

Service Charges & Features of 'CSB - Senior Citizen Independence SA' & 'CSB - Women Power SA'		
S.No.	Specification	
	CSB - Senior Citizen Independence SA (Resident individuals >= 60 year For Joint Accounts, the first holder must be senior citizen)	CSB - Women Power SA (Only for Resident Woman>=18 year For joint accounts, all the holders must be woman)
1	Average Monthly Balance (AMB) Requirement	Rs 10,000
2	Charges for Non Maintenance of Minimum Average Monthly Balance (AMB) (Charges are proportional to the % of shortfall against the stipulated minimum balance, charged monthly)	Rs 10,000 Upto 20% shortfall - Rs 0 Above 20% & upto 40% shortfall- Rs 100 Above 40% & upto 60% shortfall- Rs 180 Above 60% & upto 80% shortfall- Rs 260 Above 80% & upto 100% shortfall- Rs 300
3	Free Multi city payable at CSB Bank Branch facility	30 hours per FY - free If AMB<= Rs 100,000, 50 hours per quarter - free (Additional cheque book @ Rs 3 per leaf) 30 hours per FY - free (Additional cheque book @ Rs 3 per leaf)
4	ADB cash withdrawal limit per day from remote/non-home branch	Rs 10,000 for bearer cheque, Rs. 2 lakh for self cheque If AMB >= Rs 250,000 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)	Free for accounts with AMB >= 1 L Branches having onsite ATM: 8 free cash withdrawals per month, Rs 100 per transaction after free limit Branches without onsite ATM: 12 free cash withdrawals per month, Rs 250 per transaction after free limit Free for accounts with AMB >= 1 L Branches having onsite ATM: 4 free cash withdrawals per month, Rs 100 per transaction after free limit Branches without onsite ATM: 8 free cash withdrawals per month, Rs 150 per transaction after free limit
6	Cash deposit limit at home branch	Free limit of of Rs 2 Lakhs per month Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance If AMB<= Rs 100,000 Free limit of the 50 Lakhs per month Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance
7	ADB cash deposit limit per day at remote/non-home branch	Free limit of Rs 1 Lakh 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 If AMB<= Rs 100,000 Free limit of Rs 2 Lakhs 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	Currency notes of lower denomination (- Rs 100) per day Upto 50 pieces - Free More than 50 pieces - Rs 3 per 50 pieces and part thereof Coins Upto 10 coins per day - Free More than 10 coins - Rs 3 per 50 Coins and part thereof
9	ADB cheque deposit limit per instrument and per day at remote / non-home branch	unlimited
10	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)
11	Net / Mobile Banking transaction charges (per txn)	NET/RTGS - free BPS Ten 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 Free - If AMB >= 1Lakh
12	Net Banking fee limit per day per user (Rs)	Default - Rs 10,000 Maximum - Rs 5 Lakh
13	Mobile Banking fee limit per day per user (Rs)	Default - Rs 10,000 Maximum - Rs 5 Lakh
14	DD/ Pay-order	Up to Rs.5K - Rs.30 Above Rs.5K up to Rs.10K - Rs.50 Above Rs.10K up to Rs.2 Lakh - Rs.4 per 1000 (min. Rs.10) Above Rs. 2 Lakh - Rs.3 per 1000 (max. Rs.1000) If AMB<= Rs 100,000 Up to 5 instruments free per month. Beyond 5 instruments - Rs 100 per instrument Up to Rs.5K - Rs.30 Above Rs.5K up to Rs.10K - Rs.50 Above Rs.10K up to Rs.2 Lakh - Rs.4 per 1000 (min. Rs.10) Above Rs. 2 Lakh - Rs.3 per 1000 (max. Rs. 1000)
15	DD/PD - Cancellation	Rs.100/ instrument + stamp cost 1 free instrument per FY if AMB<= Rs 1L
16	DD/PD - Duplication Insurance	Rs.100/ instrument + stamp cost 1 free instrument per FY if AMB<= Rs 1L
17	DD/PD resubmission (Rs)	Rs.100/ instrument + stamp cost free if AMB<= Rs 1L
18	NET charges (Branch Ten)	Upto Rs 10,000 - Rs 2 Rs 10,001 to Rs 1 Lac - Rs 4.50 > Rs 1 Lakh - Rs 10 10 hours free per month if AMB<= Rs 1L
19	RTGS charges (Branch Ten)	2 - 5 Lakhs - Rs 25.00 > Rs 5 Lakh - Rs 50.00 10 hours free per month if AMB<= Rs 1L
