

Service Charges & Features of SmartSave SA and NRO SmartSave (w.e.f. 06-05-2026)

Sl No	Specification	SmartSave SA NRO SmartSave
1	Average Monthly Balance (AMB) Requirement	₹ 25,000
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- ₹ 80 Above 20% & upto 40% shortfall- ₹ 160 Above 40% & upto 60% shortfall- ₹ 240 Above 60% & upto 80% shortfall- ₹ 320 Above 80% & upto 100% shortfall- ₹ 400
3	Free Multi city payable at per Cheque Book facility (25 leaves per year free for Senior Citizens)	60 leaves per Financial Year - Free (Additional cheque book @ ₹ 3 per leaf)
4	ABB Cash Withdrawal limit per month from home/non-home branch	Free limit :Per month - 5 cash withdrawal or ₹ 7 Lakhs whichever is earlier. Above free limit, chargeable at ₹ 4 per 1000 or part thereof with a minimum of ₹ 50 per transaction
5	Cash deposit limit/charges at home branch/CDM	Free limit of ₹ 5 Lakhs per month Above free limit, chargeable at ₹ 4 per 1000 or part thereof with a minimum of ₹ 50 per remittance
6	Cash deposit limit/charges at non-home branch/CDM	Free limit of ₹ 1 Lakh per month, subject to free limit under Sl No.5 above. Above free limit, chargeable at ₹ 4 per 1000 or part thereof with a minimum of ₹ 50 per remittance
7	Coin & Small denomination Notes counting charges for remittance	<u>Currency notes/coins of lower denomination < ₹ 1000 per transaction</u> Upto 50 pieces - Free More than 50 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
9	IMPS transaction charges - Branch/Net & Mobile Banking (per ten)	₹ 100/ instrument + stamp cost Tn amount of: 0 to ₹ 1000 - Free ₹ 1001 to ₹ 25,000 - ₹ 5 ₹ 25,001 to ₹ 1,00,000 - ₹ 8 ₹ 1,00,001 to ₹ 5,00,000 - ₹ 15
10	Retail Net Banking/ Mobile Banking ten limit per day per user	Default - ₹ 2 Lakh Maximum - ₹ 10 Lakh
11	DD/ Pay-order	up to 2 instruments free per month Beyond 2 instruments: Up to ₹ 5k - ₹ 30 Above ₹ 5k up to ₹ 10k - ₹ 50 Above ₹ 10k up to ₹ 15k - ₹ 60 per 1000 (min. ₹ 50) Above ₹ 1 lakh - ₹ 3 per 1000 (max. ₹ 10000)
12	DD/PO - Cancellation	₹ 100/ instrument + stamp cost
13	DD/PO - Duplicate issuance	₹ 100/ instrument + stamp cost
14	DD/PO revalidation (Rs)	₹ 100/ instrument
15	NEFT charges for transaction through Branch	3 txns free per month Beyond 3 transactions: Upto ₹ 10,000 - ₹ 2 ₹ 10,001 to ₹ 1 Lac - ₹ 4.50 ₹ 1,00,001 to ₹ 2 Lac - ₹ 14.50 > ₹ 2 lakh - ₹ 24.50
16	RTGS charges for transaction through Branch	3 txns free per month Beyond 3 transactions: ₹ 2 - 5 lakhs - ₹ 25 > ₹ 5 lakh - ₹ 50
17	NEFT / RTGS charges through Net/Mobile Banking	Free
18	Discount on Annual Locker Rent	30% discount for '1 - Small OR Medium OR Large Locker' OR 20% discount 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	₹ 100 for issuance & ₹ 20 per page
21	Duplicate Deposit Receipt	₹ 100 + stamp cost
22	Duplicate Net Banking Passwords (sent via post/courier)	₹ 100
23	Certificate Issue	₹ 100 per certificate
24	Outstation cheque collection (ODC not through Local/CTS clearing)	up to ₹ 5000 - ₹ 25 above ₹ 5,000 up to ₹ 10,000 - ₹ 50 Above ₹ 10,000 up to ₹ 1 Lakh - ₹ 100 Above ₹ 1 lakh - ₹ 150
25	Inward clearing cheque return	₹ 500 per instrument. For instruments of value more than ₹ 5 Lakh, interest for One Day at the prevailing lending rate for unsecured personal loan, will be charged additionally
26	Outward clearing cheque return	Free up to 3 instruments per month Beyond that, ₹ 100 per instrument
27	Stop Payment	Free up to 1 occasion in a year Beyond 1 occasion, ₹ 100 per occasion
28	ECS / NACH Mandate Registration (Registrations charges will be exempted for services/ Jailed products provided by our Bank)	Free
29	ECS / NACH Mandate Registration Failure	₹ 100 per mandate
30	ECS/NACH inward clearing - return	₹ 250 per instance
31	SMS Alert Charges (Collected Quarterly)	₹ 0.5 per SMS for Resident Accounts ₹ 1.5 per SMS for Non Resident Accounts
32	Account Closure Charges	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
33	Debit Card (Features & Service Charges are available in Debit Card Matrix)	Default card - RuPay Platinum Other card variants can be issued on request, on chargeable basis as applicable
34	Withdrawal Slip Charges	Nil

