

**Service Charges and Features of Freedom Current Accounts (w.e.f. 06.05.2026)**

Sl. No.	Specification	Freedom CA 10K	Freedom CA 2K	Freedom CA 50K	
1	Average Monthly Balance (AMB) Requirement	₹ 10,000	₹ 2,000	₹ 10,000	
2	Change in Minimum Balance of Average Monthly Balance (AMB) [Change in requirements in the % of adjusted average of the calculated minimum balance, charged monthly]	<p><b>No Charges for First year. Standard Charges from 2nd Year-</b>                      Above 20% upto 40% charged @ 600                      Above 40% upto 60% charged @ 800                      Above 60% upto 80% charged @ 1000                      Above 80% upto 100% charged @ 1200</p>			
3	Free Multi-City payable at per Cheque Book facility	First cheque book of 10 cheques - free (additional cheque book @ ₹ 3 per leaf)	20 cheques leaves per month - Free (additional cheque book @ ₹ 3 per leaf)	50 cheques leaves per month - Free (additional cheque book @ ₹ 3 per leaf)	
4	Folio Charges [Adjusted Quarterly]	<p>Minimum folio charges of ₹ 120 per quarter. For Current Accounts with AMB &gt; ₹ 10,000 &amp; ₹ 0 per quarter for Current Accounts with AMB &gt; ₹ 50,000 but &lt; ₹ 1 Lakh</p> <p><b>Note:</b> All Customer transactions constitute one folio. Folio charges will be debited at the end of the respective quarter. Digital/Over-the-counter transactions shall &amp; not be included</p>			
5	Cash deposit limit/charges at home branch/CDM	Free limit of ₹ 2 Lakh per month or 10 times of previous month AMB, whichever is higher, with a maximum cap of ₹ 5 Lakh per month. Above free limit, chargeable at ₹ 4 per 1000 or part thereof with a minimum of ₹ 50 per transaction	Free limit of ₹ 2 Lakh per month or 10 times of previous month AMB, whichever is higher, with a maximum cap of ₹ 5 Lakh per month. Above free limit, chargeable at ₹ 4 per 1000 or part thereof with a minimum of ₹ 50 per transaction	Free limit of ₹ 11 Lakh per month or 15 times of previous month AMB, whichever is higher, with a maximum cap of ₹ 50 Lakh per month. Above free limit, chargeable at ₹ 4 per 1000 or part thereof with a minimum of ₹ 50 per transaction	
6	Cash deposit limit/charges at non-home branch/CDM	Max. up to 10 transactions per month subject to free limit under item 5 above. Above free limit, chargeable at ₹ 4 per 1000 or part thereof with a minimum of ₹ 50 per transaction	Max. up to 10 transactions per month subject to free limit under item 5 above. Above free limit, chargeable at ₹ 4 per 1000 or part thereof with a minimum of ₹ 50 per transaction	Max. up to 10 transactions per month subject to free limit under item 5 above. Above free limit, chargeable at ₹ 4 per 1000 or part thereof with a minimum of ₹ 50 per transaction	
7	Cheque deposit limit per instrument and per day at any branch	Unlimited	Unlimited	Unlimited	
8	Cash withdrawal limit/charges through home branch	Unlimited	Unlimited	Unlimited	
9	Cash withdrawal limit/charges through non-home branch	Free limit: ₹ 5,00,000 per day. Above free limit, chargeable at ₹ 4 per 1000 or part thereof with a minimum of ₹ 50 per transaction	Free limit: ₹ 2.5 Lakh per day. Above free limit, chargeable at ₹ 4 per 1000 or part thereof with a minimum of ₹ 50 per transaction	Free limit: ₹ 5 Lakh per day. Above free limit, chargeable at ₹ 4 per 1000 or part thereof with a minimum of ₹ 50 per transaction	
10	Cash & Small denomination notes counting charges for maintenance	<p>Current transactions of lesser denomination (&lt; ₹ 100) per transaction:                      Upto 50 pieces - Free                      Above 50 pieces - ₹ 5 per 50 pieces and part thereof</p>			
11	NPS transaction charge - Branch/ Self & Mobile Banking [per sec]	<p>NPS                      Tar amount of: 0 to ₹ 1000 - Free   ₹ 1000 to 25,000 - ₹ 5   ₹ 25,000 to 1,00,000 - ₹ 10   ₹ 1,00,000 to 1,00,000 - ₹ 15</p>			
12	Net Banking/ Mobile Banking fee limit per day per user (T)	Default - ₹ 1 Lakh. Maximum - ₹ 2.5 Lakh	Default - ₹ 1 Lakh. Maximum - ₹ 2.5 Lakh	Default - ₹ 2 Lakh. Maximum - ₹ 2.5 Lakh	
