

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 (AMB) Requirement	Nil	Nil
2	Charges for Non-Maintenance of Minimum Average Monthly Balance (NMB) (Charges are proportional to total of monthly signed up debit/withdrawal balance charged monthly)	Nil	Nil
3	Free Monthly payable up to per Cheque Book Validity	100 cheques/cheque book month - Free (Additional Cheque book @ Rs. 2 per book)	100 cheques/cheque book month - Free (Additional Cheque book @ Rs. 2 per book)
4	Auto-Charges (Direct Debiting)	Nil	Nil
5	Cash Deposit limit/Charges of Home Branch/IDM	Free limit of 10 Lakhs per month or 10 times of previous month AMB, whichever is higher, with a maximum cap of Rs. 1 Crore per month. Above Free limit, chargeable at Rs. 2 per 10000 up to Rs. 100000 per month thereafter with a minimum of Rs. 10 per month/transaction.	Free limit of 10 Lakhs per month or 10 times of previous month AMB, whichever is higher, with a maximum cap of Rs. 1 Crore per month. Above Free limit, chargeable at Rs. 2 per 10000 up to Rs. 100000 per month thereafter with a minimum of Rs. 10 per month/transaction.
6	Cash Deposit limit/Charges of non-home branch/IDM	Nil, up to 10 transactions per month subject to free limit/above limit. Above Free limit, chargeable at Rs. 2 per 10000 up to Rs. 100000 per month thereafter with a minimum of Rs. 10 per month/transaction.	Nil, up to 10 transactions per month subject to free limit/above limit. Above Free limit, chargeable at Rs. 2 per 10000 up to Rs. 100000 per month thereafter with a minimum of Rs. 10 per month/transaction.
7	Cheque Deposit limit per instrument and per day at any branch	unlimited	unlimited
8	Cash withdrawal limit per day from home branch	Free limit. Unlimited per day	Free limit. Unlimited per day
9	Cash withdrawal limit/Charges through non-home branch	Free limit of 10 Lakhs per day. Above Free limit, chargeable at Rs. 2 per 10000 up to Rs. 100000 per month thereafter with a minimum of Rs. 10 per month/transaction.	Free limit of 10 Lakhs per day. Above Free limit, chargeable at Rs. 2 per 10000 up to Rs. 100000 per month thereafter with a minimum of Rs. 10 per month/transaction.
10	Coin & Small denomination Notes including charges for withdrawal	Carrying charges/minimum of Rupee denomination (Rs. 100) per transaction. More than 10 pieces - Rs. 2 per 10 pieces and post thereof.	Carrying charges/minimum of Rupee denomination (Rs. 100) per transaction. More than 10 pieces - Rs. 2 per 10 pieces and post thereof.
11	IMPS transaction charges - Branch/Net & Mobile Banking (per sec)	IMPS: Free	IMPS: Free
12	Net Banking (per day per user/Sec) (Retail Net Banking)	Default: Rs. 1 Lakh* Minimum: Rs. 10 lakh	Default: Rs. 1 Lakh* Minimum: Rs. 10 lakh
13	EE/PE/Pre order loan	up to 100 instruments free per month. Beyond 100 instruments - Rs. 100 per instrument. Up to Rs. 20 Lakh. Above Rs. 10 Lakh up to Rs. 20 Lakh - Rs. 100 per instrument. Above Rs. 20 Lakh - Rs. 1000 per instrument. Above Rs. 1 Lakh - Rs. 10000 per instrument.	up to 100 instruments free per month. Beyond 100 instruments - Rs. 100 per instrument. Up to Rs. 20 Lakh. Above Rs. 10 Lakh up to Rs. 20 Lakh - Rs. 100 per instrument. Above Rs. 20 Lakh - Rs. 1000 per instrument. Above Rs. 1 Lakh - Rs. 10000 per instrument.
14	EE/PE - Commission	Stamp cost	Rs.1000 instrument + stamp cost
15	EE/PE - Duplicate Issuance	Stamp cost	Rs. 200 + stamp cost
16	IMPT charges for transaction through Branch	Free	Free
17	RTGS charges for transaction through Branch	Free	Free
18	IMPT/RTGS charges (Retail Net Banking) free	Free	Free
19	Discount or Amount Under Limit	Rs. 1000000 Standard and applies to all factors	5% discount on gross balance for "small or medium or large trader" or 20% discount on gross balance for "micro large trader"
20	Locker rent overhead charges	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 Passbook	Rs. 100 per issuance + Rs. 20 per page	Rs. 100 per issuance + Rs. 20 per page
22	Issue of duplicate PG Receipt	Rs. 100 + stamp cost	Rs. 100 + stamp cost
23	Issue of duplicate Net Banking Passbooks (print up post/online)	Free	Free
24	EE/PE/Commission (Rs per instrument)	Free	Rs. 1000/instrument
25	Call/Loan Issue (Rs)	Free	Rs. 1000/call/loan
26	Revaluation cheque collection (3rd not through Local clearing)	up to 100 instruments free per month. Beyond 100 instruments - up to Rs. 10000. Above Rs. 10000 up to Rs. 20000 - Rs. 100. Above Rs. 20000 up to Rs. 1 Lakh - Rs. 1000. Above Rs. 1 Lakh - Rs. 10000.	up to 100 instruments free per month. Beyond 100 instruments - up to Rs. 10000. Above Rs. 10000 up to Rs. 20000 - Rs. 100. Above Rs. 20000 up to Rs. 1 Lakh - Rs. 1000. Above Rs. 1 Lakh - Rs. 10000.
27	Issued cheque return	Rs. 100 per instrument. For instruments of value more than 1 Lakh, retained for One Day at the prevailing lending rate for unsecured personal loan, will be charged on a daily basis. Return due to non-financial reasons - Free	Rs. 100 per instrument. For instruments of value more than 1 Lakh, retained for One Day at the prevailing lending rate for unsecured personal loan, will be charged on a daily basis. Return due to non-financial reasons - Free
28	Outward cheque return	Free up to 10 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	Free	Free up to 2 instruments in a financial year. Beyond 2 instruments, Rs. 100 per instrument.
30	EE/PE/Commission (Rs per instrument) (Registration charges will be exempted for accounts linked products provided by our Bank)	Free	Free
31	EE/PE/Commission (Rs per instrument)	Free	Rs. 100 per instrument
32	EE/PE/Commission (award clearing - return)	Free up to 10 instruments per month. After Free limit - Rs. 100 per instrument.	Free up to 10 instruments per month. After Free limit - Rs. 200 per instrument.
33	AMR Alert Charges (Direct Debiting)	Free	Free
34	Absent Discard Charges	Nil	Free for absent within 10 days from the date of account activation. Rs.100 - If the account is not used after 10 days but within 2 year from the date of account activation.
35	Debit Card (Debit & service charges are available in Debit card Manual)	Nil	Maximum permissible limit is INR 100000 per withdrawal/ship. Withdrawal/ship are chargeable at Rs. 10 per transaction.
36	Withdrawal Slip Charges		Maximum permissible limit is INR 100000 per withdrawal/ship. Withdrawal/ship are chargeable at Rs. 10 per transaction.

