

Service Charges and Features of Corporate Salary Savings Account Products (w.e.f. 01-11-2025)

Sl No.	Parameters	Advantage Salary Savings Account	Privilege Salary Savings Account	Spark Salary Savings Account	Max Salary Savings Account	Spark Max Salary Savings Account
1	Indicative salary bracket (monthly take home salary)	Minimum Rs. 15,000	Minimum Rs. 25,000	Resident Govt. Employees	Rs. 1 Lakh & above	NA This account variant is offered only to Top/Senior Resident Government Officials
2	Average Monthly Balance (AMB) Requirement	Nil	Nil	Nil	Nil	Nil
3	Charges for Non-Maintenance of Minimum Average Monthly Balance (AMB) (Charges are applicable only if they are identified against the stipulated minimum balance charge threshold)	NA	NA	NA	NA	NA
4	Free Multi-City payable at per cheque Book facility	20 cheques per FY free (additional cheque book @ Rs. 2 per leaf)	50 cheques per FY free (additional cheque book @ Rs. 2 per leaf)	50 cheques per FY free (additional cheque book @ Rs. 2 per leaf)	200 cheques per FY free (additional cheque book @ Rs. 3 per leaf)	200 cheques per FY free (additional cheque book @ Rs. 3 per leaf)
5	Cash deposit limit/charges at home branch/CSB	Free limit of Rs. 2 Lakh per month (home + non-home) Above free limit, chargeable at Rs. 4 per 1000 or part thereof with a minimum of Rs. 50 per transaction	Free limit of Rs. 5 Lakh per month (home + non-home) Above free limit, chargeable at Rs. 4 per 1000 or part thereof with a minimum of Rs. 50 per transaction	Free limit of Rs. 5 Lakh per month (home + non-home) Above free limit, chargeable at Rs. 4 per 1000 or part thereof with a minimum of Rs. 50 per transaction	Free limit of Rs. 10 Lakh per month (home + non-home) Above free limit, chargeable at Rs. 4 per 1000 or part thereof with a minimum of Rs. 50 per transaction	Free limit of Rs. 10 Lakh per month (home + non-home) Above free limit, chargeable at Rs. 4 per 1000 or part thereof with a minimum of Rs. 50 per transaction
6	Cash deposit limit/charges at non-home branch/CSB	Free limit of Rs. 10,000 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 transaction	Free limit of Rs. 1 Lakh 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 transaction	Free limit of Rs. 1 Lakh 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 transaction	Free limit of Rs. 3 Lakh 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 transaction	Free limit of Rs. 3 Lakh 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 transaction
7	ADB cash withdrawal limit/day from remote/home branch	Free limit: Per month - 3 cash withdrawal or Rs. 3 Lakh whichever is higher. Above free limit, chargeable at Rs. 4 per 1000 or part thereof with a minimum of Rs. 50 per transaction	Free limit: Per month - 3 cash withdrawal or Rs. 5 Lakh whichever is higher. Above free limit, chargeable at Rs. 4 per 1000 or part thereof with a minimum of Rs. 50 per transaction	Free limit: Per month - 3 cash withdrawal or Rs. 5 Lakh whichever is higher. Above free limit, chargeable at Rs. 4 per 1000 or part thereof with a minimum of Rs. 50 per transaction	Unlimited	Unlimited
8	Cash & Small denomination Notes counting charges for remittance					
9	ADB cheque deposit limit per instrument and per day at remote/home branch	unlimited	unlimited	unlimited	unlimited	unlimited
10	IMPS transaction charge - Branch/Net & Mobile Banking (per unit)		IMPS The amount of 0 to Rs. 1000 - Free Rs. 1000 to 25,000 - Rs. 5 (In 25,000 to 100,000 - Rs. 8 Rs. 100,000 to 500,000 - Rs. 15		IMPS Rs. 5 for a month free After free limit: The amount of 0 to Rs. 1000 - Free Rs. 1000 to 25,000 - Rs. 5 (Rs. 25,000 to 100,000 - Rs. 8 Rs. 100,000 to 500,000 - Rs. 15	
