CSB Bank
Trusted Heritage Smart Future

Service Charges & Features of Doctor Savings Account

Sr No	Specification	Doctor Savings Account
1	**Average Monthly Balance (AMB) Requirement**	Rs 25,000
2	**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 80 Above 20% & upto 40% shortfall- Rs 160 Above 40% & upto 60% shortfall- Rs 240 Above 60% & upto 80% shortfall- Rs 320 Above 80% & upto 100% shortfall- Rs 400
3	**Free Multi city payable at par Cheque Book facility**	Unlimited Free cheque leaves
4	**Cash withdrawal limit/charges (through branches - Home or non-home branch)**	Free limit: Per month - 3 cash withdrawal or Rs 5 Lakh whichever is earlier. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction
5	**Cash deposit limit/charges at home branch**	Free limit of Rs 2 lakh per month Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance
6	**Cash deposit limit/charges at non-home branch**	Free limit of Rs 50,000 per month, subject to free limit under item 6 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance
7	**Coin & Small denomination Notes counting charges for remittance**	Currency notes/coins of lower denomination (< Rs 100) per transaction Upto 50 pieces - Free More than 50 pieces - Rs 5 per 50 pieces and part thereof
8	**ABB cheque deposit limit per instrument and per day at remote / non-home branch**	Unlimited
9	**IMPS transaction charges - Branch/ Net & Mobile Banking (per txn)**	Free
10	**Retail Net Banking/ Mobile Banking txn limit per day per user (Rs)**	Net/Mobile Banking: Default - Rs 5 Lakh* Maximum - Rs 25 Lakh
11	**DD/ Pay-order**	Unlimited
12	**DD/PO - Cancellation**	Free
13	**DD/PO - Duplicate issuance**	Free
14	**DD/PO revalidation (Rs)**	Free
15	**NEFT charges for transaction through Branch**	20 txns free per month Beyond free transactions: 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
16	**RTGS charges for transaction through Branch**	20 txns free per month Beyond free transactions: 2 - 5 Lakh- Rs 25 > Rs 5 lakh- Rs 50
17	**NEFT / RTGS charges through Net/Mobile Banking**	Free
18	**Duplicate Passbook**	Free
19	**Duplicate Deposit Receipt**	Free
20	**Duplicate Net Banking Passwords (Rs)**	Free
21	**Certificate Issue (Rs)**	Free
22	**Outstation cheque collection** (OBC not through Local/CTS clearing)	up to 10 instruments free per month Beyond free instruments up to Rs 5000 - Rs 25 above Rs 5,000 up to Rs 10,000 - Rs 50 Above Rs 10,000 up to Rs 1 Lakh - Rs 100 Above Rs 1 lakh - Rs 150
23	**Inward clearing cheque return**	Rs 500 per instrument. For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unrated personal loan, will be charged additionally
24	**Outward clearing cheque return**	Rs 100 per instrument
25	**Stop Payment**	Rs 100 per occasion
26	**ECS / NACH Mandate Registration** (Registrations charges will be exempted for services /allied products provided by our Bank)	Rs 200 per mandate
27	**ECS / NACH Mandate Registration Failure**	Rs 100 per mandate
28	**ECS/NACH inward clearing - return**	Rs 250 per instance
29	**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
30	**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
31	**Debit Card** (Features & Service Charges are available in ATM Card Matrix)	Default card: Mastercard World Other card variants can be issued on request, on chargeable basis as applicable

T & C:
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 Savings 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. Defalut card variant is to be selected for getting the value added features of the account/card variant.
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.r per account. Rent will be collected upfront.
Certain debit card variants and Savings/Current Account products are applicable for certain customer segments only.

Retail Net & Mobile Banking:
(a) 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.
(b) Option available for customers to set their own transaction limits within the overall permissible limit.
(c) 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- Doctor Savings Account		
Sr No	**Specification**	**Doctor Savings Account**
1	Card Variant (Default)	Mastercard World
2	No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry	Unlimited
3	No of free ATM txns permitted in CSB ATMs per month, including balance enquiry	Unlimited
4	No of ATM cash withdrawals/ txns per day (for CSB + other bank ATMs)	Unlimited
5	No of free POS txns per day	Unlimited
6	International Balance Enquiry/Cash withdrawal	Rs 150 per cash withdrawal; Free for balance enquiry
7	New Debit Card Issue (upfront fee)	Free
8	Debit Card Annual Fee	Rs 1000
9	Duplicate ATM Card	Rs 300 per instance
10	Duplicate ATM Pin Mailer	Free
11	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)
12	Embossed Name Change	Rs 300 per instance

T&C
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.
Defalut 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