

Table I – Service Charges for Domestic/NRE/NRO Savings Accounts

Service tax will be charged extra

Particulars	Service Charges for Savings Accounts (SA)
Charges for non-maintenance of minimum Average Quarterly Balance (AQB) [Charges are proportionate to the % of shortfall against the stipulated minimum]	<ul style="list-style-type: none"> → Orange Accounts - Maximum charge Rs.100 for Rural branches; Maximum Rs.200 for Semi-Urban, Urban and Metro branches → Silver Accounts – maximum charge Rs. 250 → Gold Accounts– maximum charge Rs. 300 → Platinum Accounts – maximum charge Rs. 500 <p>Charges, if applicable, will be debited at the end of each quarter Charge calculation = (stipulated AQB – actual AQB maintained) x maximum charge/stipulated AQB</p>
Cheque Book Issue	→ Beyond free limits, additional cheque leaves cost Rs. 2 per leaf
Annual Maintenance Charges (AMC)	<ul style="list-style-type: none"> → Rs. 100 → Accounts maintaining AQB of Rs. 1 lakh or above are exempted from AMC
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 Quarterly Balance (AQB)	<p>Average Quarterly Balance (AQB) = Sum of all the End Of Day (EOD) balances in a quarter divided by the number of days in the quarter</p> <ul style="list-style-type: none"> → In the case of a newly opened Savings account, AQB for the first quarter = Sum of all the EOD balances in the relevant quarter divided by the number of days in the quarter from date of activation of the account, till the respective quarter end date → For NRE SB accounts opened on full-fledged basis with zero balance, the charges for non-maintenance of stipulated minimum AQB shall not be applicable for the first quarter or first 60 days from the date of account opening, whichever is later

Re-Issue Charges

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

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>

Cheque Collection Charges

Particulars	Service Charges
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. 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
Local Collection of Cheques - not through clearing (Inward and Outward)	<ul style="list-style-type: none"> → Up to & inclusive of Rs.25,000 – Rs. 25 per instrument → Above Rs. 25,000 to Rs. 1 lakh – Rs. 50 per instrument → Above Rs. 1 lakh – Rs. 100 per instrument

Collection of Bills (Inward/Outward)

Particulars	Service Charges
Up to Rs. 10,000	→ Rs. 50
Above Rs. 10,000	→ 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 amount 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 are returned unpaid to us through clearing)

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Electronic Clearing Service (ECS)

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

Any Branch Banking (ABB) Facility

Particulars	Daily Limit
Cash remittance at any remote branch	→ Unlimited for Silver, Gold and Platinum accounts → Rs. 50,000 for other account variants
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 and Platinum accounts

Cash Handling/ Cash levy

Particulars	Service Charges
Cash Handling/ Cash Levy	Free for Savings Accounts maintained by Individuals as well as Educational/ Charitable Institutions/ Not-for-Profit Organizations

Ledger Folio Charges

Particulars	Service Charges
Ledger Folio	→ Free

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Table II – Charges for Digital Banking Services

Service tax will be charged extra

Particulars	Service Charges
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 – Nil ➔ VISA Classic Card - Nil ➔ VISA Platinum Card: <ul style="list-style-type: none"> • Rs. 100 for Silver and Gold account variants • Rs. 100 for Orange NRE/NRO accounts • Free - 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 • 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 withdrawals in accounts with AQB less than the stipulated minimum	➔ Rs. 25 per cash withdrawal, if the AQB falls below minimum stipulation, consequent to each withdrawal
Net / Mobile Banking charges	➔ Free
SMS alert charges	<ul style="list-style-type: none"> ➔ Rs.15 per quarter for Orange, Silver & Gold account variants ➔ Free for Platinum accounts
Duplicate Net Banking PIN Mailer	<ul style="list-style-type: none"> ➔ Free for 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	<ul style="list-style-type: none"> → Free for 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	<ul style="list-style-type: none"> → Sealed cover - Rs. 250 → Sealed box – Rs. 1,500
Standing Instruction	<ul style="list-style-type: none"> → Setting up charge – Rs. 50 → Amendment charge – Rs. 50 <p><u>Execution charge:</u></p> <ul style="list-style-type: none"> → 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	<ul style="list-style-type: none"> → Free for Gold and Platinum account holders → Rs. 50 per receipt + cost of stamp paper for Indemnity bond for other savings account holders
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 accounts
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>