

Service Charges & Features of Max Salary Savings Account & Spark Max Salary Savings Account (w.e.f 01-05-2025)			
Sl No.	Parameters	Max Salary Savings Account	Spark Max Salary Savings Account
1	Indicative salary bracket (monthly take home salary)	Rs 2 Lakh & above	NA This account variant is offered only to Top/Senior Resident Government Officials
2	Average Monthly Balance (AMB) Requirement	Nil	Nil
3	Charges for Non-Maintenance of Minimum Average Monthly Balance (AMB)	NA	NA
4	Free multi-city payable-at-par cheque book	200 cheque leaves per FY - free (additional cheque book @ Rs 2 per leaf)	200 cheque leaves per FY - free (additional cheque book @ Rs 2 per leaf)
5	Charges for small value cash withdrawals (home & nonhome branches) (*Charges are not applicable for withdrawals of amount > Rs 25,000)	Nil	Nil
6	Cash deposit limit at home branch	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 maximum of Rs 50 per remittance	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 maximum of Rs 50 per remittance
7	AMB Cash Deposit Limit at Remote/Non-home Branch	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 maximum of Rs 50 per remittance	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 maximum of Rs 50 per remittance
8	AMB cash withdrawal limit/day from remote /non-home branch	Rs 10,000 for bearer cheques Rs 20 Lakh for self cheque	Rs 10,000 for bearer cheques Rs 20 Lakh for self cheque
9	Coin & Small denomination Notes counting charges for remittance	<u>Current rates/limits of paper denomination ( &lt; Rs 100 ) per transaction</u> Up to 50 pieces - Free More than 50 pieces - Rs 5 per 50 pieces and part thereof	
10	AMB Cheque Deposit Limit Per Instrument and Per Day	unlimited	unlimited
11	Account Maintenance Charges	Nil	Nil
12	MPS transaction charges - Branch/ Net & Mobile Banking (per txn)	<u>NA/RS</u> Up to 5 Txn is month free After free limit: Ten amount of: 0 to Rs 1000 - free   Rs 1001 to 25,000 - Rs 5   Rs 25,001 to 100,000 - Rs 6   Rs 100,001 to 500,000 - Rs 15	<u>NA/RS</u> Up to 5 Txn is month free After free limit: Ten amount of: 0 to Rs 1000 - free   Rs 1001 to 25,000 - Rs 5   Rs 25,001 to 100,000 - Rs 6   Rs 100,001 to 500,000 - Rs 15
13	Retail Net Banking / Mobile Banking txns limit per day per user (Rs)	Default - Rs 5 lakhs Minimum - Rs 20 lakhs	Default - Rs 5 lakhs Minimum - Rs 20 lakhs
14	DD/PO Issue	5 instruments free per month Beyond free instruments: Up to Rs 5L - Rs 50   Above Rs 5L up to Rs 10L - Rs 50   Above Rs 10L up to Rs 1 Lakh - Rs 4 per 1000 (max. Rs 50)   Above Rs 1 Lakh - Rs 3 per 1000 (max. Rs 10000)	5 instruments free per month Beyond free instruments: Up to Rs 5L - Rs 50   Above Rs 5L up to Rs 10L - Rs 50   Above Rs 10L up to Rs 1 Lakh - Rs 4 per 1000 (max. 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	Duplicate DD/PO (Rs)	Rs 100 + stamp cost	Rs 100 + stamp cost
17	DD/PO Revalidation (Rs)	2 instrument free per month Rs 100/ instrument after free limit	2 instrument free per month Rs 100/ instrument after free limit
18	NEFT @ branch	10 txn free per month <u>Charges after limit:</u> Up to ₹ 10,000 - ₹ 2 ₹ 10,001 to ₹ 1 Lac - ₹ 4.50 ₹ 1,00,001 to ₹ 2 Lac - ₹ 14.50 > ₹ 2 Lakh - ₹ 24.50	10 txn free per month <u>Charges after limit:</u> Up to ₹ 10,000 - ₹ 2 ₹ 10,001 to ₹ 1 Lac - ₹ 4.50 ₹ 1,00,001 to ₹ 2 Lac - ₹ 14.50 > ₹ 2 Lakh - ₹ 24.50
19	RTGS @ branch	10 txn free per month <u>Above free limit:</u> ₹ 1 Lakh to ₹ 5 Lakh - ₹ 25.00 > ₹ 5 Lakh - ₹ 50.00	10 txn free per month <u>Above free limit:</u> ₹ 1 Lakh to ₹ 5 Lakh - ₹ 25.00 > ₹ 5 Lakh - ₹ 50.00
20	NEFT / RTGS charges (Net/Mobile Banking txn)	Free	Free
