

## Savings Account - Product Proposition and Service Charges (effective from 01.01.2020)

S No	Specification	GL code - 1900, 1910, 1920							
		CSB Orange SA (GL code - 1900) CSB Orange NRE SA (GL code - 1910) CSB Orange NRO SA (GL code - 1920) (applicable for existing customers only. Opening of new accounts under orange variant is not permitted)	CSB Blue SA (GL code - 1900) CSB Blue NRE SA (GL code - 1910) CSB Blue NRO SA (GL code - 1920) (new base variant)	CSB Social Support (ESGDA) (GL code-1907)	CSB Student Support (GL code - 1905)	CSB Silver SA (applicable for existing customers only. Opening of new accounts under this product is not permitted)	CSB Silver Plus SA (new product variant)	CSB Gold SA	CSB Platinum SA
1	Minimum Average Monthly Balance (AMB) to be maintained	Rs. 1000 - for all centers	Rs. 2,100 - for Rural/Semi Urban centres Rs. 5,000 - for Urban/Metro centres	0	0	Rs. 5,000 - for all centers	Rs. 10,000 - for all centers	Rs. 25,000 - for all centers	Rs. 1,00,000 - for all centers
2	Charged for Non-Maintenance of Minimum Average Monthly Balance (AMB) (Charges not applicable to the % of shortfall against the stipulated minimum balance in the previous month)	Rural/ Semi-urban = 1000 - actual AMB for the month x 100/1000 Urban/ Metro = 1000 - actual AMB for the month x 200/1000	Rural/Semi-urban = 2500 - actual AMB for the month x 100/2500 Urban/ Metro = 5000 - actual AMB for the month x 200/5000	NA	NA	5,000 - actual AMB for the month x 250/5,000	10,000 - actual AMB for the month x 250/10,000	25,000 - actual AMB for the month x 300/25,000	1,00,000 - actual AMB for the month x 500/1,00,000
3	Multi city payable at par Cheque Book Facility	10 leaves per year-free additional cheque book of 20 leaves, chargeable @ Rs.3 per leaf	10 leaves per year-free additional cheque book of 20 leaves, @ Rs.3 per leaf	10 leaves- free	NA	50 leaves per year-free (10+20+20) additional cheque book of 20 leaves, @ Rs.3 per leaf	50 leaves per year-free (10+20+20) additional cheque book of 20 leaves, @ Rs.3 per leaf	100 leaves per year-free additional cheque book of 20 leaves, @ Rs.3 per leaf	unlimited-free of charges
4	ABB cash withdrawal limit per day from remote/non-home branch	Rs.50,000 (for self and bearer cheques)	Rs.50,000 (for self and bearer cheques)	NA	NA	Rs.50,000 for bearer cheques & Rs. 2 lakh for self cheques	Rs.50,000 for bearer cheques & Rs. 2 lakh for self cheques	Rs.50,000 for bearer cheques & Rs. 5 lakh for self cheques	Rs.50,000 for bearer cheques & Unlimited for self cheques
5	Charges for small value cash withdrawals, beyond free limits, from home/ non-home branches (Charges are not applicable to withdrawals of amounts more than Rs 10,000)	Free for Savings Accounts maintained by Educational/ Charitable Institutions/ Not-for-Profit Organizations and accounts with AMB > 1 L  For Individuals: Branches having onsite ATMs: Only 5 free cash withdrawals per month. Rs 100 per transaction beyond free limit  Branches without onsite ATMs: Only 10 free cash withdrawals are free per month. Rs 150 per transaction beyond free limit	Free for Savings Accounts maintained by Educational/ Charitable Institutions/ Not-for-Profit Organizations and accounts with AMB > 1 L  For Individuals: Branches having onsite ATMs: Only 5 free cash withdrawals per month. Rs 100 per transaction beyond free limit  Branches without onsite ATMs: Only 10 free cash withdrawals are free per month. Rs 150 per transaction beyond free limit	NA	NA	Free for Savings Accounts maintained by Educational/ Charitable Institutions/ Not-for-Profit Organizations and accounts with AMB > 1 L  For Individuals: Branches having onsite ATMs: Only 5 free cash withdrawals per month. Rs 100 per transaction beyond free limit  Branches without onsite ATMs: Only 10 free cash withdrawals, Rs 150 per transaction beyond free limit	Free for Savings Accounts maintained by Educational/ Charitable Institutions/ Not-for-Profit Organizations and accounts with AMB > 1 L  For Individuals: Branches having onsite ATMs: Only 5 free cash withdrawals per month. Rs 100 per transaction beyond free limit  Branches without onsite ATMs: Only 10 free cash withdrawals, Rs 150 per transaction beyond free limit	Free for Savings Accounts maintained by Educational/ Charitable Institutions/ Not-for-Profit Organizations and accounts with AMB > 1 L  For Individuals: Branches having onsite ATMs: Only 5 free cash withdrawals per month. Rs 100 per transaction beyond free limit  Branches without onsite ATMs: Only 10 free cash withdrawals, Rs 150 per transaction beyond free limit	unlimited
