

Service Charges and Features of TASC & Govt - CA Products (w.e.f. 01-11-2025)

Sl No.	Specification	Govt. Current Account	TASC Current Account
1	Average Monthly Balance (AMM) Requirement:	Nil	Nil
2	Charges for Non Maintenance of Minimum Average Monthly Balance (MAMM): [Charges are proportionate to the level of shortfall against the stipulated minimum balance charged monthly]	Nil	Nil
3	Non Monthly payable at per Cheque Book Facility	50/-cheque books per month - free [additional charges books @ Rs. 2 per book]	50/-cheque books per month - free [additional charges books @ Rs. 2 per book]
4	Safe Charges (Collected Quarterly)	Nil	Nil
5	Cash deposit book/charges at Home Branch/CSM	Free book of 100 Lacks per month or 10 Lacks of previous month (whichever is higher), with a minimum cap of Rs. 2.5 Crore Above free book, chargeable at Rs. 6 per 10000 or part thereof with a minimum of Rs. 50 per transaction	Free book of 100 Lacks per month or 10 Lacks of previous month (whichever is higher), with a minimum cap of Rs. 2.5 Crore per Above free book, chargeable at Rs. 6 per 10000 or part thereof with a minimum of Rs. 50 per transaction
6	Cash deposit book/charges at all Home Branch/CSM	Max. up to 100 remittances per month subject to free book under item 5 above Above free book, chargeable at Rs. 6 per 10000 or part thereof with a minimum of Rs. 50 per transaction	Max. up to 100 remittances per month subject to free book under item 5 above Above free book, chargeable at Rs. 6 per 10000 or part thereof with a minimum of Rs. 50 per transaction
7	Cheque deposit book per instrument and per day at any branch	Unlimited	Unlimited
8	Cash withdrawal book per day from Home Branch	Free book - Unlimited per day	Free book - Unlimited per day
9	Cash withdrawal book/charges through non-home branch	Free book of 100 Lacks per day Above free book, chargeable at Rs. 6 per 10000 or part thereof with a minimum of Rs. 50 per transaction	Free book of 100 Lacks per day Above free book, chargeable at Rs. 6 per 10000 or part thereof with a minimum of Rs. 50 per transaction
10	Coin & Small denomination Notes rounding charges for remittance	Currency reduction of notes denominations @ Rs. 100/- per transaction Up to 50 pieces - free More than 50 pieces - Rs. 6 per 50 pieces and part thereof	Currency reduction of notes denominations @ Rs. 100/- per transaction Up to 50 pieces - free More than 50 pieces - Rs. 6 per 50 pieces and part thereof
11	IMPS transaction charges (Branch/Net & Mobile Banking) [per transaction]	0.05/- - Free	0.05/- - Free
12	Net Banking book per day per user (Rs.) [Total Net Banking]	Default - Rs. 5 Lakh* Minimum - Rs. 50 Lakh	Default - Rs. 5 Lakh* Minimum - Rs. 250 Lakh
13	DSU/Pay order issue	Up to Rs. 10/- - Rs. 0.50 Above Rs. 10 up to Rs. 100 - Rs. 0.50 Above Rs. 100 up to Rs. 500 - Rs. 2 per 10000 (min. Rs. 100) Above Rs. 500 - Rs. 500	Up to Rs. 10/- - Rs. 0.50 Above Rs. 10 up to Rs. 500 - Rs. 2 per 10000 (min. Rs. 100) Above Rs. 500 - Rs. 500
14	DSU/PD - Cancellation	Stamp cost	Rs. 100/- (minimum + stamp cost)
15	DSU/PO - Duplicate issuance	Stamp cost	Rs. 200/- (stamp cost)
16	NETT charges for transaction through Branch	Free	Free
17	RTGS charges for transaction through Branch	Free	Free
18	NETT / RTGS charges [Rs.] [Mobile Banking fee]	Free	Free
19	Discount on Annual Locker Rent	No discount Standard rent applies to all locks	50% discount on purchase rate for '5' serial or medium or large locker* or 25% discount on purchase rate for '5' serial or large locker*
20	Locker rent increase 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 Feedback	Rs. 200/- per issuance + Rs.20/- per page	Rs. 200/- per issuance + Rs.20/- per page
22	Issue of Duplicate FD Receipt	Rs. 200/- + stamp cost	Rs. 200/- + stamp cost
23	Issue of Duplicate Net Banking Passwords [min. use per product]	Free	Free
24	DSU/PO resolution (Rs.) per instrument	Free	Rs. 200/-/instrument
25	Certificate Issue (Rs.)	Free	Rs. 100/-/certificate
