rs 10K up to Rs 1 Lakh - Rs 4 per 1000 (min. Rs 50) Above Rs 1 Lakh - Rs 2 per 1000 (max. Rs 10000)	up to 2 instruments free per month Beyond 2 instruments: Up to Rs 5K - Rs 30 Above Rs 5K up to Rs 10K - Rs 50 Above Rs 10K up to Rs 1 Lakh - Rs 4 per 1000 (min. Rs 50) Above Rs 1 Lakh - Rs 2 per 1000 (max. Rs 10000)	up to 5 instruments free per month Beyond 5 instruments: Up to Rs 5K - Rs 30 Above Rs 5K up to Rs 10K - Rs 50 Above Rs 10K up to Rs 1 Lakh - Rs 4 per 1000 (min. Rs 50) Above Rs 1 Lakh - Rs 2 per 1000 (max. Rs 10000)	up to 5 instruments free per month Beyond 5 instruments: Up to Rs 5K - Rs 30 Above Rs 5K up to Rs 10K - Rs 50 Above Rs 10K up to Rs 1 Lakh - Rs 4 per 1000 (min. Rs 50) Above Rs 1 Lakh - Rs 2 per 1000 (max. Rs 10000)	4 free withdrawals per month by the customer through any mode (like Cash withdrawal @ Branch / ATM (on-us + off-us), Economic POS, NEFT/RTGS/DCD/ODC issuance through account, Clearing, Standing Instruction, ECS, NACH, UPI etc.) Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction	Up to Rs 5K - Rs 30 Above Rs 5K up to Rs 10K - Rs 50 Above Rs 10K up to Rs 1 Lakh - Rs 4 per 1000 (min. Rs 50) Above Rs 1 Lakh - Rs 2 per 1000 (max. Rs 10000)
12	DD/PO - Cancellation	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost	
13	DD/PO - Duplicate issuance	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost	
14	DD/PO revalidation (Rs)	Rs 100/ instrument	Rs 100/ instrument	Rs 100/ instrument	Rs 100/ instrument	Rs 100/ instrument	Rs 100/ instrument	
15	NEFT charges for transaction through branch	Up to Rs 10,000 - Rs 3 Rs 10,001 to 2 Lacs - Rs 4.50 Rs 1,00,001 to 2 Lacs - Rs 14.50 Rs 1,00,001 to 2 Lacs - Rs 24.50	Up to Rs 10,000 - Rs 3 Rs 10,001 to 2 Lacs - Rs 4.50 Rs 1,00,001 to 2 Lacs - Rs 14.50 Rs 1,00,001 to 2 Lacs - Rs 24.50	4 free per month Beyond 4 transactions: Up to Rs 10,000 - Rs 3 Rs 10,001 to 2 Lacs - Rs 4.50 Rs 1,00,001 to 2 Lacs - Rs 14.50 Rs 1,00,001 to 2 Lacs - Rs 24.50	Up to Rs 10,000 - Rs 3 Rs 10,001 to 2 Lacs - Rs 4.50 Rs 1,00,001 to 2 Lacs - Rs 14.50 Rs 1,00,001 to 2 Lacs - Rs 24.50	Up to Rs 10,000 - Rs 3 Rs 10,001 to 2 Lacs - Rs 4.50 Rs 1,00,001 to 2 Lacs - Rs 14.50 Rs 1,00,001 to 2 Lacs - Rs 24.50	4 free withdrawals per month by the customer through any mode (like Cash withdrawal @ Branch / ATM (on-us + off-us), Economic POS, NEFT/RTGS/DCD/ODC issuance through account, Clearing, Standing Instruction, ECS, NACH, UPI etc.) Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction	Up to Rs 10,000 - Rs 3 Rs 10,001 to 2 Lacs - Rs 4.50 Rs 1,00,001 to 2 Lacs - Rs 14.50 Rs 1,00,001 to 2 Lacs - Rs 24.50
16	RTGS charges for transaction through Branch	Rs 2 - 5 Lakh- Rs 25 > Rs 5 Lakh- Rs 50	Rs 2 - 5 Lakh- Rs 25 > Rs 5 Lakh- Rs 50	4 free per month Beyond 4 transactions: Rs 2 - 5 Lakh- Rs 25 > Rs 5 Lakh- Rs 50	10 Lakh free per month Beyond 10 transactions: Rs 2 - 5 Lakh- Rs 25 > Rs 5 Lakh- Rs 50	4 free withdrawals per month by the customer through any mode (like Cash withdrawal @ Branch / ATM (on-us + off-us), Economic POS, NEFT/RTGS/DCD/ODC issuance through account, Clearing, Standing Instruction, ECS, NACH, UPI etc.) Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction	Rs 2 - 5 Lakh- Rs 25 > Rs 5 Lakh- Rs 50	
17	NEFT / RTGS charges through Net/Mobile Banking			Free				
18	Discount on Annual Locker Rent	No discount	20% discount on prescribed rate for 1- small OR medium OR large locker* For extra large lockers: No discount	30% 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-Extra Large Locker"	No discount	No discount	
19	Locker rent overdues 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				
