CSB Bank
Trusted Heritage Smart Future

<table>
<tr><th colspan="4">Service Charges and Features of TASC & Govt - SA Products (w.e.f. 06-05-2026)</th></tr>
<tr><th>Sl No</th><th>Specification</th><th>Govt. Savings Account</th><th>TASC Savings Account</th></tr>
<tr><td>1</td><td>Average Monthly Balance (AMB) Requirement</td><td>Nil</td><td>Nil</td></tr>
<tr><td>2</td><td>Charges for Non-Maintainence of Minimum Average Monthly Balance (AMB)
[Charges are proportionate to the % of shortfall against the stipulated minimum balance, charged monthly]</td><td>NA</td><td>NA</td></tr>
<tr><td>3</td><td>Free Multi city payable at par Cheque Book facility</td><td>500 leaves per month - free
(additional cheque book @ Rs 3 per leaf)</td><td>500 leaves per month - free
(additional cheque book @ Rs 3 per leaf)</td></tr>
<tr><td>4</td><td>Cash Withdrawal limit per month from home branch</td><td>unlimited</td><td>unlimited</td></tr>
<tr><td>5</td><td>Cash Withdrawal limit per month from remote/non-home branch</td><td>unlimited</td><td>unlimited</td></tr>
<tr><td>6</td><td>Cash deposit limit/ charges at home branch/CDM</td><td>Free limit of Rs 30 Lakhs per month or 15 times of previous month AMB, whichever is higher, with a maximum cap of Rs 1 Crore pm
Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance</td><td>Free limit of Rs 10 Lakhs per month or 15 times of previous month AMB, whichever is higher, with a maximum cap of Rs 1 Crore pm
Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance</td></tr>
<tr><td>7</td><td>Cash deposit limit/ charges at non-home branch/ CDM</td><td>Max. up to 10 remittances 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</td><td>Max. up to 10 remittances 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</td></tr>
<tr><td>8</td><td>Coin & Small denomination Notes counting charges for remittance</td><td>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</td><td>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</td></tr>
<tr><td>9</td><td>ABB Cheque deposit limit per instrument and per day at remote / non-home branch</td><td>unlimited</td><td>unlimited</td></tr>
<tr><td>10</td><td>IMPS transaction charges - Branch/ Net & Mobile Banking (per txn)</td><td>IMPS - free</td><td>IMPS - free</td></tr>
<tr><td>11</td><td>Retail Net Banking/ Mobile Banking txn limit per day per user</td><td>Default - Rs 5 Lakh*
Maximum - Rs 10 Lakh</td><td>Default - Rs 5 Lakh*
Maximum - Rs 10 Lakh</td></tr>
<tr><td>12</td><td>DD/ Pay-order</td><td>up to 100 instruments free per month
Beyond 100 instruments:
Up to Rs.5K - Rs.30 | Above Rs.5K up to Rs.10K - Rs.50 | Above Rs.10K up to Rs.1 lakh - Rs.4 per 1000 (min. Rs.50) | Above Rs. 1 lakh - Rs.3 per 1000 (max. Rs. 10000)</td><td>up to 100 instruments free per month
Beyond 100 instruments:
Up to Rs.5K - Rs.30 | Above Rs.5K up to Rs.10K - Rs.50 | Above Rs.10K up to Rs.1 lakh - Rs.4 per 1000 (min. Rs.50) | Above Rs. 1 lakh - Rs.3 per 1000 (max. Rs. 10000)</td></tr>
<tr><td>13</td><td>DD/PO Cancellation</td><td>stamp cost</td><td>Rs.100/ instrument + stamp cost</td></tr>
