

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

Sl No.	Specification	Smart Trade Current Account	Pro Trade Current Account
Forex /Trade level Service Charges & Features			
1	Quarterly Forex Turnover/Throughput (QFT)	Amount Equivalent to USD 10,000	Amount equivalent to USD 100,000
2	Advance Payment for Imports	Rs. 500 per bill	Rs. 300 per bill
3	Direct Import Bill	Rs. 500 per bill	Rs. 300 per bill
4	Import Bills on collection (Under LC or Non-LC)	Rs. 500 per bill	Rs. 300 per bill
5	Import Delay Payment (Beyond 180 days from date of shipment)	Rs. 500 per bill	Rs. 300 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. 300 per bill
8	Export Bills for regularisation (Export against Advance Remittance or Bills sent directly by customer)	Rs. 500 per bill	Rs. 300 per bill
9	Delay in regularisation of export advance beyond 1 year/ shipping bill beyond 180 days	Rs. 500 per bill (per quarter)	Rs. 300 per bill (per quarter)
10	Export LC Advising	Rs. 500	Rs. 300
11	Amendment Advising	Rs. 300	Rs. 200
12	Foreign Inward Remittance	Free	Free
13	e-BAC (Electronic Bank Realisation Certificate)	Free	Free
14	Foreign Inward Remittance Certificate (FIRC)	Free	Free
15	SWIFT	Rs. 300 per message	Free
16	Couler Charges	Rs. 500	Rs. 300
17	Registered Post Charges	Rs. 200	Rs. 200
18	Forward Contracts (Booking/Cancellation)	Rs. 500	Rs. 300
19	Gift Release/ Waiver	Free	Free
20	Penal charges on non-maintenance of QFT	Nil	Nil
Service Charges & Features (Other than Forex/ Trade level)			
1	Average Monthly Balance (AMB) Requirement	Nil	Rs. 1 lakh
2	Charges for Non-Maintenance of Minimum Average Monthly Balance (BAM) (Charges are proportionate to the % of shortfall against the stipulated minimum balance, charged monthly)	NA	upto 20% shortfall- Rs. 200 Above 20% & upto 40% shortfall- Rs. 400 Above 40% & upto 60% shortfall- Rs. 600 Above 60% & upto 80% shortfall- Rs. 800 Above 80% & 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 leaf)	100 cheque leaves per month- Free (additional cheque book @ Rs. 2 per leaf)
4	Folio Charges (Collected Quarterly)	AMB < Rs. 50,000 -Rs. 120 per quarter AMB >= Rs. 50,000 & < Rs. 1 lakh - Rs. 60 per quarter AMB >= Rs. 1 lakh - Free Minimum folio charges of Rs. 120 per quarter for Current Accounts with AMB<Rs. 50,000 & Rs. 60 per quarter for Current Accounts with AMB>=Rs.50,000 but < Rs.1 lakh Note: All customer transactions contribute towards folio. Folio charges will be debited at the end of the respective quarter. *Significant/exceptional transactions (AMB & credit) are excluded	Free
5	Cash deposit limit/charges at home branch/CSM	Free limit of 7.5 Lakhs per month or 10 times of previous month AMB, whichever is higher, with a maximum cap of Rs. 80 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 30 Lakhs per month or 15 times of previous month AMB, whichever is higher, with a maximum cap of Rs. 1.5 Crores 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/CSM	Max. up to 5 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	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. 2.1 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 Lakhs per day Above free limit, chargeable at Rs. 4 per 1000 or part thereof with a minimum of Rs. 50 per transaction
10	Cash & Small denomination Notes counting charges for remittance	Free	Upto 5 lakhs per month @ Rs. 100 per instrument Upto 10 lakhs per month @ Rs. 150 per instrument
11	IMPS transaction charges - Branch/Net & Mobile Banking (per leaf)	Free	Rs. 10 per transaction
12	Net Banking/ Mobile Banking fee limit per day per user	Default - Rs. 1 Lakh* Maximum - Rs. 1 Lakh	Default - Rs. 5 Lakh* Maximum - Rs. 10 Lakh*
13	DD/Pay-order return	Up to 3 instruments free per month Beyond 3 instruments - Up to Rs. 5k -Rs. 20 Above Rs. 5k up to Rs. 10k -Rs. 30 Above Rs. 10k up to Rs. 1 lakh -Rs. 4 per 1000 (min. Rs. 50) Above Rs. 1 lakh -Rs. 3 per 1000 (max. Rs. 10000)	Up to 10 instruments free per month Beyond 10 instruments - Up to Rs. 5k -Rs. 20 Above Rs. 5k up to Rs. 10k -Rs. 30 Above Rs. 10k up to Rs. 1 lakh -Rs. 4 per 1000 (min. Rs. 50) Above Rs. 1 lakh -Rs. 3 per 1000 (max. Rs. 10000)
14	DD/PO - Cancellation	Rs. 100/ instrument + stamp cost	Rs. 100/ instrument + stamp cost
