

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 NRE Gold Savings Account NRO 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 customers)
1	Average Monthly Balance (AMB) Requirement	Rs 2500 for Rural/Semi Urban Rs 5000 for Urban/Metro	Rs 10,000	Rs 25,000	Rs 1 Lakh	Nil	Rs 1000
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)	Upto 20% shortfall- Rs 50 Above 20% & upto 40% shortfall- Rs 100 Above 40% & upto 60% shortfall- Rs 150 Above 60% & upto 80% shortfall- Rs 200 Above 80% & upto 100% shortfall- Rs 250	Upto 20% shortfall- Rs 60 Above 20% & upto 40% shortfall- Rs 120 Above 40% & upto 60% shortfall- Rs 180 Above 60% & upto 80% shortfall- Rs 240 Above 80% & upto 100% shortfall- Rs 300	Upto 20% shortfall- Rs 80 Above 20% & upto 40% shortfall- Rs 160 Above 40% & upto 60% shortfall- Rs 240 Above 60% & upto 80% shortfall- Rs 320 Above 80% & upto 100% shortfall- Rs 400	Upto 20% shortfall- Rs 100 Above 20% & upto 40% shortfall- Rs 200 Above 40% & upto 60% shortfall- Rs 300 Above 60% & upto 80% shortfall- Rs 400 Above 80% & upto 100% shortfall- Rs 500	NA	Upto 20% shortfall- Rs 100 Above 20% & upto 40% shortfall- Rs 150 Above 40% & upto 60% shortfall- Rs 150 Above 60% & upto 80% shortfall- Rs 200 Above 80% & upto 100% shortfall- Rs 250
3	Free Mini bill 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)	60 leaves per Financial Year - free (additional cheque book @ Rs 3 per leaf)	50 leaves per quarter - free (additional cheque book @ Rs 3 per leaf)	First cheque book of 50 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 1 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 5 Laks 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 Lakhs 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 (Cash withdrawal @ Branch/ ATM (on+us + off-us), Economy/PDS, NEFT/RTGS/DO/PO issuance through account, Clearing, Standing Instruction, ECS, NACH, LPI etc.) Other free limit - Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per withdrawal 4 free withdrawals per month by the customer through any mode (Cash withdrawal @ Branch/ ATM (on+us + off-us), Economy/PDS, NEFT/RTGS/DO/PO issuance through account, Clearing, Standing Instruction, ECS, NACH, LPI etc.) Beyond limit: Rs 4 per 1,000 or part thereof with a minimum of Rs 50 per transaction	Free limit: Per month - 3 cash withdrawal or Rs 3 Lakhs 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 5 Lakhs 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 5 Lakhs 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 5 Lakhs per month 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 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	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
7	Coin & Small denomination Notes counting charges for remittance	Nil	Nil	Nil	Nil	Nil	Nil
8	AMB cheque deposit limit per instrument and per day at remote/ Non-home branch	Nil	Nil	Nil	Nil	Nil	Nil
9	IMPS transaction charges - Branch/Net & Mobile Banking (per leaf)	Tan amount of: 0 to Rs 1000 - free Rs 1001 to 25,000 - Rs 5 Rs 25,001 to 100,000 - Rs 8 Rs 1,00,001 to 500,000 - Rs 15	IMPS - free	IMPS - free	IMPS - free	IMPS - free	IMPS - free
10	Retail 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 3 Lakh	Default - Rs 5 Lakh Maximum - Rs 3 Lakh	Default - Rs 1 lakh Maximum - Rs 3 Lakh	NA
11	DD/ Pay order	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 1000)	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 1000)	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 1000)	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 1000)	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 1000)	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 1000)
12	DD/PO - Cancellation	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost
13	DD/PO - Duplicate issuance	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost
14	DD/PO revocation (Rs)	Rs 100/ instrument	Rs 100/ instrument	Rs 100/ instrument	Rs 100/ instrument	Rs 100/ instrument	Rs 100/ instrument
15	NFT charges for transaction through Branch	Upto Rs 50,000 - Rs 2 Rs 50,001 to Rs 1 Lac - Rs 4-50 Rs 1,00,001 to Rs 2 Lac - Rs 14-50 > Rs 2 lakh - Rs 24-50	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	3 tens free per month Beyond 3 transactions, 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	50 tens free per month Beyond 10 transactions, 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	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	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
16	RTGS charges for transaction through Branch	Rs 2 - 5 lakhs - Rs 25 > Rs 5 lakh - Rs 50	Rs 2 - 5 lakhs - Rs 25 > Rs 5 lakh - Rs 50	Rs 2 - 5 lakhs - Rs 25 > Rs 5 lakh - Rs 50	Rs 2 - 5 lakhs - Rs 25 > Rs 5 lakh - Rs 50	Rs 2 - 5 lakhs - Rs 25 > Rs 5 lakh - Rs 50	Rs 2 - 5 lakhs - Rs 25 > Rs 5 lakh - Rs 50
17	NEFT / RTGS charges through Net/Mobile Banking	Nil	Nil	Nil	Nil	Nil	Nil
18	Discount on Annual Locker Rent	No discount	20% discount on prorated rate for "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 "2 - Extra Large Locker"	100% discount (Free) for "1 - Small Locker" OR 50% discount for "1 - Medium/Large Locker" OR 30% discount for "2 - Extra Large Locker"	No discount	No discount
19	Locker rent overdue charge	Nil	Nil	1st Quarter: 10% of annual rental 2nd Quarter: 20% of annual rental 3rd Quarter: 30% of annual rental 4th Quarter: 40% of annual rental	100% discount (Free) for "1 - Small Locker" OR 50% discount for "1 - Medium/Large Locker" OR 30% discount for "2 - Extra Large Locker"	Nil	Nil
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	Rs 100 + stamp cost	Rs 100 + stamp cost	Rs 100 + stamp cost	Rs 100 + stamp cost	Rs 100 + stamp cost	Rs 100 + stamp cost
22	duplicate Net Banking Passwords (sent via post/courier)	Rs 100	Rs 100	Rs 100	Rs 100	Rs 100	Rs 100
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 (DIC not through LO/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 5,000 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 5,000 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 5,000 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 cheque return	Nil	Nil	Rs 500 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. For Platinum Accounts, Returns due to non-financial reasons - Free	Nil	Nil	Nil
26	Outward clearing cheque return	Rs 100 per instrument	Rs 100 per instrument	Free up to 3 instruments per month Beyond that, Rs 100 per instrument	Free up to 10 instruments per month Beyond that, Rs 100 per instrument	Rs 100 per instrument	Rs 100 per instrument
27	Stop Payment	Rs 100 per occasion	Rs 100 per occasion	Free up to 1 occasion in a year Beyond 1 occasion, Rs 100 per occasion	Free up to 2 occasions in a year Beyond 2 occasion, Rs 100 per occasion	Rs 100 per occasion	Rs 100 per occasion
28	ECS / NACH Mandate Registration (Registrations charges will be exempted for services / failed products 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)	Nil	Rs 0.5 per SMS for Resident Accounts Rs 1.5 per SMS for Non-Resident Accounts	Nil	free	Nil	Rs 0.5 per SMS for Resident Accounts Rs 1.5 per SMS for Non-Resident Accounts
32	Account Closure Charges	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	Nil	Nil	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 (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 PMADY	NA
34	Withdrawal Slip Charges	Nil	Maximum permissible limit is INR 50000 per withdrawal slip. Withdrawal slips are chargeable at INR 20 per transaction	Nil	Nil	4 free withdrawals per month by the customer through any mode (Cash withdrawal @ Branch/ ATM (on+us + off-us), Economy/PDS, NEFT/RTGS/DO/PO issuance through account, Clearing, Standing Instruction, ECS, NACH, LPI etc.) Above free limit - chargeable at Rs 20 per transaction	Nil

