

Service Charges & Features of Regular Current Account Products (w.e.f. 14-07-2026)					
Sl No.	Specification	Blue Current Account NRE Blue Current Account NRO Blue Current Account (CA - Base product/variant)	Silver Current Account	Gold Current Account	Platinum Current Account NRE Platinum Current Account NRO Platinum Current Account
1	Average Monthly Balance (AMB) Requirement	Rs 10,000	Rs 25,000	Rs 50,000	Rs 1 Lakh
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]	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	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	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	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
3	Free Multi city payable at par Cheque Book facility	First cheque book of 10 leaves - Free (additional cheque book @ Rs 3 per leaf)	20 cheque leaves per month - free (additional cheque book @ Rs3 per leaf)	50 cheque leaves per month - free (additional cheque book @ Rs3 per leaf)	100 cheque leaves per month - free (additional cheque book @ Rs3 per leaf)
4	Folio Charges (Collected Quarterly)	AMB < Rs 50,000 - Rs 120 AMB >= Rs 50,000 & < Rs 1 lakh - Rs 60 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 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	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 15 Lakhs per month or 15 times of previous month AMB, whichever is higher, with a maximum cap of Rs 50 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 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	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	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	Free limit: Unlimited per day			
9	Cash withdrawal limit/charges through non-home branch	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	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 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	<u>Currency notes/coins of lower demonination (< Rs 100) 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)	<u>IMPS</u> 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 1 Lakh Maximum - Rs 3 Lakh	Default - Rs 2 Lakh Maximum - Rs 5 Lakh	Default - Rs 5 Lakh Maximum - Rs 10 Lakh
13	DD/ Pay-order Issue	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)	Up to 3 instruments free per month Beyond 3 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)	Up to 5 instruments free per month Beyond 5 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)	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)
14	DD/PO - Cancellation	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost
15	DD/PO - Duplicate Issuance	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost
16	NEFT charges for transation through Branch	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	25 txns free per month <u>Beyond free transactions:</u> 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	50 txns free per month <u>Beyond free transactions:</u> 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 <u>Beyond free transactions:</u> 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	Rs 2 - 5 lakhs- Rs 25 > Rs 5 lakh- Rs 50	50 txns free per month <u>Beyond free transactions:</u> Rs 2 - 5 lakhs- Rs 25 > Rs 5 lakh- Rs 50	100 txns free per month <u>Beyond free transactions:</u> Rs 2 - 5 lakhs- Rs 25 > Rs 5 lakh- Rs 50	200 txns free per month <u>Beyond free transactions:</u> Rs 2 - 5 lakhs- Rs 25 > Rs 5 lakh- Rs 50
18	NEFT / RTGS charges through Net/Mobile Banking	Free			
19	Discount on Annual Locker Rent	No discount Standard rent applies to all lockers	20% discount on prescribed rate for '1 - small OR medium OR large locker' For extra large lockers: No discount	30% discount for '1 - Small OR Medium OR Large Locker' OR 20% discount for '1- Extra Large Locker'	100% discount (Free) for '1-Small Locker' OR 50% discount for '1 -Medium/Large Locker' OR 30% discount 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 20per page			
22	Issue of duplicate FD Receipt	Rs100 + stamp cost			
23	Issue of duplicate Net Banking Passwords (sent via post/courier)	Rs 100			
24	DD/PO revalidation per instrument	Rs 100 per instrument			
25	Certificate Issue	Rs 100 per certificate	100 per certificate	free	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	Rs500 per instrument.			
28	Outward cheque return	Rs100 per instrument	Free up to 2 instruments per month Beyond that Rs100 per instrument	Free up to 5 instruments per month Beyond that Rs100 per instrument	Free up to 10 instruments per month Beyond that Rs100 per instrument
29	Stop Payment	Rs 100 per occasion	Rs 100 per occasion	Free up to 1 occasion in a financial year Beyond 1 occasion, Rs100 per occasion	Free up to 2 occasions in a financial year Beyond 2 occasions, Rs100 per occasion
30	ECS / NACH Mandate Registration (Registrations charges will be exempted for services /allied products provided by our Bank)	Rs 200 per mandate	Rs 200 per mandate	free	free
31	ECS / NACH Mandate Registration Failure	Rs 100 per mandate			
32	ECS/NACH inward clearing - return	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 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.	Default card : RuPay Platinum Other card variant can be issued on request, on chargeable basis as applicable.
36	Withdrawal Slip Charges	Nil			

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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.
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. Rent will be collected upfront.
Stop Payment: Stop-payment requests for non-consecutive/non-sequential cheque numbers will be treated as separate occasions and the applicable charges will be levied for each such 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.
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 - Regular Current Account Products (w.e.f. 14-07-2026)					
SI No.	Specification	Blue Current Account NRE Blue Current Account NRO Blue Current Account (CA - Base product/variant)	Silver Current Account	Gold Current Account	Platinum Current Account NRE Platinum Current Account NRO Platinum Current Account
1	Debit Card Variant (default)	RuPay Classic	RuPay Classic	RuPay Platinum	RuPay Platinum
2	No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry	Nil	3 in all Centers Beyond free limits: financial - Rs 21 per txn; non financial - Rs 10 per txn	5 in all Centers Beyond free limits: financial - Rs 21 per txn; non financial - Rs 10 per txn	5 in all Centers Beyond free limits: financial - Rs 21 per txn; non financial - Rs 10 per txn
3	No of free ATM txns permitted in CSB ATMs per month, including balance enquiry	unlimited	unlimited	unlimited	unlimited
4	International Balance Enquiry/Cash withdrawal	Rs 150 per cash withdrawal; Rs 25 per balance enquiry	Rs 150 per cash withdrawal; Rs 25 per balance enquiry	Rs 150 per cash withdrawal; Rs 25 per balance enquiry	Rs 150 per cash withdrawal; Rs 25 per balance enquiry
5	New Debit Card Issue (upfront fee)	Free	Free	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- Rs 250 Visa Classic- Rs 250 RuPay Platinum- Rs 500 Visa Platinum - Rs 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature) Visa Signature - Rs 900	RuPay Classic- Rs 250 Visa Classic- Rs 250 RuPay Platinum- Rs 500 Visa Platinum - Rs 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature) Visa Signature - Rs 900	RuPay Classic- Rs 250 Visa Classic- Rs 250 RuPay Platinum- Rs 500 Visa Platinum - Rs 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature) Visa Signature - Rs 900	RuPay Classic- Rs 250 Visa Classic- Rs 250 RuPay Platinum- Rs 500 Visa Platinum - Rs 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature) Visa Signature - Rs 900
7	Issue of duplicate ATM Card	Rs 300 per instance	Rs 300 per instance	Rs 300 per instance	Rs 300 per instance
8	Issue of duplicate ATM Pin Mailer	Rs 100	Rs 100	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: Rs 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: Rs 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: Rs 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: Rs 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	NA	1 add-on/ additional card with AMC applicable as per the card variant	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	Rs 300 per instance	Rs 300 per instance	Rs 300 per instance	Rs 300 per instance

Debit Card Annual Fees

RuPay Classic - Rs 250 (+applicable taxes) | Visa Classic- Rs 250 (+applicable taxes)
RuPay Platinum- Rs 500 (+applicable taxes)| Visa Platinum - Rs 500 (+applicable taxes)
Visa Signature - Rs 900 (+applicable taxes)| *Rupay Select – Rs 900 (+applicable taxes)*

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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>.