

Table I – Service Charges for Current Accounts and other Running Accounts

Service tax will be charged extra

| Particulars | Service Charges for Current Accounts (CA) |
|---|---|
| <p>Charges for non-maintenance of minimum Average Monthly Balance (AMB)</p> <p>[Charges are proportionate to the % of shortfall against the stipulated minimum]</p> | <ul style="list-style-type: none"> ➔ Maximum charge Rs. 250 for Rural and Semi-Urban branches ➔ Maximum charge Rs. 500 for Urban and Metro branches ➔ Orange, Silver and Gold accounts – maximum charge Rs.500 ➔ Platinum accounts – maximum charge Rs. 1,000 <p>Charges, if applicable, will be debited at the end of each month Charge calculation = (stipulated AMB – actual AMB maintained) x maximum charge/stipulated AMB</p> |
| Cheque Book Issue | ➔ Beyond free limits, additional cheque leaves cost Rs. 2 per leaf |
| Annual Maintenance charges (AMC) | ➔ Nil |
| Account Closure Charges | <ul style="list-style-type: none"> ➔ Free for closure within 15 days from the date of account activation ➔ Rs. 100 – if the account is closed after 15 days but within 1 year from the date of account activation |
| Mode of calculation of Average Monthly Balance (AMB) | <ul style="list-style-type: none"> ➔ Average Monthly Balance (AMB) = Sum of all the End Of Day (EOD) balances in a month divided by the number of days in the month ➔ In the case of a newly opened Current account, AMB for the first month = Sum of all the EOD balances in the relevant month divided by the number of days in the month from date of activation of the account, till the respective month end date |

Re-Issue Charges

| Particulars | Service Charges |
|---|--|
| Issue of duplicate pass book | <ul style="list-style-type: none"> ➔ Free for Gold and Platinum current accounts ➔ Rs. 50 per issue for other current account variants |
| Photocopies of old cheques/ vouchers up to one year old | ➔ Rs. 50 per instrument |

Cheque Collection Charges

| Particulars | Service Charges for Current/OD/Other running accounts |
|---|---|
| Cheque Collection under Local Outward Clearing | → Nil |
| Outstation Cheque Collection (OBC not under local/CTS clearing) | <ul style="list-style-type: none"> → Cheque amount up to Rs. 5000 - Rs. 50 → Above Rs. 5,000 and up to Rs. 10,000 - Rs. 100 → Above Rs. 10,000 - Rs. 150 |
| Local Collection of Cheques - not through clearing (Inward and Outward) | <ul style="list-style-type: none"> → Up to & inclusive of Rs.25,000 - Rs. 50 per instrument → Above Rs. 25K to Rs. 1 lakh – Rs. 100 per instrument → Above Rs. 1 lakh – Rs. 150 per instrument |

Collection of Bills (Inward/Outward)

| Particulars | Service Charges |
|------------------|---|
| Up to Rs. 10,000 | → Rs. 50 |
| Above Rs. 10,000 | <ul style="list-style-type: none"> → Rs. 6 per Rs.1,000 → Actual postage will be collected extra → For Bills received from other banks only 50% of the stipulated usual rate for collection of Bills shall be charged provided the bill amounts exceeds Rs. 10,000 |

Cheque Return Charges

| Particulars | Service Charges |
|--|---|
| Return of inward Cheques through clearing (cheques returned by us) | <ul style="list-style-type: none"> → Rs. 150 for first instance → Rs. 250 for second instance → Rs. 500 for third instance onwards |
| Return of outward Cheques through clearing | <ul style="list-style-type: none"> → Rs. 50 per instrument (Outward cheque deposited by CSB customer for presentation and is returned unpaid to us through clearing) |

Electronic Clearing Service (ECS)

| Particulars | Service Charges |
|------------------------------|------------------------|
| ECS inward clearing - return | → Rs. 150 per instance |

Discount/Waiver on the above mentioned charge structures may be available for Silver, Gold & Platinum variants. For details, click <http://www.csb.co.in/service-charges-and-fees>

Any Branch Banking (ABB) facility

| Particulars | Daily Limit |
|--|--|
| Cash remittance at any remote branch | → Unlimited |
| Cheque collection at any remote branch | → Unlimited |
| Cash withdrawal from any remote branch | → Up to Rs. 50,000 per day for all/any accounts with cheque book facility (self or bearer cheques) → Higher limits available for Silver, Gold & Platinum current accounts |

