

Table I – Service Charges for Domestic/NR Savings, Current and other Running Accounts*Service tax will be charged extra*

Particulars	Service Charges for Savings Bank Accounts	Service Charges for Current/OD Accounts
Minimum Average Balance	<u>Average Quarterly Balance (AQB) to be maintained:</u> <ul style="list-style-type: none"> → Rs. 500 for Rural/Semi-urban branches → Rs. 1000 for Urban/Metro branches 	<u>Average Monthly Balance (AMB) to be maintained:</u> <ul style="list-style-type: none"> → Rs. 1,000 for Rural branches → Rs. 2,000 for Semi-urban branches → Rs. 3,000 for Urban branches → Rs. 5,000 for Metro branches
Charges for non-maintenance of minimum average balance (Rs.)	<u>Based on AQB:</u> <ul style="list-style-type: none"> → Rs.100 per quarter for rural branches → Rs.200 per quarter for Semi-Urban, Urban and Metro branches → Charges, if applicable, will be debited at the end of each quarter 	<u>Based on AMB:</u> <ul style="list-style-type: none"> → Rs. 250 per month for Rural and Semi-urban branches → Rs. 500 per month for Urban and Metro branches → Charges, if applicable, will be debited at the end of each month
Cheque Book Issue	<ul style="list-style-type: none"> → Accounts with AQB < Rs.25,000 - 30 leaves per year → Accounts with AQB >= Rs.25,000 - 60 leaves per year → Beyond free limits, Rs. 2 per cheque leaf 	<ul style="list-style-type: none"> → Free - first cheque book with 10 leaves → Additional cheques - Rs. 2 per cheque leaf
Annual Maintenance charges (AMC)	<ul style="list-style-type: none"> → Rs. 100 → Accounts maintaining AQB of Rs.25,000 or above are exempted from AMC 	<ul style="list-style-type: none"> → Nil
Account Closure Charges	<ul style="list-style-type: none"> → 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 	
Mode of calculation of average minimum balance	<u>For Savings Bank Accounts:</u> <ul style="list-style-type: none"> → Average Quarterly Balance (AQB) = Sum of all the end of the day (EOD) balances divided by the number of days in the quarter → In the case of a newly opened Savings account, AQB for the first quarter = Sum of all the EOD balances in the relevant quarter divided by the number of days in the quarter from date of activation of the account, till the respective quarter end date → For NRE SB accounts opened on full fledged basis with zero balance, the charges for non maintenance of stipulated minimum AQB shall not be applicable for the first quarter or first 60 days from the date of account opening, whichever is later <u>For Current Accounts:</u> <ul style="list-style-type: none"> → Average Monthly Balance (AMB) = Sum of all the EOD balances divided by the number of days in the month → In the case of a newly opened Current account, AMB for the first month = Sum of all the EOD balances in the relevant month divided by the number of days in the month from date of activation of the account, till the respective month end date 	

Re-Issue Charges

Particulars	Service Charges
Issue of duplicate pass book	→ Rs. 50 per issue
Photocopies of old cheques/ vouchers up to one year old	→ Rs. 50 per instrument

Cheque Collection Charges

Particulars	Service Charges for SB accounts	Service Charges for Current/OD/ all Other accounts
Cheque Collection under Local Outward Clearing	→ Nil	→ Nil
Outstation Cheque Collection (OBC) not under local 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	→ Cheque amount up to Rs. 5000 - Rs. 50 → Above Rs. 5,000 and up to Rs. 10,000 - Rs. 100 → Above Rs. 10,000 - Rs. 150
Local Collection of Cheques - not through clearing (Inward and Outward)	→ Up to & inclusive of Rs.25,000 – Rs. 25 /instrument → Above Rs. 25,000 to Rs. 1 lakh – Rs. 50 /instrument → Above Rs. 1 lakh – Rs. 100 per instrument	→ Up to & inclusive of Rs.25,000 - Rs. 50/ instrument → Above Rs. 25K to Rs. 1 lakh – Rs. 100/ instrument → Above Rs. 1 lakh – Rs. 150 per instrument

