

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-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	NA
3	Free Multi city payable at per Cheque Bank 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		<u>Currency value below of lower denomination i.e. Rs 100 1 per transaction</u> 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 1000 to 25,000 - Rs 5 Rs 25,000 to 1,00,000 - Rs 8 Rs 1,00,000 to 1,00,000 - 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 Rs1K - Rs10 Above Rs1K up to Rs10K - Rs10 Above Rs10K up to Rs1 lakh - Rs1 per 1000 (min. Rs10) Above Rs 1 lakh - Rs1 per 1000 (max. Rs 10000) If AMB > Rs 1 Lakh up to 10 instruments free per month Beyond 10 instruments: Up to Rs1K - Rs10 Above Rs1K up to Rs10K - Rs10 Above Rs10K up to Rs1 lakh - Rs1 per 1000 (min. Rs10) Above Rs 1 lakh - Rs1 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	NFT charges for transaction through Branch	Nil	Upto Rs 10,000 - Rs 2 Rs 10,000 to Rs 1 Lac - Rs 4.50 Rs 1,00,000 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 (ODC not through Local clearing)		up to Rs1000 - Rs 50 above Rs1,000 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 occasion 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/jailed 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 35 days from the date of account activation Rs 100 - if the account is closed after 35 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 (Base Current Account) will apply to all transactions in the succeeding month. Similarly, for quarterly 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 charge for cheque RTGS/NEFT return due to technical/customer reasons. Bank reserves the right to modify/discontinue any of the complementary offer at its sole discretion based on change in product proposition and on the contractual terms & conditions with its channel partners and vendors.

Complementary facilities (if any) offered by the bank and (in per their terms & conditions) that be based on the card variant and not as per the CCA/CA product. Individual 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 is applicable for a CCA/CA product.

Order transaction limit will be determined by the linked factor (net equity "Current Savings account product". Discount is allowed only for one factor per account (If customer has multiple linked factors to the same account, the discount will apply to only one factor. Locker rent will be collected upfront (in advance) for the applicable period. Rent will be collected upfront.

Stop Payment: Your payment requests for non-consequential/non-recurring cheque numbers will be treated as separate occasions and the applicable charges will be levied for each occasion. However, stop payment requests for consecutive/sequential cheque numbers submitted under a single request will be treated as one occasion and charges will be levied accordingly. Stop payment charges are not applicable for requests submitted through Net/Mobile Banking channels.

Current debit card variant and Savings/Current Account products are applicable for certain customer segments only.

Net Net & Mobile Banking

(a) Overlimit concept: the maximum permissible transaction limit will be the combined cap for both Net Banking and Mobile Banking. Example: if the max allowed is ₹10 Lakhs, then the sum of limits across both channels cannot exceed ₹10 Lakhs.

(b) Option available for customer to set their own transaction limits within the overall permissible limit.

(c) For customers having multiple CCA/CA products under the same Customer/ID/UID, then the applicable limit will be based on the product with the highest permissible limit among these accounts.

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

SI 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.

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>.