21	Annual locker rent discount	100% discount on prescribed rate for small & medium lockers 50% discount on on prescribed rate for large lockers 30% discount on prescribed rate for extra-large lockers	100% discount on prescribed rate for small & medium lockers 50% discount on on prescribed rate for large lockers 30% discount on prescribed rate for extra-large lockers
22	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	1st Quarter: 10% of annual rental   2nd Quarter: 20% of annual rental   3rd Quarter: 30% of annual rental   4th quarter: 40% of annual rental
23	Duplicate Passbook	1 duplicate pass book free & Rs 20 per page	1 duplicate pass book free & Rs 20 per page
24	Duplicate Deposit Receipt	Rs 100 + stamp cost	Rs 100 + stamp cost
25	Duplicate Net Banking Passwords (Rs)	Rs 100	Rs 100
26	Certificate Issue (Rs)	free	free
27	Inward Cheque Return	Rs 500 per instrument For instruments of value more than 5 Lakhs, interest for One Day at the prevailing lending rate for unsecured personal loan, will be charged additionally. Returns due to non financial reasons - Free	Rs 500 per instrument For instruments of value more than 5 Lakhs, interest for One Day at the prevailing lending rate for unsecured personal loan, will be charged additionally. Returns due to non financial reasons - Free
28	Outward Cheque Return	Free up to 5 instruments per month Beyond that Rs 100 per instrument	Free up to 5 instruments per month Beyond that Rs 100 per instrument
29	Stop Payment	Free up to 2 occasions in a FY Beyond 2 occasions, Rs 100 per occasion	Free up to 2 occasions in a FY Beyond 2 occasions, Rs 100 per occasion
30	ECS / NACH Mandate Registration (Registrations charges will be exempted for services related products provided by our Bank)	free	free
31	ECS / NACH Mandate Registration Failure	Rs 100 per mandate	Rs 100 per mandate
32	ECS/NACH Inward return	Rs 150 per instance	Rs 150 per instance
33	ECS/NACH outward clearing-return	Rs 100 per instance	Rs 100 per instance
34	SMS Alert Charges	free	free
35	Outstation cheque collection (DNC not through local/CTS drawing)	Free upto 2 instruments per month <u>Beyond free limit:</u> up to Rs 10,000 - Rs 20 above Rs 1,000 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 <u>Beyond free limit:</u> up to Rs 10,000 - Rs 20 above Rs 1,000 up to Rs 10,000 - Rs 50 Above Rs 10,000 up to Rs 1 Lakh - Rs 100 Above Rs 1 Lakh - Rs 150
36	Account Closure Charges	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 as per the Complimentary insurance coverage given by Debit Card	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 as per the Complimentary insurance coverage given by Debit Card
37	Personal accident insurance Cover (complimentary)	Rs 5 Lakhs / Rs 10 Lakhs Insurance cover with a discounted premium	Rs 5 Lakhs / Rs 10 Lakhs Insurance cover with a discounted premium
38	Demat & trading account AMC waiver (Applicable only with IFSC)	AMC free for 1st year	AMC free for 1st year
39	CSB Co-branded Credit Card (discount on charges)	No joining fee and AMC	No joining fee and AMC
40	Debit Card (Features & service charges are available in Debit card Matrix)	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
41	Withdrawal slip charges	Maximum permissible limit is INR 10000 per withdrawal slip. 1000 withdrawal limits shall be within the permissible limit of the product offering. Withdrawal slips are chargeable at INR 20 per transaction	Maximum permissible limit is INR 10000 per withdrawal slip. 1000 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 1800 (total/locker) | Rs 2000 (lockers/matrix)  
 medium locker- Rs 3000 (total/locker) | Rs 4000 (lockers/matrix)  
 large locker- Rs 5000 (total/locker) | Rs 7000 (lockers) | Rs 8000 (matrix)  
 extra-large locker- Rs 10000 (total/locker) | Rs 12000 (lockers/matrix)  
 Locker Security Deposit - [3 times of Annual Locker rent + GST + Rs 10000]

