

Service Charges and Features of Savings Account Products for Specific Customers (w.e.f. 06-05-2026)

Sl. No.	Specification	Sr. Citizen Independence Savings Account (Resident Individuals >= 60 years For Joint Accounts, the first holder must be senior citizen)	NRE Mariner Gold Savings Account NRD Mariner Gold Savings Account	Students Support Savings Account (For students from Kindergarten onwards up to 25 years of age)	Women Power Savings Account (Only for Resident Woman >= 18 years) For joint accounts, all the holders must be women above 18 years)
1	Average Monthly Balance (AMB) Requirement	Rs 10,000	Nil	Nil	Rs 10,000
2	Charges for Non-Maintenance of Minimum Average Monthly Balance (NMB) (Charges are proportionate to the % of shortfall against the stipulated minimum balance, charged monthly)	Upto 20% shortfall - Rs 50 Above 20% upto 40% shortfall - Rs 100 Above 40% upto 60% shortfall - Rs 150 Above 60% upto 80% shortfall - Rs 200 Above 80% upto 100% shortfall - Rs 300	Nil	NA	Upto 20% shortfall - Rs 50 Above 20% upto 40% shortfall - Rs 100 Above 40% upto 60% shortfall - Rs 150 Above 60% upto 80% shortfall - Rs 200 Above 80% upto 100% shortfall - Rs 300
3	Free Multi-City payable at per cheque book facility	30 cheques per FY - free (Additional cheque book @ Rs. 2 per set)	Unlimited per FY - free (Additional cheque book @ Rs. 2 per set)	NA	30 cheques per FY - free (Additional cheque book @ Rs. 2 per set)
4	Cash withdrawal limit/charges through branches - Home or non-home branch	Free limit: Per month - 3 Lakh withdrawal or Rs. 5 Lakh whichever is earlier. 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.	Free limit: Per month - 3 Lakh withdrawal or Rs. 7 Lakh whichever is earlier. Above free limit, chargeable at Rs. 4 per 1000 or part thereof with a minimum of Rs. 50 per transaction.	Free limit: Per month - 3 Lakh withdrawal or Rs. 1 Lakh whichever is earlier. Above free limit, chargeable at Rs. 4 per 1000 or part thereof with a minimum of Rs. 50 per transaction.	Free limit: Per month - 3 Lakh withdrawal or Rs. 5 Lakh whichever is earlier. Above free limit, chargeable at Rs. 4 per 1000 or part thereof with a minimum of Rs. 50 per transaction.
5	Cash deposit limit/charges at home/home branch/EMI	Free limit of up to Rs. 1 Lakh per month. Above free limit, chargeable at Rs. 4 per 1000 or part thereof with a minimum of Rs. 50 per remittance. Above free limit, chargeable at Rs. 4 per 1000 or part thereof with a minimum of Rs. 50 per remittance.	Free limit of up to Rs. 1 Lakh 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 up to Rs. 1 Lakh 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 up to Rs. 2 Lakh 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/EMI	Free limit of up to Rs. 1 Lakh per month, subject to free limit under term 5 above. Above free limit, chargeable at Rs. 4 per 1000 or part thereof with a minimum of Rs. 50 per remittance. Free limit of up to Rs. 1 Lakh per month, subject to free limit under term 5 above. Above free limit, chargeable at Rs. 4 per 1000 or part thereof with a minimum of Rs. 50 per remittance.	Free limit of up to Rs. 1 Lakh per month, subject to free limit under term 5 above. Above free limit, chargeable at Rs. 4 per 1000 or part thereof with a minimum of Rs. 50 per remittance.	Free limit of up to Rs. 25,000 per month, subject to free limit under term 5 above. Above free limit, chargeable at Rs. 4 per 1000 or part thereof with a minimum of Rs. 50 per remittance.	Free limit of up to Rs. 50,000 per month, subject to free limit under term 5 above. Above free limit, chargeable at Rs. 4 per 1000 or part thereof with a minimum of Rs. 50 per remittance.