20	duplicate Passbook	Rs 100 for issuance & Rs 20 per page	Rs 100 for issuance & Rs 20 per page	Rs 100 for issuance & Rs 20 per page	Rs 100 for issuance & Rs 20 per page	Rs 100 for issuance & Rs 20 per page	Rs 100 for issuance & Rs 20 per page	
21	duplicate Deposit Receipt	Rs100 + stamp cost	Rs100 + stamp cost	Rs100 + stamp cost	Rs100 + stamp cost	Rs100 + stamp cost	Rs100 + stamp cost	
22	duplicate Net Banking Passwords (sent via post/courier)	Rs 100	Rs 100	Rs 100	Rs 100	Nil	NA	
23	Certificate Issue	Rs 100 per certificate	Rs 100 per certificate	Rs 100 per certificate	Rs 100 per certificate	Rs 100 per certificate	Rs 100 per certificate	
24	Outstation cheque collection (OBIC not through Local/CTS/clearing)	Cheque amount up to Rs 5000 - Rs 25 Above Rs 5,000 and up to Rs 10,000 - Rs 50 Above Rs 10,000 and up to Rs 1 Lakh - Rs 100 Above Rs 1 Lakh - Rs 150	up to Rs 5000 - Rs 25 above Rs 5000 up to Rs 10,000 - Rs 50 above Rs 10,000 up to Rs 1 Lakh - Rs 100 above Rs 1 Lakh - Rs 150	up to Rs 5000 - Rs 25 above Rs 5000 up to Rs 10,000 - Rs 50 above Rs 10,000 up to Rs 1 Lakh - Rs 100 above Rs 1 Lakh - Rs 150	up to Rs 5000 - Rs 25 above Rs 5000 up to Rs 10,000 - Rs 50 above Rs 10,000 up to Rs 1 Lakh - Rs 100 above Rs 1 Lakh - Rs 150	cheque amount up to Rs 5000 - Rs 25 Above Rs 5,000 and up to Rs 10,000 - Rs 50 Above Rs 10,000 and up to Rs 1 Lakh - Rs 100 Above Rs 1 Lakh - Rs 150	cheque amount up to Rs 5000 - Rs 25 Above Rs 5,000 and up to Rs 10,000 - Rs 50 Above Rs 10,000 and up to Rs 1 Lakh - Rs 100 Above Rs 1 Lakh - Rs 150	
25	Inward clearing charge return	For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unratified personal loan, will be charged additionally For Platinum Account, the inward clearing charge return will be free	Rs 500 per instrument				NA	
26	Outward clearing charge return	Rs100 per instrument	Rs100 per instrument	Free up to 3 instruments per month Beyond that: Rs100 per instrument	Free up to 10 instruments per month Beyond that: Rs100 per instrument	Rs100 per instrument	Rs100 per instrument	
27	Stop Payment	Rs100 per occasion	Rs100 per occasion	Free up to 1 occasion in a year Beyond 2 occasions: Rs100 per occasion	Free up to 2 occasions in a year Beyond 2 occasions: Rs100 per occasion	Rs100 per occasion	NA	
28	ECS / NACH Mandate Registration (Registration charges will be exempted for services / allied services provided by our Bank)	Rs 200 per mandate	Rs 200 per mandate	Free	Free	Rs 200 per mandate	Rs 200 per mandate	
29	ECS / NACH Mandate Registration Failure	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate	
30	ECS/NACH inward clearing - return	Rs 250 per instance	Rs 250 per instance	Rs 250 per instance	Rs 250 per instance	Rs 250 per instance	Rs 250 per instance	
31	SMS Alert Charges (Collected Quarterly)	Rs 0.5 per SMS for Resident Accounts Rs 1.5 per SMS for Non-Resident Accounts			free	Nil	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	
32	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			Nil	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	
33	Debit Card	Default card - RuPay classic (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	RuPay PM/IDY NA	
34	Withdrawal Slip Charges		Maximum permissible limit is Rs 10000 per withdrawal slip. Withdrawal slips are chargeable at INR 20 per transaction			4 free withdrawals per month by the customer through any mode (Cash withdrawal @ Branch / ATM (on-us + off-us), Economic POS, NEFT/RTGS/DCD/ODC issuance through account, Clearing, Standing Instruction, ECS, NACH, UPI etc.) After free limit - chargeable at Rs 20 per transaction	NA	