13	DD/PO withdrawal	Upto to ₹ 5 L - ₹ 50   Above ₹ 5 L up to ₹ 10 L - ₹ 100   Above ₹ 10 L up to ₹ 1 Lakh - ₹ 200   Above ₹ 1 Lakh up to ₹ 5 Lakh - ₹ 400	upto 5 instruments free per month. Beyond 5 instruments: Upto to ₹ 5 L - ₹ 50   Above ₹ 5 L up to ₹ 10 L - ₹ 100   Above ₹ 10 L up to ₹ 1 Lakh - ₹ 200   Above ₹ 1 Lakh up to ₹ 5 Lakh - ₹ 400	upto 5 Instruments free per month. Beyond 5 instruments: Upto to ₹ 5 L - ₹ 50   Above ₹ 5 L up to ₹ 10 L - ₹ 100   Above ₹ 10 L up to ₹ 1 Lakh - ₹ 200   Above ₹ 1 Lakh up to ₹ 5 Lakh - ₹ 400	
14	DD/PO - Cancellation	₹ 500/instrument + stamp cost	₹ 500/instrument + stamp cost	₹ 500/instrument + stamp cost	
15	DD/PO - Duplicate Invoice	₹ 500/instrument + stamp cost	₹ 500/instrument + stamp cost	₹ 500/instrument + stamp cost	
16	NET charges for transaction through Branch	Upto to ₹ 2,000 - ₹ 2 ₹ 2,000 to ₹ 5 L - ₹ 5 ₹ 5,00,000 to ₹ 1 Lakh - ₹ 10 > ₹ 1 Lakh - ₹ 20	35 days free per month. Beyond 35 transactions: Upto to ₹ 2,000 - ₹ 2 ₹ 2,000 to ₹ 5 L - ₹ 5 ₹ 5,00,000 to ₹ 1 Lakh - ₹ 10 > ₹ 1 Lakh - ₹ 20	50 days free per month. Beyond 50 transactions: Upto to ₹ 2,000 - ₹ 2 ₹ 2,000 to ₹ 5 L - ₹ 5 ₹ 5,00,000 to ₹ 1 Lakh - ₹ 10 > ₹ 1 Lakh - ₹ 20	
17	RTGS charges for transaction through Branch	₹ 2 - 5 lakh - ₹ 25 > ₹ 5 lakh - ₹ 50	50 days free per month. Beyond 50 transactions: ₹ 2 - 5 lakh - ₹ 25 > ₹ 5 lakh - ₹ 50	100 days free per month. Beyond 100 transactions: ₹ 2 - 5 lakh - ₹ 25 > ₹ 5 lakh - ₹ 50	
18	NET/ RTGS charges (Self/Mobile Banking)	Free	Free	Free	
19	Locker rent	No discount. Standard rent applies to all factors	20% discount on purchased rate for 1 - small OR medium OR large locker. For extra large lockers, No discount	20% discount for 1 - small OR Medium OR Large Locker. OR 20% discount for 5 - Extra Large Locker	
20	Locker rent overdue Charge (Mk time)	<p>1st Quarter: 10% of annual rental   2nd Quarter: 20% of annual rental   3rd Quarter: 30% of annual rental   4th Quarter: 40% of annual rental</p>			
21	Issue of duplicate Feedback	₹ 100 per invoice + ₹ 200 per page			
22	Issue of duplicate FO Request	₹ 50 + stamp cost	₹ 50 + stamp cost	₹ 50 + stamp cost	
23	Issue of duplicate Net Banking Password (sent via post/courier)	₹ 100			
24	DD/PO revalidation per instrument	₹ 100 per instrument			
25	Certificate issue	100 per certificate	100 per certificate	Free	
26	Outdated cheque collection (BNC call through Local Clearing)	<p>upto ₹ 5,000 - ₹ 50                      Above ₹ 5,000 up to ₹ 10,000 - ₹ 100                      Above ₹ 10,000 - ₹ 150</p>			
27	Inward cheque return	<p>₹ 500 per instrument.                      For instruments of value more than 5 Lakh, interest for One Day on the prevailing lending rate for unsecured personal loans, will be charged additionally</p>			
28	Outward cheque return	₹ 200 per instrument	Free up to 3 instruments per month. Beyond that ₹ 500 per instrument	Free up to 3 instruments per month. Beyond that ₹ 500 per instrument	
29	Stop Payment	₹ 1,000 per instrument	₹ 500 per instrument	Free upto 5 accounts for financial year. Beyond 5 accounts, ₹ 500 per account	
30	ECG / NACH Mandate Registration [Registration charges will be exempted for selected JSEB products provided by our Bank]	₹ 200 per mandate	₹ 200 per mandate	Free	
31	ECG / NACH Mandate Registration Failure	₹ 100 per mandate	₹ 100 per mandate	₹ 100 per mandate	
32	ECL/NACH Inward Clearing - return	₹ 200 per instance	₹ 200 per instance	₹ 200 per instance	
33	SMS Alert Charge [Adjusted Quarterly]	₹ 0.5 per SMS for Resident Accounts			
34	Account Closure Charge	<p>Free for closure within 15 days from the date of account activation                      ₹ 500 - if the account is closed after 15 days but within 1 year from the date of account activation</p>			
35	Debit Card [Features & service charges are available in Debit card Matrix]	Default cost: ₹ 495 classic. Other card variants can be issued on request, on chargeable basis as applicable	Default cost: ₹ 495 classic. Other card variants can be issued on request, on chargeable basis as applicable	Default cost: ₹ 495 Platinum. Other card variant can be issued on request, on chargeable basis as applicable	
36	Withdrawal Slip Charges	Nil			