26	Quotation cheque collection (CSB net through Local Cheque)	Up to 100 remittances free per month Up to Rs. 10000 - Rs. 20 Above Rs. 10,000 up to Rs. 20,000 - Rs. 20 Above Rs. 20,000 up to Rs. 50,000 - Rs. 50 Above Rs. 50,000 up to Rs. 100,000 - Rs. 100 Above Rs. 1,00,000 - Rs. 200	Up to 100 remittances free per month Up to Rs. 10000 - Rs. 20 Above Rs. 10,000 up to Rs. 20,000 - Rs. 20 Above Rs. 20,000 up to Rs. 50,000 - Rs. 50 Above Rs. 50,000 up to Rs. 100,000 - Rs. 100 Above Rs. 1,00,000 - Rs. 200
27	Interest cheque return	Rs. 10/- per instrument For instruments of value more than 1 Lakh, interest for the instrument including booking value for uncollected personal loan, will be charged additionally Reference due to interest free	Rs. 10/- per instrument For instruments of value more than 1 Lakh, interest for the instrument including booking value for uncollected personal loan, will be charged additionally Reference due to interest free
28	Delayed cheque return	Free up to 100 remittances per month Beyond that Rs. 300 per instrument	Free up to 100 remittances per month Beyond that Rs. 300 per instrument
29	Stop Payment	Free	Free up to 2 remittances in a financial year Beyond 2 remittances, Rs. 100/- per remittance
30	ESU / MACH Mandate Registration [Registration charges will be exempted for services related products provided by our Bank]	Free	Free
31	ESU / MACH Mandate Registration Failure	Free	Rs. 200/- per mandate
32	ESU/MACH inward banking - return	Free up to 30 remittances per month After free limit - Rs. 200 per instance	Free up to 30 remittances per month After free limit - Rs. 200 per instance
33	SMS Alert Charges (Collected Quarterly)	Free	Free for account active/21 days from the date of account activation
34	Journal Closure Charges	Nil	Rs. 100/- for the account closure after 21 days but before 15 days from the date of account activation
35	Debit Card (feature & service charges are available in Debit card & Minicard)	Nil	Maximum permissible limit is Rs. 100000 per withdrawal dip. Withdrawal dips are chargeable at Rs. 20 per transaction
36	Withdrawal Dip Charges	Maximum permissible limit is Rs. 100000 per withdrawal dip. Withdrawal dips 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 (AMM) for a given month, charges and fine transaction fees applicable to the base product (Base Current Account) will apply to all transactions in the succeeding month. Similarly, the quarterly and annual charges, if the customer fails to maintain the stipulated AMM during the respective quarter or financial year, will be applied to the base product.
 The charges for cheque/RTGS/NETT where due to the individual/business reasons.
 The charges for the services provided by the bank will be charged on the value of the transaction based on a product proportionate and on the contracted terms & conditions with its client/partner and/or under
 Complementary insurance (if any) offered by the debit card/Debit card holder's terms & conditions shall be based on the card contract and not as per the CSB product. Debit card contract will be selected for getting the value added features of the account/card variant. Debit card will be the default card contract as applicable for a CSB product.
 Certain debit card services and Savings/Current Account products are applicable for certain customer segments only.
 Interest, Disclosure and other fees will be determined by the bank/bank and treasury/Current/Debiting account product. Disclosure is allowed only for one holder per account (If a customer has multiple holders/linked to the same account, the account will apply to only one holder. Locker rent will be collected upfront (in advance) for the applicable period x account).
 Retail Net & Mobile Banking.
 (a) Domestic concept i.e. the maximum permissible transaction limit will be the combined cap for both Net Banking and Mobile Banking. Example - If one has allowed a Rs.2000, then the sum of limits across both channels cannot exceed Rs.2000.
 (b) Online available for customers whose primary bank fits the said geographical limit.
 (c) For customers having multiple CSB products under the same Connection fee. The available limit will be based on the product with the highest permissible limit among these accounts.