<tr><td>14</td><td>DD/PO - Duplicate issuance</td><td>stamp cost</td><td>Rs.100/ instrument + stamp cost</td></tr>
<tr><td>15</td><td>DD/PO revalidation (Rs)</td><td>free</td><td>Rs.100/ instrument</td></tr>
<tr><td>16</td><td>NEFT charges for transation through Branch</td><td>Free</td><td>Free</td></tr>
<tr><td>17</td><td>RTGS charges for transation through Branch</td><td>Free</td><td>Free</td></tr>
<tr><td>18</td><td>NEFT / RTGS through Net Banking / Mobile Banking</td><td>Free</td><td>Free</td></tr>
<tr><td>19</td><td>Discount on Annual Locker rent</td><td>No discount</td><td>30% discount on prescribed rate for'1- Small / Medium / Large Locker' OR
20% discount on prescribed rate for '1- Extra-Large Locker'</td></tr>
<tr><td>20</td><td>Locker rent overdue charge</td><td colspan="2">1st Quarter: 10% of annual rental | 2nd Quarter: 20% of annual rental | 3rd Quarter: 30% of annual rental | 4th quarter: 40% of annual rental</td></tr>
<tr><td>21</td><td>Duplicate Passbook</td><td>Rs 100 for issuance & Rs.20 per page</td><td>Rs 100 for issuance & Rs.20 per page</td></tr>
<tr><td>22</td><td>Duplicate Deposit Receipt</td><td>Rs.100 + stamp cost</td><td>Rs.100 + stamp cost</td></tr>
<tr><td>23</td><td>Duplicate Net Banking Passwords (sent via post/courier)</td><td>free</td><td>free</td></tr>
<tr><td>24</td><td>Certificate Issue (Rs)</td><td>free</td><td>Rs 100 per certificate</td></tr>
<tr><td>25</td><td>Outstation cheque collection
(OBC not through Local/CTS clearing)</td><td>up to 10 instruments free per month
Beyond 10 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</td><td>up to 10 instruments free per month
Beyond 10 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</td></tr>
<tr><td>26</td><td>Inward clearing cheque return</td><td colspan="2">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.
Returns due to non financial reasons - Free</td></tr>
<tr><td>27</td><td>Outward clearing cheque return</td><td>Free up to 10 instruments per month
Beyond that Rs.100 per instrument</td><td>Free up to 10 instruments per month
Beyond that Rs.100 per instrument</td></tr>
<tr><td>28</td><td>Stop Payment</td><td>free</td><td>Free up to 2 occasions in a year
Beyond 2 occasion,
Rs.100 per occasion</td></tr>
<tr><td>29</td><td>ECS / NACH Mandate Registration
(Registrations charges will be exempted for services /allied products provided by our Bank)</td><td>free</td><td>free</td></tr>
<tr><td>30</td><td>ECS / NACH Mandate Registration Failure</td><td>free</td><td>Rs 100 per mandate</td></tr>
<tr><td>31</td><td>ECS/NACH inward clearing - return</td><td>Free up to 10 instances per month.
After free limit - Rs 250 per instance</td><td>Free up to 10 instances per month.
After free limit - Rs 250 per instance</td></tr>
<tr><td>32</td><td>SMS Alert Charges
(Collected Quarterly)</td><td>free</td><td>free</td></tr>
<tr><td>33</td><td>Account Closure Charges</td><td>Nil</td><td>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</td></tr>
<tr><td>34</td><td>Debit Card
(Features & Service Charges are available in Debit Card Matrix)</td><td>NA</td><td>NA</td></tr>
<tr><td>35</td><td>Withdrawal Slip charges</td><td colspan="2">Nil</td></tr>
</table>