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All charges are exclusive of GST as applicable.

For accounts that do not receive the stipulated Average Monthly Balance (AMB) for a given month, charges and free transaction limits applicable to the base product (Blue Savings 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 variant will be levied for that period.

No charges for cheques/ESCs/NACH return due to technical/systemic reasons.

Bank is not liable for any damage or loss suffered by the customer due to the use of its sole discretion based on product propensities and on the contractual terms & conditions with its technical partners and vendors.

Complementary card variants offered by the debit card (as per terms & conditions) shall be based on the card variant and not as per the CA/SD product. Default card variant is to be selected for getting the value added features of the account/card variant.

Certain 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 linked locker rent recovery current/saving 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) On/Offshore account: the maximum permissible transaction limit will be the combined cap for both Net Banking and Mobile Banking. Example: if the max allowed is Rs 10 lakh, then the sum of limits across both channels cannot exceed Rs 10 lakh.

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

Debit Card Matrix - Regular Savings Account Products (w.e.f. 01-11-2025)

SI No.	Specification	Blue Savings Account (SA - Base product/variant)	Silver Plus Savings Account NRE Silver Plus Savings Account NRO Silver Plus Savings Account	Gold Savings Account NRO Gold Savings Account NRE Gold Savings Account	Platinum Savings Account NRE Platinum Savings Account NRO Platinum Savings Account	BSBDA
1	Debit Card Variant (Default)	RuPay Classic	RuPay Classic	RuPay Platinum	RuPay Platinum	RuPay PMJDY
2	No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry	3 in Metro, 5 in other centers <small>Beyond free txns: financial - ₹ 21 per txn; non financial - ₹ 10 per txn</small>	10 free txns <small>Beyond free txns: financial - ₹ 21 per txn; non financial - ₹ 10 per txn</small>	unlimited	unlimited	4 free withdrawal per month including CSB & other bank ATMs <small>Beyond free txns: financial - ₹ 21 per txn; non financial - ₹ 10 per txn (if exceeds 4 txns including withdrawal/balance enquiry)</small>
3	No of free ATM txns permitted in CSB ATMs per month, including balance enquiry	unlimited	unlimited	unlimited	unlimited	4 free withdrawal per month including CSB & other bank ATMs <small>Beyond free txns: financial - ₹ 21 per txn; (non-financial: unlimited)</small>
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	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry
5	New Debit Card Issue (upfront fee)	free	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	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	duplicate ATM Card	₹ 300 per instance				
8	duplicate ATM Pin Mailer	₹ 100 per instance				
9	ATM txn declined at CSB/non-CSB ATM due to insufficient fund in customer account. (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)	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	NA
11	Embossed Name Change	₹ 300 per instance				

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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 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 transaction limits are subject to the applicable monthly ATM free limit.

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 its 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>