Cash Handling/ Cash levy

| Particulars | Cash Handling/ Cash Levy charges | |
|--|--|---|
| Current Accounts (CA) | Monthly free limit: Classic CA - Rs. 25.00 lakhs Orange CA – Rs. 5 Lakhs or 25 times of previous month's AMB, whichever is higher Silver CA – Rs. 7.5 Lakhs or 25 times of previous month's AMB, whichever is higher Gold CA – Rs. 15 Lakhs or 25 times of previous month's AMB, whichever is higher Platinum CA – Rs. 30 Lakhs or 25 times of previous month's AMB, whichever is higher | |
| | For cash remittance in excess of free limit | Charges |
| | 1. If the Average Monthly Balance (AMB) of the previous month is less than or equal to Rs.10 lakhs | 0.15% of the cash remittance (i.e. Rs.150 per lakh) |
| | 2. If the AMB of previous month is above Rs.10.00 lakhs but less than or equal to Rs.25 lakhs | 0.10% of the cash remittance (i.e. Rs.100 per lakh) |
| | 3. If the AMB of previous month in the account is more than Rs.25 lakhs | 0.05% of the cash remittance (i.e. Rs.50 per lakh) |
| OD Accounts | a) Advance limit up to Rs.300 lakhs: Free limit - Rs.25 lakhs per month | |
| | b) Advance limit above Rs.300 lakhs: Free limit – Rs.50 lakhs per month | |
| | For cash remittance in excess of free limit | Charges |
| | 1. If average daily availment during the previous month is more than 80% of the sanctioned limit | 0.025% of the cash remittance (i.e. Rs.25 per lakh) |
| | 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. Rs.50 per lakh) |
| 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. Rs.75 per lakh) | |

Discount/Waiver on the above mentioned charge structures may be available for Silver, Gold & Platinum variants. For details, click <http://www.csb.co.in/service-charges-and-fees>

Ledger Folio Charges

| Particulars | Folio Charges | |
|---|--|----------------------------|
| Current Accounts | Average Monthly Balance (AMB) in the Account | Charges per folio consumed |
| | up to Rs. 50,000 | → Rs. 50 |
| | above Rs. 50,000 & up to Rs. 1 lakh | → Rs. 25 |
| | above Rs. 1 lakh | → Free |
| OD Accounts | → Rs. 50 | |
| → Folio charges will be debited at the end of the respective quarter | | |
| → Minimum folio charges of Rs. 50 per quarter, for Current Accounts with AMB less than Rs. 1 lakh | | |
| Note: 40 customer transactions constitute one folio | | |

Discount/Waiver on the above mentioned charge structures may be available for Silver, Gold & Platinum variants. For details, click <http://www.csb.co.in/service-charges-and-fees>

Table II – Charges for Digital Banking Services

Service tax will be charged extra

| Particulars | Service Charges for Current Accounts |
|--|---|
| New ATM/Debit Card Issue (upfront fee) | <ul style="list-style-type: none"> → Rupay Classic Card – Free → VISA Classic Card - Free → VISA Platinum Card - Free |
| ATM/Debit Card Annual Fee | <ul style="list-style-type: none"> → Rupay Classic Card – Rs. 100 → VISA Classic Card - Rs. 100 → VISA Platinum Card: <ul style="list-style-type: none"> • Free for Platinum accounts • Rs. 100 for other account variants |
| ATM/Debit Card Duplicate (per instance) | <ul style="list-style-type: none"> → Rupay Classic Card – Rs. 100 → VISA Classic Card - Rs. 100 → VISA Platinum Card: <ul style="list-style-type: none"> • Rs. 200 for Gold and Platinum accounts (free for one instance per year) • Rs. 100 for other account variants |
| ATM/Debit Card Renewal | → Free |
| Duplicate ATM Pin Mailer | <ul style="list-style-type: none"> → Free for Gold and Platinum accounts → Rs. 100 per issue for other account variants |
| ATM transactions | <ul style="list-style-type: none"> → CSB ATMs – free (unlimited) → Other bank ATMs: <ul style="list-style-type: none"> • <u>VISA Platinum</u> – free (unlimited) • <u>VISA Classic/Rupay Classic Cards</u> - first 5 transactions – free of charges Beyond 5 free transactions: <ul style="list-style-type: none"> -> Financial - Rs.15* per transaction -> Non-financial/Balance enquiry - Rs.5* per transaction *exclusive of ISS interchange fee (45 paisa) |
| Penalty for ATM cash withdrawals in accounts with AMB less than the stipulated minimum | → Rs. 25 per withdrawal, if the AMB falls below minimum stipulation, consequent to each withdrawal |
| Net / Mobile Banking charges | → Free |
| SMS alert charges | <ul style="list-style-type: none"> → For Classic Accounts, Smart Accounts and Orange, Silver, Gold account variants: <ul style="list-style-type: none"> • minimum Rs.15 per quarter • maximum Rs.50 per quarter (at the rate of Rs.0.20 per SMS, rounded off to nearest rupee) → No charges for Platinum Current Accounts |
| Duplicate Net Banking PIN Mailer | <ul style="list-style-type: none"> → Free for Silver, Gold and Platinum accounts → Rs. 100 for other account variants |

