

Service Charges & Features of Premier/Family Banking Savings Account (w.e.f. 01.11.2025)				
Sl No	Specification	Savings Zenith NRE Savings Zenith NRO Savings Zenith	Savings Elite NRE Savings Elite NRO Savings Elite	Savings Prime NRE Savings Prime NRO Savings Prime
1	Average Monthly Balance (AMB) Requirement/ Total Relationship Value (TRV)	AMB – Rs 3 Lakh or TRV of Rs 15 Lakh (CASA + TD)	AMB – Rs 1 Lakh or TRV of Rs 5 Lakh (CASA + TD)	AMB – Rs 50k or TRV of Rs 3 Lakh (CASA + TD)
2	Family Banking	maximum 8 accounts per group	maximum 5 accounts per group	maximum 4 accounts per group
3	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	Nil	Nil
4	Free Multi city payable at par Cheque Book facility	Unlimited Free cheque leaves	200 Free cheque leaves per FY (additional cheque book @ Rs 3 per leaf)	100 Free cheque leaves per FY (additional cheque book @ Rs 3 per leaf)
5	ABB Cash Withdrawal limit per day from remote/non-home branch	Unlimited	Unlimited	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
6	Combined Cash deposit limit at Home / Non-Home Branch/CDM	Home + Non-Home Branch: 10 free cash deposit per month (per account) not exceeding ₹ 15 Lakh per month (per account) Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Home Branch: 10 free cash deposit per month (per account) not exceeding ₹ 7 Lakh per month (per account) Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance Non-Home Branch: Free limit of Rs 5 Lakh per month(per account), subject to free limit under Home branch limit Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Home Branch: 5 free cash transactions per month (per account) not exceeding ₹ 5 Lakh per month (per account) Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance Non-Home Branch: Free limit of Rs 2 Lakh per month(per account), subject to free limit under Home branch limit 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	Currency notes/coins of lower denomination (ie. < Rs 100) per transaction Upto 100 pieces - Free More than 100 pieces - Rs 5 per 50 pieces and part thereof	Currency notes/coins of lower denomination (ie. < Rs 100) per transaction Upto 100 pieces - Free More than 100 pieces - Rs 5 per 50 pieces and part thereof	Currency notes/coins of lower denomination (ie. < Rs 100) per transaction Upto 100 pieces - Free More than 100 pieces - Rs 5 per 50 pieces and part thereof
8	ABB cheque deposit limit per instrument and per day at remote / non-home branch	unlimited	unlimited	unlimited
9	IMPS transaction charges - Branch/ Net & Mobile Banking (per txn)	IMPS - Free	IMPS - 10 txns free per month Txn amount of: 0 to Rs 1000 - free   Rs 1001 to 25,000 - Rs 5   Rs 25,001 to 100,000 - Rs 8   Rs 100,001 to 500,000 - Rs 15	IMPS: 5 txns free per month Txn amount of: 0 to Rs 1000 - free   Rs 1001 to 25,000 - Rs 5   Rs 25,001 to 100,000 - Rs 8   Rs 100,001 to 500,000 - Rs 15
10	Retail Net / Mobile Banking txn limit per day per user	Net/Mobile Banking: Default - Rs 5 Lakh* Maximum - Rs 25 Lakh	Net/Mobile Banking: Default - Rs 5 Lakh* Maximum - Rs 10 Lakh	Net/Mobile Banking: Default - Rs 2 Lakh* Maximum - Rs 5 Lakh
11	DD/ Pay-order	Unlimited	up to 5 instruments free per month Beyond free instruments: 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 50)   Above Rs 1 lakh - Rs 3 per 1000 (max. Rs 10000)	up to 2 instruments free per month Beyond free instruments: 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 50)   Above Rs 1 lakh - Rs 3 per 1000 (max. Rs 10000)
12	DD/PO - Cancellation	Free	Free	Rs 100/ instrument + stamp cost
13	DD/PO - Duplicate issuance	Free	Free	Rs 100/ instrument + stamp cost
14	DD/PO revalidation (Rs)	Free	Free	Rs 100/ instrument
15	NEFT charges for transaction through Branch	20 txns free per month Beyond free 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	10 txns free per month Beyond free 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	5 txns free per month Beyond free 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
