

Service Charges & Features of Smart CA Lite effective 29th September 2026

Specification	Smart CA Lite
Average Monthly Balance (AMB) Requirement	Rs 25000
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
Free Multi city payable at par Cheque Book facility	20 cheque leaves per month - free (additional cheque book @ Rs.3 per leaf)
Folio / Ledger Charges	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. *Digital/alternate channels transactions (debit & credit) are excluded
Cash deposit limit at home branch	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
Cash deposit limit at remote/non-home branch	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
Cheque deposit limit per instrument and per day at any branch	Unlimited
Cash withdrawal limit per day from home branch	Unlimited
Cash withdrawal limit/charges through non-home branch	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
Coin & Small denomination Notes counting charges for remittance	<u>Currency notes/coins of lower denomination (< Rs 100) per transaction</u> Upto 50 pieces - Free More than 50 pieces - Rs 5 per 50 pieces and part thereof
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
Net Banking/ Mobile Banking txn limit per day per user (Rs)	Default - Rs 2 Lakh Maximum - Rs 5 Lakh
DD/ Pay-order Issue	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)
DD/PO – Cancellation	Rs.100/ instrument + stamp cost
DD/PO - Duplicate Issuance	Rs.100/ instrument + stamp cost

NEFT charges	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
RTGS charges	50 txns free per month <u>Beyond free transactions:</u> Rs 2 - 5 lakhs- Rs 25 > Rs 5 lakh- Rs 50
NEFT / RTGS charges (Net/Mobile Banking txn)	Free
Locker rent	20% discount on prescribed rate for '1 - small OR medium OR large locker' For extra-large lockers: No discount
Locker rent overdue charge (All sizes)	1st Quarter: 10% of annual rental 2nd Quarter: 20% of annual rental 3rd Quarter: 30% of annual rental 4th quarter: 40% of annual rental
issue of duplicate Passbook	Rs 100 per issuance + Rs 20 per page
issue of duplicate FD Receipt	Rs.100 + stamp cost
issue of duplicate Net Banking Passwords (Rs)	Rs 100
DD/PO revalidation (Rs) per instrument	Rs 100 per instrument
Certificate Issue (Rs)	100 per certificate
Outstation cheque collection (OBC not through Local clearing)	up to Rs.5000 - Rs. 50 above Rs.5,000 up to Rs.10,000 - Rs. 100 Above Rs.10,000 - Rs. 150
Inward cheque return	Rs500 per instrument.
Outward cheque return	Free up to 2 instruments per month Beyond that Rs.100 per instrument
Stop Payment	Rs 100 per instrument
ECS / NACH Mandate Registration (Registrations charges will be exempted for services /allied products provided by our Bank)	Rs 200 per mandate
ECS / NACH Mandate Registration Failure#	Rs 100 per mandate
ECS/NACH inward clearing - return#	Rs 250 per instance
ECS/NACH outward clearing-return#	Rs.100 per instance
SMS Alert Charges (if no SMS is sent to a customer during a quarter, there will be Zero charges applicable)	Rs 0.5 per SMS for Resident Accounts Rs 1.5 per SMS for Non-Resident Accounts
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
Debit Card (features & service charges are available in ATM card Matrix)	Default card: Mastercard Titanium Other card variants can be issued on request, on chargeable basis as applicable.
Withdrawal Slip Charges	Nil

Terms & Conditions:

- 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. Default 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.
- Retail Net & Mobile Banking:
 - 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.
 - Option available for customers to set their own transaction limits within the overall permissible limit.
 - 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 for Smart CA Lite effective 29th September 2026

Specification	Smart CA Lite
Card Variant	Mastercard Titanium
No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry	3 in all Centers Beyond free limits: financial - Rs 21 per txn; nonfinancial - Rs 10 per txn
No of free ATM txns permitted in CSB ATMs per month, including balance enquiry	Unlimited
International Balance Enquiry/Cash withdrawal	Rs 150 per cash withdrawal; Rs 25 per balance enquiry
New Debit Card Issue (upfront fee)	Free
Debit Card Annual Fee (charges will be debited at the start of every calendar year, in January. For new cards issued during the year, charge shall be pro rata for the first year)	RuPay Classic- Rs 250 Visa Classic- Rs 250 RuPay Platinum- Rs 500 Visa Platinum - Rs 500 Visa Signature-Rs 900 Nil* if AMB>=1Lakh (*not applicable for Visa Signature)
issue of duplicate ATM Card	Rs 300 per instance
Issue of duplicate ATM Pin Mailer	Rs 100
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)

Terms & Conditions:

- 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>