Collection of Bills (Both Inward/Outward)

Particulars	Service Charges
Up to Rs. 10,000	→ Rs. 50
Above Rs. 10,000	→ Rs. 6 per 1,000
	Actual postage to be collected extra
	For Bills received from other banks only 50% of the stipulated usual rate for collection of Bills shall be charged provided the bill amounts exceeds Rs. 10,000

Cheque Return Charges

Particulars	Service Charges (for all types of accounts)
Bouncing of inward Cheques through clearing (cheques returned by us)	→ Rs. 150 for first instance → Rs. 250 for second instance → Rs. 500 for third instance onwards
Bouncing of outward Cheques through Clearing	→ Rs. 50 per instrument (Outward cheque deposited by CSB customer, for presentation and are returned unpaid to us through clearing)
Cheque Return Charges for Inward/Outward clearing, not applicable for returns due to Technical reasons	

Electronic Clearing Service (ECS)

Particulars	Service Charges
ECS inward clearing - return	→ Rs. 150 per instance

Any Branch Banking Facility

Particulars	Daily Limit
Cash remittance at any remote branch	→ Unlimited
Cheque collection at any remote branch	→ Unlimited
Cash withdrawal from any remote branch	→ Up to Rs. 20,000 per day for all/any accounts with cheque book facility (self or bearer cheques) → Higher limits available for Silver, Gold & Platinum categories

Cash Handling/ Cash levy

Particulars	Cash Handling/ Cash Levy charges
Savings Bank Accounts	→ Free for Savings Bank Accounts and accounts maintained by Educational/ Charitable Institutions/ Not-for-Profit Organizations

Current Accounts	➔ Free limit- Rs. 25.00 lakhs per month	
	For cash remittance in excess of free limit	Charges
	1. If the average monthly (AMB) balance of the previous month is less than or equal to Rs.10 lakhs	0.15% of the cash remittance (ie, Rs.150 per lakh plus service tax)
	2. If the AMB of previous month is above Rs.10.00 lakhs but less than or equal to Rs.25 lakhs	0.10% of the cash remittance (ie,Rs.100 per lakh plus service tax)
	3. If the AMB of previous month in the account is more than Rs.25 lakhs	0.05% of the cash remittance (ie,Rs.50 per lakh plus service tax)
OD Accounts	a) Advance limit up to Rs.300 lakhs: Free limit - Rs.25 lakhs per month	
	b) Advance limit above Rs.300 lakhs: Free limit – Rs.50 lakhs per month	
	For cash remittance in excess of free limit	Charges
	1. If average daily availment during the previous month is more than 80% of the limit	0.025% of the cash remittance (i.e. Rs.25 per lakh plus service tax)
	2. If the average daily availment during the previous month is more than 60%, but less than or equal to 80% of the sanctioned limit	0.050% of the cash remittance (i.e. Rs.50 per lakh plus service tax)
	3. If the average daily availment during the previous month is less than or equal to 60% of the sanctioned limit	0.075% of the cash remittance (i.e. Rs.75 per lakh plus service tax)

Ledger Folio Charges

Particulars	Folio Charges	
Savings Bank Accounts	➔ Free	
Current/OD Accounts	Average Monthly Balance (AMB) in the Account	Charges per folio consumed
	Credit Balance up to Rs. 50,000	➔ Rs. 50 + Tax
	Credit Balance above Rs. 50,000 & up to Rs. 1 lakh	➔ Rs. 25 + Tax
	Credit Balance above Rs. 1 lakh	➔ Free
	OD Accounts/ Accounts with Debit balance	➔ Rs. 50 + Tax
➔ Folio charges will be debited at the end of the respective quarter ➔ Minimum folio charges for the first two categories of accounts – Rs. 50 per quarter		
Note: 40 customer transactions constitute one folio		