16	RTGS charges for transaction through Branch	20 txns free per month Beyond free transactions: 2 - 5 Lakh- Rs 25 > Rs 5 lakh- Rs 50	10 txns free per month Beyond free transactions: 2 - 5 Lakh- Rs 25 > Rs 5 lakh- Rs 50	5 txns free per month Beyond free transactions: 2 - 5 Lakh- Rs 25 > Rs 5 lakh- Rs 50
17	NEFT / RTGS charges through Net/Mobile Banking	Free	Free	Free
18	Discount on Annual Locker Rent	For group Free for '1- Small / Medium Locker' OR 75% discount on prescribed rate for '1-Large Locker' OR 50% discount on prescribed rate for '1-Extra-Large Locker' Security Deposit: Not mandatory for the discounted locker	For Group Free for '1- Small Locker' OR 50% discount on prescribed rate for '1 Medium / Large Locker' OR 30% discount on prescribed rate for '1 Extra-Large Locker' Security Deposit: Not mandatory for the discounted locker	For Group 30% discount on prescribed rate for '1 Small / Medium / Large Locker' OR 20% discount on prescribed rate for '1 Extra-Large Locker'
19	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		
20	Duplicate Passbook	Free	Free	Rs 100 for issuance & Rs 20 per page
21	Duplicate Deposit Receipt	Free	Free	Rs 100
22	Duplicate Net Banking Passwords (sent via post/courier)	Free	Free	Rs 100
23	Certificate Issue	Free	Free	Rs 100 per certificate
24	Outstation cheque collection (OBC not through Local/CTS clearing)	up to 10 instruments free per month Beyond free instruments 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 10 instruments free per month Beyond free instruments 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 10 instruments free per month Beyond free instruments 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
25	Inward clearing cheque return	Rs 500 per instrument for third time onwards For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unrated personal loan, will be charged additionally Returns due to non financial reasons - Free		
26	Outward clearing cheque return	Free up to 15 instruments per month Beyond free limit, Rs 100 per instrument	Free up to 10 instruments per month Beyond free limit, Rs 100 per instrument	Free up to 5 instruments per month Beyond free limit, Rs 100 per instrument
27	Stop Payment	Free	Free up to 5 occasions in a FY Beyond free occasion, Rs 100 per occasion (stop payment through alternate channels are free)	Free up to 2 occasions in a FY Beyond free occasion, Rs 100 per occasion (stop payment through alternate channels are free)
28	ECS / NACH Mandate Registration (Registrations charges will be exempted for services/allied products provided by our Bank)	Free	Free	Free
29	ECS / NACH Mandate Registration Failure	Free	Free	Free
30	ECS/NACH inward clearing - return	Free up to 2 instruments per month Beyond free limit, Rs 250 per instrument	Free up to 1 instrument per month Beyond free limit, Rs 250 per instrument	Rs 250 per instrument
31	SMS Alert Charges (Collected Quarterly)	Free	Free	Rs 0.5 per SMS for Resident Accounts Rs 1.5 per SMS for Non-Resident Accounts
32	Account Closure Charges	Free for closure within 15 days from the date of account activation Rs 1000 - if the account is closed after 15 days but within 1 year from the date of account activation	Free for closure within 15 days from the date of account activation Rs 1000 - if the account is closed after 15 days but within 1 year from the date of account activation	Free for closure within 15 days from the date of account activation Rs 1000 - if the account is closed after 15 days but within 1 year from the date of account activation
33	Personal Accident Insurance Cover	as per the debit card feature	as per the debit card feature	as per the debit card feature
34	Debit Card (Features & service charges are available in Debit card Matrix)	Visa Signature Zenith	Visa Platinum Elite	VISA Platinum Prime
35	Withdrawal Slip Charges	Maximum permissible limit is Rs 50000 per withdrawal slip. Withdrawal slips are chargeable at Rs 20 per transaction		

