

Service Charges and Features of Collection Account, RERA Utilization Account & Escrow Account Products (w.e.f. 06-05-2026)

Sl No	Specification	Collection Current Account	RERA Utilization Account	ESCROW Current Account
1	Average Monthly Balance (AMB) Requirement	Rs 10000	Rs 10000	Rs 10000
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)		upto 20% shortfall - Rs 100 Above 20% & upto 40% shortfall - Rs 400 Above 40% & upto 60% shortfall - Rs 800 Above 60% & upto 80% shortfall - Rs 1600 Above 80% & upto 100% shortfall - Rs 3200	
3	Free Multi city payable at par Cheque Book facility	NA	First cheque book of 10 leaves - Free (Additional cheque book @ Rs 3 per leaf) If AMB >= 1 Lakh 100 cheque leaves per month - free (Additional cheque book @ Rs 3 per leaf)	NA
4	Folio Charges (Collected Quarterly)		AMB < Rs 10,000 - Rs 120 AMB >= Rs 10,000 & < Rs 1 Lakh - Rs 60 AMB >= Rs 1 Lakh - Free Note: 40 customer transactions* constitute one folio. Folio charges will be debited at the end of the respective quarter. *Digital/Alternate channel transactions (debit & credit) are excluded	
5	Cash deposit limit/charges at home branch/CCM		Free limit of 2 Lakhs per month or 10 times of previous month AMB, whichever is higher, with a maximum cap of Rs 20 Lakhs pm Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance If AMB >= 1 Lakh Free limit of 30 Lakhs per month or 25 times of previous month AMB, whichever is higher, with a maximum cap of Rs 1 Crore pm 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/CCM		Max. up to 3 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 If AMB >= 1 Lakh 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	
8	Cash withdrawal limit/charges through home branch	Withdrawal not allowed	unlimited Free limit: Rs 50,000 per day Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction.	Withdrawal not allowed
9	Cash withdrawal limit/charges through non-home branch	Withdrawal not allowed	If AMB >= 1 Lakh 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	Withdrawal not allowed
10	Coin & Small denomination Notes counting charges for remittance		Currency notes/notes of lower denomination (<= Rs 100) per transaction Upto 50 pieces - Free More than 50 pieces - Rs 5 per 50 pieces and part thereof	
11	NBP's transaction charges - Branch/ Net & Mobile Banking (per use) (Charges applicable for transactions done centrally. Not at branch level)	Ten amount of: 0 to Rs 1000 - Free Rs 1000 to 25,000 - Rs 5 (Rs 25,000 to 100,000 - Rs 8) Rs 100,000 to 500,000 - Rs 15 (Charges applicable for transactions done centrally. Not at branch level)	Ten amount of: 0 to Rs 1000 - Free Rs 1000 to 25,000 - Rs 5 (Rs 25,000 to 100,000 - Rs 8) Rs 100,000 to 500,000 - Rs 15 (Charges applicable for transactions done centrally. Not at branch level)	Ten amount of: 0 to Rs 1000 - Free Rs 1000 to 25,000 - Rs 5 (Rs 25,000 to 100,000 - Rs 8) Rs 100,000 to 500,000 - Rs 15 (Charges applicable for transactions done centrally. Not at branch level)
12	Net Banking/ Mobile Banking ten limit per day per user	NA	Default - Rs 1 Lakh Maximum - Rs 3 Lakh If AMB >= 1 Lakh Default - Rs 5 Lakh Maximum - Rs 20 Lakh	NA
13	DD/Pay-order issue	DD/PO not issued	Up to RsX - Rs10 Above Rs10K up to Rs20K - Rs100 Above Rs10K up to Rs1 Lakh - Rs4 per 1000 (max. Rs100) Above Rs1 Lakh - Rs1 per 1000 (max. Rs 20000) If AMB >= 1 Lakh up to 10 instruments free per month Beyond 10 inst-amount: Up to RsX - Rs10 Above Rs10K up to Rs20K - Rs100 Above Rs10K up to Rs1 Lakh - Rs4 per 1000 (max. Rs100) Above Rs1 Lakh - Rs1 per 1000 (max. Rs 20000)	DD/PO not issued
14	DD/PO - Cancellation	NA	Rs 100 + stamp cost	NA
15	DD/PO - Duplicate issuance	NA	Rs 100 + stamp cost	NA
16	NETT charges for transaction through Branch (Charges applicable for transactions done centrally. Not at branch level)	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 If AMB >= 1 Lakh 100 tons free per month	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 If AMB >= 1 Lakh 100 tons free per month	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 If AMB >= 1 Lakh 100 tons free per month
17	RTGS charges for transaction through Branch (Charges applicable for transactions done centrally. Not at branch level)	Rs 2 - 5 lakhs - Rs 25 > Rs 5 lakhs - Rs 50 If AMB >= 1 Lakh 200 tons free per month	Rs 2 - 5 lakhs - Rs 25 > Rs 5 lakhs - Rs 50 If AMB >= 1 Lakh 200 tons free per month	Rs 2 - 5 lakhs - Rs 25 > Rs 5 lakhs - Rs 50 If AMB >= 1 Lakh 200 tons free per month
18	NETT / RTGS charges through Net/Mobile Banking	NA	Free	NA
19	Discount on Annual Locker Rent	NA	No discount	NA
20	Locker rent overcharge	NA	1st Quarter: 12% of annual rental 2nd Quarter: 25% of annual rental 3rd Quarter: 30% of annual rental 4th Quarter: 40% of annual rental	NA
21	Issue of duplicate Passbook	NA	Rs 100 per issuance + Rs 20 per page	NA
22	Issue of duplicate FD Receipt	NA	Rs100 + stamp cost	NA
23	Issue of duplicate Net Banking Passwords (sent via post/courier)	NA	Rs 100	NA
24	DD/PO revalidation per instrument	NA	Rs 100 per instrument	NA
25	Certificate Issue	NA	100 per certificate If AMB >= 1 Lakh Free	NA
26	Outstanding cheque collection (BNC not through Local clearing)	NA	up to Rs1000 - Rs 50 above Rs1000 up to Rs10,000 - Rs 100 Above Rs10,000 - Rs 150	NA
27	Inward cheque return	NA	Rs/200 per instrument. For instruments of value more than 5 Lakhs, interest for One Day at the prevailing lending rate for unreturned personal loan, will be charged additionally	NA
28	Outward cheque return	NA	Rs/200 per instrument Free upto 10 instruments If AMB >= 1 Lakh Free upto 20 instruments in a financial year	NA
29	Stop Payment	NA	Rs 100 per instrument If AMB >= 1 Lakh Free upto 2 instruments in a financial year	NA
30	ECI / NACH Mandate Registration (Registrations charges will be exempted for services /filled products provided by our Bank)	NA	Rs 200 per mandate If AMB >= 1 Lakh Free	NA
31	ECI / NACH Mandate Registration Failure	NA	Rs 200 per mandate	NA
32	ECI/NACH Inward clearing - return	NA	Rs 200 per instance	NA
33	SMS Alert Charges (Collected Quarterly)	NA	Rs 0.5 per SMS for Resident Accounts	NA
34	Account Closure Charges	NA	Free for closure within 15 days from the date of account activation Rs 500 - If the account is closed after 15 days but within 1 year from the date of account activation	NA
35	Debit Card (Features & service charges are available in Debit card Matrix)	NA	Default card - RuPay classic Other card variants can be issued on request, on chargeable basis as applicable	NA
36	Withdrawal Slip Charges	NA	Nil	NA
38	Processing Fee	NA	Rs. 25,000 p.a.	NA

