

**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	NA	NA	NA	NA	NA	
3	Charge for non-compliance of Minimum Average Monthly Balance (AMB)	NA	NA	NA	NA	NA	
4	Free Monthly Cheque book per Cheque Book Facility	200 cheques per P.Y. - Free (additional cheque book @ Rs.3 per leaf)	50 cheques per P.Y. - Free (additional cheque book @ Rs.3 per leaf)	50 cheques per P.Y. - Free (additional cheque book @ Rs.3 per leaf)	200 cheques per P.Y. - Free (additional cheque book @ Rs.3 per leaf)	200 cheques per P.Y. - Free (additional cheque book @ Rs.3 per leaf)	
5	Cash deposit limit/charges at Home branch/CDM	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.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.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.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/CDM	Free limit of Rs.10,000 per month, subject to free limit under item 6 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 6 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 6 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 6 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 6 above. Above free limit, chargeable at Rs.4 per 1000 or part thereof with a minimum of Rs.50 per transaction	
7	ABM cash withdrawal limit/day from remote / non-home branch	Free limit per month - 3 cash withdrawal or Rs.2 Lakh whichever is less. 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.2 Lakh whichever is less. 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.2 Lakh whichever is less. Above free limit, chargeable at Rs.4 per 1000 or part thereof with a minimum of Rs.50 per transaction	Unlimited	Unlimited	
8	Calls & Small demonstration Notes (counting charges for overdrafts)	Currency note/Notes of lower denomination (Rs.100 per transaction) Up to 50 pieces - Free More than 50 pieces - Rs.3 per 50 pieces and part thereof					
9	ABM cheque deposit limit per instrument and per day at remote / non-home Branch	unlimited	unlimited	unlimited	unlimited	unlimited	
10	IMPS / Instantaneous Branch / Net & Mobile Banking (per transaction)	IMPS Ten amount of Rs.1000 to 25,000 - Rs.5 (Rs.25,001 to 100,000 - Rs.1000) or Rs.10 (Rs.100,001 to 10,00,000) - Rs.15			IMPS Up to Rs.10,000 - Free Rs.10,001 to 25,000 - Rs.5 (Rs.25,001 to 100,000 - Rs.10) or Rs.10 (Rs.100,001 to 10,00,000) - Rs.15		
11	Retail Net Banking / Mobile Banking tax (limit per day per user)	Default - Rs.1 lakh Maximum - Rs.1 lakh	Default - Rs.2 lakh Maximum - Rs.1 lakh	Default - Rs.2 lakh Maximum - Rs.1 lakh	Default - Rs.5 lakh Maximum - Rs.10 Lakh	Default - Rs.5 lakh Maximum - Rs.10 Lakh	
12	DD/Pay-order	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 (max. Rs.120)   Above Rs.1 Lakh - Rs.8 per 1000 (max. Rs.1200)	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 (max. Rs.120)   Above Rs.1 Lakh - Rs.8 per 1000 (max. Rs.1200)	Up to Rs.2 Instruments free per month Beyond 2 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 (max. Rs.120)   Above Rs.1 Lakh - Rs.8 per 1000 (max. Rs.1200)	Up to Rs.2 Instruments free per month Beyond 2 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 (max. Rs.120)   Above Rs.1 Lakh - Rs.8 per 1000 (max. Rs.1200)	Up to Rs.2 Instruments free per month Beyond 2 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 (max. Rs.120)   Above Rs.1 Lakh - Rs.8 per 1000 (max. Rs.1200)	
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 Insurance	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	NDTT charges for transaction through Branch	Up to Rs.10,000 - Rs.2 + 10,000 to 25,000 - Rs.4.50 + 25,000 to 50,000 - Rs.4.50 > 50,000 - Rs.24.50	10 bins free per month After 10 bins: Up to Rs.10,000 - Rs.2 + 10,000 to 25,000 - Rs.4.50 + 25,000 to 50,000 - Rs.4.50 > 50,000 - Rs.24.50	10 bins free per month After 10 bins: Up to Rs.10,000 - Rs.2 + 10,000 to 25,000 - Rs.4.50 + 25,000 to 50,000 - Rs.4.50 > 50,000 - Rs.24.50	10 bins free per month After 10 bins: Up to Rs.10,000 - Rs.2 + 10,000 to 25,000 - Rs.4.50 + 25,000 to 50,000 - Rs.4.50 > 50,000 - Rs.24.50	10 bins free per month After 10 bins: Up to Rs.10,000 - Rs.2 + 10,000 to 25,000 - Rs.4.50 + 25,000 to 50,000 - Rs.4.50 > 50,000 - Rs.24.50	10 bins free per month After 10 bins: Up to Rs.10,000 - Rs.2 + 10,000 to 25,000 - Rs.4.50 + 25,000 to 50,000 - Rs.4.50 > 50,000 - Rs.24.50
17	RTGS charges for transaction through Branch	Rs.2 lakh to Rs.5 lakh - Rs.25.00 > 5 lakh - Rs.50.00	5 bins free per month After 5 bins: Rs.2 lakh to Rs.5 lakh - Rs.25.00 > 5 lakh - Rs.50.00	5 bins free per month After 5 bins: Rs.2 lakh to Rs.5 lakh - Rs.25.00 > 5 lakh - Rs.50.00	10 bins free per month After 10 bins: Rs.2 lakh to Rs.5 lakh - Rs.25.00 > 5 lakh - Rs.50.00	10 bins free per month After 10 bins: Rs.2 lakh to Rs.5 lakh - Rs.25.00 > 5 lakh - Rs.50.00	
18	NDTT / RTGS charges through Net/Mobile Banking	Fee	Fee	Fee	Fee	Fee	
19	Discount on Annual Locker Rent	No discount	30% discount on prescribed rate for '1-Small or Medium or Large Locker' OR 20% discount on prescribed rate - '1 Extra Large Locker'	30% discount on prescribed rate for '1-Small or Medium or Large Locker' OR 20% discount on prescribed rate - '1 Extra Large Locker'	50% discount on prescribed rate for '1 Large Locker' OR 30% discount on prescribed rate for '1 Extra Large Locker'	1 Small / Medium: 100% discount OR 2 Large: 50% discount OR 3 Extra Large: 30% discount	
20	Locker rent overdraft charge	Ex 1 Quarter: 10% of annual rental   Ex 2 Quarter: 20% of annual rental   Ex 3 Quarter: 30% of annual rental   Ex 4 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 Deposit Receipt	Rs.100 stamp cost			Rs.100 per instrument		
23	Duplicate Net Banking Password (sent via post/airmail)	Rs.100			For instruments of value more than Rs.1000, the amount for the day at the prevailing lending rate for unsecured personal loan, will be charged additionally Returns due to non-financial reasons - Free		
24	Certificate issue	Rs.100 per certificate			Free		
25	Invest Cheque Return	Rs.500 per instrument			Rs.500 per instrument For instruments of value more than Rs.1000, the amount for the 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 3 instruments per month Beyond that, Rs.100 per instrument	
27	Stop Payment	Rs.100 per occasion	Free up to 3 occasions - Rs.100 per occasion	Beyond 3 occasions, Rs.100 per occasion	Free up to 3 occasions - Rs.100 per occasion	Beyond 3 occasions, Rs.100 per occasion	
28	ECS / NACH Mandate Registration	Rs.200 per mandate	3 registrations per month - Rs.100 per registration Beyond free limit Rs.200 per mandate			Free	
29	ECS / NACH Mandate Registration Failure	Rs.100 per mandate	Rs.100 per mandate	Rs.100 per mandate	Rs.100 per mandate	Rs.100 per mandate	
30	ECS/NACH Invest 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	Rs.250 per instance	
31	SMS Alert Charges (Collected Quarterly)	0.5 per SMS	Free			Free	
32	Outstation cheque collection (OCMC, net through Local/City clearing)	up to Rs.1000 - 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 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		
33	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		
34	Personal Accident Insurance Cover (Comprehensive)	as per the Complimentary Insurance coverage given by Debit Card	as per the Complimentary Insurance coverage given by Debit Card	as per the Complimentary Insurance coverage given by Debit Card	as per the Complimentary Insurance coverage given by Debit Card	as per the Complimentary Insurance coverage given by Debit Card	
35	Debit Card	Default card - Rs.100 basic Other permissible card variants as per the debit card matrix can be issued on request, on chargeable basis as applicable	Default card - Rs.100 basic Other permissible card variants as per the debit card matrix can be issued on request, on chargeable basis as applicable	Default card - Rs.100 basic Other permissible card variants as per the debit card matrix can be issued on request, on chargeable basis as applicable	Rs.5 Lakh / Rs.10 Lakh insurance cover with a discounted premium Default card - Rs.100 basic Other permissible card variants as per the debit card matrix can be issued on request, on chargeable basis as applicable	Rs.5 Lakh / Rs.10 Lakh insurance cover with a discounted premium Default card - Rs.100 basic 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.10000 per withdrawal slip. Withdrawal slips are chargeable at Rs.20 per transaction					

