

Current Account Variants- Debit Card Matrix (w.e.f. 01.10.2022)							
Sl No.	Specification		CSB Smart CA	CSB Orange/ Blue CA CSB Orange/ Blue NRE CA CSB Orange/Blue NRO CA	CSB Silver CA CSB Silver NRE CA CSB Silver NRO CA	CSB Gold CA CSB Gold NRE CA CSB Gold NRO CA	CSB Platinum CA CSB Platinum NRE CA CSB Platinum NRO CA
1	Card Variant (default)	Existing	Rupay Classic	Rupay Classic	Rupay Classic	Rupay Platinum	Rupay Platinum
2	No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry	Existing	Nil	Nil	3 in all Centers Beyond free limits: financial - Rs 21 per txn; non financial - Rs 10 per txn	5 in all Centers Beyond free limits: financial - Rs 21 per txn; non financial - Rs 10 per txn	5 in all Centers Beyond free limits: 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	Existing	unlimited	unlimited	unlimited	unlimited	unlimited
4	No of ATM cash withdrawals/ transactions per day (for CSB + other bank ATM)	Proposed	Rupay Classic/ Rupay Platinum/ Visa Classic/ Visa Platinum - 5 Visa Signature - 10	Rupay Classic/ Rupay Platinum/ Visa Classic/ Visa Platinum - 5 Visa Signature - 10	Rupay Classic/ Rupay Platinum/ Visa Classic/ Visa Platinum - 5 Visa Signature - 10	Rupay Classic/ Rupay Platinum/ Visa Classic/ Visa Platinum - 5 Visa Signature - 10	Rupay Classic/ Rupay Platinum/ Visa Classic/ Visa Platinum - 5 Visa Signature - 10
5	Cash limit per ATM withdrawal at CSB ATMs	Existing	Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 10,000 Visa Platinum - Rs 15,000 Visa Signature - Rs 15,000	Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 10,000 Visa Platinum - Rs 15,000 Visa Signature - Rs 15,000	Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 10,000 Visa Platinum - Rs 15,000 Visa Signature - Rs 15,000	Rupay Classic/ Visa Classic - Rs 10,000 Rupay Platinum/ Visa Platinum - Rs 15,000 Visa Signature - Rs 15,000	Rupay Classic/ Visa Classic - Rs 10,000 Rupay Platinum/ Visa Platinum - Rs 15,000 Visa Signature - Rs 15,000
6	ATM withdrawal limit per day at CSB ATMs	Proposed	Rupay Classic/ Platinum & Visa Classic - Rs 40,000 Visa Platinum - Rs 75,000 Visa Signature - Rs 1 Lakh	Rupay Classic/ Platinum & Visa Classic - Rs 40,000 Visa Platinum - Rs 75,000 Visa Signature - Rs 1 Lakh	Rupay Classic/ Platinum & Visa Classic - Rs 40,000 Visa Platinum - Rs 75,000 Visa Signature - Rs 1 Lakh	Rupay Classic & Visa Classic - Rs 40,000 Rupay Platinum & Visa Platinum - Rs 75,000 Visa Signature - Rs 1Lakh	Rupay Classic & Visa Classic - Rs 40,000 Rupay Platinum & Visa Platinum - Rs 75,000 Visa Signature - Rs 1Lakh
7	No of free POS txns per day	Existing	unlimited	unlimited	Unlimited	Unlimited	Unlimited
8	POS txn limit per day	Proposed	Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 50,000 Visa Platinum - Rs 1.5 Lakh Visa Signature - Rs 5 Lakh	Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 50,000 Visa Platinum - Rs 1.5 Lakh Visa Signature - Rs 5 Lakh	Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 50,000 Visa Platinum - Rs 1.5 Lakh Visa Signature - Rs 5 Lakh	Rupay Classic/ Visa Classic - Rs 50,000 Rupay Platinum/ Visa Platinum - Rs 1.5 Lakh Visa Signature - Rs 5 Lakh	Rupay Classic/ Visa Classic - Rs 50,000 Rupay Platinum/ Visa Platinum - Rs 1.5 Lakh Visa Signature - Rs 5 Lakh
9	E-Com Txn Limit Per Day	Proposed	Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 50,000 Visa Platinum - Rs 1 Lakh Visa Signature - Rs 5 Lakh	Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 50,000 Visa Platinum - Rs 1 Lakh Visa Signature - Rs 5 Lakh	Rupay Classic/ Rupay Platinum/ Visa Classic - Rs 50,000 Visa Platinum - Rs 1 Lakh Visa Signature - Rs 5 Lakh	Rupay Classic/ Visa Classic - Rs 50,000 Rupay Platinum/ Visa Platinum - Rs 1 Lakh Visa Signature - Rs 5 Lakh	Rupay Classic/ Visa Classic - Rs 50,000 Rupay Platinum/ Visa Platinum - Rs 1 Lakh Visa Signature - Rs 5 Lakh
10	International Balance Enquiry/Cash withdrawal	Existing	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	Rs 150 per cash withdrawal; Rs 25 per balance enquiry
11	New Debit Card Issue (upfront fee)	Existing	Free	Free	Free	Free	Free
12	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)	Proposed	Free 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) Visa Signature - Rs 900				
13	Issue of duplicate ATM Card	Existing	Rs 300 per instance	Rs 300 per instance	Rs 300 per instance	Rs 300 per instance	Rs 300 per instance
14	Issue of duplicate ATM Pin Mailer	Existing	Rs 100	Rs 100	Rs 100	Free	Free
15	ATM txn declined at CSB/non-CSB ATM due to insufficient fund in customer account.	Proposed	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)				

T&C

All charges are exclusive of GST as applicable.

Cash withdrawal/POS/E-Com txn limits are based on the card variant and not as per the account variant

Gold & Platinum account holders who prefer to enjoy higher withdrawal limits (ATM/POS/E-Com) may opt for personalised kits instead of Instant/Over the counter kits

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.