T & C:
 All charges are exclusive of GST as applicable.
 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 (Blue Savings Account) will apply to all transactions in the succeeding month. Similarly, for quarterly and annual charges, if the customer fails to maintain the stipulated AMB during the respective charging period, charges applicable to the base variant will be levied for that period.
 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.
 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 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 in 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 - SmartSave SA and NRO SmartSave (w.e.f. 06-05-2026)

SI No	Specification	SmartSave SA NRO SmartSave
1	Debit Card Variant (Default)	RuPay Platinum
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	₹ 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 Nil* if AMB>=1Lakh (*not applicable for Visa Signature)
7	duplicate ATM Card	₹ 300 per instance
8	duplicate ATM Pin Mailer	₹ 100 per instance
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	1 add-on/ additional card with AMC applicable as per the card variant
11	Embossed Name Change	₹ 300 per instance

Debit Card Annual Fees

RuPay Classic ₹ 250 | Visa Classic- ₹ 250
 RuPay Platinum- ₹ 500 | Visa Platinum - ₹ 500
 Visa Signature - ₹ 900 | *Rupay Select* – ₹ 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.

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 SmartSave CA (w.e.f. 06-05-2026)

Sl No.	Specification	SmartSave CA
1	Average Monthly Balance (AMB) Requirement	₹ 50,000
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 - ₹ 200 Above 20% & upto 40% shortfall - ₹ 400 Above 40% & upto 60% shortfall - ₹ 600 Above 60% & upto 80% shortfall - ₹ 800 Above 80% & upto 100% shortfall - ₹ 1000
3	Free Multi city payable at per Cheque Book facility	50 cheque leaves per month - free (additional cheque book @ ₹3 per leaf)
4	Folio Charges (Collected Quarterly)	AMB < ₹ 50,000 - ₹ 120 AMB => ₹ 50,000 & - ₹ 1 Lakh - ₹ 60 AMB => ₹ 1 Lakh - Free Minimum folio charges of ₹ 120 per quarter, for Current Accounts with AMB= ₹ 50,000 & ₹ 60 per quarter for Current Accounts with AMB => ₹ 50,000 but < ₹ 1 Lakh Note: 40 customer transactions* constitute one folio. Folio charges will be debited at the end of the respective quarter. *Digital/alternate channels transactions (debit & credit) are excluded
5	Cash deposit limit/charges at home branch/CDM	Free limit of ₹ 15 Lakhs per month or 15 times of previous month AMB, whichever is higher, with a maximum cap of ₹ 50 Lakhs pm Above free limit, chargeable at ₹ 4 per 1000 or part thereof with a minimum of ₹ 50 per remittance
6	Cash deposit limit/charges at non-home branch/CDM	Max. up to 10 remittances 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 remittance
7	Cheque deposit limit per instrument and per day at any branch	Unlimited
8	Cash withdrawal limit/charges through home branch	Unlimited
9	Cash withdrawal limit/charges through non-home branch	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	Coin & Small denomination Notes counting charges for remittance	<u>Current notes/notes of lower denomination (< ₹ 100) per transaction</u> Upto 50 pieces - Free More than 50 pieces - ₹ 5 per 50 pieces and part thereof
11	IMPS transaction charges - Branch/ Net & Mobile Banking (per txn)	<u>IMPS</u> Ten amount of: 0 to ₹ 1000 - free ₹ 1001 to 25,000 - ₹ 5 ₹ 25,001 to 100,000- ₹ 8 ₹ 100,001 to 500,000 - ₹ 15
12	Net Banking/ Mobile Banking ten limit per day per user	Default - ₹ 2 Lakh Maximum - ₹ 25 Lakh
13	DD/ Pay-order issue	up to 5 instruments free per month Beyond 5 instruments Up to ₹ 5K - ₹ 30 Above ₹ 5K up to ₹ 10K - ₹ 50 Above ₹ 10K up to ₹ 1 Lakh - ₹ 4 per 1000 (min. ₹ 50) Above ₹ 1 Lakh - ₹ 3 per 1000 (max. ₹ 10000)
14	DD/PO - Cancellation	₹ 100 / instrument + stamp cost
15	DD/PO - Duplicate Issuance	₹ 100 / instrument + stamp cost
16	NEFT charges for transaction through Branch	50 tens free per month <u>Beyond free transactions</u> Upto ₹ 50,000 - ₹ 2 ₹ 50,001 to ₹ 1 Lakh - ₹ 4.50 ₹ 1,00,001 to ₹ 2 Lakh - ₹ 14.50 > ₹ 2 Lakh - ₹ 24.50
17	RTGS charges for transaction through Branch	100 tens free per month <u>Beyond free transactions</u> ₹ 2 - 5 Lakhs - ₹ 25 > ₹ 5 Lakhs - ₹ 50
18	NEFT /RTGS charges through Net/Mobile Banking	Free
19	Discount on Annual Locker Rent	30% discount for "1 - Small OR Medium OR Large Locker" OR 20% discount for "1- Extra Large Locker"
20	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
21	Issue of duplicate Passbook	₹ 100 per issuance + ₹ 20 per page
22	Issue of duplicate FD Receipt	₹ 100 + stamp cost
23	Issue of duplicate Net Banking Passwords (sent via post/courier)	₹ 100
24	DD/PO revalidation per instrument	₹ 100 per instrument
25	Certificate Issue	free
26	Outstation cheque collection (OBC not through Local clearing)	up to ₹ 5000 - ₹ 50 above ₹ 5,000 up to ₹ 10,000 - ₹ 100 Above ₹ 10,000 - ₹ 150
27	Inward cheque return	₹ 500 per instrument. For instruments of value more than ₹ 5 Lakh, interest for One Day at the prevailing lending rate for unsecured personal loan, will be charged additionally
28	Outward cheque return	Free up to 5 instruments per month Beyond that ₹ 100 per instrument
29	Stop Payment	Free up to 1 occasion in a financial year Beyond 1 occasion, ₹ 100 per occasion
30	ECS / NACH Mandate Registration (Registrations charges will be exempted for services/affiliated products provided by our Bank)	Free
31	ECS / NACH Mandate Registration Failure	₹ 100 per mandate
32	ECS/NACH Inward clearing - return	₹ 250 per instance
33	SMS Alert Charges (Collected Quarterly)	₹ 0.5 per SMS for Resident Accounts
34	Account Closure Charges	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
35	Debit Card (features & service charges are available in Debit card Matrix)	Default card : RuPay Platinum Other card variant can be issued on request, on chargeable basis as applicable.
36	Withdrawal Slip Charges	Nil

