

Service Charges and Features of Savings Account Products for Specific Customers (w.e.f. 14-07-2026)

Sl No.	Specification	Sr. Citizen Independence Savings Account [Resident Individuals >= 60 years] For Joint Accounts , the first holder must be senior citizen]	NRE Mariner Gold Savings Account NRO Mariner Gold Savings Account	Students Support Savings Account (for students from Kindergarten onwards up to 25 years of age)	Women Power Savings Account [Only for Resident Woman>=18 years] For joint accounts, all the holders must be women above 18 years]
1	Average Monthly Balance (AMB) Requirement	Rs 10,000	Nil	Nil	Rs 10,000
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)	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	Nil	NA	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
3	Free Multi city payable at par Cheque book facility	30 leaves per FY - free (additional cheque book @ Rs 3 per leaf)	60 leaves per FY - free (additional cheque book @ Rs 3 per leaf)	NA	30 leaves per FY - free (additional cheque book @ Rs 3 per 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 (If AMB <= Rs 1 Lakh) Unlimited 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	Free limit- Per month - 3 cash withdrawal or Rs 1 Lakh 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
5	Cash deposit limit/charges at home branch/CDM	Free limit of Rs 2 Lakhs per month (If AMB <= Rs 1 Lakh) 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	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 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
6	Cash deposit limit/charges at non-home branch/CDM	Free limit of Rs 1 Lakhs 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 (If AMB <= Rs 1 Lakh) Free limit of Rs 3 Lakhs 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	Free limit of Rs 1 Lakh 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	Free limit of Rs 25,000 per month, subject to free limit under 5f 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 10,000 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	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	Nil	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	ABS cheque deposit limit per instrument and per day at home / non-home branch	unlimited	unlimited	NA	unlimited
9	IMPS transaction charges - Branch/ Net & Mobile Banking (per txn)	IMPS Ten 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 Free, if AMB >= Rs 1 Lakh	IMPS Ten 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 Ten amount of: 0 to Rs 1000 - free Rs 1001 to 25,000 - Rs 5 Rs 25,001 to 100,000- Rs 8	IMPS Ten 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
10	Retail Net Banking/ Mobile Banking ten limit per day per user	Default - Rs 2 lakh Maximum - Rs 5 Lakh If AMB >= Rs 1 lakh Default - Rs 5 lakh Maximum - Rs 10 Lakh	Default - Rs 2 lakh Maximum - Rs 5 Lakh	Default - Rs 1 lakh Maximum - Rs 3 Lakh	Default - Rs 1 lakh Maximum - Rs 3 Lakh
11	DD/ Pay order	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) If AMB >= Rs 1 Lakh up to 5 instruments free per month. Beyond 5 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 2 instruments free per month Beyond 2 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 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 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)
12	DD/PO - Cancellation	Rs 100/ instrument + stamp cost 1 free instrument per FY if AMB>=Rs 1 Lakh	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost
13	DD/PO - Duplicate Issuance	Rs 100/ instrument + stamp cost 1 free instrument per FY if AMB>=Rs 1 Lakh	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost
14	DD/PO revalidation (Rs)	Rs 100/ instrument + stamp cost Free if AMB>=Rs 1 Lakh	Rs 100/ instrument	Rs 100/ instrument	Rs 100/ instrument
15	NEFT charges for transactions 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 10 tens free per month if AMB>=Rs 1 Lakh	3 tens 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	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
16	RTGS charges for transactions through branch	2 - 5 lakhs- Rs 25.00 > Rs 5 lakh- Rs 50.00 10 tens free per month if AMB>= Rs 1 Lakh	3 tens free per month Beyond 3 transactions: 2 - 5 lakhs- Rs 25 > Rs 5 lakh- Rs 50	2 - 5 lakhs- Rs 25 > Rs 5 lakh- Rs 50	2 - 5 lakhs- Rs 25.00 > Rs 5 lakh- Rs 50.00
17	NEFT / RTGS charges through Net/Mobile Banking	Free	Free	Free	Free
18	Discounts on Annual Locker rent	25% discount on prescribed rate for '1- Small/ Medium/ Large locker' For Extra Large Lockers- No Discount	30% discount on prescribed rate for '1- Small or Medium or Large Locker ' OR 20% discount on prescribed rate for '1- Extra Large Locker	No discount	25% discount on prescribed rate for '1- small/ medium/ large locker' For extra large lockers- 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 10 per page If AMB>= Rs 1 Lakh - issuance charge is free for 1st duplicate passbook	Rs 100 for issuance & Rs 20 per page	Rs 100 for issuance & Rs 20 per page	Rs 100 for issuance & Rs 20 per page
21	Duplicate Deposit Receipt	Rs 100 + stamp cost	Rs 100 + stamp cost	Rs 100 + stamp cost	Rs 100 + stamp cost
22	Duplicate Net Banking Passwords (sent via post/courier)	Rs 100 1 per FY free if AMB>=Rs 1 Lakh	Rs 100	Rs 100	Rs 100
23	Certificate Issue	Rs 100 per certificate Free if AMB>= Rs 1 Lakh	Rs 100 per certificate	Rs 100 per certificate	Rs 100 per certificate
24	Chequebook collection (OSC not through local/CTS clearing)	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 5 instruments per FY Free if AMB>= Rs 1 Lakh up to Rs 5000 - Rs 25 above	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	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	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.	Rs 500 per instrument.	NA	Rs 500 per instrument.
26	Outward clearing cheque return	Rs 100 per instrument Free up to 10 instruments per month, if if AMB>= Rs 1 Lakh	Free upto 3 instruments per month. Beyond that 100 per instrument	Rs 100 per instrument	Rs 100 per instrument
27	Stop Payment	Rs 100 per occasion Free up to 2 occasions in a year, if AMB>= Rs 1 Lakh	Free up to 1 occasion in a year Beyond 1 occasion - Rs 100 per occasion	NA	Rs 100 per occasion
28	ECS / NACH Mandate Registration (Registrations charges will be exempted for services /filled products provided by our Bank)	Rs 200 per mandate Free if AMB>= Rs 1 Lakh	Free	Rs 200 per mandate	Rs 200 per mandate
29	ECS / NACH Mandate Registration Failure	Rs 100 per mandate Free up to 2 per month, if AMB>= Rs 1 Lakh	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate
30	ECS/NACH Inward clearing - return	Rs 250 per instance Free up to 2 instruments per month, if AMB>= Rs 1 Lakh	Rs 250 per instance	Rs 250 per instance	Rs 250 per instance
31	SMS Alert Charges (Collected Quarterly)	Rs 0.5 per SMS Free if AMB>=Rs 1 Lakh	Rs 1.5 per SMS	Rs 0.5 per SMS	0.5 per SMS
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	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
33	Personal Accident Insurance Cover (complimentary)	as per the Complimentary insurance coverage given by Debit Card	NA	RuPay classic	as per the Complimentary insurance coverage given by Debit Card
34	Debit Card (Features & service charges are available in Debit Card Matrix)	Default card - RuPay Platinum Senior Citizen Other permissible card variants as per the debit card matrix 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 classic Other card variants can be issued on request, on chargeable basis as applicable	Default card - RuPay Platinum Women Power Other permissible card variants as per the debit card matrix can be issued on request, on chargeable basis as applicable
35	Withdrawal slip charges		Nil		

