

Mariner Gold Savings Account Service charges	
Specification	CSB Mariner Gold NRE SA/ NRO SA
Average Monthly Balance (AMB) Requirement	Nil*
Charges for Non-Maintenance of Minimum Average Monthly Balance (AMB) [Charges are proportionate to the percentage of shortfall against the stipulated minimum balance, charged monthly]	Nil*
Free Multi city payable at par Cheque Book facility (25 leaves per year free for Senior Citizens)	60 leaves per FY - free (additional cheque book @ Rs 3 per leaf)
ABB cash withdrawal limit per day from remote/non-home branch	Rs.50,000 for bearer cheque; Rs. 5 lakh for self-cheque
Coin & Small denomination Notes counting charges for remittance	Currency notes of lower denomination (< Rs 100) per day Up to 50 pieces – Free. More than 50 pieces - Rs 5 per 50 pieces and part thereof Coins Up to 50 coins per day - Free More than 50 coins - Rs 5 per 50 Coins and part thereof
ABB cheque deposit limit per instrument and per day at remote / non-home branch	Unlimited
Account Maintenance Charges (collected on quarterly basis applicable for operative and dormant accounts)**	AMB < Rs.25,000 - Rs 30 per quarter AMB >= Rs 25,000 - Nil (For new accounts opened in a FY - no charges for the quarter in which the account is getting opened) **The charges will be applicable if either AMB is not maintained, or inward remittances are not credited for 6 months and the account is converted to regular NR Gold variant. For all other variants applicable rates will be levied.
Net / Mobile Banking transaction charges (per txn)	NEFT/RTGS - free IMPS Txn amount of; 0 to Rs 1000 - free Rs 1001 to 25,000 - Rs 5 Rs 25,001 to 100,000- Rs 8 Rs 100,001 to 500,000 - Rs 15
Net Banking txn limit per day per user (Rs)	Default - Rs 5 Lakh Maximum - Rs 10 Lakh
Mobile Banking txn limit per day per user (Rs)	Default - Rs 2.5 Lakh Maximum - Rs 10 Lakh
DD/ Pay-order	up to 2 instruments free per month Beyond 2 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. 10,000)
DD/PO – Cancellation	Rs.100/ instrument + stamp cost
DD/PO - Duplicate issuance	Rs.100/ instrument + stamp cost
DD/PO revalidation (Rs)	Rs 100/ instrument
NEFT charges (Branch Txn)	3 txns free per month Beyond 3 transactions: up to 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
RTGS charges (Branch Txn)	3 txns free per month. Beyond 3 transactions: 2-5 lakhs- Rs 25 > Rs 5 lakh- Rs 50
Annual Locker rent Discount**	30% discount on prescribed rate for small, medium & large lockers 20% discount on prescribed rate for extra-large lockers
Locker rent overdue charge (All sizes)	1st Quarter: 10% of annual rental 2nd Quarter: 20% of annual rental 3rd Quarter: 30% of annual rental 4th Quarter: onwards: 40% of annual rental Overdue period is clarified as under: Standing Instruction set up , for advance rental for the financial year 2019-20, recoverable on 01.04.2019: Overdue charge @ 10%/ 20%/ 30%/ 40% of annual rent to be levied on 1st July, 2019/ 1st October, 2019/ 1st January, 2020/1st April,2020 respectively, as the case may be.
Duplicate Passbook	Rs 100 for issuance & Rs.20 per page
Duplicate Deposit Receipt	Rs.100 + stamp cost
Duplicate Net Banking Passwords (Rs)	Rs 100
Certificate Issue (Rs)	Rs 100 per certificate
Outstation cheque collection(OBC not through Local/CTS clearing)	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
Inward clearing cheque return#	Rs.300 per instrument for first time Rs.500 per instrument for second time onwards 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
Outward clearing cheque return	Free up to 3 instruments per month Beyond that, Rs.100 per instrument
Stop Payment	Free up to 1 occasion in a year Beyond 1 occasion, Rs.100 per occasion Above Rs.1 lakh - Rs.150
ECS / NACH Mandate Registration (Registrations charges will be exempted for services /allied products provided by our Bank)	Free
ECS / NACH Mandate Registration Failure#	Rs 100 per mandate
ECS/NACH inward clearing - return#	Rs 250 per instance
ECS/NACH outward clearing-return#	Rs.500 per instance
SMS Alert Charges (if no SMS is sent to a customer during a quarter, there will be Zero charges applicable)	Rs 1.5 per SMS for Non-Resident Accounts Minimum Rs. 10 per quarter, Maximum Rs 100 per quarter
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
Debit Card (features & service charges are available in ATM card Matrix)	Default card : RuPay Platinum Other card variants can be issued on request, on chargeable basis as applicable

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*All charges are exclusive of GST as applicable.