14.C

All charges are inclusive of GST as applicable.
 For accounts that do not maintain the stipulated Average Monthly Balance (AMB) for agreed 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 quarterly and annual charges, if the customer fails to maintain the stipulated AMB during the respective charging period, charges applicable to the base variant will be levied for that period.
 No charges for cheque/CCD transactions due to technical/systems reasons.
 Bank reserves the right to modify/continue any of the complimentary offers at its sole discretion based on change in product/pricing/conditions and/or the contractual terms & conditions, with its channel partners and vendors.
 Computer-generated invoice (if any) offering for debit card (2c per three items condition) shall be based on the card variant and not as per the CA/PA product. Debit card variants to be selected for getting the value added features of the Account Card variant. Renewal debit card will be the default card variant as applicable for a CA/PA product.
 On-line debit card variants and Savings/Current Account products are applicable for certain customer segments only.
 Locker Discount on locker rent will be determined by the locked 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-bank & Mobile Banking
 (a) Wherever applicable, the maximum permissible transaction limit will be the combined up to for both Net Banking and Mobile Banking, example: if the max allowed is ₹ 50 Lakh, then the sum of limits across both channels cannot exceed ₹ 50 Lakh.
 (b) Option available for customers to set their own transaction limits within the overall permissible limit.
 (c) For customers having multiple CA/PA products under the same Customer/Overseer, then the applicable limit will be based on the product with the highest permissible limit among these accounts.

Debit Card Matrix - SmartSave CA (w.e.f 06-05-2026)

SI No.	Specification	SmartSave CA
1	Debit Card Variant (default)	RuPay Platinum
2	No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry	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
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	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)
10	Add-on/Additional Card Charge	1 add-on/ additional card with AMC applicable as per the card variant
11	Embossed Name Change	₹ 300 per instance

Debit Card Annual Fees

RuPay Classic - ₹ 250 | Visa Classic- ₹ 250
 RuPay Platinum- ₹ 500 | Visa Platinum - ₹ 500
 Visa Signature - ₹ 900 | *Rupay Select* – ₹ 900

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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.

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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

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