T & C:  
 All charges are exclusive of GST as applicable.  
 After 6 months of account opening/upgrade, the account will be analysed every month on the basis of AMB/TRV maintained during the last 3 months and if the stipulated AMB/TRV is not maintained by the customer, the account will be downgraded to base variant savings account.  
 No charges for cheque/ECS/NACH return due to technical/systemic reasons.  
 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.  
 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. Rent will be collected upfront.  
 Certain debit card variants and Savings/Current Account products are applicable for certain customer segments only.  
 Retail Net & Mobile Banking:  
 (a) Omnichannel concept i.e. the maximum permissible transaction limit will be the 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/User id, then the applicable limit will be based on the product with the highest permissible limit among those accounts.

Debit Card Matrix- Premier/Family Banking Savings Account (w.e.f. 01.11.2025)				
SI No.	Specification	Zenith Savings Account NRE Zenith Savings Account NRO Zenith Savings AccountZenith	Elite Savings Account NRE Elite Savings Account NRO Elite Savings Account	Prime Savings Account NRE Prime Savings AccountNRO Prime Savings Account
1	Card Variant (Default)	Visa Signature	Visa Platinum	Visa Platinum
2	No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry	Unlimited	Unlimited	Unlimited
3	No of free ATM txns permitted in CSB ATMs per month, including balance enquiry	Unlimited	Unlimited	Unlimited
4	International Balance Enquiry/Cash withdrawal	Rs 150 per cash withdrawal; free for balance enquiry	Rs 150 per cash withdrawal; free for balance enquiry	Rs 150 per cash withdrawal; free for balance enquiry
5	New Debit Card Issue (upfront fee)	Free	Free	Free
6	Debit Card Annual Fee	Free Rs 900 if AMB/TRV is not maintained	Free Rs 500 if AMB/ TRV is not maintained	Free Rs 500 if AMB/ TRV is not maintained
7	duplicate ATM Card	Free for 1 card per year Rs 100 for second card request onwards in a year	₹ 100	₹ 100
8	duplicate ATM Pin Mailer	Free	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: Rs 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: Rs 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: Rs 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 Card Charge	3 free add-on card (no issuance fee) for the primary applicant Annual fee of Rs 900 if the AMB/TRV for the charging period is not met	3 free add-on card (no issuance fee) for the primary applicant Annual fee of Rs 900 if the AMB/TRV for the charging period is not met	3 free add-on card (no issuance fee) for the primary applicant Annual fee of Rs 900 if the AMB/TRV for the charging period is not met
11	Embossed Name Change	Rs 300 per instance	Rs 300 per instance	Rs 300 per instance

**T&C**

All charges are exclusive of GST as applicable.

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>.