*Subject to salary credit for more than 6 months or AMB maintenance of INR 25,000

*Option available to set the transaction limit in net & mobile banking

*Discounts are applicable as per the linked locker rent recovery account variant. Rent will be collected upfront.

no charges for return due to technical/systemic reasons

Mariner Gold Current Account Service Charges	
Specification	CSB Mariner Gold NRE CA/ NRO CA
Average Monthly Balance (AMB) Requirement	Nil*
Charges for Non-Maintenance of Minimum Average Monthly Balance (AMB) [Charges are proportionate to the percentage of shortfall against the stipulated minimum balance, charged monthly]	Nil*
Free Multi city payable at par Cheque Book facility (25 leaves per year free for Senior Citizens)	50 leaves per FY - free (additional cheque book @ Rs 3 per leaf)
Account maintenance Charges (Folio / Ledger Charges)**	AMB < Rs. 50,000 - Rs. 120 AMB >= Rs. 50,000 & < Rs. 1 lakh - Rs. 60 AMB >= Rs. 1 lakh - Free Minimum folio charges of Rs. 120 per quarter, for Current Accounts with AMB< Rs. 50,000 & Rs 60 per quarter for Current Accounts with AMB >=50,000 but < Rs 1Lakh Note: 40 customer transactions* constitute one folio. Folio charges will be debited at the end of the respective quarter. *Digital/alternate channels transactions (debit & credit) are excluded **The charges will be applicable if AMB is not maintained or Inward remittances are not credited for 6 months and the account is converted to regular NR Gold variant. For all other variants applicable rates will apply
Cash deposit limit at home branch	Free limit of 15 Lakhs per month or 15 times of previous month AMB, whichever is higher, with a maximum cap of Rs 50 Lakhs pm Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance
Cash deposit remote/non-home branch	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
Cheque deposit limit per instrument and per day at any branch	Unlimited
Cash withdrawal limit per day from home branch	Unlimited
Cash withdrawal limit per day from remote/non-home branch	Rs.50,000 for bearer cheque; Rs.5 Lakh for self-cheque
Charges for small value cash withdrawals (home & non-home branches) (Charges are not applicable for withdrawals of amount > Rs 25,000)	For Individual accounts: Branches having onsite ATMs: Only 5 free cash withdrawals per month. Rs 100 per transaction after free limit Branches without onsite ATMs: Only 10 free cash withdrawals per month. Rs 150 per transaction after free limit
Coin & Small denomination Notes counting charges for remittance	Currency notes of lower denomination (< Rs 100) per day Up to 50 pieces – Free. More than 50 pieces - Rs 5 per 50 pieces and part thereof Coins Up to 50 coins per day - Free More than 50 coins - Rs 5 per 50 Coins and part thereof
Net / Mobile Banking transaction charges (per txn)	NEFT/RTGS - free IMP5 Txn amount of; 0 to Rs 1000 - free Rs 1001 to 25,000 - Rs 5 Rs 25,001 to 100,000- Rs 8 Rs 100,001 to 500,000 - Rs 15
Net Banking txn limit per day per user (Rs)	Default - Rs 5 Lakh Maximum - Rs 10 Lakh
Mobile Banking txn limit per day per user (Rs)	Default - Rs 2.5 Lakh Maximum - Rs 10 Lakh
DD/ Pay-order	up to 5 instruments free per month Beyond 5 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. 10,000)
DD/PO – Cancellation	Rs.100/ instrument + stamp cost
DD/PO - Duplicate issuance	Rs.100/ instrument + stamp cost
DD/PO revalidation (Rs)	Rs 100/ instrument
NEFT charges (Branch Txn)	50 txns free per month Beyond 50 transactions: up to 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
RTGS charges (Branch Txn)	100 txns free per month. Beyond 100 transactions: 2-5 lakhs- Rs 25 > Rs 5 lakh- Rs 50
Annual Locker rent Discount**	30% discount on prescribed rate for small, medium & large lockers 20% discount on prescribed rate for extra-large lockers
Locker rent overdue charge (All sizes)	1st Quarter: 10% of annual rental 2nd Quarter: 20% of annual rental 3rd Quarter: 30% of annual rental 4th quarter onwards: 40% of annual
Duplicate Passbook	Rs 100 for issuance & Rs.20 per page
Duplicate Deposit Receipt	Rs.100 + stamp cost
Duplicate Net Banking Passwords (Rs)	Rs 100
DD/PO revalidation (Rs) per instrument	Rs 100 per instrument
Certificate Issue (Rs)	Rs 100 per certificate
Outstation cheque collection(OBC not through Local clearing)	up to Rs.5000 - Rs. 50 above Rs.5,000 up to Rs.10,000 - Rs. 100 Above Rs.10,000 - Rs. 150 Above Rs.1 lakh - Rs.150
Inward clearing cheque return#	Rs.300 per instrument for first time Rs.500 per instrument for second time onwards 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
Outward clearing cheque return	Free up to 5 instruments per month Beyond that, Rs.100 per instrument
Stop Payment	Free up to 1 occasion in a year Beyond 1 occasion, Rs.100 per occasion Above Rs.1 lakh - Rs.150
ECS / NACH Mandate Registration (Registrations charges will be exempted for services /allied products provided by our Bank)	Free
ECS / NACH Mandate Registration Failure#	Rs 100 per mandate
ECS/NACH inward clearing - return#	Rs 250 per instance
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SMS Alert Charges (if no SMS is sent to a customer during a quarter, there will be Zero charges applicable)	Rs 1.5 per SMS for Non-Resident Accounts Minimum Rs. 10 per quarter, Maximum Rs 100 per quarter
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
Debit Card (features & service charges are available in ATM card Matrix)	Default card : RuPay Platinum Other card variants can be issued on request, on chargeable basis as applicable

