



### Debit Card Matrix- Savings Account Products for Specific Customers (w.e.f. 01-11-2025)

Sl No.	Specification	Sr. Citizen Independence Savings Account [Resident Individuals >= 60 years   For Joint Accounts, the first holder must be senior citizen]	NRE Mariner Gold Savings Account NRO Mariner Gold Savings Account	Students Support Savings Account	Women Power Savings Account [Only for Resident Woman >= 18 years   For joint accounts, all the holders must be women above 18 years]
1	<b>Debit Card Variant (Default)</b>	RuPay Platinum Senior Citizen  (Other permissible card variants as per the debit card matrix can be issued on request, on chargeable basis as applicable)	RuPay Platinum	RuPay Classic	RuPay Platinum Women Power  (Other permissible card variants as per the debit card matrix can be issued on request, on chargeable basis as applicable)
2	<b>No of free ATMs permitted in non CSB ATMs per month, including balance enquiry</b>	5 free txns 10 free txns if AMB=>Rs 1 Lakh  Beyond free txns: financial - Rs 21 per txn non-financial - Rs 10 per txn	Unlimited	3 in Metro, 5 in other centers  Beyond free txns: financial - Rs 21 per txn; non-financial - Rs 10 per txn	5 free txns  Beyond free txns: financial - Rs 21 per txn; non-financial - Rs 10 per txn
3	<b>No of free ATMs permitted in CSB ATMs per month, including balance enquiry</b>	unlimited	Unlimited	unlimited	unlimited
4	<b>International Balance Enquiry/Cash withdrawal</b>	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	Rs 150 per cash withdrawal; Rs 25 per balance enquiry
5	<b>New Debit Card Issue (upfront fee)</b>	free	free	free	free
6	<b>Debit Card Annual Fee</b>  (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)	Rs 500 Nil* if AMB=>Rs 1 Lakh	RuPay Classic- Rs 250 Visa Classic- Rs 250 RuPay Platinum- Rs 500 Visa Platinum - Rs 500 Nil* if AMB=>1Lakh (*not applicable for Visa Signature)	₹ 250	Rs 500
7	<b>Duplicate ATM Card</b>	Rs 300 per instance			
8	<b>Duplicate ATM Pin Mailer</b>	Rs 100 free, if AMB=> Rs 1 Lakh	Free	₹ 100	₹ 100
9	<b>ATM txn declined at CSB/non-CSB ATM due to insufficient fund in customer account.</b>	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)	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)
10	<b>Add-on/Additional Card Charge</b>	300	₹ 300	₹ 300	₹ 300
11	<b>Embossed Name Change</b>	Rs 300 per instance			

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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.

Some card/account variants are applicable for specific categories of customers. The bank reserves the right to change or withdraw any of the variants.

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Complaints (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-Cash 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>