6	ABB cash deposit limit per day at remote/non-home branch	Rs 50,000 free limit Rs. 4 per 1,000 above free limit of Rs 50k	Rs 50,000 free limit Rs. 4 per 1,000 above free limit of Rs 50k	No free limit Rs. 4 per 1,000	No free limit Rs. 4 per 1,000	Rs 50,000 free limit Rs. 4 per 1,000 above free limit	Rs 50,000 free limit Rs. 4 per 1,000 above free limit	Rs 1,00,000 free limit Rs. 4 per 1,000 above free limit	unlimited
7	ABB cheque deposit limit per instrument and per day at remote/ non-home branch	unlimited	unlimited	0	0	unlimited	unlimited	unlimited	unlimited
8	Annual maintenance charges (applicable for operative and dormant accounts)	AMB less than Rs.1 lakh - Rs 100 AMB Rs.1 lakh and above - Nil	AMB less than Rs.1 lakh - Rs 100 AMB Rs.1 lakh and above - Nil	0	0	AMB less than Rs.1 lakh - Rs 100 AMB Rs.1 lakh and above - Nil	AMB less than Rs.1 lakh - Rs 100 AMB Rs.1 lakh and above - Nil	AMB less than Rs.1 lakh - Rs 100 AMB Rs.1 lakh and above - Nil	AMB less than Rs.1 lakh - Rs 100 AMB Rs.1 lakh and above - Nil
9	Net / Mobile Banking charges	NEFT: free IMPS: Rs. 8 for transactions of Rs 25,001 & above	NEFT: free IMPS: Rs. 8 for transactions of Rs 25,001 & above	NA	NA	NEFT: free IMPS: Rs. 8 for transactions of Rs 25,001 & above	NEFT: free IMPS: Rs. 8 for transactions of Rs 25,001 & above	NEFT: free IMPS: Rs. 8 for transactions of Rs 25,001 & above	NEFT: free IMPS: free
10	Net Banking fee limit per day per user(Rs)	Default - 1 Lakh Maximum - 5 Lakh	Default - 1 Lakh Maximum - 5 Lakh	1 Lakh	1 Lakh	Default - 2.5 Lakh * Maximum - 5 Lakh	Default - 2 Lakh Maximum - 5 Lakh	Default - 2.5 Lakh * Maximum - 5 Lakh	Default - 2.5 Lakh * Maximum - 10 Lakh
11	Mobile Banking fee limit per day per user (as per RBI stipulation) (Rs)	Default - 1 Lakh Maximum - 5 Lakh	Default - 1 Lakh Maximum - 5 Lakh	1 Lakh	1 Lakh	Default - 2 Lakh Maximum - 5 Lakh	Default - 2 Lakh Maximum - 5 Lakh	Default - 2.5 Lakh Maximum - 5 Lakh	Default - 2.5 Lakh Maximum - 10 Lakh
12	DD/ Pay-order	Up to Rs.5k - Rs.25 Above Rs.5k up to Rs.10k - Rs.30 Above Rs.10k up to Rs.1 lakh - Rs.2.5 per 1000 (min. Rs.30) Above Rs. 1 lakh - Rs.2 per 1000 (min. Rs.250 and max. Rs. 5000)	Up to Rs.5k - Rs.25 Above Rs.5k up to Rs.10k - Rs.30 Above Rs.10k up to Rs.1 lakh - Rs.2.5 per 1000 (min. Rs.30) Above Rs. 1 lakh - Rs.2 per 1000 (min. Rs.250 and max. Rs. 5000)	Up to Rs.5k - Rs.25 Above Rs.5k up to Rs.10k - Rs.30 Above Rs.10k up to Rs.1 lakh - Rs.2.5 per 1000 (min. Rs.30) Above Rs. 1 lakh - Rs.2 per 1000 (min. Rs.250 and max. Rs. 5000)	Up to Rs.5k - Rs.25 Above Rs.5k up to Rs.10k - Rs.30 Above Rs.10k up to Rs.1 lakh - Rs.2.5 per 1000 (min. Rs.30) Above Rs. 1 lakh - Rs.2 per 1000 (min. Rs.250 and max. Rs. 5000)	Up to Rs.5k - Rs.25 Above Rs.5k up to Rs.10k - Rs.30 Above Rs.10k up to Rs.1 lakh - Rs.2.5 per 1000 (min. Rs.30) Above Rs. 1 lakh - Rs.2 per 1000 (min. Rs.250 and max. Rs. 5000)	Up to Rs.5k - Rs.25 Above Rs.5k up to Rs.10k - Rs.30 Above Rs.10k up to Rs.1 lakh - Rs.2.5 per 1000 (min. Rs.30) Above Rs. 1 lakh - Rs.2 per 1000 (min. Rs.250 and max. Rs. 5000)	Up to Rs.5k - Rs.25 Above Rs.5k up to Rs.10k - Rs.30 Above Rs.10k up to Rs.1 lakh - Rs.2.5 per 1000 (min. Rs.30) Above Rs. 1 lakh - Rs.2 per 1000 (min. Rs.250 and max. Rs. 5000)	up to 5 instruments free per month Beyond 5 instruments: Up to Rs.5k - Rs.25 Above Rs.5k up to Rs.10k - Rs.30 Above Rs.10k up to Rs.1 lakh - Rs.2.5 per 1000 (min. Rs.30) Above Rs. 1 lakh - Rs.2 per 1000 (min. Rs.250 and max. Rs. 5000)
