



Service Charges & Features_ CSB Salary SA Variants (w.e.f. 01-05-2025)				
Sl No.	Parameters	Advantage Salary Savings Account	Privilege Salary Savings Account	Spark Salary Savings Account
1	Indicative salary bracket (monthly take home salary)	Minimum Rs 15,000	Minimum Rs 25,000	Resident Govt. Employees
2	Average Monthly Balance (AMB) Requirement	Nil	Nil	Nil
3	Charges for Non-Maintenance of Minimum Average Monthly Balance (AMB)	NA	NA	NA
4	Free multi-city payable-at-par cheque book	20 leaves per FY - free (additional cheque book @ Rs.3 per leaf)	50 leaves per FY - free (additional cheque book @ Rs 3 per leaf)	50 leaves per FY - free (additional cheque book @ Rs 3 per leaf)
5	Charges for small value cash withdrawals (home & nonhome branches) (Charges are not applicable for withdrawals of amount > Rs 25,000)	Only 8 free cash withdrawals per month. Rs 150 per transaction after free limit	Only 10 free cash withdrawals per month. Rs 150 per transaction after free limit	Only 10 free cash withdrawals per month. Rs 150 per transaction after free limit
6	Cash deposit limit at home branch	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 remittance	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 remittance	Free limit of Rs 5 Lakhs per month (home + non-home) Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance
7	ABB Cash Deposit Limit at Remote/Non-Home Branch	Free limit of Rs 50,000 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 remittance	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 remittance	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 remittance
8	ABB cash withdrawal limit/day from remote /non-home branch	Rs.50,000 for bearer cheque; Rs. 2 lakh for self cheque	Rs.50,000 for bearer cheque; Rs. 5 lakh for self cheque	Rs.50,000 for bearer cheque; Rs.5 lakh for self cheque
9	Coin & Small denomination Notes counting charges for remittance	Currency notes/coins of lower denomination (< Rs 100) per transaction Upto 50 pieces - Free More than 50 pieces - Rs 5 per 50 pieces and part thereof		
10	ABB Cheque Deposit Limit Per Instrument and Per Day	unlimited	unlimited	unlimited
11	Account Maintenance Charges	Nil	Nil	Nil
12	IMPS transaction charges - Branch/ Net & Mobile Banking (per txn)	IMPS 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		
13	Retail Net Banking / Mobile Banking Txn Limit Per Day Per User (Rs)	Default - Rs 1 lakh Maximum - Rs 3 Lakh	Default - Rs 2 lakh Maximum - Rs 5 Lakh	Default - Rs 2 lakh Maximum - Rs 5 Lakh
14	DD/PO Issue	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 (min. Rs.50) Above Rs. 1 lakh - Rs.3 per 1000 (max. Rs. 10000)	up to 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 (min. Rs.50) Above Rs. 1 lakh - Rs.3 per 1000 (max. Rs. 10000)	up to 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 (min. 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	Rs.100/ instrument + stamp cost
16	Duplicate DD/PO (Rs)	Rs 100 + stamp cost	Rs 100 + stamp cost	Rs 100 + stamp cost
17	DD/PO Revalidation (Rs)	Rs.100/ instrument	Rs.100/ instrument	Rs.100/ instrument
18	NEFT @ branch	Upto ₹ 10,000 - ₹ 2 ₹ 10,001 to ₹ 1 Lac - ₹ 4.50 ₹ 1,00,001 to ₹ 2 Lac - ₹ 14.50 > ₹ 2 lakh - ₹ 24.50	10 txns free per month After free limit Upto ₹ 10,000 - ₹ 2 ₹ 10,001 to ₹ 1 Lac - ₹ 4.50 ₹ 1,00,001 to ₹ 2 Lac - ₹ 14.50 > ₹ 2 lakh - ₹ 24.50	10 txns free per month After free limit Upto ₹ 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	₹ 2 lakh to ₹ 5 lakh - ₹ 25.00 > ₹ 5 lakh - ₹ 50.00	5 txns free per month After free limit ₹ 2 lakh to ₹ 5 lakh - ₹ 25.00 > ₹ 5 lakh - ₹ 50.00	5 txns free per month After free limit ₹ 2 lakh to ₹ 5 lakh - ₹ 25.00 > ₹ 5 lakh - ₹ 50.00
20	NEFT / RTGS charges (Net/Mobile Banking txn)	Free	Free	Free
21	Annual locker rent discount	No discount	30% discount on prescribed rate for small, medium & large lockers 20% discount on prescribed rate for extra-large lockers	30% discount on prescribed rate for small, medium & large lockers 20% 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		
23	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
24	Duplicate Deposit Receipt	Rs.100 + stamp cost	Rs.100 + stamp cost	Rs.100 + stamp cost
25	Duplicate Net Banking Passwords (Rs)	Rs 100	Rs 100	Rs 100
26	Certificate Issue (Rs)	Rs 100 per certificate	Rs 100 per certificate	Rs 100 per certificate
27	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	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	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
28	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
29	Stop Payment	Rs.100 per occasion	Free up to 1 occasion in a FY Beyond 1 occasion, Rs.100 per occasion	Free up to 1 occasion in a FY Beyond 1 occasion, Rs.100 per occasion
30	ECS / NACH Mandate Registration (Registrations charges will be exempted for services /allied products provided by our Bank)	Rs 200 per mandate	3 registrations per month - free	3 registrations per month - free
31	ECS / NACH Mandate Registration Failure#	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate
32	ECS/NACH inward return#	Rs 250 per instance	1 instance per year Free, after that Rs.200 per mandate	Rs 250 per instance
33	ECS/NACH outward clearing-return#	Rs.500 per instance	Rs.500 per instance	Rs.500 per instance
34	SMS Alert Charges (if no SMS is sent to a customer during a quarter, there will be Zero charges applicable)	0.5 per SMS		
35	Outstation cheque collection (OBC not through Local/CTS clearing)	up to Rs.5000 - 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		
36	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		
37	Personal accident insurance Cover (complimentary)	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
38	Demat & trading account AMC waiver (Applicable only with IIFL)	AMC free for the first year	AMC free for the first year	AMC free for 1st year
39	Credit Card (discount on charges)	Credit Card: No Joining fees and AMC Fees. No income documents required	Credit Card: No Joining fees and AMC Fees. No income documents required	Credit Card: No Joining fees and AMC Fees. No income documents required
40	Withdrawal Slip Charges	Maximum permissible limit is INR 50000 per withdrawal slip. (ABB withdrawal limits shall be within the permissible limit of the product offering). Withdrawal slips are chargeable at INR 20 per transaction		