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All charges are in rupees of INR at applicable

For customers who have not availed the complimentary insurance coverage, the handle account will be converted to normal basic account and charges as applicable for the account will be levied.

No charges or deactivation fees/charges will be levied for handling/simplifying accounts.

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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	<b>Debit Card Variant (Default)</b>	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	<b>No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry</b>	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	<b>No of free ATM txns permitted in CSB ATMs per month, including balance enquiry</b>	unlimited	unlimited	unlimited	unlimited	unlimited
4	<b>International Balance Enquiry/Cash withdrawal</b>	₹ 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	<b>New Debit Card Issue (upfront fee)</b>	free	Free	Free	Free	Free
6	<b>Debit Card Annual Fee</b> (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	<b>Duplicate ATM Card</b>	₹ 300 per instance	₹300 per instance	₹300 per instance	₹ 300	₹ 300
8	<b>Duplicate ATM Pin Mailer</b>	₹ 100	₹ 100	₹ 100	free	free
9	<b>ATM txn declined at CSB/non-CSB ATM due to insufficient fund in customer account.</b>	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	<b>Add-on Card Charge</b>	₹ 300	₹ 300	₹ 300	₹ 300	₹ 300
11	<b>Embossed Name Change</b>	₹ 300 per instance	₹ 300 per instance	₹ 300 per instance	₹ 300 per instance	₹ 300 per instance

## T&amp;C

All charges are exclusive of GST as applicable.  
For account of decline, the applicable fees for a month charging period, charges and fee limits as applicable to the base variant shall be applied for all transactions in the succeeding month. Similarly annual charge as applicable to the base variant shall apply in such case. Some card/account variants are applicable only for some specific segment of customers.  
Bank reserves the right to modify/discontinue any of the complementary offers at its sole discretion based on change in product propositions and on the contractual terms & conditions with its channel partners and vendors.  
Complementary products (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 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/POS/Com txn limits are based on the card variant and not as per the account variant.  
For debit card limits (ATM, POS, Ecomm), please refer bank's website <https://www.csb.bank.in/service-charges-and-fees>