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*All charges are exclusive of GST as applicable.

Some products are available for specific category of customers only

*Subject to salary credit for more than 6 months or AMB maintenance of INR 25,000

*Option available to set the transaction limit in net & mobile banking

*Discounts are applicable as per the linked locker rent recovery account variant. Rent will be collected upfront.

no charges for return due to technical/systemic reasons

Mariner Gold Account Debit Card matrix

Specification	CSB Mariner Gold NRE SA /NRO SA	CSB Mariner Gold NRE CA/NRO CA
Card Variant (Default)	Rupay Platinum	Rupay Platinum
No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry	Unlimited	5 in all Centers Beyond free limits: financial - Rs 21 per txn; non-financial - Rs 10 per txn
No of free ATM txns permitted in CSB ATMs per month, including balance enquiry	Unlimited	Unlimited
No of ATM cash withdrawals/ txns per day (for CSB + other bank ATMs)	Rupay Platinum - 5	Rupay Platinum - 5
Cash limit per ATM withdrawal at CSB ATMs	Rupay Platinum - Rs 15,000	Rupay Platinum - Rs 15,000
ATM withdrawal limit per day at CSB ATMs	Rupay Platinum - Rs 75,000	Rupay Platinum - Rs 75,000
No of free POS txns per day	Unlimited	Unlimited
POS txn limit per day	Rupay Platinum - Rs 1.5 Lakh	Rupay Platinum - Rs 1.5 Lakh
E-Com Txn Limit Per Day	Rupay Platinum-Rs 100,000	Rupay Platinum-Rs 100,000
International Balance Enquiry/Cash withdrawal	Rs 150 per cash withdrawal; Rs 25 per balance enquiry	Rs 150 per cash withdrawal; Rs 25 per balance enquiry
New Debit Card Issue (upfront fee)	Free	Free
Debit Card Annual Fee (charges will be debited at the start of every calendar year, in January. For new cards issued during the year, charge shall be pro rata for the first year)	RuPay Platinum- Rs 500	RuPay Platinum- Rs 500
Duplicate ATM Card	Rs 300 per instance	Rs 300 per instance
Duplicate ATM Pin Mailer	Free	Free
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)	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)

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Cash withdrawal/POS/E-Com txn limits are based on the card variant and not as per the account variant

CSB Mariner account holders who prefer to enjoy higher withdrawal limits (ATM/POS/E-Com) may opt for personalised kits instead of Instant/Over the counter kits

No International Txns for NRO Account