

Service Charges & Features of Premier/Family Banking Savings Account (SA) Variants (w.e.f. 01.05.2024)				
Sl No.	Specification	Zenith SA (GL -1900) Zenith NRE SA (GL -1910) Zenith NRO SA (GL -1920) (only for individuals)	Elite SA (GL -1900) Elite NRE SA (GL -1910) Elite NRO SA (GL -1920) (only for individuals)	Prime SA (GL -1900) Prime NRE SA (GL -1910) Prime NRO SA (GL -1920) (only for individuals)
1	Average Monthly Balance (AMB) Requirement/ Total Relationship Value (TRV)	AMB – Rs 3 Lakh or TRV of Rs 15 Lakh (CASA + TD)	AMB – Rs 1 Lakh or TRV of Rs 5 Lakh (CASA + TD)	AMB – Rs 50k or TRV of Rs 3 Lakh (CASA + TD)
2	Family Banking	maximum 8 accounts per group	maximum 5 accounts per group	maximum 4 accounts per group
3	Charges for Non-Maintenance of Minimum Average Monthly Balance (AMB) (Charges are proportionate to the % of shortfall against the stipulated minimum balance, charged monthly)	Nil	Nil	Nil
4	Free Multi city payable at par Cheque Book facility	Unlimited Free cheque leaves**	200 Free cheque leaves per FY (additional cheque book @ Rs 3 per leaf)	100 Free cheque leaves per FY (additional cheque book @ Rs 3 per leaf)
5	ABR Cash Withdrawal limit per day from remote/non-home branch	Rs 50,000 for bearer cheque; Rs 20 Lakh for self cheque	Rs 50,000 for bearer cheque; Rs 10 Lakh for self cheque	Rs 50,000 for bearer cheque; Rs 7 Lakh for self cheque
6	Charges for small value cash withdrawals (home & non-home branches) (Charges are not applicable for withdrawals of amount > Rs 25,000)	Nil	Nil	Nil
7	Combined Cash deposit limit at Home / Non-Home Branch	Home + Non-Home Branch: 10 free cash deposit per month (per account) not exceeding ₹15 Lakh per month (per account) Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Home Branch: 10 free cash deposit per month (per account) not exceeding ₹7 Lakh per month (per account) Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance Non-Home Branch: Free limit of Rs 5 Lakh per month, subject to free limit under Home branch limit Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Home Branch: 5 free cash transactions per month (per account) not exceeding ₹5 Lakh per month (per account) Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance Non-Home Branch: Free limit of Rs 2 Lakh per month, subject to free limit under Home branch limit 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 (i.e. < Rs 100) per day Up to 100 pieces - Free More than 100 pieces - Rs 5 per 50 pieces and part thereof Coins Up to 100 coins per day - Free More than 100 coins - Rs 5 per 50 coins and part thereof	Currency notes of lower denomination (i.e. < Rs 100) per day Up to 100 pieces - Free More than 100 pieces - Rs 5 per 50 pieces and part thereof Coins Up to 100 coins per day - Free More than 100 coins - Rs 5 per 50 coins and part thereof	Currency notes of lower denomination (i.e. < Rs 100) per day Up to 100 pieces - Free More than 100 pieces - Rs 5 per 50 pieces and part thereof Coins Up to 100 coins per day - Free More than 100 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	unlimited
10	Account Maintenance Charges (collected on quarterly basis) applicable for operative and dormant accounts	Nil	Nil	Nil
11	Net / Mobile Banking transaction charges (per txn)	NEFT/RTGS - Free IMPS - Free	NEFT/RTGS - Free IMPS - 10 txns free per month 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	IMPS - 5 txns free per month 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 / Mobile Banking txn limit per day per user	Net/Mobile Banking: Default - Rs 5 Lakh* Maximum - Rs 25 Lakh	Net/Mobile Banking: Default - Rs 5 Lakh* Maximum - Rs 20 Lakh up to 5 instruments free per month Beyond free 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 10000)	Net/Mobile Banking: Default - Rs 5 Lakh* Maximum - Rs 10 Lakh up to 2 instruments free per month Beyond free 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 10000)
13	DD/ Pay-order	Unlimited Free	Free	Rs 100/ instrument + stamp cost
14	DD/PO - Cancellation	Free	Free	Rs 100/ instrument + stamp cost
15	DD/PO - Duplicate issuance	Free	Free	Rs 100/ instrument + stamp cost
16	DD/PO revalidation (Rs)	Free	Free	Rs 100/ instrument