1. All charges are in Indian Rupee (₹) as applicable.  
 2. All charges are to be repaid the latest working day of the month following the month in which the charges are levied.  
 3. No charges for deposit/withdrawal/transfer up to ₹ 10,000 per month.  
 4. Bank reserves the right to modify/alter/delete any of the above charges/limits/conditions/and the contractual terms, conditions and the financial products, services and features.  
 5. Comprehensive insurance (if any) offered by the bank and/or any other insurance providers shall be based on the latest contract and not on the CSB Bank product. Bank cannot be held liable for getting the value/feature of the insurance/cover. Minimum cover and cost will be defined in the contract/agreement for the CSB product.  
 6. Interest deduction/credit will be made/credited to the account as per the contract/agreement.  
 7. Interest on loans will be determined by the bank under the current interest rate/contract/agreement. Interest is allowed only for 15 days from the date of account activation. Interest will be charged additionally for the account period or as per the contract/agreement.  
 8. Net Banking/ Mobile Banking: The maximum possible transaction limit will be the combined cap for both Net Banking and Mobile Banking. Subject to the risk allowed in NPS. Also, the limit of cash withdrawals shall be based on the account type.  
 9. DD/PO charges will be levied on the account as per the contract/agreement.  
 10. Customers having online CSB products under the same Customer Care No., then the applicable limit will be based on the product with the highest possible limit among those accounts.

## Debit Card Matrix- Freedom Current Account (w.e.f. 06-05-2026)

Sl. No	Specification	Freedom CA 10K	Freedom CA 25K	Freedom CA 50K
1	Debit Card Variant (Default)	RuPay Classic	RuPay Classic	RuPay Platinum
2	No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry	Nil	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	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	₹ 300 per instance	₹ 300 per instance
8	Issue of duplicate ATM Pin Mailer	₹ 100	₹ 100	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)		

**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. Complimentary 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>.