

Service Charges & Features of Regular Current Account Products (w.e.f. 06-05-2026)

Sl No.	Specification	Blue Current Account NRE Blue Current Account NRO Blue Current Account (CA - Base product/variant)	Silver Current Account	Gold Current Account	Platinum Current Account NRE Platinum Current Account NRO Platinum Current Account
1	Average Monthly Balance (AMB) Requirement	Rs 10,000	Rs 25,000	Rs 50,000	Rs 1 Lakh
2	Charges for Non-Maintenance of Minimum Average Monthly Balance (AMMB) (Charges are proportionate to the % of AMMB against the stipulated minimum balance, charged monthly)	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	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	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	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 per Cheque Book facility	Free First cheque book @ 10 weeks - Free (Additional cheque book @ Rs 3 per leaf)	20 cheques issues per month - Free (Additional cheque book @ Rs 3 per leaf)	50 cheques issues per month - Free (Additional cheque book @ Rs 3 per leaf)	100 cheques issues per month - Free (Additional cheque book @ Rs 3 per leaf)
4	Folio Charges (Collected Quarterly)	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 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 7.5 Lakhs per month or 10 times of previous month AMB, whichever is higher, with a maximum cap of Rs 20 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 15 Lakhs per month or 15 times of previous month AMB, whichever is higher, with a maximum cap of Rs 50 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 50 Lakhs per month or 15 times of previous month AMB, whichever is higher, with a maximum cap of Rs 7.5 Core per month. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance
5	Cash deposit limit/charges at home branch/COM	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 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	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
6	Cash deposit limit/charges at non-home branch/COM	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 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	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/or per day at any branch	unlimited	unlimited	unlimited	unlimited
8	Cash withdrawal limit/charges through home branch	Free limit: Unlimited per day Free limit: Rs 50,000 per day	Free limit: Unlimited per day Free limit: Rs 2.5 Lakh per day	Free limit: Unlimited per day Free limit: Rs 5 Lakh per day	Free limit: Unlimited per day Free limit: Rs 10 Lakh per day
9	Cash withdrawal limit/charges through non-home branch	Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction	Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction	Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction	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	Free Upto 50 pieces - Free More than 50 pieces - Rs 5 per 50 pieces and part thereof	Free Upto 50 pieces - Free More than 50 pieces - Rs 5 per 50 pieces and part thereof	Free Upto 50 pieces - Free More than 50 pieces - Rs 5 per 50 pieces and part thereof	Free Upto 50 pieces - Free More than 50 pieces - Rs 5 per 50 pieces and part thereof
11	IMPS transaction charges - Branch/Net & Mobile Banking (per txn)		Min. Ten amount of: 0 to Rs 1000 - Free Rs 1001 to 25,000 - Rs 1 Rs 25,001 to 50,000 - Rs 1.5 Rs 50,001 to 1,00,000 - Rs 2 Rs 1,00,001 to 5,00,000 - Rs 3 Rs 5,00,001 to 10,00,000 - Rs 4		
12	Net Banking/ Mobile Banking ten limit per day per user	Default - Rs 1 Lakh Maximum - Rs 3 Lakh	Default - Rs 1 Lakh Maximum - Rs 3 Lakh	Default - Rs 1 Lakh Maximum - Rs 3 Lakh	Default - Rs 5 Lakh Maximum - Rs 10 Lakh
13	DD/ Pay-order Issue	Upto Rs 10,000 - Rs 2 Rs 10,001 to Rs 1 Lakh - Rs 4.50 Rs 1,00,001 to Rs 2 Lakh - Rs 14.50 Rs 2 Lakh - Rs 24.50	up to 5 instruments free per month Beyond 5 instruments - Rs 100 per instrument Upto Rs 10,000 - Rs 2 Rs 10,001 to 1 Lakh - Rs 4.50 Rs 1,00,001 to 2 Lakh - Rs 14.50 > Rs 2 Lakh - Rs 24.50	up to 5 instruments free per month Beyond 5 instruments - Rs 100 per instrument Upto Rs 10,000 - Rs 2 Rs 10,001 to 1 Lakh - Rs 4.50 Rs 1,00,001 to 2 Lakh - Rs 14.50 > Rs 2 Lakh - Rs 24.50	up to 10 instruments free per month Beyond 10 instruments - Rs 100 per instrument Upto Rs 10,000 - Rs 2 Rs 10,001 to 1 Lakh - Rs 4.50 Rs 1,00,001 to 2 Lakh - Rs 14.50 > Rs 2 Lakh - Rs 24.50
14	DD/PD - Cancellation	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost
15	DD/PD - Duplicate Issuance	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost
