

Service Charges & Features of Doctor Savings Account (w.e.f. 14-07-2026)		
Sr No	Specification	Doctor Savings Account
1	Average Monthly Balance (AMB) Requirement	Rs 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]	NA
3	Free Multi city payable at par Cheque Book facility (25 leaves per year free for Senior Citizens)	Unlimited Free cheque leaves** Restricted upto 500 Leaf
4	Cash withdrawal limit/charges (through branches - Home or non-home branch)	Free limit: Per month - 3 cash withdrawal or Rs 5 Lakhs 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 branch	Free limit of Rs 2 Lakhs 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	Free limit of Rs 50,000 per month, subject to free limit under item 6 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance
7	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
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 txn)	Free
10	Retail Net Banking/ Mobile Banking txn limit per day per user (Rs)	Net/Mobile Banking: Default - Rs 5 Lakh* Maximum - Rs 25 Lakh
11	DD/ Pay-order	Unlimited
12	DD/PO - Cancellation	Free
13	DD/PO - Duplicate issuance	Free
14	DD/PO revalidation (Rs)	Free
15	NEFT charges for transaction through Branch	20 txns free per month Beyond free 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
16	RTGS charges for transaction through Branch	20 txns free per month Beyond free transactions: 2 - 5 Lakh- Rs 25 > Rs 5 lakh- Rs 50
17	NEFT / RTGS charges through Net/Mobile Banking	Free
19	Locker rent overdue charge (All sizes)	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	Free
21	Duplicate Deposit Receipt	Free
22	Duplicate Net Banking Passwords (Rs)	Free
23	Certificate Issue (Rs)	Free
24	Outstation cheque collection (OBC not through Local/CTS clearing)	up to 10 instruments free per month Beyond free instruments up to Rs 5000 - Rs 25 above Rs 5,000 up to Rs 10,000 - Rs 50 Above Rs 10,000 up to Rs 1 Lakh - Rs 100 Above Rs 1 lakh - Rs 150
25	Inward clearing cheque return#	Rs 500 per instrument.
26	Outward clearing cheque return	Rs 100 per instrument
27	Stop Payment	Rs 100 per occasion
28	ECS / NACH Mandate Registration (Registrations charges will be exempted for services /allied products provided by our Bank)	Rs 200 per mandate
29	ECS / NACH Mandate Registration Failure#	Rs 100 per mandate
30	ECS/NACH inward clearing - return#	Rs 250 per instance
31	SMS Alert Charges (if no SMS is sent to a customer during a quarter, there will be Zero charges applicable)	Rs 0.5 per SMS for Resident Accounts Rs 1.5 per SMS for Non-Resident Accounts
32	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
33	Debit Card (Features & Service Charges are available in ATM Card Matrix)	Default card: Mastercard World 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.
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. 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. r 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 ie. the maximum permissible transaction limit will be the combined cap for both Net Banking and Mobile Banking. Example: If the max allowed is Rs10 lakh, then the sum of limits across both channels cannot exceed Rs10 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- Doctor Savings Account(w.e.f. 14-07-2026)

Sr No	Specification	Doctor Savings Account
1	Card Variant (Default)	Mastercard World
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	No of ATM cash withdrawals/ txns per day (for CSB + other bank ATMs)	Unlimited
5	No of free POS txns per day	Unlimited
6	International Balance Enquiry/Cash withdrawal	Rs 150 per cash withdrawal; Free for balance enquiry
7	New Debit Card Issue (upfront fee)	Free
8	Debit Card Annual Fee	Rs 1000
9	Duplicate ATM Card	Rs 300 per instance
10	Duplicate ATM Pin Mailer	Free
11	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)
12	Embossed Name Change	Rs 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.

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>