

Service Charges & Features- CSB Trade Forex CA(w.e.f. 01-11-2025)

SI No.	Specification	Smart Trade Current Account	Pro Trade Current Account
Forex/Trade level Service Charges & Features			
1	Quarterly Forex Turnover/Throughput (QTF)	Amount Equivalent to USD 10,000	
2	Advance Payment for Imports	Rs. 500 per Bill	Rs. 200 per Bill
3	Direct Import Bill	Rs. 500 per Bill	Rs. 200 per Bill
4	Import Bills on collection (Under LC or Non LC)	Rs. 500 per Bill	Rs. 200 per Bill
5	Import Delay Payment (1 beyond 180 days from date of shipment)	Rs. 500 per Bill	Rs. 200 per Bill
6	Foreign Outward Remittance (Non-import)	Rs. 500	Rs. 300
7	Export Bills on Collection (Under LC or Non LC)	Rs. 500 per Bill	Rs. 200 per Bill
8	Export Bills for regularization (against Advance Remittance or Bills sent directly by customer)	Rs. 500 per Bill	Rs. 200 per Bill
9	Delay in regularization of export advance beyond 1 year (shipping bill beyond 180 days)	Rs. 500 per Bill (per quarter)	Rs. 200 per Bill (per quarter)
10	Export LC Advising	Rs. 500	Rs. 300
11	Amendment Advising	Rs. 300	Rs. 200
12	Foreign inward remittances	Free	Free
13	G-BRC (Electronic Bank Reconciliation Certificate)	Free	Free
14	Foreign inward remittance certificate (FIRC)	Free	Free
15	SWIFT	Rs. 200 per message	Free
16	Guarantor Charges	Rs 500	Rs 300
17	Regulated Post Charges	Rs 200	Rs 200
18	Forward Contracts (Booking/Cancellation)	Rs 500	Rs 300
19	GR Release/ Walker	Free	Free
20	Penal charges on non-maintenance of QIP	NIL	NIL

Service Charges & Features (Other than Forex/ Trade level)

1	Average Monthly Balance (AMB) Requirement	NIL	Rs 1.5 lakh
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]	NIL	Up to 25% shortfall - Rs. 200 Above 25% & upto 40% shortfall - Rs. 400 Above 40% & upto 60% shortfall - Rs. 600 Above 60% & upto 100% shortfall - Rs. 1000
3	Free Multi-city payable at par Cheque Book facility	20 cheque leaves per month - Free (additional cheque book @ Rs.2 per set)	200 cheque leaves per month - Free (additional cheque book @ Rs.2 per set)
4	Fee charges (Collected Quarterly)	Minimum fee charges are applicable for minimum 3 months. If the account is closed before 3 months, the fee will be charged for the period of 3 months. Note: 40 customer transactions* constitute one file. File fee will be deleted at the end of the respective quarter. *Digital/alternate channels transactions (debit & credit) are excluded	
5	Cash deposit limit/charges at home branch/CDM	Free limit of 7.5 Lakh per month or 10 times of previous month AMB, whichever is higher, with a maximum cap of Rs. 24 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 30 Lakh per month or 15 times of previous month AMB, whichever is higher, with a maximum cap of Rs. 1.00 crore 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	Max. up to 5 remittances per month subject to the 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 remittance	Max. up to 10 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 remittance
7	Cheque deposit limit per instrument and per day at any branch	unlimited	unlimited
8	Cash withdrawal limit/charges through home branch	unlimited	unlimited
9	Cash withdrawal limit/charges through non-home branch	Free limit: Rs. 2.5 Lakh 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 Lakh 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	Up to 50 pieces - Free More than 50 pieces - Rs. 5 per 50 pieces and per transaction	
11	IMPS transaction charges - Branch/ Net & Mobile Banking (per transaction)	Tan amount of: Rs. 0 to 300 - free An 100 to 25,000 - Rs. 5 An 25,001 to 50,000 - Rs. 8 An 50,001 to 500,000 - Rs. 15	IMPS Default - Rs. 5 Lakh* Maximum - Rs. 10 Lakh
12	Net Banking/ Mobile Banking transaction limit per day per user	Default - Rs. 1 Lakh* Maximum - Rs. 2 Lakh	
13	Debit/Pay-order Issue	Up to Rs.14 - Rs.10 Above Rs.14, upto Rs.10K - Rs.50 Above Rs.10K upto Rs.1.5L - Rs. 10 Above Rs.1.5L upto Rs. 4L - Rs. 40 per 1000 [max. Rs.50] Above Rs.1.5L upto Rs. 2L - Rs. 20 per 1000 [max. Rs.50] Above Rs.2L - Rs. 10 per 1000 [max. Rs.5000]	Up to Rs.14 - Rs.10 Above Rs.14 up to Rs.10K - Rs.50 Above Rs.10K up to Rs.1.5L - Rs. 10 Above Rs.1.5L up to Rs. 4L - Rs. 40 per 1000 [max. Rs.50] Above Rs.1.5L up to Rs. 2L - Rs. 20 per 1000 [max. Rs.5000] Above Rs.2L - Rs. 10 per 1000 [max. Rs.5000]
14	Debit/PO - Cancellation	Rs.100/ instrument + stamp cost	Rs.100/ instrument + stamp cost
15	Debit/PO - Duplicate issuance	Rs.100/ instrument + stamp cost	Rs.100/ instrument + stamp cost
16	NETT charges for transaction through branch	25 transaction free per month 1 transaction - Rs. 0.0000 Rs. 0.0001 to Rs. 1 - Rs. 45 Rs. 0.0001 to Rs. 10 - Rs. 45 > 2 Lakh - Rs. 24.50	100 transaction free per month 1 transaction - Rs. 0.0000 Rs. 0.0001 to Rs. 1 - Rs. 2 > 2 Lakh - Rs. 24.50
17	RTGS charges for transaction through branch	50 transaction free per month 2 transaction - Rs. 25 > 5 Lakh - Rs. 50	200 transaction free per month 2 transaction - Rs. 25 > 5 Lakh - Rs. 50
18	NETT/ RTGS charges through Net/ Mobile Banking	Free	Free
19	Discount on Annual Locker Rent	20% discount on pre-locked rate - 1 on all medium or large locker* For one large locker, the discount	50% discount on prelocked rate for 1 medium or large locker* OR 30% discount on prelocked rate for 1 extra-large locker*
20	Locker rent overcharge	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 Panbook	Rs 100 per issuance + Rs 20 per page	Rs 100 per issuance + Rs 20 per page
22	Issue of duplicate FD Receipt	Rs. 100 + stamp cost	Rs. 100 + stamp cost
23	Issue of duplicate Non Banking Receipts (not via post/online)	Rs 100	Rs 100
24	DU/PO revitalization per instrument	Rs 100 per instrument	Rs 100 per instrument
25	Certificate Issue	100 per certificate	Free
26	Guarantee cheque collection (GIC not through local clearing)	up to Rs. 5,000 - Rs. 50 above Rs. 5,000 to Rs. 20,000 - Rs. 100 Above Rs. 20,000 - Rs. 150	up to Rs. 5,000 - Rs. 50 above Rs. 5,000 up to Rs. 10,000 - Rs. 100 Above Rs. 10,000 - Rs. 150
27	Forward cheque return	Rs 100 per instrument For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for current personal loan, will be charged additionally	Rs. 500 per instrument For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for current personal loan, will be charged additionally Returns due to non-financial reasons - Free
28	Outward cheque return	Free up to 2 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	Free up to 2 occasions in a financial year beyond 2 occasions, Rs.100 per occasion
30	ESG / NACH Mandate Registration (Registrations charges will be charged for one each of different products provided by your Bank)	Rs. 200 per mandate	Free
31	ESG / NACH Mandate Registration Value	Rs. 100 per mandate	Rs. 100 per mandate
32	ECU/NACH inward clearing - return	Rs 250 per instance	Rs 250 per instance
33	SMS Alert Charges (Collected Quarterly)	Rs 0.5 per SMS for Resident Accounts Rs 1.5 per SMS for Non-Resident Accounts	Free
34	Account Closure Charges	Rs 500 Free for closure within 15 days from the date of account activation	
35	Debit Card (Features & service charges are available in Debit card Matrix)	Default card - Rupee classic Other card variants can be issued on request, on chargeable basis as applicable	Default card - Rupee Platinum Other card variants can be issued on request, on chargeable basis as applicable
36	Withdrawal Slip Charges	Maximum permissible limit is Rs 50000 per withdrawal slip. Withdrawal slips are chargeable at Rs 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, charge and free transaction limits applicable to the base product (Rupee 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, charge applicable for the base product will be levied for that period.