11	Retail Net Banking/ Mobile Banking limit per day per user	Default - Rs. 1 Lakh Maximum - Rs. 3 Lakh	Default - Rs. 2 Lakh Maximum - Rs. 5 Lakh	Default - Rs. 2 Lakh Maximum - Rs. 5 Lakh	Default - Rs. 5 lakhs Maximum - Rs. 10 Lakhs	Default - Rs. 5 lakhs Maximum - Rs. 10 Lakhs
12	DD/ Pay order	Up to Rs. 50 - Rs. 10 Above Rs. 50 up to Rs. 100 - Rs. 10 Above Rs. 100 up to Rs. 1 Lakh - Rs. 4 per 1000 (min. Rs. 50) Above Rs. 1 Lakh - Rs. 3 per 1000 (min. Rs. 1000)	Up to 2 instruments free per month Beyond 2 instruments: Up to Rs. 50 - Rs. 10 Above Rs. 50 up to Rs. 100 - Rs. 10 Above Rs. 100 up to Rs. 1 Lakh - Rs. 4 per 1000 (min. Rs. 50) Above Rs. 1 Lakh - Rs. 3 per 1000 (min. Rs. 1000)	Up to 2 instruments free per month Beyond 2 instruments: Up to Rs. 50 - Rs. 10 Above Rs. 50 up to Rs. 100 - Rs. 10 Above Rs. 100 up to Rs. 1 Lakh - Rs. 4 per 1000 (min. Rs. 50) Above Rs. 1 Lakh - Rs. 3 per 1000 (min. Rs. 1000)	Up to Rs. 50 - Rs. 10 Above Rs. 50 up to Rs. 100 - Rs. 10 Above Rs. 100 up to Rs. 1 Lakh - Rs. 4 per 1000 (min. Rs. 50) Above Rs. 1 Lakh - Rs. 3 per 1000 (min. Rs. 1000)	Up to Rs. 50 - Rs. 10 Above Rs. 50 up to Rs. 100 - Rs. 10 Above Rs. 100 up to Rs. 1 Lakh - Rs. 4 per 1000 (min. Rs. 50) Above Rs. 1 Lakh - Rs. 3 per 1000 (min. Rs. 1000)
13	DD/PO - Cancellation	Rs. 100/instrument + stamp cost	Rs. 100/instrument + stamp cost	Rs. 100/instrument + stamp cost	Rs. 100/instrument + stamp cost	Rs. 100/instrument + stamp cost
14	DD/PO - Duplicate Issuance	Rs. 100 + stamp cost	Rs. 100 + stamp cost	Rs. 100 + stamp cost	Rs. 100 + stamp cost	Rs. 100 + stamp cost
15	DD/PO - Revalidation (Rs)	Rs. 100/instrument	Rs. 100/instrument	Rs. 100/instrument	3 instrument free per month Rs. 100/instrument after Free limit	3 instrument free per month Rs. 100/instrument after Free limit
16	NFT charges for transaction through branch	Upto ₹ 1,00,000 - ₹ 2 ₹ 1,00,001 to ₹ 1 Lakh - ₹ 4.50 ₹ 1,00,000 to ₹ 2 Lakh - ₹ 14.50 ₹ 2 Lakh - ₹ 24.50	10 lakh free per month (above branch) Upto ₹ 1,00,000 - ₹ 2 ₹ 1,00,001 to ₹ 1 Lakh - ₹ 4.50 ₹ 1,00,001 to ₹ 1 Lakh - ₹ 14.50 ₹ 1 Lakh - ₹ 24.50	10 lakh free per month (above branch) Upto ₹ 1,00,000 - ₹ 2 ₹ 1,00,001 to ₹ 1 Lakh - ₹ 4.50 ₹ 1,00,001 to ₹ 1 Lakh - ₹ 14.50 ₹ 1 Lakh - ₹ 24.50	50 lakh free per month (above branch) Upto ₹ 1,00,000 - ₹ 2 ₹ 1,00,001 to ₹ 1 Lakh - ₹ 4.50 ₹ 1,00,001 to ₹ 1 Lakh - ₹ 14.50 ₹ 1 Lakh - ₹ 24.50	50 lakh free per month (above branch) Upto ₹ 1,00,000 - ₹ 2 ₹ 1,00,001 to ₹ 1 Lakh - ₹ 4.50 ₹ 1,00,001 to ₹ 1 Lakh - ₹ 14.50 ₹ 1 Lakh - ₹ 24.50
17	RTGS charges for transaction through branch	₹ 2 lakh to ₹ 5 lakh - ₹ 25.00 > ₹ 5 lakh - ₹ 35.00	5 lakh free per month (above branch) ₹ 2 lakh to ₹ 5 lakh - ₹ 25.00 > ₹ 5 lakh - ₹ 35.00	5 lakh free per month (above branch) ₹ 2 lakh to ₹ 5 lakh - ₹ 25.00 > ₹ 5 lakh - ₹ 35.00	10 lakh free per month (above branch) ₹ 2 lakh to ₹ 5 lakh - ₹ 25.00 > ₹ 5 lakh - ₹ 35.00	10 lakh free per month (above branch) ₹ 2 lakh to ₹ 5 lakh - ₹ 25.00 > ₹ 5 lakh - ₹ 35.00
18	NFT/ RTGS charges through Net/Bankable banking	Free	Free	Free	Free	Free
19	Discount on Annual Locker Rent	No discount	30% discount on prescribed rate for "Small or Medium or Large Locker" 20% discount on prescribed rate for "Extra-Large Locker"	30% discount on prescribed rate for "Small or Medium or Large Locker" 20% discount on prescribed rate for "Extra-Large Locker"	1 Small / Medium: 100% discount OR 50% discount on prescribed rate for 1 Extra-Large Locker OR 20% discount on prescribed rate for 1 Large-Large Locker	1 Small / Medium: 100% discount OR 50% discount on prescribed rate for 1 Extra-Large Locker OR 20% discount on prescribed rate for 1 Large-Large Locker
20	Locker rent override charge		1st Quarter: 30% of annual rental 2nd Quarter: 20% of annual rental 3rd Quarter: 30% of annual rental 4th quarter: 40% of annual rental			