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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 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 billed for that period.

No charges for cheque/CCN/ATM return due to technical/systems reasons.

Bank reserves the right to modify/discontinue any of the complementary 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 only offered by the bank card) shall be based on the card variant and not on the CA/SA 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 only.

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) Operational concept: In the maximum permissible transaction limit will be combined cap for both Net Banking and Mobile Banking. Example: If the max allowed a ₹10 lakh, then the sum of limits across both channels cannot exceed ₹10 lakh.

(b) Option 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)

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
1	Debit Card Variant (Default)	RuPay Classic	RuPay Classic	RuPay Platinum	RuPay Platinum	RuPay PMIDY
2	No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry	3 in Metro, 5 in other centers Beyond free txns: financial - ₹ 21 per txn; non financial - ₹ 10 per txn	10 free txns Beyond free txns: financial - ₹ 21 per txn; non financial - ₹ 10 per txn	unlimited	unlimited	4 free withdrawal per month including CSB & other bank ATMs Beyond free txns: financial - ₹ 21 per txn; non financial - ₹ 10 per txn (if exceeds 4 txn including withdrawal/balance enquiry)
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 Beyond free txns: financial - ₹ 21 per txn (non-financial: 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	₹ 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)	RuPay Classic- ₹ 250 Visa Classic- ₹ 250 RuPay Platinum- ₹ 500 Visa Platinum - ₹ 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature)	RuPay Classic- ₹ 250 Visa Classic- ₹ 250 RuPay Platinum- ₹ 500 Visa Platinum - ₹ 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature)	RuPay Classic- ₹ 250 Visa Classic- ₹ 250 RuPay Platinum- ₹ 500 Visa Platinum - ₹ 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature)	free
7	duplicate ATM Card	₹ 300 per instance	₹ 300 per instance	₹ 300 per instance	₹ 300 per instance	₹ 300 per instance
8	duplicate ATM Pin Mailer	₹ 100 per instance	₹ 100 per instance	₹ 100 per instance	₹ 100 per instance	₹ 100 per instance
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)	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	₹ 300 per instance	₹ 300 per instance	₹ 300 per instance	₹ 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 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, Ecomin), please refer bank's website - <https://www.csb.bank.in/service-charges-and-fees>