Discount/Waiver on the above mentioned charge structures may be available for Silver, Gold & Platinum variants. For details, click <http://www.csb.co.in/service-charges-and-fees>

Table III – Charges for Remittance Facilities

Service tax will be charged extra

| Description of Charges | Charges |
|-----------------------------|---|
| Issue of DD/ Pay-Order (PO) | <ul style="list-style-type: none"> → Up to Rs. 5,000 – Rs. 25 → Above Rs. 5,000 and up to Rs. 10,000 - Rs. 30 → Above Rs.10,000 and up to Rs. 1 lakh - Rs. 2.5 per 1000 (minimum Rs. 30) → Above Rs. 1 lakh - Rs. 2 per 1,000 (minimum Rs. 250 and maximum Rs. 5,000) |
| DD/PO Cancellation | → Rs. 100 per instrument |
| Duplicate DD/PO | → Rs. 100 + cost of stamp paper for indemnity bond |
| DD/PO revalidation | <ul style="list-style-type: none"> → Free for Gold and Platinum accounts → Rs. 100 for other account variants |

Fund Transfer

| NEFT outward charges | | | |
|--|---------------------------|--------------------|-------------------|
| For Transactions up to Rs 10,000 | → Rs 2.50 per transaction | | |
| Above Rs 10,000 Up to Rs. 1 lakh | → Rs. 5 per transaction | | |
| Above Rs 1 lakh and up to Rs 2 lakhs | → Rs 15 per transaction | | |
| Above Rs. 2 lakhs | → Rs. 25 per transaction | | |
| RTGS outward charges | | | |
| Transaction Amount and Time of Transaction | 09.00 to 12.00 Hrs | 12.01 to 15.30 Hrs | 15.31 Hrs onwards |
| Rs. 2 Lakh to Rs. 5 Lakh | → Rs. 25 | → Rs. 26 | → Rs. 30 |
| Above Rs. 5 lakh | → Rs. 50 | → Rs. 51 | → Rs. 55 |
| Fund transfer through Net / Mobile Banking | → Free | | |

Discount/Waiver on the above mentioned charge structures may be available for Silver, Gold & Platinum variants. For details, click <http://www.csb.co.in/service-charges-and-fees>

Table IV – Other Service Charges

Service tax will be charged extra

| Particulars | Charges |
|--|--|
| Balance Enquiry | → Nil |
| Issuance of Balance certificate/ Interest certificate/ No dues certificate / other certificate | → Free for Silver, Gold and Platinum accounts → Rs. 100 per certificate for other account variants |
| Photo and/or Signature Attestation | → Rs. 100 |
| Confidential Report | → Rs. 1,000 per report |
| Safe Custody charges per year | → Sealed cover - Rs. 250 → Sealed box – Rs. 1,500 |
| Standing Instruction | → Setting up charge – Rs. 50 → Amendment charge – Rs. 50 <u>Execution charge:</u> → For internal transfer on CBS - Nil → For transfer to other banks – NEFT charges will apply |
| Stop Payment charge | → Rs. 100 per occasion |
| Data Preservation Charges (for Inoperative accounts only) | → Rs. 25 per quarter |
| Duplicate Fixed Deposit (FD) Receipt | → Free for Gold and Platinum accounts → Rs. 50 per receipt + cost of stamp paper for Indemnity bond for other account variants |
| Issue of Solvency Certificate | |
| Up to Rs. 1 lakh | → Rs. 500 |
| Above Rs. 1 lakh up to Rs. 25 lakh | → Rs. 2,500 |
| Above Rs. 25 lakh up to Rs. 50 lakh | → Rs. 5,000 |
| Above Rs. 50 lakh | → Rs. 10,000 |

Discount/Waiver on the above mentioned charge structures may be available for Silver, Gold & Platinum variants. For details, click <http://www.csb.co.in/service-charges-and-fees>

| Locker Size | Annual Locker rent* *discount on locker rent available for Silver, Gold and Platinum variants |
|-------------|--|
| Small | → Rs. 1,000 for Rural and Semi-Urban branches → Rs. 1,500 for Urban and Metro branches |
| Medium | → Rs. 2,500 |
| Large | → Rs. 4,500 |

| Security Deposit for Lockers |
|--|
| → An amount equivalent to 3 years' annual locker rent will be collected in advance as security deposit |

Discount/Waiver on the above mentioned charge structures may be available for Silver, Gold & Platinum variants. For details, click <http://www.csb.co.in/service-charges-and-fees>