CSB Bank
Trusted Heritage Smart Future

Service Charges and Features of TASC & Govt - SA Products (w.e.f. 14-07-2026)

Sl No	Specification	Govt. Savings Account	TASC Savings Account
1	**Average Monthly Balance (AMB) Requirement**	Nil	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	NA
3	**Free Multi city payable at par Cheque Book facility**	500 leaves per month - free (additional cheque book @ Rs 3 per leaf)	500 leaves per month - free (additional cheque book @ Rs 3 per leaf)
4	**Cash Withdrawal limit per month from home branch**	Unlimited	Unlimited
5	**Cash Withdrawal limit per month from remote/non-home branch**	Unlimited	Unlimited
6	**Cash deposit limit/ charges at home branch/CDM**	Free limit of Rs 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	Free limit of Rs 10 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
7	**Cash deposit limit/ charges at non-home branch/ CDM**	Max. up to 10 remittances 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	Max. up to 10 remittances 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
8	**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	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
9	**ABB Cheque deposit limit per instrument and per day at remote / non-home branch**	Unlimited	Unlimited
10	**IMPS transaction charges - Branch/ Net & Mobile Banking (per txn)**	IMPS - free	IMPS - free
11	**Retail Net Banking/ Mobile Banking txn limit per day per user**	Default - Rs 5 Lakh* Maximum - Rs 10 Lakh	Default - Rs 5 Lakh* Maximum - Rs 10 Lakh
12	**DD/ Pay-order**	up to 100 instruments free per month Beyond 100 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 100 instruments free per month Beyond 100 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)
13	**DD/PO Cancellation**	Stamp cost	Rs.100/ instrument + stamp cost
14	**DD/PO - Duplicate issuance**	Stamp cost	Rs.100/ instrument + stamp cost
15	**DD/PO revalidation (Rs)**	Free	Rs.100/ instrument
16	**NEFT charges for transation through Branch**	Free	Free
17	**RTGS charges for transation through Branch**	Free	Free
18	**NEFT / RTGS through Net Banking / Mobile Banking**	Free	Free
19	**Discount on Annual Locker rent**	No discount	30% discount on prescribed rate for'1- Small / Medium / Large Locker' OR 20% 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	**Duplicate Passbook**	Rs 100 for issuance & Rs.20 per page	Rs 100 for issuance & Rs.20 per page
22	**Duplicate Deposit Receipt**	Rs.100 + stamp cost	Rs.100 + stamp cost
23	**Duplicate Net Banking Passwords** (sent via post/courier)	Free	Free
24	**Certificate Issue (Rs)**	Free	Rs 100 per certificate
25	**Outstation cheque collection** (OBC not through Local/CTS clearing)	up to 10 instruments free per month Beyond 10 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	up to 10 instruments free per month Beyond 10 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
26	**Inward clearing cheque return**	Rs.500 per instrument.	
27	**Outward clearing cheque return**	Free up to 10 instruments per month Beyond that Rs.100 per instrument	Free up to 10 instruments per month Beyond that Rs.100 per instrument
28	**Stop Payment**	Free	Free up to 2 occasions in a year Beyond 2 occasion, Rs.100 per occasion
29	**ECS / NACH Mandate Registration** (Registrations charges will be exempted for services /allied products provided by our Bank)	Free	Free
30	**ECS / NACH Mandate Registration Failure**	Free	Rs 100 per mandate
31	**ECS/NACH inward clearing - return**	Free up to 10 instances per month. After free limit - Rs 250 per instance	Free up to 10 instances per month. After free limit - Rs 250 per instance
32	**SMS Alert Charges** (Collected Quarterly)	Free	Free
33	**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
34	**Debit Card** (Features & Service Charges are available in Debit Card Matrix)	NA	NA
35	**Withdrawal Slip charges**	Nil	

T & C:
All charges are exclusive of GST as applicable.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.
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 ₹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.

Service Charges and Features of TASC & Govt - CA Products (w.e.f. 14-07-2026)