Table II – Charges for Alternate Banking Channel Services

Service tax will be charged extra

Particulars	Service Charges
New ATM/Debit Card Issue	<ul style="list-style-type: none"> ➔ Rupay Card – Free ➔ Non personalized VISA (Instant kit) – Free ➔ Personalized domestic VISA or International EMV chip cards – Rs.200 (free of cost for Gold and Platinum categories)
ATM/Debit Card Annual Fee	➔ Free
ATM/Debit Card Duplicate	<ul style="list-style-type: none"> ➔ Rupay/ VISA Card - Rs. 100 ➔ EMV Chip Card - Rs. 200
ATM/Debit Card Renewal	<ul style="list-style-type: none"> ➔ Rupay/ VISA Card - Rs. 100 ➔ EMV Chip Card - Rs. 200
Duplicate ATM Pin Mailer	➔ Rs. 100 per issue
ATM transactions	<ul style="list-style-type: none"> ➔ CSB ATMs – free (unlimited) ➔ Other bank ATMs - first 5 transactions – free of charges Beyond 5 free transactions: <ul style="list-style-type: none"> -> Financial - Rs.15* per transaction -> Non financial/Balance enquiry - Rs. 5* per transaction *exclusive of ISS interchange fee (45 paisa) and service tax
Penalty for ATM withdrawals in accounts with average balance less than the stipulated minimum	➔ Rs. 25 per cash withdrawal, if the balance falls below minimum stipulation, consequent to each withdrawal
Net / Mobile Banking charges	➔ Free
SMS alert charges	➔ For Alternate Channel transactions (ATM, Net/Mobile banking) - Nil
	➔ For CBS transactions – Rs. 0.20 per SMS (rounded off to nearest rupee); Maximum of Rs. 50 per quarter
Duplicate Net Banking PIN Mailer	➔ Rs. 100

Table III – Charges for Remittance Facilities

Service tax will be charged extra

Description of Charges	Charges
Issue of DD/ Pay-Order (PO)	→ Up to Rs. 10,000 - Rs. 25 → Above Rs.10,000 and up to Rs. 1 lakh - Rs. 2.5 per 1000 (minimum Rs. 50) → Above Rs. 1 lakh - Rs. 2 per 1,000 (minimum Rs. 250 and maximum Rs. 5,000) → For sale of DD/POs over Rs. 10,000 against tender of cash - 10% of the commission extra
DD/PO Cancellation	→ Rs. 100 per instrument
Duplicate DD/PO	→ Rs. 100 + cost of stamp paper
DD/PO revalidation	→ Rs. 100

Fund Transfer

NEFT outward charges			
For Transactions up to Rs 10,000		→ Rs 2.50 per transaction	
above Rs 10,000 Up to Rs. 1 lakh		→ Rs. 5 per transaction	
above Rs 1 lakh and up to Rs 2 lakhs		→ Rs 15 per transaction	
Above Rs. 2 lakhs		→ Rs. 25 per transaction	
RTGS outward charges			
Transaction Amount and Time of Transaction	09.00 to 12.00 Hrs	12.01 to 15.30 Hrs	15.31 Hrs onwards
Rs. 2 Lakh to Rs. 5 Lakh	→ Rs. 25	→ Rs. 26	→ Rs. 30
Above Rs. 5 lakh	→ Rs. 50	→ Rs. 51	→ Rs. 55
Fund transfer through Net / Mobile Banking	→ Free		

Table IV – Miscellaneous Charges

Service tax will be charged extra

Particulars	Charges
Balance Enquiry	→ Nil
Issuance of Balance certificate/ Interest certificate/ No dues certificate / other certificate	→ Rs. 100 per certificate
Photo and/or Signature Attestation	→ Rs. 100
Confidential Report	→ Rs. 1,000 per report
Safe Custody charges per year	→ Sealed cover - Rs. 250 → Sealed box – Rs. 1,500
Standing Instruction	→ Setting up charge – Rs. 50 → Amendment charge – Rs. 50 <u>Execution charge:</u> → For internal transfer on CBS - Nil → For transfer to other banks – NEFT charges will apply
Stop Payment charge	→ Rs. 100 per instrument → maximum Rs. 300 for (series of 3 cheques or more) on one occasion
Inoperative account	→ Rs. 25 per quarter
Duplicate Fixed Deposit (FD) Receipt	→ Rs. 50 per receipt + cost of stamp paper for Indemnity bond
Issue of Solvency Certificate	
Up to Rs. 1 lakh	→ Rs. 500
Above Rs. 1 lakh up to Rs. 25 lakh	→ Rs. 2,500
Above Rs. 25 lakh up to Rs. 50 lakh	→ Rs. 5,000
Above Rs. 50 lakh	→ Rs. 10,000

