

Service Charges & Features of CSB-BSBDA (Basis Savings Bank Deposit Account)_(w.e.f. 01.07.2024)		
Sl No	Specification	CSB -BSBDA (formerly known as CSB-Social Support SA)
1	Average Monthly Balance (AMB) Requirement	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
3	Free Multi city payable at par Cheque Book facility (25 leaves per year free for Senior Citizens)	First cheque book of 10 leaves - Free (additional cheque book @ Rs 3 per leaf)
4	ABB cash withdrawal limit per day from remote/non-home branch	NA
5	Charges for small value cash withdrawals (home & non-home branches) (Charges are not applicable for withdrawals of amount > Rs 25,000)	4 free withdrawals per month by the customer through any mode (Cash withdrawal @ Branch / ATM (on-us + off-us), Ecomm/POS, NEFT/RTGS/DD/PO issuance through account, Clearing, Standing Instruction, ECS, NACH, UPI etc.) After free limit - chargeable at Rs 100 per transaction
6	Cash deposit limit at home branch	Nil
7	ABB cash deposit limit at remote/non-home branch	Nil
8	Coin & Small denomination Notes counting charges for remittance	Nil
9	ABB cheque deposit limit per instrument and per day at remote / non-home branch	NA
10	Account Maintenance Charges	Nil
11	Net / Mobile Banking transaction charges (per txn)	NEFT/RTGS - free IMPS 4 free withdrawals per month by the customer through any mode (like Cash withdrawal @ Branch / ATM (on-us + off-us), Ecomm/POS, NEFT/RTGS/DD/PO issuance through account, Clearing, Standing Instruction, ECS, NACH, UPI etc.) Above free limit, 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
12	Net Banking txn limit per day per user (Rs)	Default - Rs 25000 Maximum - Rs 1 Lakh
13	Mobile Banking txn limit per day per user (Rs)	Default - Rs 25000 Maximum - Rs 1 Lakh
14	DD/ Pay-order	4 free withdrawals per month by the customer through any mode (like Cash withdrawal @ Branch / ATM (on-us + off-us), Ecomm/POS, NEFT/RTGS/DD/PO issuance through account, Clearing, Standing Instruction, ECS, NACH, UPI etc.) <u>Above free limit</u> 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)
15	DD/PO - Cancellation	Rs.100/ instrument + stamp cost
15	DD/PO - Duplicate issuance	Rs.100/ instrument + stamp cost
16	DD/PO revalidation (Rs)	Rs 100/ instrument
17	NEFT charges (Branch Txn)	4 free withdrawals per month by the customer through any mode (like Cash withdrawal @ Branch / ATM (on-us + off-us), Ecomm/POS, NEFT/RTGS/DD/PO issuance through account, Clearing, Standing Instruction, ECS, NACH, UPI etc.) <u>Above free limit</u> 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
18	RTGS charges (Branch Txn)	4 free withdrawals per month by the customer through any mode (like Cash withdrawal @ Branch / ATM (on-us + off-us), Ecomm/POS, NEFT/RTGS/DD/PO issuance through account, Clearing, Standing Instruction, ECS, NACH, UPI etc.) <u>Above free limit</u> 2 - 5 lakhs- Rs 25 > Rs 5 lakh- Rs 50
19	Annual Locker rent Discount	No discount
20	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
21	duplicate Passbook	Rs 100 for issuance & Rs.20 per page
22	duplicate Deposit Receipt	Rs.100 + stamp cost
23	duplicate Net Banking Passwords (Rs)	NA
24	Certificate Issue (Rs)	Rs 100 per certificate
25	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
26	Inward clearing cheque return#	NA
27	Outward clearing cheque return	Rs.100 per instrument
28	Stop Payment	NA
29	ECS / NACH Mandate Registration (Registrations charges will be exempted for services /allied products provided by our Bank)	Rs 200 per mandate
30	ECS / NACH Mandate Registration Failure#	Rs 100 per mandate
31	ECS/NACH inward clearing - return#	Rs 250 per instance
32	ECS/NACH outward clearing-return#	Rs.500 per instance
33	SMS Alert Charges	Nil
34	Account Closure Charges	Nil
35	Debit Card (features & service charges are available in ATM card Matrix)	RuPay PMJDY

T & C

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

CSB-BSBDA (Basis Savings Bank Deposit Account)- Debit Card_ Service Charges & Features (w.e.f. 01.07.2024)

Sl No.	Specification	CSB -BSBDA (formerly known as CSB-Social Support SA)
1	Card Variant	RuPay PMJDY
2	No of free ATM txns permitted in non-CSB ATMs per month, including balance enquiry	4 free withdrawals per month by the customer through any mode (like Cash withdrawal @ Branch / ATM (on-us + off-us), Ecomm/POS, NEFT/RTGS/DD/PO issuance through account, Clearing, Standing Instruction, ECS, NACH, UPI etc.) Beyond free txns: financial - Rs 21 per txn; non financial - Rs 10 per txn if exceeds 4 txn including withdrawal/balance enquiry
3	No of free ATM txns permitted in CSB ATMs per month, including balance enquiry	4 free withdrawals per month by the customer through any mode (like Cash withdrawal @ Branch / ATM (on-us + off-us), Ecomm/POS, NEFT/RTGS/DD/PO issuance through account, Clearing, Standing Instruction, ECS, NACH, UPI etc.) Beyond free txns: financial - Rs 21 per txn non-financial: no charges
4	No of ATM cash withdrawals/ txns per day (for CSB + other bank ATMs)	4
5	Cash limit per ATM withdrawal at CSB ATMs	Rs 10,000
6	ATM withdrawal limit per day at CSB ATMs	Rs 40,000
7	No of free POS txns per day	unlimited
8	No of free E-com txns per day	unlimited
9	POS txn limit per day	<u>POS txn with PIN authentication (including contactless)</u> RuPay PMJDY - Rs 50,000 per day <u>Contactless without PIN</u> RuPay PMJDY - Rs 5000 per txn with daily limit of Rs 5000
10	E-Com Txn Limit Per Day	Rs 50,000
11	International Balance Enquiry/Cash withdrawal	Rs 150 per cash withdrawal Rs 25 per balance enquiry
12	New Debit Card Issuance (upfront) fee	Nil
13	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)	Nil
14	Duplicate ATM Card, Emboss Name Change	Rs 300 per instance
15	duplicate ATM Pin Mailer	Rs 100
16	Card Renewal fee	Nil
17	Add on/ Additional Card	NA
18	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)

T&C

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

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