

Service Charges & Features-Smart Trade & Pro Trade Forex Current Accounts (w.e.f. 01-05-2025)			
Sl No.	Specification	Smart Trade Current Account	Pro Trade Current Account
Forex/Trade level Service Charges & Features			
1	Quarterly Forex Turnover/ Throughput (QTP)	Amount Equivalent to USD 30,000	Amount equivalent to USD 150,000
2	Advance Payment for Imports	Rs. 500 per Bill	Rs. 300 per Bill
3	Direct Import Bill	Rs. 500 per Bill	Rs. 300 per Bill
4	Import Bills on collection (Under LC or Non LC)	Rs. 500 per Bill	Rs. 300 per Bill
5	Import Delay Payment (Beyond 180 days from date of shipment)	Rs. 500 per Bill	Rs. 300 per Bill
6	Foreign Outward Remittance (Non Import)	Rs. 500	Rs. 300
7	Export Bills on Collection (Under LC or Non-LC)	Rs. 500 per Bill	Rs. 300 per Bill
8	Export Bills for regularization (Export against Advance Remittance or Bills sent directly by customer)	Rs. 500 per Bill	Rs. 300 per Bill
9	Delay in regularization of export advance beyond 1 year/ shipping bill beyond 180 days	Rs. 500 per Bill (per quarter)	Rs. 300 per Bill (per quarter)
10	Export LC Advising	Rs. 500	Rs. 300
11	Amendment Advising	Rs. 300	Rs. 200
12	Foreign Inward Remittances	Free	Free
13	E BRC (Electronic Bank Realisation Certificate)	Free	Free
14	Foreign Inward Remittance Certificate (FIRC)	Free	Free
15	SWIFT	Rs 300 per message	Free
16	Courier Charges	Rs 500	Rs 300
17	Registered Post Charges	Rs 200	Rs 200
18	Forward Contracts (Booking/Cancellation)	Rs 500	Rs 300
19	GR Release/ Waiver	Free	free
20	Penal charges on non-maintenance of QTP	Nil	Nil
General Service Charges & Features (Other than Forex/ Trade level)			
1	Average Monthly Balance (AMB) Requirement	Nil	Rs 1 lakh
2	Charges for Non-Maintenance of Minimum Average Monthly Balance (AMB)	NA	Upto 20% shortfall- Rs 200 Above 20% & upto 40% shortfall- Rs. 400
3	Free Multi city payable at par Cheque Book Facility	20 cheque leaves per month - free (additional cheque book @ Rs.3 per leaf)	100 cheque leaves per month - free (additional cheque book @ Rs.3 per leaf)
4	Account maintenance Charges (Folio / Ledger Charges)	AMB < Rs. 50,000 - Rs. 120 per folio AMB >= Rs. 50,000 & < Rs. 1 lakh - Rs. 60 per folio AMB >= Rs. 1 lakh - Free Minimum folio charges of Rs. 120 per quarter for Current Accounts with AMB< Rs. 50,000 & Rs 60 per quarter for Current Accounts with AMB >=50,000 but < Rs 1Lakh Note: 40 customer transactions* constitute one folio. Folio charges will be debited at the end of the respective quarter. * Digital/alternate channels transactions (debit & credit) are excluded	Free limit of 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
5	Cash deposit limit at home branch	Free limit of 7.5 Lakhs per month or 10 times of previous month AMB, whichever is higher, with a maximum cap of Rs 30 Lakhs pm Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of 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
6	Cash deposit limit at remote/non-home branch	Max. up to 5 remittances per month subject to free limit under item 5 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 5 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance
7	Cheque deposit limit per instrument and per day at any branch	unlimited	unlimited
8	Cash withdrawal limit per day from home branch	unlimited	unlimited
9	Cash withdrawal limit per day from remote/non-home branch	Rs.50,000 for bearer cheque; Rs.2.5 Lakh for self cheque	Rs.50,000 for bearer cheque; Rs.10 Lakh for self cheque
10	Charges for small value cash withdrawals (home & non-home branches) (Charges are not applicable for withdrawals of amount > Rs 25,000)	Only 8 free cash withdrawals per month. Rs 150 per transaction after free limit	No charges
11	Coin & Small denomination Notes counting charges for remittance	Currency notes/coins of lower denomination (< Rs 100) per transaction Upto 50 pieces - Free More than 50 pieces - Rs 5 per 50 pieces and part thereof	