7	Cash & Small denomination Notes counting charges for remittance	Current remittance of Note denomination <= Rs. 100 per transaction Upto 50 pieces - Free More than 50 pieces - Rs. 5 per 50 pieces and part thereof	Current remittance of Note denomination <= Rs. 100 per transaction Upto 50 pieces - Free More than 50 pieces - Rs. 5 per 50 pieces and part thereof	Nil	Current remittance of Note denomination <= Rs. 100 per transaction Upto 50 pieces - Free More than 50 pieces - Rs. 5 per 50 pieces and part thereof
8	AMB cheque deposit limit per instrument and per day at home / non-home branch	unlimited	unlimited	NA	unlimited
9	IMPS transaction charges - Branch / Net & Mobile Banking (per set)	Free Ter amount of: 0 to Rs 1000 - Free Rs 1000 to 25,000 - Free Rs 25,000 to 1,00,000 - Rs 1 Rs 1,00,000 to 5,00,000 - Rs 1.5 Free Rs 5000 - Rs 1 Lakh	Free Ter amount of: 0 to Rs 1000 - Free Rs 1000 to 25,000 - Free Rs 25,000 to 1,00,000 - Rs 1 Rs 1,00,000 to 5,00,000 - Rs 1.5 Free Rs 5000 - Rs 1 Lakh	Free Ter amount of: 0 to Rs 1000 - Free Rs 1000 to 25,000 - Free Rs 25,000 to 1,00,000 - Rs 1 Rs 1,00,000 to 5,00,000 - Rs 1.5 Free Rs 5000 - Rs 1 Lakh	Free Ter amount of: 0 to Rs 1000 - Free Rs 1000 to 25,000 - Free Rs 25,000 to 1,00,000 - Rs 1 Rs 1,00,000 to 5,00,000 - Rs 1.5 Free Rs 5000 - Rs 1 Lakh
10	Net/Net Banking/Mobile Banking fee limit per day per user	Default - Rs. 2 Lakh Maximum - Rs. 5 Lakh Free limit of up to 1 Lakh Default - Rs. 1 Lakh Maximum - Rs. 3 Lakh	Default - Rs. 2 Lakh Maximum - Rs. 1 Lakh	Default - Rs. 1 Lakh Maximum - Rs. 3 Lakh	Default - Rs. 1 Lakh Maximum - Rs. 3 Lakh
11	DD/ Pay order	Up to Rs.14 - Rs.20 Above Rs.14 up to Rs.24 - Rs.50 Above Rs.24 up to Rs.1 Lakh - Rs.2 per 1000 (min. Rs.50) Above Rs. 1 Lakh - Rs.2 per 1000 (min. Rs. 1000) Free Up to Rs.14 - Rs.20 Above Rs.14 up to Rs.24 - Rs.50 Above Rs.24 up to Rs.1 Lakh - Rs.2 per 1000 (min. Rs.50) Above Rs. 1 Lakh - Rs.2 per 1000 (min. Rs. 1000)	Up to 2 instruments free per month Beyond 2 instruments - Free per month Up to Rs.24 - Rs.20 Above Rs.24 up to Rs.100 - Rs.20 Above Rs.100 up to Rs.1 Lakh - Rs.2 per 1000 (min. Rs.50) Above Rs. 1 Lakh - Rs.2 per 1000 (min. Rs. 1000)	Up to Rs.14 - Rs.20 Above Rs.14 up to Rs.100 - Rs.20 Above Rs.100 up to Rs.1 Lakh - Rs.2 per 1000 (min. Rs.50) Above Rs. 1 Lakh - Rs.2 per 1000 (min. Rs. 1000)	Up to Rs.14 - Rs.20 Above Rs.14 up to Rs.24 - Rs.50 Above Rs.24 up to Rs.1 Lakh - Rs.2 per 1000 (min. Rs.50) Above Rs. 1 Lakh - Rs.2 per 1000 (min. Rs. 1000)
12	DD/PO - Cancellation	Rs.100 instrument + stamp cost 1 free instrument per FY (FAMBI-Rs. 1 Lakh)	Rs.100 instrument + stamp cost	Rs.100 instrument + stamp cost	Rs.100 instrument + stamp cost
13	DD/PO - Duplicate issuance	Rs.100 instrument + stamp cost 1 free instrument per FY (FAMBI-Rs. 1 Lakh)	Rs.100 instrument + stamp cost	Rs.100 instrument + stamp cost	Rs.100 instrument + stamp cost
14	DD/PO - Cancellation (Net)	Rs.100 instrument + stamp cost Free if FAMBI-Rs. 1 Lakh	Rs.100 instrument	Rs.100 instrument	Rs.100 instrument
