

Service Charges & Features- CSB Trade Forex CA (w.e.f. 06-05-2026)

Sl No.	Specification	Smart Trade Current Account	Pro Trade Current Account
Forex/Trade level Service Charges & Features			
1	Quarterly Forex Turnover/ Throughput (QTP)	Amount Equivalent to USD 30,000	Amount equivalent to USD 150,000
2	Advance Payment for Imports	Rs. 500 per Bill	Rs. 300 per Bill
3	Direct Import Bill	Rs. 500 per Bill	Rs. 300 per Bill
4	Import Bills on collection (Under LC or Non LC)	Rs. 500 per Bill	Rs. 300 per Bill
5	Import Delay Payment (Beyond 180 days from date of shipment)	Rs. 500 per Bill	Rs. 300 per Bill
6	Foreign Outward Remittance (Non Import)	Rs. 500	Rs. 300
7	Export Bills on Collection (Under LC or Non-LC)	Rs. 500 per Bill	Rs. 300 per Bill
8	Export Bills for regularization (Export against Advance Remittance or Bills sent directly by customer)	Rs. 500 per Bill	Rs. 300 per Bill
9	Delay in regularization of export advance beyond 1 year/ shipping bill beyond 180 days	Rs. 500 per Bill (per quarter)	Rs. 300 per Bill (per quarter)
10	Export LC Advising	Rs. 500	Rs.300
11	Amendment Advising	Rs. 300	Rs.200
12	Foreign Inward Remittances	Free	Free
13	E- BRC (Electronic Bank Realization Certificate)	Free	Free
14	Foreign Inward Remittance Certificate (FIRC)	Free	Free
15	SWIFT	Rs 300 per message	Free
16	Courier Charges	Rs 500	Rs 300
17	Registered Post Charges	Rs 200	Rs 200
18	Forward Contracts (Booking/Cancellation)	Rs 500	Rs 300
19	GR Release/ Waiver	Free	free
20	Penal charges on non-maintenance of QTP	Nil	Nil
Service Charges & Features (Other than Forex/ Trade level)			
1	Average Monthly Balance (AMB) Requirement	Nil	Rs 1 lakh
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]	NA	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	20 cheque leaves per month - free (additional cheque book @ Rs.3 per leaf)	100 cheque leaves per month - free (additional cheque book @ Rs.3 per leaf)
4	Folio Charges (Collected Quarterly)	AMB < Rs. 50,000 - Rs 120 per folio AMB >= Rs 50,000 & < Rs. 1 lakh - Rs 60 per folio AMB >= Rs 1 lakh - Free Minimum folio charges of Rs 120 per quarter, for Current Accounts with AMB< Rs 50,000 & Rs 60 per quarter for Current Accounts with AMB >=50,000 but < Rs 1Lakh 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 7.5 Lakhs per month or 10 times of previous month AMB, whichever is higher, with a maximum cap of Rs 30 Lakhs pm Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of 30 Lakhs per month or 15 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/CDM	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
7	Cheque deposit limit per instrument and per day at any branch	Unlimited	Unlimited
8	Cash withdrawal limit/charges through home branch	Unlimited	Unlimited
9	Cash withdrawal limit/charges through non-home branch	Free limit: Rs 2.5 Lakh per day Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction	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
10	Coin & Small denomination Notes counting charges for remittance	Currency notes/coins of lower denomination (< Rs 100) per transaction 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)	IMPS Txn amount of: 0 to Rs 1000 - Free Rs 1001 to 25,000 - Rs 5 Rs 25,001 to 100,000 - Rs 8 Rs 100,001 to 500,000 - Rs 15	
12	Net Banking/ Mobile Banking txn limit per day per user	Default - Rs 1 Lakh* Maximum - Rs 3 Lakh	Default - Rs 5 Lakh* Maximum - Rs 10 Lakh
13	DD/ Pay-order issue	Up to 3 instruments free per month Beyond 3 instruments: Up to Rs. 5K - Rs. 30 Above Rs. 5K up to Rs. 10K - Rs. 50 Above Rs. 10K up to Rs. 1 Lakh - Rs. 4 per 1000 (min. Rs. 50) Above Rs. 1 lakh - Rs 3 per 1000 (max. Rs. 10000)	Up to 10 instruments free per month Beyond 10 instruments: Up to Rs. 5K - Rs. 30 Above Rs. 5K up to Rs. 10K - Rs. 50 Above Rs. 10K up to Rs. 1 Lakh - Rs. 4 per 1000 (min. Rs. 50) Above Rs. 1 lakh - Rs. 3 per 1000 (max. Rs. 10000)