\*\*Discounts are applicable as per the linked locker rent recovery account variant. Discount will be available only for one locker per account. Rent will be indicated subject

**DISCLOSURE**  
 All charges are exclusive of GST as applicable.  
 Some account variants are applicable only for some specific segment of customers  
 \*Feature available to set the transaction limit in net/mobile banking  
 If no charges for returns due to technical/systems reasons  
 If monthly return is not received by the customer for 3 months, the salary account will be converted to normal Max variant account.  
 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.  
 Insurance as applicable will be received partly only if the salary continues to be credited to the account of the employee and premium to be paid as applicable by the employee towards that insurance product opted.  
 Complimentary insurance (if any) offered by the debit card (as per the terms & conditions) shall be based on the card variant and not as per the account variant.  
 Default debit card variant as per the card matrix 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 variant.

Debit Card Matrix of Max Salary Savings Account & Spark Max Salary Savings Account (w.e.f 01-05-2025)			
Sl No.	Parameters	Max Salary Savings Account	Spark Max Salary Savings Account
1	Card Variant	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	15 in all centers Beyond free txn financial - Rs 21 per txn non-financial - Rs 10 per txn	15 in all centers Beyond free txn 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/ Txns Per Day (For CSB + Other Bank ATMs)	Rupay Classic/ RuPay Platinum (Max Salary)/ Visa Classic/ Visa Platinum - 5	Rupay Classic/ RuPay Platinum (Max Salary)/ Visa Classic/ Visa Platinum - 5
5	Cash Limit Per ATM Withdrawal at our ATMs	Rupay Classic/ Visa Classic - Rs 10,000 RuPay Platinum (Max Salary)/ Visa Platinum - Rs 15,000	Rupay Classic/ Visa Classic - Rs 10,000 RuPay Platinum (Max Salary)/ Visa Platinum - Rs 15,000
6	ATM Withdrawal Limit Per Day at our ATMs	Rupay Classic/ Visa Classic - Rs 40,000 RuPay Platinum (Max Salary)/ Visa Platinum - Rs 75,000	Rupay Classic/ Visa Classic - Rs 40,000 RuPay Platinum (Max Salary)/ Visa Platinum - Rs 75,000
7	No. of Free POS Txns Per Day	unlimited	unlimited
8	No. of Free E-Com Txns Per Day	unlimited	unlimited
9	Pos Txn Limit Per Day	POS txn with PIN authentication (including contactless) Rupay Classic/Visa Classic - Rs 1 Lakh per day RuPay Platinum (Max Salary)/ Visa Platinum - Rs 3 Lakh per day  Contactless without PIN Rupay Classic/ Visa Classic/ Visa Platinum - Rs 5000 per txn with daily limit of Rs 10000 RuPay Platinum (Max Salary) - Rs 5000 per txn with daily limit of Rs 20000	POS txn with PIN authentication (including contactless) Rupay Classic/Visa Classic - Rs 1 Lakh per day RuPay Platinum (Max Salary)/ Visa Platinum - Rs 3 Lakh per day  Contactless without PIN Rupay Classic/ Visa Classic/ Visa Platinum - Rs 5000 per txn with daily limit of Rs 10000 RuPay Platinum (Max Salary) - Rs 5000 per txn with daily limit of Rs 20000
10	E-Com Txn Limit Per Day	Rupay Classic/Visa Classic - Rs 1 Lakh per day RuPay Platinum (Max Salary)/ Visa Platinum - Rs 3 Lakh per day	Rupay Classic/Visa Classic - Rs 1 Lakh per day RuPay Platinum (Max Salary)/ Visa Platinum - Rs 3 Lakh per day
11	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
12	New Debit Card Issue (Upfront Fee)	Free	Free
13	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)	Nil	Nil
14	Duplicate ATM Card	Rs.300 per instance	Rs.300 per instance
15	Duplicate ATM Pin Mailer (Rs)	Rs 100	Rs 100
16	Card Renewal	free	free
17	Emboss Name Change	Rs.300 per instance	Rs.300 per instance
18	Add on/ Additional Card** (max one card per account)	Issuance - free AMC - Nil if AMB>= Rs 1 Lakh; otherwise Annual fee as per the card variant will be applicable	Issuance - free AMC - Nil if AMB>= Rs 1 Lakh; otherwise Annual fee as per the card variant will be applicable
19	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)	

**Debit Card Annual Fee\*\***

RuPay Classic- Rs 250 | Visa Classic- Rs 250 | RuPay Platinum- Rs 500 | Visa Platinum - Rs 500

**T&C**

All charges are exclusive of GST as applicable.

Some card/account variants are applicable only for some specific segment of customers

If monthly salary is not credited in the account continuously for 3 months, the Salary account will be converted to normal Base variant account and charges as applicable to that account variant will apply.

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.

Insurance as applicable will be renewed yearly only if the salary continues to be credited in the account of the employee and premium to be paid as applicable by the employee towards that insurance product opted.

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 debit card variant as per the card matrix 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 variant.

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

AMB - Average Monthly Balance during the charging period