CSB Bank
Trusted Heritage Smart Future

Service Charges & Features of Premier Banking Corporare Salary Accounts

Sr No	Specification	Zenith Salary Savings Account	Elite Salary Savings Account	Prime Salary Savings Account
1	**Minimum Salary Credit**	Minimum Rs. 3 Lakh and above	Rs. 50,000 to less than Rs. 3 Lakh	Rs. 25,000 to less than Rs. 50,000
2	**Charges for Non-Maintenance of Minimum Average Monthly Balance (AMB)**	NA	NA	NA
3	**Free Multi city payable at par Cheque Book facility**	Unlimited Free cheque leaves	200 Free cheque leaves per FY (additional cheque book @ Rs 3 per leaf)	100 Free cheque leaves per FY (additional cheque book @ Rs 3 per leaf)
4	**ABB Cash Withdrawal limit per day from remote/non-home branch**	Unlimited	Unlimited	Free limit: Per month - 5 cash withdrawal or Rs 7 lakh whichever is earlier. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction
5	**Combined Cash deposit limit at Home / Non-Home Branch**	Home + Non-Home Branch: 10 free cash deposit per month (per account) not exceeding Rs 15 Lakh per month (per account) Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Home Branch: 10 free cash deposit per month (per account) not exceeding Rs 7 Lakh per month (per account) Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance Non-Home Branch: Free limit of Rs 5 Lakh per month(per account), subject to free limit under Home branch limit Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Home Branch: 5 free cash transactions per month (per account) not exceeding Rs 5 Lakh per month (per account) Non-Home Branch: Free limit of Rs 2 Lakh per month(per account), subject to free limit under Home branch limit Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance
6	**Coin & Small denomination Notes counting charges for remittance**	Currency notes/coins of lower denomination (ie. < Rs 100) per transaction Upto 100 pieces - Free More than 100 pieces - Rs 5 per 50 pieces and part thereof	Currency notes/coins of lower denomination (ie. < Rs 100) per transaction Upto 100 pieces - Free More than 100 pieces - Rs 5 per 50 pieces and part thereof	Currency notes/coins of lower denomination (ie. < Rs 100) per transaction Upto 100 pieces - Free More than 100 pieces - Rs 5 per 50 pieces and part thereof
7	**ABB cheque deposit limit per instrument and per day at remote / non-home branch**	unlimited	unlimited	unlimited
8	**IMPS transaction charges - Branch/ Net & Mobile Banking (per txn)**	IMPS - Free	IMPS - 10 txns free per month 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	IMPS: 5 txns free per month 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
9	**Net / Mobile Banking txn limit per day per user**	Net/Mobile Banking: Default - Rs 5 Lakh* Maximum - Rs 25 Lakh	Net/Mobile Banking: Default - Rs 5 Lakh* Maximum - Rs 10 Lakh	Net/Mobile Banking: Default - Rs 2 Lakh* Maximum - Rs 5 Lakh
10	**DD/ Pay-order**	Unlimited	up to 5 instruments free per month Beyond free 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 free 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)
11	**DD/PO - Cancellation**	Free	Free	Rs 100/ instrument + stamp cost
12	**DD/PO - Duplicate issuance**	Free	Free	Rs 100/ instrument + stamp cost
13	**DD/PO revalidation (Rs)**	Free	Free	Rs 100/ instrument
14	**NEFT charges (Branch Txn)**	20 txns free per month Beyond free transactions: Upto Rs 10,000 - Rs 2 Rs 10,001 to Rs 1 Lac - Rs 4.50 Rs 1,00,001 to Rs 2 Lac - Rs 14.50 > Rs 2 lakh - Rs 24.50	10 txns free per month Beyond free transactions: Upto Rs 10,000 - Rs 2 Rs 10,001 to Rs 1 Lac - Rs 4.50 Rs 1,00,001 to Rs 2 Lac - Rs 14.50 > Rs 2 lakh - Rs 24.50	5 txns free per month Beyond free transactions: Upto Rs 10,000 - Rs 2 Rs 10,001 to Rs 1 Lac - Rs 4.50 Rs 1,00,001 to Rs 2 Lac - Rs 14.50 > Rs 2 lakh - Rs 24.50
15	**RTGS charges (Branch Txn)**	20 txns free per month Beyond free transactions: 2 - 5 Lakh- Rs 25 > Rs 5 lakh- Rs 50	10 txns free per month Beyond free transactions: 2 - 5 Lakh- Rs 25 > Rs 5 lakh- Rs 50	5 txns free per month Beyond free transactions: 2 - 5 Lakh- Rs 25 > Rs 5 lakh- Rs 50
16	**NEFT / RTGS charges (Net/Mobile Banking txn)**	Free	Free	Free
17	**Duplicate Passbook**	Free	Free	Rs 100 for issuance & Rs 20 per page
18	**Duplicate Deposit Receipt**	Free	Free	Rs 100
19	**Duplicate Net Banking Passwords (Rs)**	Free	Free	Rs 100
20	**Certificate Issue (Rs)**	Free	Free	Rs 100 per certificate
21	**Outstation cheque collection (OBC not through Local/CTS clearing)**	up to 10 instruments free per month Beyond free instruments 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	up to 10 instruments free per month Beyond free instruments 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	up to 10 instruments free per month Beyond free instruments 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
22	**Inward clearing cheque return**	Rs 500 per instrument for third time onwards 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 third time onwards 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 third time onwards 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
23	**Outward clearing cheque return**	Free up to 15 instruments per month Beyond free limit, Rs 100 per instrument	Free up to 10 instruments per month Beyond free limit, Rs 100 per instrument	Free up to 5 instruments per month Beyond free limit, Rs 100 per instrument
24	**Stop Payment**	Free	Free up to 5 occasions in a Financial Year Beyond free occasion, Rs 100 per occasion (stop payment through alternate channels are free)	Free up to 2 occasions in a Financial Year Beyond free occasion, Rs 100 per occasion (stop payment through alternate channels are free)
25	**ECS / NACH Mandate Registration** (Registrations charges will be exempted for services /allied products provided by our Bank)	Free	Free	Free
26	**ECS / NACH Mandate Registration Failure**	Free	Free	Free
27	**ECS/NACH inward clearing - return**	Free up to 2 instruments per month Beyond free limit, Rs 250 per instrument	Free up to 1 instrument per month Beyond free limit, Rs 250 per instrument	Rs 250 per instrument
28	**SMS Alert Charges**	Free	Free	Rs 0.5 per SMS for Resident Accounts
29	**Account Closure Charges**	Free for closure within 15 days from the date of account activation Rs 1000 – 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 1000 – 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 1000 – if the account is closed after 15 days but within 1 year from the date of account activation
30	**Demat & trading account AMC waiver** (Applicable only with selected partners)	AMC free for 1st year	AMC free for 1st year	No discount/waiver
31	**Personal Accident Insurance Cover**	as per the debit card feature	as per the debit card feature	as per the debit card feature
32	**Debit Card** (features & service charges are available in ATM card Matrix)	Mastercard World	Mastercard Platinum	Mastercard Titanium