17	NEFT charges (Branch Txn)	20 txns free per month Beyond free 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	10 txns free per month Beyond free 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	5 txns free per month Beyond free 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
18	RTGS charges (Branch Txn)	20 txns free per month Beyond free transactions: 2 - 5 Lakh - Rs 25 > Rs 5 Lakh - Rs 50	10 txns free per month Beyond free transactions: 2 - 5 Lakh - Rs 25 > Rs 5 Lakh - Rs 50	5 txns free per month Beyond free transactions: 2 - 5 Lakh - Rs 25 > Rs 5 Lakh - Rs 50
19	Annual Locker rent Discount** (discount/ waiver on locker rent & security deposit will be applicable for only one locker in a group)	1 small / medium Locker free for the group OR 75% discount on one large locker for the group OR 50% discount on one extra-large locker for the group Security Deposit is not mandatory for one locker (which is getting the discount in annual rent) in a group	1 small Locker free for the group OR 50% discount on one medium/large locker for the group OR 30% discount on one extra-large locker for the group Security Deposit is not mandatory for one locker (which is getting the discount in annual rent) in a group	30% discount on prescribed rate for one small/medium/ large locker for the group OR 20% discount on prescribed rate for one extra-large locker for the group
20	Locker rent overdue charges	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	Free	Free	Rs 100 for issuance & Rs 20 per page
22	Duplicate Deposit Receipt	Free	Free	Rs 100
23	Duplicate Net Banking Passwords (Rs)	Free	Free	Rs 100
24	Certificate Issue (Rs)	Free	Free	Rs 100 per certificate
25	Outstation cheque collection (OBC not through Local/CTS clearing)	up to 10 instruments free per month Beyond free 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 free 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 free 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 200 per instrument for first time Rs 300 per instrument for second time onwards Rs 500 per instrument for third time onwards	
27	Outward clearing cheque return#	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 Free up to 15 instruments per month Beyond free limit, Rs 100 per instrument	Free up to 10 instruments per month Beyond free limit, Rs 100 per instrument	Free up to 5 instruments per month Beyond free limit, Rs 100 per instrument
28	Stop Payment	Free	Free up to 5 occasions in a FY Beyond free occasion, Rs 100 per occasion (stop payment through alternate channels are free)	Free up to 2 occasions in a FY Beyond free occasion, Rs 100 per occasion (stop payment through alternate channels are free)
29	ECS / NACH Mandate Registration (Registrations charges will be exempted for services / allied products provided by our Bank)	Free	Free	Free
30	ECS / NACH Mandate Registration Failure#	Free	Free	Free
31	ECS/NACH inward clearing - return#	Free up to 2 instruments per month Beyond free limit, Rs 250 per instrument	Free up to 1 instrument per month Beyond free limit, Rs 250 per instrument	Rs 250 per instrument
32	ECS/NACH outward clearing-return#	Rs 500 per instrument	Rs 500 per instrument	Rs 500 per instrument
33	SMS Alert Charges	Free	Free	Rs 0.5 per SMS for Resident Accounts Rs 1.5 per SMS for Non-Resident Accounts
34	Account Closure Charges	Free for closure within 15 days from the date of account activation Rs 1000 - if the account is closed after 15 days but within 1 year from the date of account activation	Free for closure within 15 days from the date of account activation Rs 1000 - if the account is closed after 15 days but within 1 year from the date of account activation	Free for closure within 15 days from the date of account activation Rs 1000 - if the account is closed after 15 days but within 1 year from the date of account activation
35	Demat & trading account AMC waiver (Applicable only with selected partners)	AMC free for 1st year	AMC free for 1st year	No discount/waiver
36	Personal Accident Insurance Cover	as per the debit card feature	as per the debit card feature	as per the debit card feature
37	Debit Card (features & service charges are available in ATM card Matrix)	Visa Signature Zenith	Visa Platinum Elite	VISA Platinum Prime