T & C:
All charges are exclusive of GST as applicable.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 ₹10 lakh, then the sum of limits across both channels cannot exceed ₹10 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.

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Service Charges and Features of TASC & Govt - CA Products (w.e.f. 06-05-2026)

Sl No.	Specification	Govt. Current Account	TASC Current Account
1	**Average Monthly Balance (AMB) Requirement**	Nil	Nil
2	**Charges for Non-Maintainence of Minimum Average Monthly Balance (AMB)** [Charges are proportionate to the % of shortfall against the stipulated minimum balance, charged monthly]	NA	NA
3	**Free Multi city payable at par Cheque Book facility**	500 cheque leaves per month - free (additional cheque book @ Rs.3 per leaf)	500 cheque leaves per month - free (additional cheque book @ Rs.3 per leaf)
4	**Folio Charges** (Collected Quarterly)	Nil	Nil
5	**Cash deposit limit/charges at home branch/CDM**	Free limit of 30 Lakhs per month or 15 times of previous month AMB, whichever is higher, with a maximum cap of Rs 1 Crore pm Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of 10 Lakhs per month or 15 times of previous month AMB, whichever is higher, with a maximum cap of Rs 1 Crore pm 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/CDM**	Max. up to 10 remittances per month subject to free limit under item 5 above. Above free limit,chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Max. up to 10 remittances per month subject to free limit under item 5 above. Above free limit,chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance
7	**Cheque deposit limit per instrument and per day at any branch**	unlimited	unlimited
8	**Cash withdrawal limit per day from home branch**	Free limit: Unlimited per day	Free limit: Unlimited per day
9	**Cash withdrawal limit/charges through non-home branch**	Free limit of 10 Lakhs per day Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of 10 Lakhs per day Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance
10	**Coin & Small denomination Notes counting charges for remittance**	Currency notes/coins of lower demonination (< Rs 100) per transaction Upto 50 pieces - Free More than 50 pieces - Rs 5 per 50 pieces and part thereof	Currency notes/coins of lower demonination (< Rs 100) per transaction Upto 50 pieces - Free More than 50 pieces - Rs 5 per 50 pieces and part thereof
11	**IMPS transaction charges - Branch/ Net & Mobile Banking (per txn)**	IMPS - free	IMPS - free
12	**Net Banking txn limit per day per user (Rs) [Retail Net Banking]**	Default - Rs 5 Lakh* Maximum - Rs 10 Lakh	Default - Rs 5 Lakh* Maximum - Rs 10 Lakh
13	**DD/ Pay-order Issue**	up to 100 instruments free per month Beyond 100 instruments: Up to Rs.5K - Rs.30 | Above Rs.5K up to Rs.10K - Rs.50 | Above Rs.10K up to Rs.1 lakh - Rs.4 per 1000 (min. Rs.50) | Above Rs. 1 lakh - Rs.3 per 1000 (max. Rs. 10000)	up to 100 instruments free per month Beyond 100 instruments: Up to Rs.5K - Rs.30 | Above Rs.5K up to Rs.10K - Rs.50 | Above Rs.10K up to Rs.1 lakh - Rs.4 per 1000 (min. Rs.50) | Above Rs. 1 lakh - Rs.3 per 1000 (max. Rs. 10000)
14	**DD/PO - Cancellation**	stamp cost	Rs100/ instrument + stamp cost
15	**DD/PO - Duplicate Issuance**	stamp cost	Rs 100 + stamp cost
16	**NEFT charges for transation through Branch**	Free	Free
17	**RTGS charges for transation through Branch**	Free	Free
18	**NEFT / RTGS charges (Net/Mobile Banking txn)**	Free	Free
19	**Discount on Annual Locker Rent**	No discount Standard rent applies to all lockers	30% discount on prescribed rate for '1- small or medium or large locker' or 20% discount on prescribed rate for '1- extra-large locker'
20	**Locker rent overdue charge**	1st Quarter: 10% of annual rental | 2nd Quarter: 20% of annual rental | 3rd Quarter: 30% of annual rental | 4th quarter: 40% of annual rental	
21	**Issue of duplicate Passbook**	Rs 100 per issuance + Rs 20per page	Rs 100 per issuance + Rs 20per page
22	**Issue of duplicate FD Receipt**	Rs.100 + stamp cost	Rs.100 + stamp cost
23	**Issue of duplicate Net Banking Passwords** (sent via post/courier)	Free	Free
24	**DD/PO revalidation (Rs) per instrument**	free	Rs 100/instrument
25	**Certificate Issue (Rs)**	free	Rs 100/certificate
26	**Outstation cheque collection** (OBC not through Local clearing)	up to 10 instruments free per month Beyond 10 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	up to 10 instruments free per month Beyond 10 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
27	**Inward 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 Returns due to non financial reasons - Free	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 Returns due to non financial reasons - Free
28	**Outward cheque return**	Free up to 10 instruments per month Beyond that Rs.100 per instrument	Free up to 10 instruments per month Beyond that Rs.100 per instrument
29	**Stop Payment**	free	Free up to 2 occasions in a financial year Beyond 2 occasions, Rs.100 per occasion
30	**ECS / NACH Mandate Registration** (Registrations charges will be exempted for services /allied products provided by our Bank)	free	free
31	**ECS / NACH Mandate Registration Failure**	free	Rs 100 per mandate
32	**ECS/NACH inward clearing - return**	Free up to 10 instances per month. After free limit - Rs 250 per instance	Free up to 10 instances per month. After free limit - Rs 250 per instance
33	**SMS Alert Charges** (Collected Quarterly)	free	free
34	**Account Closure Charges**	Nil	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
35	**Debit Card** (features & service charges are available in Debit card Matrix)	NA	Maximum permissible limit is INR 50000 per withdrawal slip. Withdrawal slips are chargeable at INR 20 per transaction
36	**Withdrawal Slip Charges**	Nil	

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 Current 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. Renewal debit card will be the default card variant as applicable for a CA/SA product.
Certain debit card variants and Savings/Current Account products are applicable for certain customer segments only.

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.

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.