T & C:

All charges are exclusive of GST as applicable.
 For Collection CA & Escrow CA, debit transactions by the customer through branches & alternate channels are restricted.
 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 safety and sound charges, if the customer fails to maintain the stipulated AMB during the respective charging period, charges applicable to the base product will be levied for that period.
 Net/Bank charges/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 the chosen partner and vendor.
 Complimentary insurance (if any) offered by the bank card (as per the terms & conditions) shall be based on the total amount not repaid per the CA/PA product. Default card variant to be selected for getting the value-added features of the account/variant. Renewed debit card will be default card variant as applicable for a CA/PA product. Cardless debit card variant and Savings/Current Account products are applicable for active customer segment only.
 Locker: Deposit or locker rent will be determined by the linked locker rent service 'Current/ Savings account product'. Deposit is allowed only for one locker per account. If a customer has multiple lockers linked to the same account, the deposit will apply to only one locker. Locker rent will be collected against (bookable) for the applicable period per account. Rent will be collected upfront.
 Retail Net & Mobile Banking:
 10 (Ten) thousand charges is the maximum permissible transaction limit will be combined cap, for both Net Banking and Mobile Banking. Example: If the max allowed is *40 Lakhs, then the sum of limits across both channels cannot exceed *10 Lakhs.
 15 (Fifteen) minutes for customers to set their own transaction limits with the useful permissions limit.
 15 (Fifteen) customers having multiple CA/PA products under the same customer/holder ID, then the applicable limit will be based on the product with the highest permissible limit among these accounts.

Debit Card Matrix- RERA Utilisation Account (w.e.f.06-05-2026)

SI No.	Specification	RERA Utilization Account
1	Debit Card Variant (default)	RuPay Classic
2	No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry	Nil
3	No of free ATM txns permitted in CSB ATMs per month, including balance enquiry	unlimited
4	International Balance Enquiry/Cash withdrawal	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry
5	New Debit Card Issue (upfront fee)	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
7	Issue of duplicate ATM Card	₹ 300 per instance
8	Issue of duplicate ATM Pin Mailer	₹ 100
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)
10	Add-on/Additional Card Charge	NA
11	Embossed Name Change	₹ 300 per instance

T&C

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>.