

CA Classic Products - Variants and Features

Ver 1 | 1st July, 2016

Specification	CSB Classic Current Account (For existing customers only. Opening of new accounts under this product is not permitted)	CSB Smart Current Account (for existing as well as new customers)
Minimum Average Monthly Balance (AMB) to be maintained (₹)	₹1,000 - Rural ₹2,000 - Semi Urban ₹3,000 - Urban ₹5,000 - Metro	0
Monthly Charges for Non-maintenance of Average Minimum Balance (AMB) Charges proportionate to the % of shortfall against the stipulated minimum	Rural = (₹1,000 - actual AMB for the month) x 250/ 1,000 Semi Urban = (₹2,000 - actual AMB for the month) x 250/ 2,000 Urban = (₹3,000 - actual AMB for the month) x 500/ 3,000 Metro = (₹5,000 - actual AMB for the month) x 500/ 5,000	NA
Free Multi city payable at par Cheque Book facility	₹2 per leaf	First cheque book of 10 leaves - Free (additional cheques @ ₹2 per leaf)
Cash deposit limit at home branch	Free limit - ₹25 Lakhs per month above free limit, chargeable#	Free up to ₹10,000 per day
Cash deposit limit at remote/ non-home branch	Max. up to 5 remittances per month subject to free limit under item 4. Remittance beyond 5 occasions is chargeable#	Max. up to 5 remittances per month subject to free limit under item 4. Remittance beyond 5 occasions is chargeable#
Cheque deposit limit per instrument and per day at any branch	Unlimited	Unlimited
Cash withdrawal limit per day from home branch	Unlimited	Unlimited
Cash withdrawal limit per day from remote/ non-home branch	₹50,000 (for self and bearer cheques)	₹50,000 (for self and bearer cheques)
Net/ Mobile Banking charges	Free	Free
Net Banking txn limit per day per user (₹)	₹1 Lakh	₹1 Lakh
Mobile Banking txn limit per day per user (as per RBI stipulation) (₹)	₹50,000	₹50,000
DD/ Pay-order Issue	*up to ₹5,000 - ₹25 *above ₹5,000 up to ₹10,000 - ₹30 *above ₹10,000 up to ₹1 Lakh - ₹2.5 per 1,000 (min. ₹30) *above ₹1 Lakh - ₹2 per 1,000 (min. ₹250 and max. ₹5,000)	*up to ₹5,000 - ₹25 *above ₹5,000 up to ₹10,000 - ₹30 *above ₹10,000 up to ₹1 Lakh - ₹2.5 per 1,000 (min. ₹30) *above ₹1 Lakh - ₹2 per 1,000 (min. ₹250 and max. ₹5,000)
DD/PO Cancellation	₹100/ instrument	₹100/ instrument
NEFT charges (as per RBI stipulation)	*up to ₹10,000 - ₹2.5 per txn *above 10,000 up to ₹1 Lakh - ₹5 per txn *above ₹1 Lakh to ₹2 Lakh - ₹15 per txn *above ₹2 Lakh - ₹25 per txn	*up to ₹10,000 - ₹2.5 per txn *above 10,000 up to ₹1 Lakh - ₹5 per txn *above ₹1 Lakh to ₹2 Lakh - ₹15 per txn *above ₹2 Lakh - ₹25 per txn
RTGS charges (as per RBI stipulation)	₹2 - ₹5 Lakhs - max. ₹30 > ₹5 Lakhs - max. ₹55	₹2 - ₹5 Lakhs - max. ₹30 > ₹5 Lakhs - max. ₹55
Annual Locker rent	Small - ₹1,000 (rural/ S.urban) small - ₹1,500 (urban/ metro) medium - ₹2,500 large - ₹4,500	Small - ₹1000 (rural/ S.urban) small - ₹1500 (urban/ metro) medium - ₹2,500 large - ₹4,500
Issue of duplicate Passbook	₹50	₹50
Issue of duplicate FD Receipt	₹50 + stamp cost	₹50 + stamp cost
Issue of duplicate Net Banking Passwords (₹)	₹100	₹100
Issue of duplicate DD/ PO (₹)	₹100 + stamp cost	₹100 + stamp cost
DD/ PO revalidation (₹)	₹100	₹100

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Certificate Issue charges (₹)	₹100 per certificate	₹100 per certificate
Data Preservation Charges (for inoperative accounts only)	₹25 per quarter	₹25 per quarter
Outstation cheque collection charges (OBC not through Local clearing)	Up to ₹5000 - ₹50 above ₹5,000 up to ₹10,000 - ₹100 above ₹10,000 - ₹150	Up to ₹5000 - ₹50 above ₹5,000 up to ₹10,000 - ₹100 above ₹10,000 - ₹150
Inward cheque return charges (returns on technical grounds are exempted)	₹150 for 1st instance ₹250 for 2nd ₹500 for 3rd time onwards	₹150 for 1st instance ₹250 for 2nd ₹500 for 3rd time onwards
Outward cheque return charges	₹50 per instrument	₹50 per instrument
Stop Payment charges	₹100 per occasion	₹100 per occasion
ATM Card Matrix	Type - 1	Type - 2

*Option available to customer to set the transaction limit for net banking

#Cash handling charges beyond free limits for Current Accounts
₹1.50 per 1,000 for previous month's AMB ≤ ₹10 Lakhs ₹1.00 per 1,000 for previous month's AMB > ₹10 Lakhs and ≤ ₹25 Lakhs ₹0.50 per 1,000 for previous month's AMB > ₹25 Lakhs

#Cash handling charges for OD/ CC Accounts	
a) Advance limit up to ₹300 Lakhs: Free limit - ₹25 Lakhs per month b) Advance limit above ₹300 Lakhs: Free limit ₹50 Lakhs per month ₹0.50 per 1,000 for previous month's AMB > 25 Lakhs	
For cash remittance in excess of Free limit	Charges
1. If average daily availment during the previous month is more than 80% of the limit	0.025% of the cash remittance (i.e. ₹25 per Lakh plus service tax)
2. If the average daily availment during the previous month is more than 60%, but less than or equal to 80% of the sanctioned limit	0.050% of the cash remittance (i.e. ₹50 per Lakh plus service tax)
3. If the average daily availment during the previous month is less than or equal to 60% of the sanctioned limit	0.075% of the cash remittance (i.e. ₹75 per Lakh plus service tax)