

Debit Card Matrix - Regular Current Account Products (w.e.f. 01-11-2025)

SI No.	Specification	Blue Current Account NRE Blue Current Account NRO Blue Current Account (CA - Base product/variant)	Silver Current Account	Gold Current Account	Platinum Current Account NRE Platinum Current Account NRO Platinum Current Account
1	Debit Card Variant (default)	RuPay Classic	RuPay Classic	RuPay Platinum	RuPay Platinum
2	No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry	Nil	3 in all Centers <u>Beyond free limits:</u> financial - ₹ 21 per txn; non financial - ₹ 10 per txn	5 in all Centers <u>Beyond free limits:</u> financial - ₹ 21 per txn; non financial - ₹ 10 per txn	5 in all Centers <u>Beyond free limits:</u> financial - ₹ 21 per txn; non financial - ₹ 10 per txn
3	No of free ATM txns permitted in CSB ATMs per month, including balance enquiry	unlimited	unlimited	unlimited	unlimited
4	International Balance Enquiry/Cash withdrawal	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry
5	New Debit Card Issue (upfront fee)	Free	Free	Free	Free
6	Debit Card Annual Fee (charges will be debited during the end of every calendar year. For new cards issued during the year, charge shall be collected on pro-rata basis for the first year)	RuPay Classic- ₹ 250 Visa Classic- ₹ 250 RuPay Platinum- ₹ 500 Visa Platinum - ₹ 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature) Visa Signature - ₹ 900	RuPay Classic- ₹ 250 Visa Classic- ₹ 250 RuPay Platinum- ₹ 500 Visa Platinum - ₹ 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature) Visa Signature - ₹ 900	RuPay Classic- ₹ 250 Visa Classic- ₹ 250 RuPay Platinum- ₹ 500 Visa Platinum - ₹ 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature) Visa Signature - ₹ 900	RuPay Classic- ₹ 250 Visa Classic- ₹ 250 RuPay Platinum- ₹ 500 Visa Platinum - ₹ 500 Nil* if AMB>=1Lakh (*not applicable for Visa Signature) Visa Signature - ₹ 900
7	Issue of duplicate ATM Card	₹ 300 per instance			
8	Issue of duplicate ATM Pin Mailer	₹ 100	₹ 100	Free	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)	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)	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)	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	NA	NA	One Add-on card with AMC applicable as per the card variant	One Add-on card free
11	Embossed Name Change	₹ 300 per instance			

T&C

All charges are exclusive of GST as applicable.

For accounts that do not maintain the stipulated Average Monthly Balance (AMB) for a given month, charges and free 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 product will be levied for that period.

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

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

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 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>