12	IMPS transaction charges - Branch/ Net & Mobile Banking (per txn)	IMPS Txn amount of: 0 to Rs 1000 - free Rs 1001 to 25,000 - Rs 5 Rs 25,001 to 100,000- Rs 8 Rs 1,00,001 to 500,000 - Rs 15	
13	Retail Net Banking /Mobile Banking txn limit per day per user (Rs)	Default - Rs 5 Lakh* Maximum - Rs 3 Lakh	Default- Rs 5 Lakh* Maximum - Rs 10 Lakh
14	DD/ Pay-order Issue	up to 3 instruments free per month Beyond 3 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)	up to 10 instruments free per month Beyond 10 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)
15	DD/PO - Cancellation	Rs.100/ instrument + stamp cost	Rs.100/ instrument + stamp cost
16	DD/PO - Duplicate Issuance	Rs.100/ instrument + stamp cost	Rs.100/ instrument + stamp cost
17	NEFT charges	25 txns free per month Beyond 25 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	100 txns free per month Beyond 100 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
18	RTGS charges	50 txns free per month Beyond 50 transactions 2 - 5 lakhs - Rs 25 > Rs 5 lakh - Rs 50	200 txns free per month Beyond 200 transactions 2 - 5 lakhs - Rs 25 > Rs 5 lakh - Rs 50
19	NEFT / RTGS charges (Net/Mobile Banking txn)	Free	Free
20	Annual Locker rent discount**	20% discount on prescribed rate for small, medium & large lockers	small locker - free (100% 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 rent 2nd Quarter: 20% of annual rent 3rd Quarter: 30% of annual rent 4th quarter: 40% of annual rent	
22	Issue of duplicate Passbook	Rs 100 per issuance + Rs 20per page	Rs 100 per issuance + Rs 20per page
23	Issue of duplicate FD Receipt	Rs 100 + stamp cost	Rs 100 + stamp cost
24	Issue of duplicate Net Banking Passwords (Rs)	Rs 100	Rs 100
25	DD/PO revalidation (Rs) per instrument	Rs 100 per instrument	Rs 100 per instrument
26	Certificate Issue (Rs)	100 per certificate	Free
27	Outstation cheque collection (DRC net through Local clearing)	up to Rs 5000 - Rs. 50 above Rs 5,000 up to Rs 10,000 - Rs. 100 Above Rs 10,000 - Rs. 150	up to Rs 5000 - Rs. 50 above Rs 5,000 up to Rs 10,000 - Rs. 100 Above Rs 10,000 - Rs. 150
28	Inward cheque return#	Rs.500 per instrument. For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unratred personal loan, will be charged additionally	Rs.500 per instrument. For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unratred personal loan, will be charged additionally Returns due to non financial reasons - Free
29	Outward cheque return#	Free up to 2 instruments per month Beyond that Rs.100 per instrument	Free up to 10 instruments per month Beyond that Rs. 100 per instrument
30	Stop Payment	Rs 100 per instrument	Free up to 2 occasions in a financial year Beyond 2 occasion, Rs 100 per occasion
31	ECS / NACH Mandate Registration (Registrations charges will be exempted for services related products provided by our	Rs 200 per mandate	Free
32	ECS / NACH Mandate Registration Failure	Rs 100 per mandate	Rs 100 per mandate
33	ECS/NACH inward clearing - return#	Rs 250 per instance	Rs 250 per instance
34	ECS/NACH outward clearing-return#	Rs 500 per instance	Rs 500 per instance
35	SMS Alert Charges (If no SMS is sent to a customer during a quarter, there will be Zero charges applicable)	Rs 0.5 per SMS for Resident Accounts Rs 1.5 per SMS for Non-Resident Accounts	free
36	Account Closure Charges	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	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
37	Debit Card (Features & service charges are available in ATM card Matrix)	Default card : Rupay classic Other card variants can be issued on request, on chargeable basis as applicable	Default card : Rupay Platinum Other card variant can be issued on request, on chargeable basis as applicable
38	Withdrawal Slip Charges	Maximum permissible limit is INR 50000 per withdrawal slip. (ADB withdrawal limits shall be within the permissible limit of the product offering). Withdrawal slips are chargeable at INR 20 per transaction	