## Service Charges & Features of Premier/Family Banking Current Account (w.e.f. 01.11.2025)

Sl No.	Specification	Zenith Current Account (only for individuals)
1	Average Monthly Balance (AMB) Requirement/ Total Relationship Value (TRV)	AMB – Rs 3 Lakh or TRV of Rs 15 Lakh (CASA + TD)
2	Family Banking	maximum 8 accounts per group
3	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
4	Free Multi city payable at par Cheque Book facility	Unlimited Free cheque leaves** (**Free cheque leaves in a FY is restricted to 500 nos at system level)
5	ABB Cash Withdrawal limit per day from remote/non-home branch	Unlimited
6	Combined Cash deposit limit at Home / Non-Home Branch/CDM	Home + Non-Home Branch: 10 free cash deposit per month (per account) not exceeding ₹ 15 Lakh per month (per account).  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	Currency notes/coins of lower denomination (ie. < Rs 100 ) per transaction Upto 100 pieces - Free More than 100 pieces - Rs 5 per 50 pieces and part thereof
8	Cheque deposit limit per instrument and per day at any branch	unlimited
9	IMPS transaction charges - Branch/ Net & Mobile Banking (per txn)	IMPS - Free
10	Net Banking/ Mobile Banking txn limit per day per user	Default - Rs 5 Lakh*   Maximum - Rs 25 Lakh
11	DD/ Pay-order Issue	Free
12	DD/PO - Cancellation	Free
13	DD/PO - Duplicate issuance	Free
14	DD/PO revalidation (Rs)	Free
15	NEFT charges for transaction through Branch	20 txns free per month <u>Beyond free transactions:</u> 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	20 txns free per month <u>Beyond free transactions:</u> Rs 2 - 5 Lakh- Rs 25 > Rs 5 lakh- Rs 50
17	NEFT / RTGS charges through Net/Mobile Banking	Free
18	Discount on Annual Locker Rent	1 small / medium Locker free for the group OR 75% discount on prescribed rate for '1- large locker for the group OR 50% discount on prescribed rate for '1- extra large locker for the group Security Deposit is not mandatory for one locker (which is getting the discount in annual rent) in a group
19	Locker rent overdue charges	1st Quarter: 10% of annual rental   2nd Quarter: 20% of annual rental   3rd Quarter: 30% of annual rental   4th quarter onwards: 40% of annual rental
20	Issue of duplicate Passbook	Free
21	Issue of duplicate FD Receipt	Free
22	Issue of duplicate Net Banking Passwords (sent via post/courier)	Free
23	Certificate Issue	free
24	Outstation cheque collection (OBC not through Local/CTS clearing)	up to 10 instruments free per month Beyond 10 instruments 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
25	Inward clearing cheque return	Rs 500 per instrument. For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unrated personal loan, will be charged additionally Returns due to non financial reasons - Free
26	Outward clearing cheque return	Free up to 15 instruments per month Beyond free limit, Rs 100 per instrument
27	Stop Payment	Free
28	ECS / NACH Mandate Registration (Registrations charges will be exempted for services /allied products provided by our Bank)	Free
29	ECS / NACH Mandate Registration Failure	Free
30	ECS/NACH inward clearing - return	Free up to 2 instruments per month Beyond that, Rs 250 per instrument
31	SMS Alert Charges (Collected Quarterly)	Free
32	Account Closure Charges	Free for closure within 15 days from the date of account activation Rs 1000 – if the account is closed after 15 days but within 1 year from the date of account activation
33	Personal Accident Insurance Cover	as per the debit card feature
34	Debit Card (features & service charges are available in Debit Card Matrix)	Visa Signature Zenith
35	Withdrawal Slip Charges	Maximum permissible limit is Rs 50000 per withdrawal slip. Withdrawal slips are chargeable at Rs 20 per transaction

**T & C:**

All charges are exclusive of GST as applicable.

After 6 months of account opening/upgrade, the account will be analysed every month on the basis of AMB/TRV maintained during the last 3 months and if the stipulated AMB/TRV is not maintained by the customer, the account will be downgraded to base variant savings account

No charges for cheque/ECS/NACH return due to technical/systemic reasons.

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.

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.

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

**Retail Net & Mobile Banking:**

(a) Omnichannel concept ie. the maximum permissible transaction limit will be the 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/User Id., then the applicable limit will be based on the product with the highest permissible limit among those accounts.

## Debit Card Matrix - Premier/Family Banking Current Account (w.e.f. 01.11.2025)

SI No	Specification	Zenith Current Account (only for individuals)
1	Card Variant (Default)	VISA Signature - Zenith
2	No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry	Unlimited
3	No of free ATM txns permitted in CSB ATMs per month, including balance enquiry	Unlimited
4	International Balance Enquiry/Cash withdrawal	Rs 150 per cash withdrawal; free for balance enquiry
5	New Debit Card Issue (upfront fee)	Free
6	<b>Debit Card Annual Fee</b> (charges will be debited at the start of every calendar year, in January. For new cards issued during the year, charge shall be pro rata for the first year)	free Chargeable (Annual fee- Rs 900) if the AMB/TRV for the charging period is not met
7	Issue of duplicate ATM Card	Free for 1 card per year Rs100 for 2nd request onwards in a year
8	Issue of duplicate ATM Pin Mailer	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: Rs 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
11	Embossed Name Change	Rs 300 per instance

**T&C**

All charges are exclusive of GST as applicable.

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>.