15	DD/PO - Duplicate Issuance	Rs. 100/ instrument + stamp cost	Rs. 100/ instrument + stamp cost
16	NET charges for transaction through branch	25 tons free per month Beyond 25 transactions - Upto Rs. 50,000 -Rs. 7 Rs. 10,000 to Rs. 1 Lac -Rs. 4.50 Rs. 1,00,000 to Rs. 2 Lac -Rs. 14.50 > Rs. 2 Lakh -Rs. 24.50	100 tons free per month Beyond 100 transactions - Upto Rs. 50,000 -Rs. 7 Rs. 10,000 to Rs. 1 Lac -Rs. 4.50 Rs. 1,00,000 to Rs. 2 Lac -Rs. 14.50 > Rs. 2 Lakh -Rs. 24.50
17	RTGS charges for transaction through branch	50 tons free per month Beyond 50 transactions - 2 - 5 Lakh -Rs. 25 2 - 5 Lakh -Rs. 50	100 tons free per month Beyond 100 transactions - 2 - 5 Lakh -Rs. 25 2 - 5 Lakh -Rs. 50
18	NET / RTGS charges through Net/Mobile Banking	Free	Free
19	Discount on Annual Locker Rent	20% discount on prescribed rate- 5 small or medium or large locker* For extra large lockers, No discount	1 small locker - free (300% discount) OR 50% discount on prescribed rate for 5, medium or large locker* OR 30% discount on prescribed rate for 1 extra large locker
20	Locker rent overdue 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	Free
21	Issue of duplicate Passbook	Rs. 100 per issuance + Rs. 20per page	Rs. 100 per issuance + Rs. 20per page
22	Issue of duplicate FD Receipt	Rs. 100 + stamp cost	Rs. 100 + stamp cost
23	Issue of duplicate Net Banking Passbooks (sent via post/ courier)	Rs. 100	Rs. 100
24	DD/PO realisation per instrument	Rs. 100 per instrument	Rs. 100 per instrument
25	Certificate Issue	100 per certificate	Free
26	Overdraft cheque collection (DK not through bank clearing)	Up to Rs. 5000 - Rs. 50 Above Rs. 5000 up to Rs. 10,000 -Rs. 100 Above Rs. 10,000 -Rs. 150	Up to Rs. 5000 - Rs. 50 Above Rs. 5000 up to Rs. 10,000 -Rs. 100 Above Rs. 10,000 -Rs. 150
27	Issued cheque return	Rs. 100 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.	Rs. 100 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. 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	ECI / NACH Mandate Registration (Registrations charges will be exempted for services/ failed products provided by our Bank)	Rs. 200 per mandate	Free
31	ECI /NACH Mandate Registration Failure	Rs. 100 per mandate	Rs. 100 per mandate
32	ECI/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. 100 - If the account is closed after 15 days but within 1 year from the date of account activation	Free
35	Debit Card (Features & service charges 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 variant 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	Free

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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 (Smart 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 to the base variant will be levied for that period.

Once in a quarter, transactions in the account will be analysed on the basis of value and volume of trade forex transactions and if the transactions are not as per prescribed variants, the account will be downgraded to regular base variant current account wherein no benefits for forex account will be provided to the customer.

No charge for cheque/ECI/NACH return due to technical/systemic reasons.

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

Complementary insurance (if any) offered by the bank can be per terms & conditions shall be based on the card variant and not on the CA/SA product. Debit card variant is not to be issued for getting the value added features of the account/card variant. Renewed debit card will be per default card variant as applicable for a CA/SA product.

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

Locker: Discount on locker rent will be determined as 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) On/Off-network concept: In the maximum permissible transaction limit will be combined cap for both Net Banking and Mobile Banking. Example: If the max allowed is ₹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.

(c) For customers having multiple CA/SA products under the same Customer/Over ID, then the applicable limit will be based on the product with the highest permissible limit across 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 bin 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>.