15	NFT charges for transaction through branch	Upto Rs. 10,000 - Rs. 2 Rs. 10,000 to Rs. 1 Lakh - Rs. 4.50 Rs. 1,00,000 to Rs. 2 Lakh - Rs. 14.50 > Rs. 2 Lakh - Rs.20.50 10 Lakh free per month (FAMBI-Rs. 1 Lakh)	3 Lakh free per month Beyond 3 Lakh - Rs.1000 - Rs.2 Rs. 10,000 to Rs. 1 Lakh - Rs. 4.50 Rs. 1,00,000 to Rs. 2 Lakh - Rs. 14.50 > Rs. 2 Lakh - Rs.20.50	Upto Rs. 10,000 - Rs. 2 Rs. 10,000 to Rs. 1 Lakh - Rs. 4.50 Rs. 1,00,000 to Rs. 2 Lakh - Rs. 14.50 > Rs. 2 Lakh - Rs.24.50	Upto Rs. 10,000 - Rs. 2 Rs. 10,000 to Rs. 1 Lakh - Rs. 4.50 Rs. 1,00,000 to Rs. 2 Lakh - Rs. 14.50 > Rs. 2 Lakh - Rs.24.50
16	RTGS charges for transaction through branch	3 - 1 Lakh - Rs.25.00 > Rs. 5 Lakh - Rs.50.00 10 Lakh free per month (FAMBI-Rs. 1 Lakh)	3 Lakh free per month > Rs. 5 Lakh - Rs.50.00 > Rs. 10 Lakh - Rs.100.00 > Rs. 2 Lakh - Rs.25.00	3 - 1 Lakh - Rs.25 > Rs. 5 Lakh - Rs.50	3 - 1 Lakh - Rs.25 > Rs. 5 Lakh - Rs.50
17	NET / RTGS charges through Net/Mobile Banking	Free	Free	Free	Free
18	Discount on Annual Locker rent	25% discount on prescribed rate for "Small/Medium/Large locker" for extra large lockers, Nil discount	30% discount on prescribed rate for "Small or Medium or Large locker" 20% discount on prescribed rate for "Extra Large locker"	Nil discount	25% discount on prescribed rate for "Small/Medium/Large locker" for extra large lockers, Nil discount
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 Feedback	Rs.100 for invoice & Rs.20 per page If FAMBI-Rs. 1 Lakh - invoice charges free for 1st duplicate provision	Rs.100 for invoice & Rs.20 per page	Rs.100 for invoice & Rs.20 per page	Rs.100 for invoice & Rs.20 per page
21	Duplicate Deposit Receipt	Rs.100 + stamp cost	Rs.100 + stamp cost	Rs.100 + stamp cost	Rs.100 + stamp cost
22	Duplicate Net Banking Password (sent via post/courier)	Rs.100	Rs.100	Rs.100	Rs.100
23	Certificate issue	Rs.100 per certificate Free if FAMBI-Rs. 1 Lakh up to Rs.10,000 - Rs.25 Above Rs.10,000 up to Rs.1,00,000 - Rs.50 Above Rs.1,00,000 up to Rs.1 Lakh - Rs.100 Above Rs. 1 Lakh - Rs.150	Rs.100 per certificate Free if FAMBI-Rs. 1 Lakh	Rs.100 per certificate Free if FAMBI-Rs. 1 Lakh Above Rs.10,000 up to Rs.1,00,000 - Rs.25 Above Rs.1,00,000 up to Rs.1 Lakh - Rs.50 Above Rs. 1 Lakh - Rs.100 Above Rs. 1 Lakh - Rs.150	Rs.100 per certificate Free if FAMBI-Rs. 1 Lakh Above Rs.10,000 up to Rs.1,00,000 - Rs.25 Above Rs.1,00,000 up to Rs.1 Lakh - Rs.50 Above Rs. 1 Lakh - Rs.100 Above Rs. 1 Lakh - Rs.150
24	Outstation cheque delivery (not sent through/OTCS clearing)	Free	Outstation cheque Free OTCS clearing - Rs.100	Cheque amount up to Rs. 5000 - Rs.25 Above Rs. 5000 and up to Rs. 10,000 - Rs.50 Above Rs. 10,000 and up to Rs. 1 Lakh - Rs.100 Above Rs. 1 Lakh - Rs.150	up to Rs.5000 - Rs.25 Above Rs. 5000 and up to Rs. 10,000 - Rs.50 Above Rs. 10,000 and up to Rs. 1 Lakh - Rs.100 Above Rs. 1 Lakh - Rs.150
25	Interest charging charge return	For instruments of value more than 5 Lakh, interest for One Day of the prevailing lending rate for unutilized personal loan, will be charged additionally. Returns due to non-financial reasons - Free	For instruments of value more than 5 Lakh, interest for One Day of the prevailing lending rate for unutilized personal loan, will be charged additionally.	NA	For instruments of value more than 5 Lakh, interest for One Day of the prevailing lending rate for unutilized personal loan, will be charged additionally.
