

Service Charges & Features of Regular Savings Account Products (w.e.f. 14-07-2026)							
Sl No	Specification	Blue Savings Account (SA - Base product/variant)	Silver Plus Savings Account NRE Silver Plus Savings Account NRO Silver Plus Savings Account	Gold Savings Account NRO Gold Savings Account NRE Gold Savings Account	Platinum Savings Account NRE Platinum Savings Account NRO Platinum Savings Account	BSBDA (Basic Savings Bank Deposit Account)	Swarna Savings Account (only for Gold Loan customers)
1	Average Monthly Balance (AMB) Requirement	Rs 2500 for Rural/Semi Urban Rs 5000 for Urban/Metro	Rs 10,000	Rs 25,000	Rs 1 Lakh	Nil	Rs 1000
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 50 Above 20% & upto 40% shortfall- Rs 100 Above 40% & upto 60% shortfall- Rs 150 Above 60% & upto 80% shortfall- Rs 200 Above 80% & upto 100% shortfall- Rs 250	Upto 20% shortfall- Rs 60 Above 20% & upto 40% shortfall- Rs 120 Above 40% & upto 60% shortfall- Rs 180 Above 60% & upto 80% shortfall- Rs 240 Above 80% & upto 100% shortfall- Rs 300	Upto 20% shortfall- Rs 80 Above 20% & upto 40% shortfall- Rs 160 Above 40% & upto 60% shortfall- Rs 240 Above 60% & upto 80% shortfall- Rs 320 Above 80% & upto 100% shortfall- Rs 400	Upto 20% shortfall- Rs100 Above 20% & upto 40% shortfall- Rs 200 Above 40% & upto 60% shortfall- Rs 300 Above 60% & upto 80% shortfall- Rs 400 Above 80% & upto 100% shortfall- Rs 500	NA	Upto 20% shortfall- Rs 50 Above 20% & upto 40% shortfall- Rs 100 Above 40% & upto 60% shortfall- Rs 150 Above 60% & upto 80% shortfall- Rs 200 Above 80% & upto 100% shortfall- Rs 250
3	Free Multi city payable at par Cheque Book facility (25 leaves per year free for Senior Citizens)	10 leaves per Financial Year - free (additional cheque book @ Rs 3 per leaf)	30 leaves per Financial Year - free (additional cheque book @ Rs 3 per leaf)	60 leaves per Financial Year - free (additional cheque book @ Rs 3 per leaf)	50 leaves per quarter - free (additional cheque book @ Rs 3 per leaf)	25 cheque leaves per FY - Free (additional cheque book @ Rs 3 per leaf)	NA
4	ABB Cash Withdrawal limit from home/non-home branch	Free limit -Per month - 3 cash withdrawal or Rs 3 Lakhs whichever is earlier. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction	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	Free limit -Per month - 5 cash withdrawal or Rs 7 Lakhs whichever is earlier. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction	Unlimited	Four free withdrawals per month, including transfers and ATM transactions (at our ATMs or other banks' ATMs). Digital payment transactions (i.e., PDS, Ecomm, NEFT, RTGS, UPI, IMPS, etc.) are not counted towards the four free withdrawals. <u>Above free limit</u> Rs 4 per Rs 1,000 or part thereof with a minimum of Rs 50 per transaction	Free limit -Per month - 3 cash withdrawal or Rs 3 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/CDM	Free limit of Rs 1 Lakh per month. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	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	Free limit of Rs 5 Lakhs per month 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 Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Nil	Free limit of Rs 1 Lakh 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/CDM	Free limit of Rs 25,000 per month, subject to free limit under SI No.5 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 50,000 per month, subject to free limit under SI No.5 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 1 Lakh per month, subject to free limit under SI No.5 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 3 Lakhs per month, subject to free limit under SI No.5 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Nil	Free limit of Rs 25,000 per month, subject to free limit under SI No.5 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					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 home / non-home branch	unlimited					
9	IMPS transaction charges - Branch/ Net & Mobile Banking (per txn)	IMPS 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				IMPS- Free	NA
10	Retail 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	Default - Rs 1 lakh Maximum - Rs 3 Lakh	NA
11	DD/ Pay-order	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 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 2 instruments free per month Beyond 2 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)	Four free withdrawals per month, including transfers and ATM transactions (at our ATMs or other banks' ATMs). Digital payment transactions (i.e., PDS, Ecomm, NEFT, RTGS, UPI, IMPS, etc.) are not counted towards the four free withdrawals. <u>Above free limit</u> 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 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)
12	DD/PO - Cancellation	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost
13	DD/PO - Duplicate issuance	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost	Rs100/ instrument + stamp cost
14	DD/PO revalidation (Rs)	Rs 100/ instrument	Rs 100/ instrument	Rs 100/ instrument	Free	Rs 100/ instrument	Rs 100/ instrument
15	NEFT charges for transaction 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	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	3 txns free per month Beyond 3 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	10 txns free per month Beyond 10 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	Free	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	Rs 2 - 5 lakhs- Rs 25 > Rs 5 lakh- Rs 50	Rs 2 - 5 lakhs- Rs 25 > Rs 5 lakh- Rs 50	3 txns free per month Beyond 3 transactions: Rs 2 - 5 lakhs- Rs 25 > Rs 5 lakh- Rs 50	10 txns free per month Beyond 10 transactions: Rs 2 - 5 lakhs- Rs 25 > Rs 5 lakh- Rs 50	Free	Rs 2 - 5 lakhs- Rs 25 > Rs 5 lakh- Rs 50
17	NEFT / RTGS charges through Net/Mobile Banking	Free					
18	Discount on Annual Locker Rent	No discount	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'	No discount	No discount
19	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					
20	Duplicate Passbook	Rs 100 for issuance & Rs 20 per page					
21	Duplicate Deposit Receipt	Rs100 + stamp cost					
22	Duplicate Net Banking Passwords (sent via post/courier)	Rs 100	Rs 100	Rs 100	Rs 100	Nil	NA
23	Certificate Issue	Rs 100 per certificate	Rs 100 per certificate	Rs 100 per certificate	Rs 100 per certificate	Rs 100 per certificate	Rs 100 per certificate
24	Outstation cheque collection (OBC not through Local/CTS clearing)	Cheque amount up to Rs 5000 - Rs 25 Above Rs 5,000 and up to Rs 10,000 - Rs 50 Above Rs 10,000 and up to Rs 1 Lakh - Rs 100 Above Rs 1 lakh - Rs 150					
25	Inward clearing cheque return	Rs500 per instrument.					NA
26	Outward clearing cheque return	Rs100 per instrument	Rs100 per instrument	Free up to 3 instruments per month Beyond that, Rs100 per instrument	Free up to 10 instruments per month Beyond that, Rs100 per instrument	Rs100 per instrument	Rs100 per instrument
27	Stop Payment	Rs100 per occasion	Rs100 per occasion	Free up to 1 occasion in a year Beyond 1 occasion, Rs100 per occasion	Free up to 2 occasions in a year Beyond 2 occasion, Rs100 per occasion	Rs100 per occasion	NA
28	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	Rs 200 per mandate	Rs 200 per mandate
29	ECS / NACH Mandate Registration Failure	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate
30	ECS/NACH inward clearing - return	Rs 250 per instance	Rs 250 per instance	Rs 250 per instance	Rs 250 per instance	Rs 250 per instance	Rs 250 per instance
31	SMS Alert Charges (Collected Quarterly)	Rs 0.5 per SMS for Resident Accounts Rs 1.5 per SMS for Non-Resident Accounts				Rs 0.5 per SMS	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					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 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 variants can be issued on request, on chargeable basis as applicable	Default card : RuPay Platinum Other card variants can be issued on request, on chargeable basis as applicable	RuPay PMJDY	NA
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.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 i.e. 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 - Regular Savings Account Products (w.e.f. 14-07-2026)