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EE/Charges are inclusive 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 (Base 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 account will apply for that period.

The charges for cheque/RTGS/IDM return due to non-financial reasons. Such returns are subject to the stipulated return period and the withdrawal terms. It conditions will apply to cheque return terms and orders. Complementary insurance (if any) offered by the bank on per-branch basis will be based on the card contract and not on per the CSB's product. Default contract will be selected for getting the value address/return of the account/return. Return AMB will be the default contract and applicable for a CSB's product. Debit card and services and Savings/Current Account products are applicable for certain customer segments.

Locker: Discount on locker rent will be administered by the Member Bank and necessary Current/ Savings account product. Discount is offered only for one locker per customer (If a customer has multiple lockers/bills for the same account, the Account will apply to only one locker. Locker rent will be calculated only (if allowed) for the applicable product per account. Rent will be collected up to.

Debit Card & Mobile Banking

EE/Commission exempted in the maximum permissible transaction limit will be combined say for both Net Banking and Mobile Banking. Example: If the max allowed is Rs.2 Lakh, then the sum of both are both should exceed Rs.2 Lakh.

EE/Sign available for customers used their own transaction limit within the same permissible limit.

EE/For customers having multiple CSB products under the same Customer ID, then the applicable limit will be based on the product with the highest permissible limit among the accounts.