26	Outward clearing charge return	Rs.100 per instrument Free up to 10 instruments per month, if FAMBI-Rs. 1 Lakh	Free up to 3 instruments per month. Beyond that 100 per instrument	Rs.100 per instrument	Rs.100 per instrument
27	Stop Payment	Rs.100 per occasion Free up to 2 occasions in a year, if FAMBI-Rs. 1 Lakh	Free up to 5 occasions in a year Beyond 5 occasions - Rs.100 per occasion	NA	Rs.100 per occasion
28	IC2 / NACH Mandate Registration (Registration charges will be exempted for services/linked products provided by our bank)	Rs.100 per mandate Free if FAMBI-Rs. 1 Lakh	Free	Rs.100 per mandate	Rs.100 per mandate
29	IC2 / NACH Mandate Registration Failure	Rs.100 per mandate Free up to 2 per month, if FAMBI-Rs. 1 Lakh	Rs.100 per mandate	Rs.100 per mandate	Rs.100 per mandate
30	IC2/NACH Payment (debiting - return)	Free up to 2 instruments per month, if FAMBI-Rs. 1 Lakh	Rs.100 per instance	Rs.100 per instance	Rs.100 per instance
31	SMS Alert Charges (Confidential Number)	Rs.0.5 per SMS Free if FAMBI-Rs. 1 Lakh	Rs.1.5 per SMS	Rs.0.5 per SMS	0.5 per SMS
32	Account Closure Charge	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	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	Nil	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
33	Personal Accident Insurance Cover (complimentary)	as per the Complimentary insurance coverage given by DBS Card	NA	Rs.40 per annum	as per the Complimentary insurance coverage given by DBS Card
34	DBS Card (Features & service charges are available in DBS Card Manual)	Default card - RuPay Platinum Other permissible card variants as per the DBS Card Manual can be issued on request, on chargeable basis as applicable	Default card - RuPay Platinum Other card variants can be issued on request, on chargeable basis as applicable	Default card - RuPay Classic Other card variants can be issued on request, on chargeable basis as applicable	Default card - RuPay Platinum Other permissible card variants as per the DBS Card Manual can be issued on request, on chargeable basis as applicable
35	Withdrawal slip charge		Nil		

1. All charges are inclusive of GST as applicable.
2. The average monthly balance (AMB) requirement is applicable for all savings accounts. The average monthly balance (AMB) requirement is applicable for all savings accounts. The average monthly balance (AMB) requirement is applicable for all savings accounts.
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Debit Card Matrix- Savings Account Products for Specific Customers (w.e.f. 06-05-2026)

Sl No.	Specification	Sr. Citizen Independence Savings Account [Resident Individuals >= 60 years For Joint Accounts , the first holder must be senior citizen]	NRE Mariner Gold Savings Account NRO Mariner Gold Savings Account	Students Support Savings Account (for students from Kindergarten onwards up to 25 years of age)	Women Power Savings Account [Only for Resident Woman>=18 years For joint accounts, all the holders must be women above 18 years]
1	Debit Card Variant (Default)	RuPay Platinum Senior Citizen (Other permissible card variants as per the debit card matrix can be issued on request, on chargeable basis as applicable)	RuPay Platinum	RuPay Classic	RuPay Platinum Women Power (Other permissible card variants as per the debit card matrix can be issued on request, on chargeable basis as applicable)
2	No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry	5 free txns 10 free txns if AMB>=Rs 1 Lakh Beyond free txns financial - Rs 21 per txn non-financial - Rs 10 per txn	Unlimited	3 in Metro, 5 in other centers Beyond free txns financial - Rs 21 per txn; non financial - Rs 10 per txn	5 free txns Beyond free txns financial - Rs 21 per txn; non financial - Rs 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	Rs 150 per cash withdrawal; Rs 25 per balance enquiry	Rs 150 per cash withdrawal; Rs 25 per balance enquiry	Rs 150 per cash withdrawal; Rs 25 per balance enquiry	Rs 150 per cash withdrawal; Rs 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 Platinum- Rs 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature)	RuPay Platinum- Rs 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature)	Free	RuPay Platinum- Rs 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature)
7	Duplicate ATM Card	Rs 300 per instance	Rs 300 per instance	Rs 300 per instance	Rs 300 per instance
8	Duplicate ATM Pin Mailer	Rs 100 free, if AMB>= Rs 1 Lakh	Free	₹ 100	₹ 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: 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)	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	1 add-on/ additional card with AMC applicable as per the card variant with AMC to be charged as per the Card variant	NA	NA
11	Embossed Name Change	Rs 300 per instance	Rs 300 per instance	Rs 300 per instance	Rs 300 per instance

Debit Card Annual Fees**
 RuPay Classic- Rs 250 | Visa Classic- Rs 250
 RuPay Platinum- Rs 500 | Visa Platinum - Rs 500
 Visa Signature - Rs 900 | Rupay Select – Rs 900

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>