

Service Charges & Features Platinum Max Current Account(w.e.f. 01-05-2025)

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-Maintenance 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	Account maintenance Charges (Folio / Ledger Charges)	Nil
5	Cash deposit limit at home branch	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 at remote/non-home branch	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 per day from home branch	unlimited
9	Cash withdrawal limit per day from remote/non-home branch	Rs.10 Lakh for bearer / Self Cheque
10	Cash withdrawal charges (home & non-home branches) (Charges are not applicable to withdrawals of amount more than Rs 25,000)	No charges
11	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 50 pieces and part thereof
12	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
13	Retail Net Banking/ Mobile Banking txn limit per day per user (Retail Mobile Banking) (Rs)	Default - 5 Lakh* Maximum - 50 Lakh
14	DD/ Pay-order Issue	Free Demand Draft** (Free DD/PO in a month is restricted to 1000 nos)
15	DD/PO Cancellation	5 instruments per month free After free limit, Rs 100 per instrument
16	NEFT charges (from branch)	Free
17	RTGS charges (from branch)	Free
18	NEFT / RTGS charges (Net/Mobile Banking txn)	Free
19	Annual Locker rent *	Small Locker - free 70% discount on locker rental for medium, large & extra-large lockers (No security deposit for locker accounts opened with the stipulated IP)
20	Locker rent overdue charge (All sizes)	1st Quarter: 10% of annual rental 2nd Quarter: 20% of annual rental 3rd Quarter: 30% of annual rental 4th quarter: 40% of annual rental
21	issue of duplicate Passbook	Free Issuance
22	issue of duplicate FD Receipt	Free
23	Issue of duplicate Net Banking Passwords (Rs)	Free
24	duplicate DD/PO (Rs) per instrument	5 instruments per month free After free limit, Rs 100 per instrument
25	DD/PO revalidation (Rs) per instrument	5 instruments per month free After free limit, Rs 100 per instrument
26	Certificate Issue (Rs)	Free
27	Outstation cheque collection (OBC not through Local clearing)	Free
28	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
29	Outward cheque return#	Free up to 20 instruments per month Beyond that Rs.100 per instrument
30	Stop Payment	Free up to 5 occasions in a financial year Beyond 5 occasions, Rs.100 per occasion
31	ECS / NACH Mandate Registration (Registrations charges will be exempted for services/allied products provided by our Bank)	free
32	ECS / NACH Mandate Registration Failure#	Free
33	ECS/NACH inward clearing - return#	Rs 250 per instance
34	ECS/NACH outward clearing-return#	Rs.500 per instance
35	SMS Alert Charges	free
37	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
38	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
39	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.

Option available to customer to set the transaction limit for netbanking

#returns on technical grounds are exempted

** Free cheque leaves & DD/PO in a month is restricted to 1000 nos

*Discounts are applicable as per the linked locker rent recovery account variant. Discount is applicable for only one locker per CASA account. Rent as applicable will be collected upfront.

For accounts not maintaining the stipulated AMB for a month, 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.

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

Debit Card Matrix_CSB Platinum Max Current Account (w.e.f 01-05-2025)

Sl 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	
3	No of free ATM txns permitted in CSB ATMs per month, including balance enquiry	unlimited
4	No of ATM cash withdrawals/ transactions per day (for CSB + other bank ATM)	Current Platinum Max
5	Cash limit per ATM withdrawal at CSB ATMs	RuPay Select - Rs 15,000 RuPay Classic & Visa Classic - Rs.10,000 RuPay Platinum & Visa Platinum - Rs.15,000
6	ATM withdrawal limit per day at CSB ATMs	RuPay Select - Rs 1.5 Lakh RuPay Classic & Visa Classic - Rs.40,000 RuPay Platinum & Visa Platinum - Rs.75,000
7	No of free POS txns per day	Unlimited
8	POS txn limit per day	POS txn with PIN authentication (including contactless) RuPay Select - Rs 5 Lakh RuPay Classic/ Visa Classic - Rs.50,000 RuPay Platinum/ Visa Platinum - Rs 3 Lakh Contactless without PIN RuPay Select/ RuPay Platinum - Rs 5000 per txn with daily limit of Rs 20000 RuPay Classic - Rs 5000 per txn with daily limit of Rs 5000 Visa Classic/ Visa Platinum - Rs 5000 per txn with daily limit of Rs 10000
9	E-Com Txn Limit Per Day	RuPay Select - Rs 5 Lakh RuPay Classic & Visa Classic - Rs.50,000 RuPay Platinum & Visa Platinum - Rs.3 Lakh
10	International Balance Enquiry/Cash withdrawal	Rs.150 per cash withdrawal; Rs.25 per balance enquiry
11	New Debit Card Issue (upfront fee)	Free
12	Debit Card Annual Fee**	Free
14	issue of duplicate ATM Card	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
15	issue of duplicate ATM Pin Mailer	free
16	Add-on Card/ Additional Card	one free Add-on card or Additional card at CSB ATM - free at non-CSB ATM: Rs 25 per txn
17	ATM txn declined at CSB/non-CSB ATM due to insufficient fund in customer account.	(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 | RuPay Select- Rs 900

[for accounts not maintaining the stipulated AMB during the charging period, charges as per the card variant 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. This is applicable to add-on/additional cards also]

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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.

*Free off-us ATM transactions are restricted to 30 nos per month

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

Platinum Max Current Account - Forex / Trade level Service Charges & Features w.e.f 01-05-2025		
Sl No.	Specification	Platinum Max Current Account
1	Advance Payment for Imports	Rs. 300 per Bill
2	Direct Import 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)	Current Platinum Max
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 regularisation 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

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

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

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