T & C:
All charges are exclusive of GST as applicable.
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
No charges for cheque/ECS/NACH return due to technical/systemic reasons.
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 CA/SA product. Defalut card variant is to be selected for getting the value added features of the account/card variant.
Locker: 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.r per account. Rent will be collected upfront.
Certain debit card variants and Savings/Current Account products are applicable for certain customer segments only.

Retail Net & Mobile Banking:
(a) Omnichannel concept ie. the maximum permissible transaction limit will be the combined cap for both Net Banking and Mobile Banking. Example: If the max allowed is Rs10 lakh, then the sum of limits across both channels cannot exceed Rs10 lakh.
(b) Option available for customers 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- Premier Banking Corporare Salary Accounts				
Sr No	**Specification**	**Zenith Salary Savings Account**	**Elite Salary Savings Account**	**Prime Salary Savings Account**
1	**Card Variant (Default)**	Mastercard World	Mastercard Platinum	Mastercard Titanium
2	**No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry**	Unlimited	Unlimited	5 free txns 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)**	Unlimited	Unlimited	5 free txns Beyond free txns: financial - Rs. 21 per txn; non financial - Rs. 10 per txn
5	**No of free POS txns per day**	Unlimited	unlimited	unlimited
6	**International Balance Enquiry/Cash withdrawal**	Rs. 150 per cash withdrawal; free for balance enquiry	Rs. 150 per cash withdrawal; free for balance enquiry	Rs. 150 per cash withdrawal; Rs. 25 per balance enquiry
7	**New Debit Card Issue (upfront fee)**	Free	Free	Free
8	**Debit Card Annual Fee**	₹ 1,000	₹ 500	₹ 300
9	**Duplicate ATM Card**	₹ 300	₹ 300	₹ 300
10	**Duplicate ATM Pin Mailer**	Free	Free	₹ 100
11	**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)	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)	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)
12	**Add-on Card Charge**	3 free add-on card (no issuance fee) for the primary applicant Annual fee of Rs. 900 if the AMB/TRV for the charging period is not met	3 free add-on card (no issuance fee) for the primary applicant Annual fee of Rs. 900 if the AMB/TRV for the charging period is not met	1 free add-on card (no issuance fee) is allowed for the primary applicant @ an Annual fee of Rs. 500
13	**Embossed Name Change**	Rs. 300 per instance	Rs. 300 per instance	Rs. 300 per instance

T&C
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.
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.
Defalut 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