Service Charges and Features of Collection Account, RERA Utilization Account & Escrow Account Products (w.e.f. 01-08-2026)

Sl No	Specification	Collection Current Account	RERA Utilization Account	ESCROW Current Account
1	**Average Monthly Balance (AMB) Requirement**	Nil	Rs 10000	Nil
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	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	NA
3	**Free Multi city payable at par Cheque Book facility**	NA	First cheque book of 10 leaves - Free (additional cheque book @ Rs 3 per leaf) If AMB>=Rs 1 Lakh 100 cheque leaves per month - free (additional cheque book @ Rs 3 per leaf)	NA
4	**Folio Charges** (Collected Quarterly)	Nil	AMB < Rs 50,000 - Rs 120 AMB >= Rs 50,000 & < Rs 1 lakh - Rs 60 AMB >= Rs 1 lakh - Free 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	Nil
5	**Cash deposit limit/charges at home branch/CDM**	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 pm Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance If AMB>= Rs 1 Lakh 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 3 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 If AMB>= Rs 1 lakh 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		
8	**Cash withdrawal limit/charges through home branch**	Withdrawal not allowed	unlimited	Withdrawal not allowed
9	**Cash withdrawal limit/charges through non-home branch**	Withdrawal not allowed	Free limit: Rs 50,000 per day Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction. If AMB>= Rs 1 Lakh 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	Withdrawal not allowed
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)**	Nil	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	Nil
12	**Net Banking/ Mobile Banking txn limit per day per user**	NA	Default - Rs 1 Lakh Maximum - Rs 3 Lakh If AMB>= Rs 1 Lakh Default - Rs 5 Lakh Maximum - Rs 10 Lakh	NA
13	**DD/ Pay-order Issue**	DD/PO not issued	Up to Rs5K - Rs30 | Above Rs5K up to Rs10K - Rs50 | Above Rs10K up to Rs1 lakh - Rs4 per 1000 (min. Rs50) | Above Rs 1 lakh - Rs3 per 1000 (max. Rs 10000) If AMB>= Rs 1 lakh up to 10 instruments free per month Beyond 10 instruments: Up to Rs5K - Rs30 | Above Rs5K up to Rs10K - Rs50 | Above Rs10K up to Rs1 lakh - Rs4 per 1000 (min. Rs50) | Above Rs 1 lakh - Rs3 per 1000 (max. Rs 10000)	DD/PO not issued
14	**DD/PO - Cancellation**	NA	Rs 100 + stamp cost	NA
15	**DD/PO - Duplicate Issuance**	NA	Rs 100 + stamp cost	NA
16	**NEFT charges for transaction through Branch**	Nil	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 If AMB >=Rs 1 lakh 100 txns free per month	Nil
17	**RTGS charges for transaction through Branch**	Nil	Rs 2 - 5 lakhs- Rs 25 > Rs 5 lakh- Rs 50 If AMB>= Rs 1 Lakh 200 txns free per month	Nil
18	**NEFT / RTGS charges through Net/Mobile Banking**	NA	Free	NA
19	**Discount on Annual Locker Rent**	NA	No discount	NA
20	**Locker rent overdue charge**	NA	1st Quarter: 10% of annual rental | 2nd Quarter: 20% of annual rental | 3rd Quarter: 30% of annual rental | 4th quarter: 40% of annual rental	NA
21	**Issue of duplicate Passbook**	Rs 100 per issuance + Rs 20 per page		
22	**Issue of duplicate FD Receipt**	NA	Rs100 + stamp cost	NA
23	**Issue of duplicate Net Banking Passwords** (sent via post/courier)	Rs 100		
24	**DD/PO revalidation per instrument**	NA	Rs 100 per instrument	NA
25	**Certificate Issue**	100 per certificate If AMB>= Rs 1 lakh Free		
26	**Outstation cheque collection** (OBC not through Local clearing)	up to Rs5000 - Rs 50 above Rs5,000 up to Rs10,000 - Rs 100 Above Rs10,000 - Rs 150		
27	**Inward cheque return**	NA	Rs500 per instrument.	NA
28	**Outward cheque return**	Rs100 per instrument If AMB>= Rs 1 Lakh Free upto 10 instruments		
29	**Stop Payment**	NA	Rs 100 per instrument If AMB>= Rs 1 Lakh Free upto 2 occasions in a financial year	NA
30	**ECS / NACH Mandate Registration** (Registrations charges will be exempted for services /allied products provided by our Bank)	NA		
31	**ECS / NACH Mandate Registration Failure**	NA		
32	**ECS/NACH inward clearing - return**	NA		
33	**SMS Alert Charges** (Collected Quarterly)	Rs 0.5 per SMS for Resident Accounts		
34	**Account Closure Charges**	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	Nil
35	**Debit Card** (features & service charges are available in Debit card Matrix)	NA	Default card : RuPay classic Other card variants can be issued on request, on chargeable basis as applicable	NA
36	**Withdrawal Slip Charges**	NA	Nil	NA
38	**Processing Fee**	NA	Rs. 15,000 p.a.	NA

T & C:

All charges are exclusive of GST as applicable.
For Collection CA & Escrow CA, debit transactions by the customer through branches & alternate channels are restricted
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 product 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.
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.

Debit Card Matrix- RERA Utilisation Account (w.e.f. 01-08-2026)

Sl No.	Specification	RERA Utilization Account
1	**Debit Card Variant (default)**	RuPay Classic
2	**No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry**	Nil
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**	₹ 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: ₹ 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
11	**Embossed Name Change**	₹ 300 per instance

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.