

CA New Products - Variants and Features

Ver 1 | 1st July, 2016

Specification	CSB Orange Current Account (1950) CSB Orange NRE CA (1990) CSB Orange NRO CA (1995)	CSB Silver Current Account	CSB Gold Current Account	CSB Platinum Current Account
Minimum Average Monthly Balance (AMB) to be maintained (₹)	Minimum AMB ₹5,000	Minimum AMB ₹25,000	Minimum AMB ₹50,000	Minimum AMB ₹1,00,000
Monthly Charges for Non-maintenance of Average Minimum Balance (AMB) Charges proportionate to the % of shortfall against the stipulated Minimum	(₹5,000 - actual AMB for the month) x 500/ 5,000	(₹25,000 - actual AMB for the month) x 500/ 25,000	(₹50,000 - actual AMB for the month) x 500/ 50,000	(₹1,00,000 - actual AMB for the month) x 1,000/ 1,00,000
Free Multi city payable at par Cheque Book facility	10 leaves per month (additional cheques @ ₹2 per leaf)	50 leaves per month (additional cheques @ ₹2 per leaf)	100 leaves per month (additional cheques @ ₹2 per leaf)	200 leaves per month (additional cheques @ ₹2 per leaf)
Cash deposit limit at home branch	Free limit of ₹5 Lakhs per month or 25 times of the previous month's AMB, whichever is higher Above Free limit, chargeable#	Free limit of ₹7.5 Lakhs per month or 25 times of the previous month's AMB, whichever is higher Above Free limit, chargeable#	Free limit of ₹15 Lakhs per month or 25 times of the previous month's AMB, whichever is higher Above Free limit, chargeable#	Free limit of ₹30 lakhs per month or 25 times of the previous month's AMB, whichever is higher Above Free limit, chargeable#
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#	Max. up to 10 remittances per month subject to Free limit under item 4. Remittance beyond 10 occasions is chargeable#	Max. up to 10 remittances per month subject to Free limit under item 4. Remittance beyond 10 occasions is chargeable#
Cheque deposit limit per instrument and per day at any branch	Unlimited	Unlimited	Unlimited	Unlimited
Cash withdrawal limit per day from home branch	Unlimited	Unlimited	Unlimited	Unlimited
Cash withdrawal limit per day from remote/ non-home branch	₹50,000 (for self & bearer cheques)	₹50,000 for bearer cheques; ₹2.5 Lakh for self cheques	₹50,000 for bearer cheques; ₹5 Lakh for self cheques	₹50,000 for bearer cheques; ₹10 Lakh for self cheques
Net/ Mobile Banking charges	Free	Free	Free	Free
Net Banking txn limit per day per user (₹)	₹1 Lakh	₹2.5 Lakh*	₹2.5 Lakh*	₹5 Lakh*
Mobile Banking txn limit per day per user (as per RBI stipulation) (₹)	₹50,000	₹50,000	₹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 1000 (min. ₹30) *above ₹1 Lakh - ₹2 per 1,000 (min. ₹250 and max. ₹5,000)	up to 75 instruments Free per month Beyond 75 instruments: *up to ₹5,000 - ₹25 *above ₹5,000 up to ₹10,000 - ₹30 *above ₹10,000 up to ₹1 Lakh - ₹2.5 per 1000 (min. ₹30) *above ₹1 Lakh - ₹2 per 1,000 (min. ₹250 and max. ₹5,000)	up to 200 instruments Free per month Beyond 200 instruments: *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 300 instruments Free per month Beyond 300 instruments: *up to ₹5,000 - ₹25 *above ₹5,000 up to ₹10,000 - ₹30 *above ₹10,000 up to ₹1 Lakh - ₹2.5 per 1000 (min. ₹30) *above ₹1 Lakh - ₹2 per 1,000 (min. ₹250 and max. ₹5,000)
DD/PO Cancellation	₹100/ instrument	₹100/ instrument	₹100/ instrument	up to 10 cancellations per month - Free 11th cancellation onwards - ₹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	25 txns Free per month Beyond 25 transactions: *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	50 txns Free per month Beyond 50 transactions: *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	100 txns Free per month Beyond 100 transactions: *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	50 txns Free per month Beyond 50 transactions: ₹2 - ₹5 Lakhs - max. ₹30 > ₹5 Lakhs - max. ₹55	100 txns Free per month Beyond 100 transactions: ₹2 - ₹5 Lakhs - max. ₹30 > ₹5 Lakhs - max. ₹55	200 txns Free per month Beyond 200 transactions: ₹2 - ₹5 Lakhs - max. ₹30 > ₹5 Lakhs - max. ₹55

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Annual Locker rent	small - ₹1,000 (rural/ S.urban) small - ₹1,500 (Urban/ metro) medium - ₹2,500 large - ₹4,500	20% discount on prescribed rate	30% discount on prescribed rate	Small locker - Free (100% discount) Medium & Large lockers - 50% discount on prescribed rate
Issue of duplicate Passbook	₹50	₹50	Free	Free
Issue of duplicate FD Receipt	₹50 + stamp cost	₹50 + stamp cost	Free	Free
Issue of duplicate Net Banking Passwords (₹)	₹100	Free	Free	Free
Issue of duplicate DD/PO (₹)	100 + stamp cost	100 + stamp cost	100 + stamp cost	100 + stamp cost
DD/ PO revalidation (₹)	₹100	₹100	Free	Free
Certificate Issue charges (₹)	₹100 per certificate	Free	Free	Free
Data Preservation Charges (for inoperative accounts only)	₹25 per quarter	₹25 per quarter	₹25 per quarter	₹25 per quarter
Outstation cheque collection charges (OBC not through Local clearing)	Ulp to ₹5,000 - ₹50 above ₹5,000 up to ₹10,000 - ₹100 above ₹10,000 - ₹150	Up to 5 instruments Free per month Beyond 5 instruments: up to ₹5,000 - ₹50 above ₹5,000 up to ₹10,000 - ₹100 above ₹10,000 - ₹150	Up to 10 instruments Free per month Beyond 10 instruments: up to ₹5,000 - ₹50 above ₹5,000 up to ₹10,000 - ₹100 above ₹10,000 - ₹150	Up to 50 instruments Free per month Beyond 50 instruments: up to ₹5,000 - ₹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	Returns due to non financial reasons - Free For financial reasons: ₹150 for 1st instance ₹250 for 2nd ₹500 for 3rd time onwards	Returns due to non financial reasons - Free For financial reasons: ₹150 for 1st instance ₹250 for 2nd ₹500 for 3rd time onwards	Returns due to non financial reasons - Free For financial reasons: ₹150 for 1st instance ₹250 for 2nd ₹500 for 3rd time onwards
Outward cheque return charges	₹50 per instrument	Free up to 5 instruments per month Beyond that ₹50 per instrument	Free up to 10 instruments per month Beyond that, ₹50 per instrument	Free
Stop Payment charges	₹100 per occasion	₹100 per occasion	Free up to one occasion in a year Beyond 1 occasion, ₹100 per occasion	Free up to two occasions in a year Beyond 2 occasion, ₹100 per occasion
ATM Card Matrix	Orange CA (Domestic): Type - 3 Orange NRE/NRO CA: Type - 4	Type - 5	Type - 6	Type - 7

*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)