Annual Locker rent

Locker Size	Rural	Semi Urban	Urban	Metro
Small	→ Rs. 750	→ Rs. 1,000	→ Rs.1,500	→ Rs.1,500
Medium	→ Rs. 1,200	→ Rs. 1,500	→ Rs. 2,000	→ Rs. 2,500
Large	→ Rs. 1,750	→ Rs. 1,750	→ Rs. 3,000	→ Rs. 4,500

Security Deposit for Lockers

Locker Size	Rural	Semi Urban	Urban	Metro
Small	→ 7,500	→ 10,000	→ 15,000	→ 15,000
Medium	→ 12,000	→ 15,000	→ 20,000	→ 25,000
Large	→ 17,500	→ 17,500	→ 30,000	→ 45,000

Table V – Advances

Service tax will be charged extra

Retail Loans				
Scheme	Processing Fee	Documentation Charges	Other Charges Per Annum (Service Charges)	
Casy mithra	<ul style="list-style-type: none">Credit facility up to Rs.25,000 – NilAbove Rs. 25,000 – 1% of the loan amount, (Minimum Rs. 250)	<ul style="list-style-type: none">➔ Credit facility above Rs.10,000 up to Rs. 1 lakh – Rs. 100➔ Rs.1 lakh up to Rs. 10 lakh – Rs.300➔ Above Rs.10 lakh – Rs. 500	Credit facility up to Rs. 25,000	➔ Rs. 10
Casy Cash			Above Rs. 25,000 up to Rs. 2 lakh	➔ Rs. 25
T.P.L Scheme			Above Rs. 2 lakh up to Rs. 3 lakh	➔ Rs. 75
Medi Cash			Above Rs. 3 lakh up to Rs. 5 lakh	➔ Rs. 125
Profession Plus			Above Rs. 5 lakh up to Rs. 10 lakh	➔ Rs. 175
CSB Women Support			Above Rs. 10 lakh up to Rs. 25 lakh	➔ Rs. 250
LMV - Under General Scheme, VIP Car Loan Scheme			Above Rs. 25 lakh up to Rs. 50 lakh	➔ Rs. 500
			Above Rs. 50 lakh up to Rs. 75 lakh	➔ Rs. 750
			Above Rs. 75 lakh up to Rs. 1 crore	➔ Rs. 1,000
CSB Car Loan		Above Rs. 1 crore	➔ Rs. 2,000	
Education Loan	➔ Nil	<ul style="list-style-type: none">➔ Credit facility above Rs.10,000 up to Rs. 1 lakh – Rs. 100➔ Rs.1 lakh up to Rs. 10 lakh – Rs.300➔ Above Rs.10 lakh – Rs. 500	Credit facility up to Rs. 25,000	➔ Rs. 10
			Above Rs. 25,000 up to Rs. 2 lakh	➔ Rs. 25
			Above Rs. 2 lakh up to Rs. 3 lakh	➔ Rs. 75
			Above Rs. 3 lakh up to Rs. 5 lakh	➔ Rs. 125
			Above Rs. 5 lakh up to Rs. 10 lakh	➔ Rs. 175
			Above Rs. 10 lakh up to Rs. 25 lakh	➔ Rs. 250
			Above Rs. 25 lakh up to Rs. 50 lakh	➔ Rs. 500
			Above Rs. 50 lakh up to Rs. 75 lakh	➔ Rs. 750
			Above Rs. 75 lakh up to Rs. 1 crore	➔ Rs. 1,000
Housing Loan	➔ 0.50 % of loan amount	➔ Rs. 500	➔ Additional Service charge Rs. 100 per lakh	
Kanakasree	➔ Nil	<ul style="list-style-type: none">➔ Rs.10,000 up to Rs.1 lakh – Rs.100➔ Rs.1 lakh up to Rs.10 lakh – Rs.300➔ Above Rs.10 lakh – Rs.500	<ul style="list-style-type: none">➔ Appraisal Fee - 0.25% of the loan amount➔ Service Charge – Rs. 25 per transaction	
Gold Loan	➔ Nil	➔ Nil	<ul style="list-style-type: none">➔ Credit up to Rs.25,000 – Rs.25➔ Above Rs.25,000 up to Rs.1 lakh – Rs.50➔ Above Rs.1 lakh – Rs.100	
Prepayment Charges	➔ Applicable to all term loans @ 1% of the balance outstanding/DP, whichever is higher (waived for individual borrowers)			