SI No.	Specification	Blue Savings Account (SA - Base product/variant)	Silver Plus Savings Account NRE Silver Plus Savings Account NRO Silver Plus Savings Account	Gold Savings Account NRO Gold Savings Account NRE Gold Savings Account	Platinum Savings Account NRE Platinum Savings Account NRO Platinum Savings Account	BSBDA
1	Debit Card Variant (Default)	RuPay Classic	RuPay Classic	RuPay Platinum	RuPay Platinum	RuPay PMJDY
2	No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry	3 in Metro, 5 in other centers <u>Beyond free txns:</u> financial - ₹ 21 per txn; non financial - ₹ 10 per txn	10 free txns <u>Beyond free txns:</u> financial - ₹ 21 per txn; non financial - ₹ 10 per txn	unlimited	unlimited	Four free withdrawals per month, including transfers and ATM transactions (at our ATMs or other banks' ATMs). Digital payment transactions (i.e., POS, Ecomm, NEFT, RTGS, UPI, IMPS, etc) are not counted towards the four free withdrawals. Above free limit Financial - Rs 21 per transaction; Non-Financial - Rs 10 per transaction (if exceeds four transaction including withdrawal and balance enquiry)
3	No of free ATM txns permitted in CSB ATMs per month, including balance enquiry	unlimited	unlimited	unlimited	unlimited	Four free withdrawals per month, including transfers and ATM transactions (at our ATMs or other banks' ATMs). Digital payment transactions (i.e., POS, Ecomm, NEFT, RTGS, UPI, IMPS, etc) are not counted towards the four free withdrawals. Above free limit Financial - Rs 21 per transaction Non-Financial: Unlimited
4	International Balance Enquiry/Cash withdrawal	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry
5	New Debit Card Issue (upfront fee)	Free	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- ₹ 250 Visa Classic- ₹ 250 RuPay Platinum- ₹ 500 Visa Platinum - ₹ 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature) Visa Signature - ₹ 900	RuPay Classic- ₹ 250 Visa Classic- ₹ 250 RuPay Platinum- ₹ 500 Visa Platinum - ₹ 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature) Visa Signature - ₹ 900	RuPay Classic- ₹ 250 Visa Classic- ₹ 250 RuPay Platinum- ₹ 500 Visa Platinum - ₹ 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature) Visa Signature - ₹ 900	RuPay Classic- ₹ 250 Visa Classic- ₹ 250 RuPay Platinum- ₹ 500 Visa Platinum - ₹ 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature) Visa Signature - ₹ 900	Free
7	Duplicate ATM Card	₹ 300 per instance	₹ 300 per instance	₹ 300 per instance	₹ 300 per instance	₹ 300 per instance
8	Duplicate ATM Pin Mailer	₹ 100 per instance	₹ 100 per instance	₹ 100 per instance	₹ 100 per instance	₹ 100 per instance
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)	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)	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)	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)	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	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, to be charged as per the card variant.	NA
11	Embossed Name Change	₹ 300 per instance	₹ 300 per instance	₹ 300 per instance	₹ 300 per instance	₹ 300 per instance

Debit Card Annual Fees

RuPay Classic/PMJDY - 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)*

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>