14	DD/PO - Cancellation	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost
15	DD/PO - Duplicate Issuance	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost
16	NET charges for transaction through Branch	25 txns free per month Beyond 25 transactions: 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	100 txns free per month Beyond 100 transactions: 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
17	RTGS charges for transaction through Branch	50 txns free per month Beyond 50 transactions: > Rs 5 lakh - Rs 25 > Rs 5 lakh - Rs 50	200 txns free per month Beyond 200 transactions: > Rs 5 lakh - Rs 25 > Rs 5 lakh - Rs 50
18	NET / RTGS charges through Net/Mobile Banking	Free	Free
19	Discount on Annual Locker Rent	20% discount on prescribed rate-1' small or medium or large locker' For extra large lockers: No discount	1 small locker - Free (100% discount) OR 50% discount on prescribed rate for '1- medium or large locker' OR 30% discount on prescribed rate 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	Rs 100 per issuance + Rs 20 per page	Rs 100 per issuance + Rs 20 per page
22	Issue of duplicate FD Receipt	Rs 100 + stamp cost	Rs 100 + stamp cost
23	Issue of duplicate Net Banking Passwords (sent via post/courier)	Rs 100	Rs 100
24	DD/PO revaluation per instrument	Rs 100 per instrument	Rs 100 per instrument
25	Certificate Issue	100 per certificate	free
26	Outstation cheque collection (ORC not through Local clearing)	up to Rs. 5000 - Rs. 30 above Rs. 5,000 up to Rs. 10,000 - Rs. 100 Above Rs. 10,000 - Rs. 150	up to Rs. 5000 - Rs. 50 above Rs. 5,000 up to Rs. 10,000 - Rs. 100 Above Rs. 10,000 - Rs. 150
27	Inward cheque return	Rs 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	Rs 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 Returns due to non-financial reasons - Free
28	Outward cheque return	Free up to 2 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	Free up to 2 occasions in a financial year Beyond 2 occasions, Rs 100 per occasion
30	ECS / NACH Mandate Registration (Registrations charges will be exempted for services / allied products provided by our Bank)	Rs 200 per mandate	free
31	ECS / NACH Mandate Registration Failure	Rs 100 per mandate	Rs 100 per mandate
32	ECS/NACH inward clearing - return	Rs 250 per instance	Rs 250 per instance
33	SMS Alert Charges (Collected Quarterly)	Rs 0.5 per SMS for Resident Accounts Rs 1.5 per SMS for Non-Resident Accounts	free
34	Account Closure Charges	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	
35	Debit Card (features & service charges are available in Debit Card Matrix)	Default card : Rupy classic Other card variants can be issued on request, on chargeable basis as applicable	Default card : Rupy Platinum Other card variant can be issued on request, on chargeable basis as applicable
36	Withdrawal Slip Charges	Nil	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 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.
 Once in a quarter, transactions in the account will be analyzed on the basis of value and volume of trade forex transactions and if the transactions are not as per prescribed variants, the account will be downgraded to regular base variant current account wherein no benefits for forex account will be provided to the customer.
 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 proportions 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. Renewal debit card will be the default card variant as applicable for a CA/SA product.
 Certain 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 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.
 Retail Net & Mobile Banking:
 (a) Omnichannel concept 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 ₹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.