T&C

All charges are exclusive of GST as applicable.

After six months of account opening/upgrade, the account will be analysed every month on the basis of the AMB/TRV maintained during the last three months and if the AMB/TRV maintained by the customer is not as per stipulated AMB/TRV, the account will be downgraded to base variant savings account.

For eligibility - AMB/TRV of the CA/SA/TD of the primary client (of the group) will only be considered. For availing the AMB/TRV, Current/Savings/Term Deposit accounts solely belongs to the primary client of the group + Current/Savings/Term Deposit accounts in joint capacity wherein the primary client of the group is the 1st holder of that account will only be considered.

Some account variants are applicable only for some specific segment of customers.

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

**Free cheque leaves in a FY is restricted to 500 nos at system level

#Returns on technical grounds are exempted

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 its 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 getting the value added features of the account/card variant

Premier/Family Banking Savings Account (SA) - Debit Card_ Service Charges & Features (w.e.f. 01.05.2024)

Sl No.	Specification	Zenith SA (GL -1900) Zenith NRE SA (GL -1910) Zenith NRO SA (GL -1920) (only for individuals)	Elite SA (GL -1900) Elite NRE SA (GL -1910) Elite NRO SA (GL -1920) (only for individuals)	Prime SA (GL -1900) Prime NRE SA (GL -1910) Prime NRO SA (GL -1920) (only for individuals)
1	Card Variant (Default)	VISA Signature - Zenith	Visa Platinum - Elite	VISA Platinum - Prime
2	No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry	Unlimited	Unlimited	5 free txns Beyond free txns: financial - Rs 21 per txn; non financial - Rs 10 per txn
3	No of free ATM txns permitted in CSB ATMs per month, including balance enquiry	Unlimited	Unlimited	Unlimited
4	No of ATM cash withdrawals/ txns per day (for CSB + other bank ATMs)	Unlimited	Unlimited	5 Beyond free txns: financial - Rs 21 per txn; non financial - Rs 10 per txn
5	Cash limit per ATM withdrawal at CSB ATMs	Rs 15000	Rs 15000	Rs 15000
6	ATM withdrawal limit per day at CSB ATMs	Rs 1 Lakh	Rs 1 Lakh	Rs 75,000
7	No of free POS txns per day	Unlimited	Unlimited	Unlimited
8	POS txn limit per day	POS txn with PIN authentication (including contactless) - Rs 5 Lakh Contactless without PIN - Rs 5000 per txn with daily limit of Rs 20000	POS txn with PIN authentication (including contactless) - Rs 2 Lakh Contactless without PIN - Rs 5000 per txn with daily limit of Rs 10000	POS txn with PIN authentication (including contactless) - Rs 1.5 Lakh Contactless without PIN - Rs 5000 per txn with daily limit of Rs 10000
9	Number of e-commerce transactions permitted per day	Unlimited	Unlimited	Unlimited
10	E-Com Txn Limit Per Day	Rs 5 Lakh	Rs 2 Lakh	Rs 1.5 Lakh
11	Number of Contactless transactions permitted per day	Unlimited	Unlimited	Unlimited
12	International Balance Enquiry/Cash withdrawal	Rs 150 per cash withdrawal; free for balance enquiry	Rs 150 per cash withdrawal; free for balance enquiry	Rs 150 per cash withdrawal; Rs 25 per balance enquiry
13	New Debit Card Issue (upfront fee)	Free	Free	Free
14	Debit Card Annual Fee (charges will be debited at the start of every calendar year. For new cards issued during the year, charge shall be pro rata for the first year)	free Chargeable (Annual fee- Rs 900) if the AMB/TRV for the charging period is not met	free Chargeable (Annual fee- Rs 500) if the AMB/TRV for the charging period is not met	free Chargeable (Annual fee- Rs 500) if the AMB/TRV for the charging period is not met
15	duplicate ATM Card	Free for 1 card per year Rs.100 for 2nd request onwards in a year	Rs 100	Rs 200
16	duplicate ATM Pin Mailer (physical)	Free	Free	Rs 100
17	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)	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)
18	Add-on Card Charge	3 free add-on card (no issuance fee) for the primary applicant Annual fee of Rs 900 if the AMB/TRV for the charging period is not met	3 free add-on card (no issuance fee) for the primary applicant Annual fee of Rs 900 if the AMB/TRV for the charging period is not met	1 add-on card (no issuance fee) is allowed for the primary applicant @ an Annual fee of Rs 500
19	Embossed Name Change Charge	Rs 300 per instance	Rs 300 per instance	Rs 300 per instance

T&C

All charges are exclusive of GST as applicable

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

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 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.

Default debit card variant as per the card matrix is to be selected for getting the value added features of the account/card variant. Renewal card will be the default card variant as applicable for an account variant.

Some card/account variants are applicable only for some specific segment of customers.