<table>
<tr><th>Sl No.</th><th>Specification</th><th>Govt. Current Account</th><th>TASC Current Account</th></tr>
<tr><td>1</td><td>Average Monthly Balance (AMB) Requirement</td><td>Nil</td><td>Nil</td></tr>
<tr><td>2</td><td>Charges for Non-Maintainence of Minimum Average Monthly Balance (AMB)
[Charges are proportionate to the % of shortfall against the stipulated minimum balance, charged monthly]</td><td>NA</td><td>NA</td></tr>
<tr><td>3</td><td>Free Multi city payable at par Cheque Book facility</td><td>500 cheque leaves per month - free
(additional cheque book @ Rs.3 per leaf)</td><td>500 cheque leaves per month - free
(additional cheque book @ Rs.3 per leaf)</td></tr>
<tr><td>4</td><td>Folio Charges
(Collected Quarterly)</td><td>Nil</td><td>Nil</td></tr>
<tr><td>5</td><td>Cash deposit limit/charges at home branch/CDM</td><td>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</td><td>Free limit of 10 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</td></tr>
<tr><td>6</td><td>Cash deposit limit/charges at non-home branch/CDM</td><td>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</td><td>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</td></tr>
<tr><td>7</td><td>Cheque deposit limit per instrument and per day at any branch</td><td>Unlimited</td><td>Unlimited</td></tr>
<tr><td>8</td><td>Cash withdrawal limit per day from home branch</td><td>Free limit: Unlimited per day</td><td>Free limit: Unlimited per day</td></tr>
<tr><td>9</td><td>Cash withdrawal limit/charges through non-home branch</td><td>Free limit of 10 Lakhs per day
Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance</td><td>Free limit of 10 Lakhs per day
Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance</td></tr>
<tr><td>10</td><td>Coin & Small denomination Notes counting charges for remittance</td><td>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</td><td>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</td></tr>
<tr><td>11</td><td>IMPS transaction charges - Branch/ Net & Mobile Banking (per txn)</td><td>IMPS - free</td><td>IMPS - free</td></tr>
<tr><td>12</td><td>Net Banking txn limit per day per user (Rs) [Retail Net Banking]</td><td>Default - Rs 5 Lakh*
Maximum - Rs 10 Lakh</td><td>Default - Rs 5 Lakh*
Maximum - Rs 10 Lakh</td></tr>
<tr><td>13</td><td>DD/ Pay-order Issue</td><td>up to 100 instruments free per month
Beyond 100 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)</td><td>up to 100 instruments free per month
Beyond 100 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)</td></tr>
<tr><td>14</td><td>DD/PO - Cancellation</td><td>Stamp cost</td><td>Rs100/ instrument + stamp cost</td></tr>
<tr><td>15</td><td>DD/PO - Duplicate Issuance</td><td>Stamp cost</td><td>Rs 100 + stamp cost</td></tr>
<tr><td>16</td><td>NEFT charges for transation through Branch</td><td>Free</td><td>Free</td></tr>
<tr><td>17</td><td>RTGS charges for transation through Branch</td><td>Free</td><td>Free</td></tr>
<tr><td>18</td><td>NEFT / RTGS charges (Net/Mobile Banking txn)</td><td>Free</td><td>Free</td></tr>
<tr><td>19</td><td>Discount on Annual Locker Rent</td><td>No discount
Standard rent applies to all lockers</td><td>30% discount on prescribed rate for '1- small or medium or large locker' or
20% discount on prescribed rate for '1- extra-large locker'</td></tr>
<tr><td>20</td><td>Locker rent overdue charge</td><td colspan="2">1st Quarter: 10% of annual rental | 2nd Quarter: 20% of annual rental | 3rd Quarter: 30% of annual rental | 4th quarter: 40% of annual rental</td></tr>
<tr><td>21</td><td>Issue of duplicate Passbook</td><td>Rs 100 per issuance + Rs 20per page</td><td>Rs 100 per issuance + Rs 20per page</td></tr>
<tr><td>22</td><td>Issue of duplicate FD Receipt</td><td>Rs.100 + stamp cost</td><td>Rs.100 + stamp cost</td></tr>
<tr><td>23</td><td>Issue of duplicate Net Banking Passwords (sent via post/courier)</td><td>Free</td><td>Free</td></tr>
<tr><td>24</td><td>DD/PO revalidation (Rs) per instrument</td><td>Free</td><td>Rs 100/instrument</td></tr>
<tr><td>25</td><td>Certificate Issue (Rs)</td><td>Free</td><td>Rs 100/certificate</td></tr>
<tr><td>26</td><td>Outstation cheque collection
(OBC not through Local clearing)</td><td>up to 10 instruments free per month
Beyond 10 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</td><td>up to 10 instruments free per month
Beyond 10 instruments:
up to Rs.5000 - Rs.25
above Rs.5,000 up to Rs.10,000 - Rs.50
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Above Rs.1 lakh - Rs.150</td></tr>
<tr><td>27</td><td>Inward cheque return</td><td>Rs.500 per instrument.</td><td>Rs.500 per instrument.</td></tr>
<tr><td>28</td><td>Outward cheque return</td><td>Free up to 10 instruments per month
Beyond that Rs.100 per instrument</td><td>Free up to 10 instruments per month
Beyond that Rs.100 per instrument</td></tr>
<tr><td>29</td><td>Stop Payment</td><td>Free</td><td>Free up to 2 occasions in a financial year
Beyond 2 occasions, Rs.100 per occasion</td></tr>
<tr><td>30</td><td>ECS / NACH Mandate Registration
(Registrations charges will be exempted for services /allied products provided by our Bank)</td><td>Free</td><td>Free</td></tr>
<tr><td>31</td><td>ECS / NACH Mandate Registration Failure</td><td>Free</td><td>Rs 100 per mandate</td></tr>
<tr><td>32</td><td>ECS/NACH inward clearing - return</td><td>Free up to 10 instances per month.
After free limit - Rs 250 per instance</td><td>Free up to 10 instances per month.
After free limit - Rs 250 per instance</td></tr>
<tr><td>33</td><td>SMS Alert Charges
(Collected Quarterly)</td><td>Free</td><td>Free</td></tr>
<tr><td>34</td><td>Account Closure Charges</td><td>Nil</td><td>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</td></tr>
<tr><td>35</td><td>Debit Card
(features & service charges are available in Debit card Matrix)</td><td>NA</td><td>Maximum permissible limit is INR 50000 per withdrawal slip. Withdrawal slips are chargeable at INR 20 per transaction</td></tr>
<tr><td>36</td><td>Withdrawal Slip Charges</td><td colspan="2">Nil</td></tr>
</table>

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.
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 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.