Our current, Non-current accounts will be charged on the lower value of total value of transaction and the transactions are not as per pre-settled values, the account will be converted to regular base variant current account wherein no benefits for firms account will be provided to the customer.

No charges for ESG/NACH return due to technical/operational reasons.

Bank reserves the right to modify/discontinue any of the complementary offers at its sole discretion based on product propositions and on the contractual terms & conditions with its channel partners and vendors.

Complementary offers will be discontinued if the card user does not use them within a period of 6 months and if the card variant is not as per the ESG/NACH product. Default card variant is to be selected for getting the value added features of the account/card variant. Renewal debit card will be the default card variant as applicable for a CA/SA product.

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

Locker/ Discour on locker rent will be determined by the linked locker rent recovery/Current/Saving account product. Discour is allowed only on 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 up-front for the applicable period per account. Rent will be collected up-front).

Retail Net & Mobile Banking: The maximum permissible transaction limit will be the combined cap for both Net Banking and Mobile Banking. Example: If the max allowed is Rs 10k, then the sum of limits across both channels cannot exceed Rs 10k.

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

(c) For customers having multiple CA/SA products under the same Customer/User id, then the applicable limit will be based on the product with the highest permissible limit among those accounts.



Debit Card Matrix- CSB Trade Forex CA- Debit Card Matrix (w.e.f 01-11-2025)			
SI No	Specification	Smart Trade Current Account	Pro Trade Current Account
1	Card Variant (Default)	Rupay Classic	Rupay Platinum
2	No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry	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
3	No of free ATM txns permitted in CSB ATMs per month, including balance enquiry	unlimited	unlimited
4	International Balance Enquiry/Cash withdrawal	₹ 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
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
7	Issue of duplicate ATM Card	₹ 300	₹ 300 per instance
8	Issue of duplicate ATM Pin Mailer	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)
10	Add-on/Additional Card Charge	₹ 300	₹ 300
11	Embossed Name Change	₹ 300 per instance	₹ 300 per instance

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All charges are exclusive of GST as applicable.

For accounts not maintaining the stipulated AMB for a month/charging period, charges and free limits as applicable to the base variant shall be applied for all transactions in the succeeding month.

Similarly annual charges as applicable to the base variant shall apply in such cases.

Some card/account variants are applicable only for some specific segment of customers.

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 account variant.

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>.