Table VI – Foreign Exchange Transactions

Service tax will be charged extra

EXPORTS	
Particulars	Charges
Processing charges for each foreign currency export bill	Rs. 750
Processing charges for Rupee Export Bill	0.50% (Minimum Rs.250/- per bill)
For joining customer's guarantees and giving guarantees on behalf of customers in respect of discrepant documents	0.50% (Minimum Rs.250/- per bill)
Overdue export bill – Proceeds not received within 6 months	0.50% per quarter (Minimum Rs.500/-)
Export Collection Bills – Both foreign currency and Rupee bills	Up to Rs.2.00 lakhs – Rs.500/- Above Rs.2.00 lakhs – 0.125% (Min. Rs.500/-)
Overdue export collection bill where proceeds not received within 6 months	Rs.500/- per quarter
Certificates/Attestations in respect of export transactions	Rs.50/- flat
EXPORT LETTER OF CREDIT	
Advising of Letter of Credit	Rs.750/- per Letter of Credit
Advising Amendment	Rs.300/- per amendment
Transfer of Letter of Credit	Rs.750/- for each advice of transfer
IMPORTS	
<u>Opening Import Letters of Credit</u> a) Commitment charges	0.25% for every quarter or part thereof (Minimum Rs.250/-)
b) Usance charges	0.25% for bills upto 10 days sight (Minimum Rs.250/-) 0.50% for bills over 10 days and upto 3 months sight. (Minimum Rs.500/-) 0.50% for the first 3 months plus 0.125% per month in excess of 3 months for bills over 3 months sight (Minimum Rs.500/-)

Amendment to L/C	Rs.500/- flat (For extension of validity, enhancement of value, extension of tenor, revival of expired LC additional commitment/ usance charges will be collected.
Commission on import bills (Under LC) a) Foreign currency bills b) Where no exchange benefit accrues c) Rupee bills	0.30% (Minimum Rs.500/-) 0.50% (Minimum Rs.750/-) 0.50% (Minimum Rs.750/-)
Commission on import bills (Not under LC) a) Where exchange margin is earned on FC bill b) Rupee bill & FC bill on which no exchange margin accrues.	0.50% (Minimum Rs.100/-) 0.75% (Minimum Rs.100/-)
Issue of Bank Certificate in respect of clean remittances from abroad/encashment of Foreign Currency Travelers Cheques/ Foreign currency notes	Rs.100/- per certificate
OUTWARD REMITTANCES	
a) Foreign outward remittances not being proceeds of import bills	0.25% (Minimum Rs.250/-)
b) Out of EEFC A/c	0.25% (Minimum Rs.250/-)
Clean Instruments (Cheques, DDs etc) for collection	0.50% (Minimum Rs.25/-)
FORWARD CONTRACTS	
Booking Sale / Purchase contracts	Rs.1000/- per contract
For each request for early delivery, extension or cancellation	Minimum Rs.500/- + Swap cost and cancellation charges wherever applicable
FOREIGN CURRENCY TRAVELLERS CHEQUES	
Sale of foreign currency travelers cheques. a) Commission on rupee equivalent value of travelers cheques sold	Not exceeding 1 %
b) Commission on foreign currency TCs issued against foreign currency remittance	0.5 %
Out of pocket expenses such as telex/cable/ Correspondent bank charges.	Actuals will be recovered.