16	NDF charges for transaction through Branch	Upto Rs 10,000 - Rs 2 Rs 10,001 to Rs 1 Lakh - Rs 4.50 Rs 1,00,001 to Rs 2 Lakh - Rs 14.50 Rs 2 Lakh - Rs 24.50	Upto Rs 10,000 - Rs 2 Rs 10,001 to 1 Lakh - Rs 4.50 Rs 1,00,001 to 2 Lakh - Rs 14.50 > Rs 2 Lakh - Rs 24.50	Upto Rs 10,000 - Rs 2 Rs 10,001 to 1 Lakh - Rs 4.50 Rs 1,00,001 to 2 Lakh - Rs 14.50 > Rs 2 Lakh - Rs 24.50	Upto Rs 10,000 - Rs 2 Rs 10,001 to 1 Lakh - Rs 4.50 Rs 1,00,001 to 2 Lakh - Rs 14.50 > Rs 2 Lakh - Rs 24.50
17	RTGS charges for transaction through Branch	Rs 2 - 5 lakhs - Rs 25 > Rs 5 lakhs - Rs 50	Upto Rs 10,000 - Rs 2 Rs 10,001 to 1 Lakh - Rs 4.50 Rs 1,00,001 to 2 Lakh - Rs 14.50 > Rs 2 Lakh - Rs 24.50	Upto Rs 10,000 - Rs 2 Rs 10,001 to 1 Lakh - Rs 4.50 Rs 1,00,001 to 2 Lakh - Rs 14.50 > Rs 2 Lakh - Rs 24.50	Upto Rs 10,000 - Rs 2 Rs 10,001 to 1 Lakh - Rs 4.50 Rs 1,00,001 to 2 Lakh - Rs 14.50 > Rs 2 Lakh - Rs 24.50
18	NDF / RTGS charges through Net/Mobile Banking	Free	Free	Free	Free
19	Discount on Annual Locker Rent	No discount Standard rate applies to all lockers	20% discount on prescribed rate for "1 - Small OR medium OR large locker" for extra large lockers; no discount	30% discount for "1 - Small OR Medium OR Large Locker" OR 20% discount for "2 - Extra Large Locker"	100% discount (or) free for "1 - Small Locker" OR 50% discount for "1 - Medium/Large Locker" OR 30% discount for "2 - Extra Large Locker"
20	Locker rent overhead 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			
21	Issue of duplicate Passbook	Rs 100	Rs 100	Rs 100	Rs 100
22	Issue of duplicate FD Receipt	Rs 100 + stamp cost	Rs 100 + stamp cost	Rs 100 + stamp cost	Rs 100 + stamp cost
23	Issue of duplicate Net Banking Passwords (sent via post/courier)	Rs 100 per instrument	Rs 100 per instrument	Rs 100 per instrument	Rs 100 per instrument
24	DD/PD revaluation per instrument	Rs 100 per certificate	Rs 100 per certificate	Rs 100 per certificate	Rs 100 per certificate
25	Certificate Issue	Rs 100 per certificate	Rs 100 per certificate	Rs 100 per certificate	Rs 100 per certificate
26	Stop Payment Charges (Onset charge collection - Not/Not through Local clearing)	up to Rs 10,000 - Rs 50 above Rs 10,000 up to Rs 1,00,000 - Rs 100 Above Rs 1,00,000 - Rs 100	up to Rs 10,000 - Rs 50 above Rs 10,000 up to Rs 1,00,000 - Rs 100 Above Rs 1,00,000 - Rs 100	up to Rs 10,000 - Rs 50 above Rs 10,000 up to Rs 1,00,000 - Rs 100 Above Rs 1,00,000 - Rs 100	up to Rs 10,000 - Rs 50 above Rs 10,000 up to Rs 1,00,000 - Rs 100 Above Rs 1,00,000 - Rs 100
27	Inward cheque return	Rs 100 per instrument	Rs 100 per instrument	Rs 100 per instrument	Rs 100 per instrument
28	Outward cheque return	Rs 100 per instrument	Free up to 2 instruments per month Beyond that Rs 100 per instrument	Free up to 5 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	Rs 100 per instrument	Free up to 2 occasions in a financial year Beyond 2 occasions, Rs 100 per occasion	Free up to 2 occasions in a financial year Beyond 2 occasions, Rs 100 per occasion
30	ECS / NACH Mandate Registration	Rs 200 per mandate	Rs 200 per mandate	Rs 200 per mandate	Rs 200 per mandate
31	ECS / NACH Mandate Registration Failure	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate
32	ECS/NACH inward clearing - return	Rs 250 per instance	Rs 250 per instance	Rs 250 per instance	Rs 250 per instance
33	Stop Alert Charges (Collected Quarterly)	Rs 0.5 per SMS for Resident Accounts Rs 1.5 per SMS for Non-Resident Accounts	Rs 0.5 per SMS for Resident Accounts Rs 1.5 per SMS for Non-Resident Accounts	Rs 0.5 per SMS for Resident Accounts Rs 1.5 per SMS for Non-Resident Accounts	Rs 0.5 per SMS for Resident Accounts Rs 1.5 per SMS for Non-Resident Accounts
34	Account Closure Charges	Default card - Rs 100 Other card variants can be issued on request, on chargeable basis as applicable.	Default card - Rs 100 Other card variants can be issued on request, on chargeable basis as applicable.	Default card - Rs 100 Other card variant can be issued on request, on chargeable basis as applicable.	Default card - Rs 100 Other card variant can be issued on request, on chargeable basis as applicable.
35	Debit Card (Features & service charges are available in Debit card Matrix)	Default card - Rs 100 Other card variants can be issued on request, on chargeable basis as applicable.	Default card - Rs 100 Other card variants can be issued on request, on chargeable basis as applicable.	Default card - Rs 100 Other card variant can be issued on request, on chargeable basis as applicable.	Default card - Rs 100 Other card variant can be issued on request, on chargeable basis as applicable.
36	Withdrawal Slip Charges			Nil	

