

Service Charges & Features CSB Platinum Max Current Account (w.e.f. 01-11-2025)

Sl No.	Specification	Platinum Max Current Account
1	Average Monthly Balance (AMB) Requirement	Rs 10 Lakh shortfall in AMB- No charges
2	Charges for Non-Maintainence of Minimum Average Monthly Balance (AMB)	[After six months of account opening/upgrade, the account will be analysed every month on the basis of the AMB maintained during the last three months and if the AMB maintained by the customer is not as per stipulated AMB, the account will be downgraded to base variant current account]
3	Free Multi city payable at par Cheque Book facility	Free cheque leaves**
4	Folio Charges (Collected Quarterly)	Nil
5	Cash deposit limit/charges at home branch/CDM	Free limit of 1 Crore per month or 10 times of previous month AMB, whichever is higher, with a maximum cap of Rs 5 Crore pm Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance [Free limit will be the sum of remittance in home & non-home branch]
6	Cash deposit limit/charges at non-home branch/CDM	Limit is same as that of home branch. Free limit will be the sum of remittance in home & non-home branch
7	Cheque deposit limit per instrument and per day at any branch	unlimited
8	Cash withdrawal limit/charges through home branch	unlimited
9	Cash withdrawal limit/charges through non-home branch	Free limit: Rs 20 Lakh per day Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction
10	Coin & Small denomination Notes counting charges for remittance	Currency notes of lower denomination (< Rs 100) per transaction Upto 100 pieces - Free More than 100 pieces - Rs 5 per 100 pieces and part thereof
11	IMPS transaction charges - Branch / Net & Mobile Banking (per txn)	IMPS First 10 txns in a month free. After free limit, 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 Banking/ Mobile Banking txn limit per day per user	Default - 5 Lakh* Maximum - 50 Lakh
13	DD/ Pay-order Issue	Free Demand Draft** (Free DD/PO in a month is restricted to 1000 nos)
14	DD/PO - Cancellation	5 instruments per month free After free limit, Rs 100 per instrument
15	DD/PO - Duplicate issuance	Free
16	NEFT charges for transaction through Branch	Free
17	RTGS charges for transaction through Branch	Free
18	Discount on Annual Locker Rent	1 Small Locker - free or 70% discount on prescribed rate for 1- medium or large or extra-large lockers (No security deposit for locker accounts opened with the stipulated IP)
19	Locker rent overdue charge	1st Quarter: 10% of annual rental 2nd Quarter: 20% of annual rental 3rd Quarter: 30% of annual rental 4th quarter: 40% of annual rental
20	Issue of duplicate Passbook	Free
21	Issue of duplicate FD Receipt	Free
22	Issue of duplicate Net Banking Passwords (sent via post/courier)	Free
23	DD/PO revalidation per instrument	5 instruments per month free After free limit, Rs 100 per instrument
24	Certificate Issue	Free
25	Outstation cheque collection (OBC not through Local clearing)	Free
26	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 unrated personal loan, will be charged additionally Returns due to non financial reasons - Free
27	Outward cheque return	Free up to 20 instruments per month Beyond that Rs.100 per instrument
28	Stop Payment	Free up to 5 occasions in a financial year Beyond 5 occasions, Rs.100 per occasion
29	ECS / NACH Mandate Registration (Registrations charges will be exempted for services / allied products provided by our Bank)	free
30	ECS / NACH Mandate Registration Failure	Free
31	ECS/NACH inward clearing - return	Rs 250 per instance
32	SMS Alert Charges (Collected Quarterly)	free
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
34	Debit Card (Features & service charges are available in Debit card Matrix)	RuPay Select (Platinum Max) Other card variant can be issued on request, on chargeable basis as applicable
35	Withdrawal Slip Charges	Maximum permissible limit is Rs 50000 per withdrawal slip. Withdrawal slips are chargeable at Rs 20 per transaction

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All charges are exclusive of GST as applicable.
For a particular month, the stipulated Average Monthly Balance (AMB) for a given month, charges and transaction limits applicable to the base product (Blue Current Account) will apply to all transactions in the succeeding month. Similarly, for quarterly and annual charges, if the customer fails to maintain the stipulated AMB during the respective charging period, charges applicable to the base variant will be levied for that period.
No charges for cheque/ECS/NACH return due to technical/systemic reasons.

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 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 CA/SA product. Default card variant is to be selected for getting the value added features of the account/card variant. Renewal debit card will be the default card variant as applicable for a CA/SA product.

Certain debit card variants and Savings/Current Account products are applicable for certain customer segments only.

Lockers: Discount on locker rent will be determined by the linked locker rent recovery /Current/Savings account product. Discount is allowed only for one locker per account (If a customer has multiple lockers linked to the same account, the discount will apply to only one locker). Locker rent will be collected upfront (in advance) for the applicable period per account. Rent will be collected upfront.

Retail Net & Mobile Banking:
(a) Onwards and except, the maximum permissible transaction limit will be the combined cap for both Net Banking and Mobile Banking. Example: If the max allowed is *Rs 10 lakh, then the sum of limits across both channels cannot exceed *Rs 10 lakh.

(b) Onwards and except, the customer is to set their own transaction limits within the overall permissible limit.

(c) For customers having multiple CA/SA products under the same Customer/User id, then the applicable limit will be based on the product with the highest permissible limit among those accounts.

Debit Card Matrix -CSB Platinum Max Current Account (w.e.f 01-11-2025)

SI No.	Specification	Platinum Max Current Account
1	Card Variant (default)	RuPay Select (Platinum Max) (Other card variants 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	unlimited
3	No of free ATM txns permitted in CSB ATMs per month, including balance enquiry	unlimited
4	International Balance Enquiry/Cash withdrawal	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry
5	New Debit Card Issue (upfront fee)	Free
6	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)	free Chargeable (Annual fee- ₹ 900) if the AMB/TRV for the charging period is not met
7	Issue of duplicate ATM Card	Free
8	Issue of duplicate ATM Pin Mailer	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)
10	Add-on/Additional Card Charge	One Add-on card free
11	Embossed Name Change	₹ 300 per instance

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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 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 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/POS/E-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>.

CSB Platinum Max Current Account - Forex / Trade level Service Charges & Features w.e.f 01-11-2025

SI No.	Specification	Platinum Max Current Account
1	Advance Payment for Imports	Rs. 300 per Bill
2	Direct Import Bill	Rs. 300 per Bill
3	Import Bills on collection (Under LC or Non LC)	Rs. 300 per Bill
4	Import Delay Payment (Beyond 180 days from date of shipment)	Rs. 300 per Bill
5	Foreign Outward Remittance (Non Import)	Rs. 300
6	Export Bills on Collection (Under LC or Non-LC)	Rs. 300 per Bill
7	Export Bills for regularization (Export against Advance Remittance or Bills sent directly by customer)	Rs. 300 per Bill
8	Delay in regularization of export advance beyond 1 year/ shipping bill beyond 180 days	Rs. 300 per Bill (per quarter)
9	Export LC Advising	Rs.300
10	Amendment Advising	Rs.200
11	Foreign Inward Remittances	Free
12	E- BRC (Electronic Bank Realisation Certificate)	Free
13	Foreign Inward Remittance Certificate (FIRC)	IMPS First 10 txns in a month free. After free limit, 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
14	SWIFT	Free
15	Courier Charges	Rs 300
16	Registered Post Charges	Rs 200
17	Forward Contracts (Booking/Cancellation)	Rs 300
18	GR Release/ Waiver	Default - 5 Lakh* Maximum - 50 Lakh

T&C

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

These features are applicable only for some specific segment of customers only

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.

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