13	DD/PO Cancellation	100/ instrument	100/ instrument	100/ instrument	100/ instrument	100/ instrument	100/ instrument	50/ instrument	50/ instrument
14	NEFT charges (as per RBI stipulation)	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	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	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	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	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	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	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	3 tms free per month Beyond 3 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
15	RTO charges (as per RBI stipulation)	2 - 5 lakhs - Rs 25.00 > Rs 5 lakh - Rs 50.00	2 - 5 lakhs - Rs 25.00 > Rs 5 lakh - Rs 50.00	2 - 5 lakhs - Rs 25.00 > Rs 5 lakh - Rs 50.00	2 - 5 lakhs - Rs 25.00 > Rs 5 lakh - Rs 50.00	2 - 5 lakhs - Rs 25.00 > Rs 5 lakh - Rs 50.00	2 - 5 lakhs - Rs 25.00 > Rs 5 lakh - Rs 50.00	2 - 5 lakhs - Rs 25.00 > Rs 5 lakh - Rs 50.00	3 tms free per month Beyond 3 transactions: 2 - 5 lakhs - Rs 25.00 > Rs 5 lakh - Rs 50.00
16	Annual Locker rent (Rs)	small: 1400 (rural/surban)   2000 (urban/metro) medium: 2500 (rural/surban)   3000 (urban/metro) large - 4500 (rural/surban)   5000 (urban)   6000 (metro)	small: 1400 (rural/surban)   2000 (urban/metro) medium: 2500 (rural/surban)   3000 (urban/metro) large - 4500 (rural/surban)   5000 (urban)   6000 (metro)	small: 1400 (rural/surban)   2000 (urban/metro) medium: 2500 (rural/surban)   3000 (urban/metro) large - 4500 (rural/surban)   5000 (urban)   6000 (metro)	small: 1400 (rural/surban)   2000 (urban/metro) medium: 2500 (rural/surban)   3000 (urban/metro) large - 4500 (rural/surban)   5000 (urban)   6000 (metro)	NA	20% discount on prescribed rate	20% discount on prescribed rate	30% discount on prescribed rate Small locker - Free (100% discount) Medium & Large lockers - 50% discount on prescribed rate
17	Locker rent overdue charge (All sites)			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			charge will be fully debited on due date and discount will be refunded during EOD		
18	duplicate Passbook	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50
19	duplicate Deposit Receipt	Rs.100 + stamp cost	Rs.100 + stamp cost	Rs.100 + stamp cost	Rs.100 + stamp cost	Rs.100 + stamp cost	Rs.100 + stamp cost	Rs.100 + stamp cost	Rs.100 + stamp cost
20	duplicate Net Banking Passwords (Rs)	100	100	100	100	100	100	100	100
21	duplicate DD/PO (Rs)	100 + stamp cost	100 + stamp cost	100 + stamp cost	100 + stamp cost	100 + stamp cost	100 + stamp cost	100 + stamp cost	100 + stamp cost
22	DD/PO revalidation (Rs)	100	100	100	100	100	100	100	100
23	Certificate Issue (Rs)	100 per certificate	100 per certificate	100 per certificate	100 per certificate	100 per certificate	100 per certificate	100 per certificate	100 per certificate
24	Outstation cheque collection (OBC not through Local/CTS clearing)	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	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	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	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	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	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	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	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
25	Inward cheque return	Rs.200 per instrument for first time Rs.300 per instrument for second time Rs.500 per instrument for third time onwards For instruments of value > 5 Lakh, interest for One Day at the prevailing lending rate for unsecured personal loan, will be charged additionally	Rs.200 per instrument for first time Rs.300 per instrument for second time Rs.500 per instrument for third time onwards For instruments of value > 5 Lakh, interest for One Day at the prevailing lending rate for unsecured personal loan, will be charged additionally	NA	NA	Rs.200 per instrument for first time Rs.300 per instrument for second time Rs.500 per instrument for third time onwards For