21	Duplicate Passbook	Rs. 100 for issuance & Rs. 20 per page	Rs. 100 for issuance & Rs. 20 per page	Rs. 100 for issuance & Rs. 20 per page	1 duplicate pass book free & Rs. 20 per page	
22	Duplicate Cheque Receipt			Rs. 100 + stamp cost		
23	Duplicate Net Banking Passbooks (unit cost 200/-)			Rs. 100		
24	Certificate Issue		Rs. 100 per certificate		free	
25	Inward Cheque Return		Rs. 500 per instrument		Rs. 500 per instrument For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unsecured personal loan, will be charged additionally. Returns due to non-financial reasons - Free	
26	Outward Cheque Return	Rs. 100 per instrument	Free up to 3 instruments per month Beyond that, Rs. 100 per instrument		Free up to 5 instruments per month Beyond that, Rs. 100 per instrument	
27	Stop Payment	Rs. 100 per occasion	Free up to 3 occasions in a FY Beyond 3 occasions, Rs. 100 per occasion		Free up to 3 occasions in a FY Beyond 3 occasions, Rs. 100 per occasion	
28	ECG /NACH Mandate Registration (Right to access charges will be exempted for services /other products provided by our bank.)	Rs. 100 per mandate	3 registrations per month - Free Beyond free limit Rs. 100 per mandate		free	
29	ECG /NACH Mandate Registration Fee	Rs. 100 per mandate	Rs. 100 per mandate	Rs. 100 per mandate	Rs. 100 per mandate	Rs. 100 per mandate
30	ECG/NACH Inward clearing - return	Rs. 250 per instance	1 instance per year Free, after that Rs. 200 per mandate		Rs. 250 per instance	Rs. 250 per instance
31	SMS Alert Charges (Collected Quarterly)		0.5 per SMS		free	free
32	Outward Cheque collection (OC, not through LOA/CTS clearing)	up to Rs. 5,000 - 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			Free upto 2 instruments per month (above branch) Up to Rs. 5,000 - 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	
33	Account Closure Charges		Free for closure within 35 days from the date of account activation Rs. 500 - if the account is closed after 35 days but within 1 year from the date of account activation		Free for closure within 35 days from the date of account activation Rs. 500 - if the account is closed after 35 days but within 1 year from the date of account activation	
34	Personal accident Insurance Cover (complementary)	as per the Complementary Insurance coverage given by Debit Card	as per the Complementary Insurance coverage given by Debit Card	as per the Complementary Insurance coverage given by Debit Card	as per the Complementary Insurance coverage given by Debit Card + Rs. 5 Lakhs / Rs. 10 Lakhs Insurance cover with a discounted premium	as per the Complementary Insurance coverage given by Debit Card + Rs. 5 Lakhs / Rs. 10 Lakhs Insurance cover with a discounted premium
35	Debit Card	Default card - RuPay Classic Other permissible card variants as per the Debit Card matrix can be issued on request, on chargeable basis as applicable	Default card - RuPay Classic Other permissible card variants as per the Debit Card matrix can be issued on request, on chargeable basis as applicable	Default card - RuPay Classic Other permissible card variants as per the Debit Card matrix can be issued on request, on chargeable basis as applicable	Default card - RuPay Platinum (Max Salary) Other permissible card variants as per the Debit Card matrix can be issued on request, on chargeable basis as applicable	Default card - RuPay Platinum (Max Salary) Other permissible card variants as per the Debit Card matrix can be issued on request, on chargeable basis as applicable
36	Withdrawal Slip Charges					Maximum permissible limit is Rs. 50000 per withdrawal slip. Withdrawal slips are chargeable at Rs. 20 per transaction