Annual Locker Rent**

small locker- Rs 1000 (rural/urban) | Rs 2500 (urban/metro)
medium locker- Rs 3000 (rural/urban) | Rs 4000 (urban/metro)
large locker - Rs 5000 (rural/urban) | Rs 7000 (urban) | 8000 (metro)
extra-large locker - Rs 10000 (rural/urban) | Rs 12000 (urban/metro)
Locker Security Deposit : (3 times of Annual Locker rent + GST) + (Rs 10000)

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All charges are exclusive of GST & FCC Tax as applicable.

Once in a quarter, transactions in the account will be analyzed on the basis of value and volume of trade forex transactions and if the transactions are not as per prescribed variants, the account will be downgraded to regular base variant current account wherein no benefits for forex account will be provided to the customer

*option available to set the transaction limit

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 only for one locker per account. Rent will be collected upfront.

Debit Card Matrix-Smart Trade & Pro Trade Forex Current Accounts (w.e.f. 01-05-2025)

Sl No.	Specification	Smart Trade Current Account	Pro Trade Current Account
1	Card Variant (default)	Rupay Classic	Rupay Platinum
2	No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry	3 in all Centers Beyond free limits financial - Rs 21 per txn; non financial - Rs 10 per txn	5 in all Centers Beyond free limits 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
4	No of ATM cash withdrawals/ transactions per day (for CSB + other bank ATM)	Rupay Classic/ Rupay Platinum/ Visa Classic/ Visa Platinum - 5 Visa Signature - 10	Rupay Classic/ Rupay Platinum/ Visa Classic/ Visa Platinum - 5 Visa Signature - 10
5	Cash limit per ATM withdrawal at CSB ATMs	Rupay Classic/ Rupay Platinum/Visa Classic - Rs 10,000 Visa Platinum - Rs 15,000 Visa Signature - Rs 15,000	Rupay Classic/ Visa Classic - Rs 10,000 Rupay Platinum/ Visa Platinum - Rs 15,000 Visa Signature - Rs 15,000
6	ATM withdrawal limit per day at CSB ATMs	Rupay Classic/ Platinum & Visa Classic - Rs 40,000 Visa Platinum - Rs 75,000 Visa Signature - Rs 1 Lakh	Rupay Classic & Visa Classic - Rs 40,000 Rupay Platinum & Visa Platinum - Rs 75,000 Visa Signature - Rs 1Lakh
7	No of free POS txns per day	Unlimited	Unlimited
8	POS txn limit	<u>POS txn with PIN authentication (including contactless)</u> Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 50,000 per day Visa Platinum - Rs 1.5 Lakh per day Visa Signature - Rs 5 Lakh per day <u>Contactless without PIN</u> Rupay Classic - Rs 5000 per txn with daily limit of Rs 5000 Rupay Platinum/ Visa Classic/ Visa Platinum - Rs 5000 per txn with daily limit of Rs 10000 Visa Signature - Rs 5000 per txn with daily limit of Rs 20000	<u>POS txn with PIN authentication (including contactless)</u> Rupay Classic/ Visa Classic - Rs 50,000 Rupay Platinum/ Visa Platinum - Rs 1.5 Lakh Visa Signature - Rs 5 Lakh <u>Contactless without PIN</u> Rupay Classic - Rs 5000 per txn with daily limit of Rs 5000 Visa Classic/ Visa Platinum - Rs 5000 per txn with daily limit of Rs 10000 Rupay Platinum/ Visa Signature - Rs 5000 per txn with daily limit of Rs 20000
9	E-Com Txn Limit Per Day	Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 50,000 Visa Platinum - Rs 1 Lakh Visa Signature - Rs 5 Lakh	Rupay Classic/ Visa Classic - Rs 50,000 Rupay Platinum/ Visa Platinum - Rs 1 Lakh Visa Signature - Rs 5 Lakh
10	International Balance Enquiry/Cash withdrawal	Rs 150 per cash withdrawal; Rs 25 per balance enquiry	Rs 150 per cash withdrawal; Rs 25 per balance enquiry
11	New Debit Card Issue (upfront fee)	Free	Free
12	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)	RuPay Classic- Rs 250 Visa Classic- Rs 250 RuPay Platinum- Rs 500 Visa Platinum- Rs 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature) Visa Signature - Rs 900	
13	Issue of duplicate ATM Card	Rs 300 per instance	Rs 300 per instance
14	Issue of duplicate ATM Pin Mailer	Rs 100	Free
15	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

All charges are exclusive of Tax as applicable.

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

CSB Pro Trade Forex CA holders who prefer to enjoy higher withdrawal limits (ATM/POS/E-Com) may opt for personalised kits instead of Instant/Over the counter kits