Service Charges & Features- CSB Trade Forex CA (w.e.f. 14-07-2026)

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 regularisation 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 Realisation 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)

Sl No.	Specification	Smart Trade Current Account	Pro Trade Current Account
1	**Average Monthly Balance (AMB) Requirement**	Nil	Rs 1 lakh
2	**Charges for Non-Maintainence of Minimum Average Monthly Balance (AMB)** [Charges are proportionate to the % of shortfall against the stipulated minimum balance, charged monthly]	NA	Nil#
3	**Free Multi city payable at par 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. *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 demonination (< 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	**NEFT charges for transation 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 transation through Branch**	50 txns free per month Beyond 50 transactions: 2 - 5 lakhs- Rs 25 > Rs 5 lakh- Rs 50	200 txns free per month Beyond 200 transactions: 2 - 5 lakhs- Rs 25 > Rs 5 lakh- Rs 50
18	**NEFT / 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 revalidation per instrument**	Rs 100 per instrument	Rs 100 per instrument
25	**Certificate Issue**	100 per certificate	free
26	**Outstation cheque collection** (OBC not through Local clearing)	up to Rs.5000 - Rs. 50 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.	Rs.500 per instrument.
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 occasion, 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 : Rupay classic Other card variants can be issued on request, on chargeable basis as applicable	Default card : Rupay Platinum Other card variant can be issued on request, on chargeable basis as applicable
36	**Withdrawal Slip Charges**	Nil	

T & C:

All charges are exclusive of GST as applicable.
once in a quarter, both a) AMB and b) transaction in the account will be analyzed on the basis of value and volume of trade forex transaction and if both are not maintained as per prescribed variants, the account will be downgraded to regular base variant of current account.
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 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 CA/SA product. Defalut 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.r per account. Rent will be collected upfront.

Retail Net & Mobile Banking:
(a) Omnichannel concept ie. 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.

CSB Bank

Debit Card Matrix- CSB Trade Forex CA- Debit Card Matrix (w.e.f. 14-07-2026)

Sl No	Specification	Smart Trade Current Account	Pro Trade Current Account
1	**Card Variant (Default)**	Rupay Classic	Rupay Platinum
2	**No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry**	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
4	**International Balance Enquiry/Cash withdrawal**	₹ 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
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 (+applicable taxes) Nil* if AMB>=1Lakh (*not applicable for Visa Signature)	RuPay Platinum- ₹ 500 (+applicable taxes) Nil* if AMB>=1Lakh (*not applicable for Visa Signature)
7	**Issue of duplicate ATM Card**	₹ 300	₹ 300 per instance
8	**Issue of duplicate ATM Pin Mailer**	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)
10	**Add-on/Additional Card Charge**	NA	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

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.
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.
Defalut 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.