instruments of value > 5 Lakh, interest for One Day at the prevailing lending rate for unsecured personal loan, will be charged additionally	Rs.200 per instrument for first time Rs.300 per instrument for second time Rs.500 per instrument for third time onwards For instruments of value > 5 Lakh, interest for One Day at the prevailing lending rate for unsecured personal loan, will be charged additionally	Rs.200 per instrument for first time Rs.300 per instrument for second time Rs.500 per instrument for third time onwards For instruments of value > 5 Lakh, interest for One Day at the prevailing lending rate for unsecured personal loan, will be charged additionally	Returns due to non financial reasons - Free  For financial reasons: Rs.200 per instrument for first time Rs.300 per instrument for second time Rs.500 per instrument for third time onwards For instruments of value > 5 Lakh, interest for One Day at the prevailing lending rate for unsecured personal loan, will be charged additionally
26	Outward cheque return	Rs.100 per instrument	Rs.100 per instrument	Rs.100 per instrument	Rs.100 per instrument	Rs.100 per instrument	Rs.100 per instrument	Free up to 5 instruments per month Beyond that, Rs.100 per instrument	free
27	Stop Payment	Rs.100 per occasion	Rs.100 per occasion	Rs.100 per occasion	Rs.100 per occasion	Rs.100 per occasion	Rs.100 per occasion	Free up to one occasion in a year Beyond 1 occasion - Rs.100 per occasion	Free up to two occasions in a year Beyond 2 occasions - Rs.100 per occasion
28	ECS / NACH Mandate Registration (Registrations charges will be exempted for services /allied products provided by our Bank)	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate	Free	Free	Free	Free
29	ECS / NACH Mandate Registration Failure	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate
30	ECS/ NACH inward clearing - return	Rs 200 per instance	Rs 200 per instance	Rs 200 per instance	Rs 200 per instance	Rs 200 per instance	Rs 200 per instance	Rs 200 per instance	Rs 200 per instance
31	ECS/NACH outward clearing-return	Rs.500 per instance	Rs.500 per instance	Rs.500 per instance	Rs.500 per instance	Rs.500 per instance	Rs.500 per instance	Rs.500 per instance	Rs.500 per instance
32	SMS Alert Charges	0.5 per SMS Minimum Rs. 10 per quarter Maximum Rs. 50per quarter	0.5 per SMS Minimum Rs. 10 per quarter Maximum Rs. 50per quarter	Free	Free	0.5 per SMS Minimum Rs. 10 per quarter Maximum Rs. 50per quarter	0.5 per SMS Minimum Rs. 10 per quarter Maximum Rs. 50per quarter	0.5 per SMS Minimum Rs. 10 per quarter Maximum Rs. 50per quarter	Free
33	Account Closure Charges			Free for closure within 15 days from the date of account activation Rs 250 - if the account is closed after 15 days but within 1 year from the date of account activation NB: No charges for Social Support(ESGDA), & Suvridha & Students Support accounts.					
34	ATM Card (features & service charges are available in ATM card Matrix)	Default card : Rupay classic Other card variants (Rupay/Visa Platinum) can be issued on request, on chargeable basis as applicable	Default card : Rupay classic Other card variants (Rupay/Visa Platinum) can be issued on request, on chargeable basis as applicable	Rupay classic	Rupay classic	Default card : Rupay classic Other card variants (Rupay/Visa Platinum) can be issued on request, on chargeable basis as applicable	Default card : Rupay classic Other card variants (Rupay/Visa Platinum) can be issued on request, on chargeable basis as applicable	Default card : Rupay Platinum Other card variant (Visa Platinum) can be issued on request, on chargeable basis as applicable	Default card : Rupay Platinum Other card variant (Visa Platinum) can be issued on request, on chargeable basis as applicable

All charges are exclusive of GST as applicable.

\*option available to set the transaction limit

\*No charges for Cheque/NACH return due to technical/systemic reasons

NB: For accounts not maintaining the stipulated AMB for a month, 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.