For CSB Senior Citizen Independence SA*, AMB for a month will be considered for getting the additional benefits/features in the succeeding month, as per the product feature.

For NRE/NRO Mariner Gold Savings Account, *NAB of INR 25000 shall be maintained in account. In the event of non-maintenance of stipulated AMB the account will be downgraded to the appropriate product variant in line with the AMB maintained during the corresponding period upto 30 days' notice/termination.
or
In the event of non credit of salary in the form of inward remittance for consecutive 6 months the account will be downgraded as a savings account of the appropriate product variant based on the AMB maintained during the corresponding period upto thirty days notice/termination

For Student Support Savings Account: Upon the account holder attains the age of 25 years, the accounts opened under this scheme will be converted to Regular Free Savings Account Product/Variant. On such conversion, the account holder shall be bound by the terms and conditions applicable to the new scheme like maintenance of average balance in the account, payment of applicable service charges etc.

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/system 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.
Complimentary 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 fixed locker rent recovery. Current/Change 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 the same locker.
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) One channel variant is 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 limit within the overall permissible limit.
(c) For customers having multiple CA/SA products under the same Customer/Ident-ID, then the applicable limit will be based on the product with the highest permissible limit among those accounts.

Debit Card Matrix- Savings Account Products for Specific Customers (w.e.f. 14-07-2026)

Sl No.	Specification	Sr. Citizen Independence Savings Account [Resident Individuals >= 60 years For Joint Accounts , the first holder must be senior citizen]	NRE Mariner Gold Savings Account NRO Mariner Gold Savings Account	Students Support Savings Account (for students from Kindergarten onwards up to 25 years of age)	Women Power Savings Account [Only for Resident Woman>=18 years For joint accounts, all the holders must be women above 18 years]
1	Debit Card Variant (Default)	RuPay Platinum Senior Citizen (Other permissible card variants as per the debit card matrix can be issued on request, on chargeable basis as applicable)	RuPay Platinum	RuPay Classic	RuPay Platinum Women Power (Other permissible card variants as per the debit card matrix can be issued on request, on chargeable basis as applicable)
2	No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry	5 free txns 10 free txns if If AMB>=Rs 1 Lakh Beyond free txns financial - Rs 21 per txn non-financial - Rs 10 per txn	Unlimited	3 in Metro, 5 in other centers Beyond free txns financial - Rs 21 per txn; non financial - Rs 10 per txn	5 free txns Beyond free txns 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 Platinum- Rs 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature)	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	RuPay Platinum- Rs 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature)
7	Duplicate ATM Card	Rs 300 per instance	Rs 300 per instance	Rs 300 per instance	Rs 300 per instance
8	Duplicate ATM Pin Mailer	Rs 100 free, if AMB>= Rs 1 Lakh	Free	₹ 100	₹ 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: 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	1 add-on/ additional card with AMC applicable as per the card variant with AMC to be charged as per the Card variant	NA	NA
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 | Visa Classic- Rs 250
RuPay Platinum- Rs 500 | Visa Platinum - Rs 500
Visa Signature - Rs 900 | Rupay Select – Rs 900

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>