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All charges are exclusive of GST as applicable.
For accounts that do not maintain the stipulated Average Monthly Balance (AMMB) for a given month, charges and Free transaction limits applicable to the base product (Blue Current Account) will apply to all transactions in the succeeding month. Similarly, the quarterly and annual 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.
No charges for cheque/CSS/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 insurance (if any) offered by the bank credit (as per their terms & conditions) shall be based on the card variant and not on the CASA product. Debit card variant is to be selected for getting the value added features of the account/correspondent. Renewed debit card will be the default card variant as applicable for a CASA product.
Certain debit card variants and Savings/Current Account products are offerable at other customer segments only.
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.
Net/Net & Mobile Banking
(a) Overridden charges 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 Rs 20 lakh, then the sum of limits across both channels cannot exceed Rs 20 lakh).
(b) Option available for customers to set their own transaction limits within the overall permitted limits.
(c) For customers having multiple CASA products under the same Customer/User ID, then the applicable limit will be based on the product with the highest permissible limit among those products.

Debit Card Matrix - Regular Current Account Products (w.e.f. 06-05-2026)

Sl No.	Specification	Blue Current Account NRE Blue Current Account NRO Blue Current Account (CA - Base product/variant)	Silver Current Account	Gold Current Account	Platinum Current Account NRE Platinum Current Account NRO Platinum Current Account
1	Debit Card Variant (default)	RuPay Classic	RuPay Classic	RuPay Platinum	RuPay Platinum
2	No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry	Nil	3 in all Centers <u>Beyond free limits:</u> financial - ₹ 21 per txn; non financial - ₹ 10 per txn	5 in all Centers <u>Beyond free limits:</u> financial - ₹ 21 per txn; non financial - ₹ 10 per txn	5 in all Centers <u>Beyond free limits:</u> 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	unlimited
4	International Balance Enquiry/Cash withdrawal	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry	₹ 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	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	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 per instance	₹ 300 per instance	₹ 300 per instance	₹ 300 per instance
8	Issue of duplicate ATM Pin Mailer	₹ 100	₹ 100	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)	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	NA	NA	1 add-on/ additional card with AMC applicable as per the card variant	1 add-on/ additional card free if AMB criteria of account is maintained. Above that, AMC to be charged as per the card variant.
11	Embossed Name Change	₹ 300 per instance	₹ 300 per instance	₹ 300 per instance	₹ 300 per instance

Debit Card Annual Fees

RuPay Classic - Rs 250 (+applicable taxes) | Visa Classic- Rs 250 (+applicable taxes)
 RuPay Platinum- Rs 500 (+applicable taxes) | Visa Platinum - Rs 500 (+applicable taxes)
 Visa Signature - Rs 900 (+applicable taxes) | *RuPay Select - Rs 900 (+applicable taxes)*

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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>.