

Service Charges & Features of 'CSB - Govt. SA' & 'CSB - TASC SA' (w.e.f. 01.09.2023)			
Sl No.	Specification	CSB - Govt. SA	CSB - TASC SA
1	Average Monthly Balance (AMB) Requirement	Nil	Nil
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)	NA	NA
3	Free Multi city payable at per Cheque Book facility (25 leaves per year free for Senior Citizens)	500 leaves per month - free (additional cheque book @ Rs 3 per leaf)	500 leaves per month - free (additional cheque book @ Rs 3 per leaf)
4	ABR cash withdrawal limit per day from remote/non-home branch	Rs.50,000 for bearer cheque; Rs.10 Lakh for self cheque	Rs.50,000 for bearer cheque; Rs.10 Lakh for self cheque
5	Charges for small value cash withdrawals (home & non-home branches) (Charges are not applicable for withdrawals of amount > Rs 25,000)	No charges	No charges
6	Cash deposit limit at home branch	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	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
7	ABR cash deposit limit per day at remote/non-home branch	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	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
8	Coin & Small denomination Notes counting charges for remittance	<u>Currency notes of lower denomination (&lt; Rs 100) per day</u> Upto 50 pieces - Free More than 50 pieces - Rs 5 per 50 pieces and part thereof  <u>Coins</u> Upto 50 coins per day - Free More than 50 coins - Rs 5 per 50 Coins and part thereof	<u>Currency notes of lower denomination (&lt; Rs 100) per day</u> Upto 50 pieces - Free More than 50 pieces - Rs 5 per 50 pieces and part thereof  <u>Coins</u> Upto 50 coins per day - Free More than 50 coins - Rs 5 per 50 Coins and part thereof
9	ABR cheque deposit limit per instrument and per day at remote / non-home branch	unlimited	unlimited
10	Account Maintenance Charges (collected on quarterly basis) applicable for operative and dormant accounts	Nil	AMB < Rs.25,000 - Rs 50 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)
11	Net / Mobile Banking transaction charges (per ten)	NEFT/RTGS - free IMPS - free	NEFT/RTGS - free IMPS - free
12	Net Banking ten limit per day per user (Rs)	Default- Rs 5 Lakh* Maximum - Rs 10 Lakh	Default- Rs 5 Lakh* Maximum - Rs 10 Lakh
13	Mobile Banking ten limit per day per user (Rs)	Default- Rs 2.5 Lakh Maximum - Rs 10 Lakh	Default- Rs 2.5 Lakh Maximum - Rs 10 Lakh
14	DD/ Pay-order	up to 100 instruments free per month Beyond 100 instruments - Up to Rs.5K - Rs.30   Above Rs.5K up to Rs.10K - 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.4 per 1000 (min. Rs.50)   Above Rs. 1 lakh - Rs.3 per 1000 (max. Rs. 10000)
15	DD/PO - Cancellation	stamp cost	Rs.100/ instrument + stamp cost
15	DD/PO - Duplicate issuance	stamp cost	Rs.100/ instrument + stamp cost
16	DD/PO revalidation (Rs)	free	Rs 100/ instrument
17	NEFT charges (Branch Tax)	free	free
18	RTGS charges (Branch Tax)	free	free
19	Annual Locker rent Discount**	NA	30% discount on prescribed rate for small, medium & large lockers 20% discount on prescribed rate for extra-large lockers
20	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  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.	
21	duplicate Passbook	Rs 100 for issuance & Rs.20 per page	Rs 100 for issuance & Rs.20 per page
22	duplicate Deposit Receipt	Rs.100 + stamp cost	Rs.100 + stamp cost
23	duplicate Net Banking Passwords (Rs)	free	free
24	Certificate Issue (Rs)	free	Rs 100 per certificate
25	Outstation cheque collection (ORC not through Local/CTS 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
26	Inward clearing cheque return	Returns due to non financial reasons - Free 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 unsecured personal loan, will be charged additionally	
27	Outward clearing 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
28	Stop Payment	free	Free up to 2 occasions in a year Beyond 2 occasion, Rs.100 per occasion
29	ECS / NACH Mandate Registration (Registrations charges will be exempted for services/allied products provided by our Bank)	free	free
30	ECS / NACH Mandate Registration Failure	free	Rs 100 per mandate
31	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
32	ECS/NACH outward clearing return	Rs.500 per instance	Rs.500 per instance
33	SMS Alert Charges (If no SMS is sent to a customer during a quarter, there will be Zero charges applicable)	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	NA	NA

**Annual Locker Rent\*\***

small locker- Rs 1800 (rural/surban) | Rs 2500 (urban/metro)  
medium locker- Rs 3000 (rural/surban) | Rs 4000 (urban/metro)  
large locker - Rs 5000 (rural/surban) | Rs 7000 (urban) | Rs 8000 (metro)  
extra-large locker - Rs 10000 (rural/surban) | Rs 12000 (urban/metro)

Locker Security Deposit : [3 times of Annual Locker rent + GST] + [Rs 10000]

\*\*Discounts are applicable as per the linked locker rent recovery account variant. Discount will be applicable only for one locker per CA/SA account. Rent will be collected upfront.

T&C

All charges are exclusive of GST as applicable.  
Some account variants are applicable only for some specific segment of customers

\*notion available to set the transaction limit

# no charges for return due to technical/systemic reasons

Bank reserves its 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.