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All charges are exclusive of GST as applicable.
Some account variants are applicable only for some specific segment of customers
option available to set the transaction limit in net/mobile banking
No charges for return due to technical/systemic reasons
If monthly salary is not credited in the account continuously for 3 months, the Salary account will be converted to normal Base variant account.
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.



Debit Card Matrix_ CSB Salary SA Variants (w.e.f. 01-05-2025)				
SI No.	Parameters	Advantage Salary Savings Account	Privilege Salary Savings Account	Spark Salary Savings Account
1	Card Variant	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
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 - Rs 21 per txn; non financial - Rs 10 per txn	5 in all centers Beyond free txns: financial - Rs 21 per txn; non financial - Rs 10 per txn	5 in all centers Beyond free txns: 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	unlimited
4	No of ATM Cash Withdrawals/ Txns Per Day (For CSB + Other Bank Atms)	Rupay Classic/ Rupay Platinum/ Visa Classic/ Visa Platinum - 5	Rupay Classic/ Rupay Platinum/ Visa Classic/ Visa Platinum - 5	Rupay Classic/ Rupay Platinum/ Visa Classic/ Visa Platinum - 5
5	Cash Limit Per ATM Withdrawal at our ATMs	Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 10,000 Visa Platinum - Rs 15,000	Rupay Classic/ Visa Classic - Rs 10,000 Rupay Platinum/ Visa Platinum - Rs 15,000	Rupay Classic/ Visa Classic - Rs 10,000 Rupay Platinum/ Visa Platinum - Rs 15,000
6	ATM Withdrawal Limit Per Day at our ATMs	Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 40,000 Visa Platinum - Rs 75,000	Rupay Classic/ Visa Classic - Rs 50000 Rupay Platinum/ Visa Platinum - Rs 75,000	Rupay Classic/ Visa Classic - Rs 50000 Rupay Platinum/ Visa Platinum - Rs 75,000
7	No. of Free POS Txns Per Day	unlimited	unlimited	unlimited
8	No. of Free E-Com Txns Per Day	unlimited	unlimited	unlimited
9	Pos Txn Limit Per Day	POS txn with PIN authentication (including contactless) Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 50,000 per day Visa Platinum - Rs 1.5 Lakh per day Contactless without PIN Rupay Classic - Rs 5000 per txn with daily limit of Rs 5000 Rupay Platinum/ Visa Classic/ Visa Platinum - Rs 5000 per txn with daily limit of Rs 10000	POS txn with PIN authentication (including contactless) Rupay Classic/Visa Classic - Rs 1 Lakh per day Rupay Platinum/ Visa Platinum - Rs 1.5 Lakh per day Contactless without PIN Rupay Classic/ Rupay Platinum/ Visa Classic/ Visa Platinum - Rs 5000 per txn with daily limit of Rs 10000	POS txn with PIN authentication (including contactless) Rupay Classic/Visa Classic - Rs 1 Lakh per day Rupay Platinum/ Visa Platinum - Rs 1.5 Lakh per day Contactless without PIN Rupay Classic/ Rupay Platinum/ Visa Classic/ Visa Platinum - Rs 5000 per txn with daily limit of Rs 10000
10	E-Com Txn Limit Per Day	Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 50,000 Visa Platinum - Rs 1 Lakh per day	Rupay Classic/Visa Classic/ Rupay Platinum/ Visa Platinum - Rs 1 Lakh per day	Rupay Classic/Visa Classic/ Rupay Platinum/ Visa Platinum - Rs 1 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	Rs.150 per cash withdrawal; Rs.25 per balance enquiry
12	New Debit Card Issue (Upfront Fee)	Free	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)	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)	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)
14	Duplicate ATM Card	Rs.300 per instance	Rs.300 per instance	Rs.300 per instance
15	Duplicate ATM Pin Mailer (Rs)	Rs 100	Rs 100	Rs 100
16	Card Renewal	free	free	free
17	Emboss Name Change	Rs.300 per instance	Rs.300 per instance	Rs.300 per instance
18	Add on/ Additional Card	Nil	Rs 100 per issuance + AMC as per the card variant	Rs 100 per issuance + AMC as per the card variant
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

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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 Suvidha account will be converted to normal Base variant account and charges as applicable to that account variant will apply
Bank reserves its 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