20	Annual Locker Rent Discount**	25% discount on prescribed rate for small, medium & large lockers If AMB<=1 Lakh small locker - free (20% discount) 50% discount on prescribed rate for medium & large lockers 30% discount on prescribed rate for extra large lockers
21	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, in the case may be.
22	duplicate Passbook	Rs.100 for issuance & Rs.10 per page If AMB<=1 Lakh or - Insurance charge is free for 1st duplicate passbook
23	duplicate Deposit Receipt	Rs.100 + stamp cost
24	duplicate Net Banking Passwords (Rs)	Rs 100 3 per FY free if AMB<= Rs 1L
25	Certificate Issue (Rs)	Rs 100 per certificate Free if AMB<=1 Lakh
26	Outstation cheque collection (DSC not through local/CTS clearing)	up to Rs.5000 - Rs.20 above Rs.5000 up to Rs 10,000 - Rs.50 above Rs.10,000 up to Rs 1 Lakh - Rs.100 above Rs.1 Lakh - Rs.120 5 instruments per FY free if AMB<=1 Lakh
27	Inward clearing cheque return#	Rs.200 per instrument for first time Rs.200 per instrument for second time onwards For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for secured personal loan, will be charged additionally
28	Outward clearing cheque return	Rs.100 per instrument Free up to 10 instruments per month, if AMB<=1 Lakh
29	Stop Payment	Rs.100 per occasion Free up to 3 occasions in a year, if AMB<=1 Lakh
30	ECI / NACH Mandate Registration (Registration charges will be exempted for services /allied products provided by our Bank)	Rs 300 per mandate Free if AMB<=1 Lakh
31	ECI / NACH Mandate Registration Failure	Rs 100 per mandate Free up to 2 per month, if AMB<=1 Lakh
32	ECI/NACH Inward clearing -return#	Rs 250 per instance Free up to 2 instruments per month, if AMB<=1 Lakh
33	ECI/NACH outward clearing-return#	Rs.200 per instance
34	SMS Alert Charges (If no SMS is sent to a customer during a quarter, there will be 3 sms charges applicable)	0.5 per SMS for Resident Accounts 1.5 per SMS for Non-Resident Accounts Minimum Rs. 10 per quarter Maximum Rs. 100 per quarter Free if AMB<= Rs 1L
35	Account Closure Charges	Free for closure within 15 days from the date of account activation Rs 100 - If the account is closed after 15 days but within 1 year from the date of account activation
36	Personal accident Insurance Cover (complimentary)	as per the Complimentary Insurance coverage given by Debit Card
37	Domest & trading account AMC waiver (Applicable only with IFU)	AMC free for the first year
38	Debit Card (Returns & service charges are available in ATM card Matrix)	Default card - RuPay Platinum Senior Citizen Other card variants can be based on request, on chargeable basis as applicable

Annual Locker Rent**
small locker- Rs 1800 (round/lockers) | Rs 2000 (square/metre)
medium locker- Rs 3000 (round/lockers) | Rs 4000 (square/metre)
large locker - Rs 5000 (round/lockers) | Rs 7000 (square) | Rs 8000 (metre)
extra large locker - Rs 10000 (round/lockers) | Rs 12000 (square/metre)
Locker Security Deposit - [3 times of Annual Locker rent + GST + Rs 10000]

T & C
All charges are exclusive of GST as applicable.
Some account variants are applicable only for some specific segment of customers
*option available to set the transaction limit in net & mobile banking
no charges for return due to technical/systemic reasons
**Discounts are applicable as per the linked locker rent recovery account variant. Discount will be applicable to one locker per one account (CASA)
For accounts not maintaining the minimum 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.
For Senior Citizen Account, AMB value will be considered for getting the additional fees/charges in the succeeding months as per the product feature.
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 it's channel partners and vendors.
Complimentary 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.
Default card variant is to be selected for set/return the benefits of value added services/offers associated with debit card usage for these account variants