F & B:

1) All charges are inclusive of GST as applicable.

2) Monthly charges are not levied on the account continuously for months, the benefits account will be considered to normal bank account and charges are applicable to that account variant only.

3) No charges for cheque/NACH/Mandate registration charges for the account.

4) Bank charges are applicable to all transactions made on the account, irrespective of the instrument used for the transaction.

5) Complementary insurance cover is provided for the account variant as per the Debit Card matrix. Insurance cover is not provided for getting the value added features of the account variant.

6) Under no circumstances shall the bank be held liable for any loss or damage to the account holder's property. Customers should always keep their account secured with appropriate security measures. The bank shall not be held liable for any loss or damage to the account holder's property. Customers should always keep their account secured with appropriate security measures. The bank shall not be held liable for any loss or damage to the account holder's property.

7) Debit card and variant and "RuPay Classic" products are applicable for certain customer-segmented users.

8) Net Banking & Mobile Banking:

9) (1) Cheque collection charges are applicable for the account variant as per the Debit Card matrix. (2) Other permissible card variants as per the Debit Card matrix can be issued on request, on chargeable basis as applicable.

10) No account is being migrated to NACH product under the name "Customer/Client". Then the applicable limit will be based on the product with the highest permissible limit among these accounts.

Debit Card Matrix- Corporate Salary Savings Account Products (w.e.f. 01-11-2025)						
Sl No.	Parameters	Advantage Salary Savings Account	Privilege Salary Savings Account	Spark Salary Savings Account	Max Salary Savings Account	Spark Max Salary Savings Account
1	Debit Card Variant (Default)	Default card : RuPay Classic Other card variants can be issued on request, on chargeable basis as applicable	Default card : RuPay Classic Other card variants can be issued on request, on chargeable basis as applicable	Default card : RuPay Classic Other card variants can be issued on request, on chargeable basis as applicable	Default card : RuPay Platinum (Max Salary) (other permissible card variants as given in this matrix can be issued on request, on chargeable basis as applicable)	Default card : RuPay Platinum (Max Salary) (other permissible card variants as given in this matrix can be issued on request, on chargeable basis as applicable)
2	No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry	3 in Metro, 5 in other Centers Beyond free txns: financial - ₹ 21 per txn; non financial - ₹ 10 per txn	5 in all centers Beyond free txns: financial - ₹ 21 per txn; non financial - ₹ 10 per txn	5 in all centers Beyond free txns: financial - ₹ 21 per txn; non financial - ₹ 10 per txn	Beyond free txns financial - ₹ 21 per txn non-financial - ₹ 10 per txn	Beyond free txns financial - ₹ 21 per txn non-financial - ₹ 10 per txn
3	No of free ATM txns permitted in CSB ATMs per month, including balance enquiry	unlimited	unlimited	unlimited	unlimited	unlimited
4	International Balance Enquiry/Cash withdrawal	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry
5	New Debit Card Issue (upfront fee)	free	Free	Free	Free	Free
6	Debit Card Annual Fee (charges will be debited during the end of every calendar year. For new cards issued during the year, charge shall be collected on pro-rata basis for the first year)	₹ 250	Nil - For default card variant Other than default card variant - chargeable as per the card variant Nil if AMB<=1Lakh (during the charging period)	50% discount on Annual Fee for default card variant Other than default card variant - chargeable as per the card variant Nil if AMB>=1Lakh (during the charging period)	₹ 500	₹ 500
7	Duplicate ATM Card	₹ 300 per instance	₹300 per instance	₹300 per instance	₹ 300	₹ 300
8	Duplicate ATM Pin Mailer	₹ 100	₹ 100	₹ 100	free	free
9	ATM txn declined at CSB/non-CSB ATM due to insufficient fund in customer account.	at CSB ATM - free at non-CSB ATM- ₹ 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- ₹ 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- ₹ 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- ₹ 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- ₹ 25 per txn (Decline charges are applicable even if the declined txn is within the applicable monthly Other Bank ATM free limit)
10	Add-on Card Charge	₹ 300	₹ 300	₹ 300	₹ 300	₹ 300
11	Embossed Name Change	₹ 300 per instance	₹ 300 per instance	₹ 300 per instance	₹ 300 per instance	₹ 300 per instance

T&C

All charges are exclusive of GST as applicable.

For accounts not maintaining the stipulated AMB for a month/charging period, 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. Some card/account variants are applicable only for some specific segment of customers.

Bank reserves the right to modify/discontinue any of the complimentary offers at its sole discretion based on change in product proportions 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 card variant 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.

Cash withdrawal/P2P/E-Com fee limits are based on the card variant and not as per the account variant.

For Debit card limits (ATM, P2P, E-com), please refer bank's website <https://www.csb.bank.in/service-charges-and-fees>