



**Savings Bank Account Variants- Debit Card Matrix (w.e.f. 01-05-2025)**

Sl No.	Specification	Blue Savings Account	Silver Plus Savings Account NRE Silver Plus Savings Account NRO Silver Plus Savings Account	Gold Savings Account NRO Gold Savings Account NRE Gold Savings Account	Platinum Savings Account NRE Platinum Savings Account NRO Platinum Savings Account	BSBDA
1	Card Variant (Default)	RuPay Classic	RuPay Classic	RuPay Platinum	RuPay Platinum	RuPay PMONEY
2	No of free ATM tens permitted in non CSB ATMs per month, including balance enquiry	3 in Metro, 5 in other centers <b>Annual Free Limit:</b> financial - Rs 21 per ten; non financial - Rs 10 per ten	10 Free tens <b>Annual Free Limit:</b> financial - Rs 21 per ten; non financial - Rs 10 per ten	unlimited	Rs 1 Lakh	4 free withdrawal per month including CSB & other bank ATMs <b>Annual Free Limit:</b> financial - Rs 21 per ten; non financial - Rs 10 per ten (if exceeds 4 ten including withdrawal/balance enquiry)
3	No of free ATM tens permitted in CSB ATMs per month, including balance enquiry	unlimited	unlimited	unlimited	unlimited	4 free withdrawal per month including CSB & other bank ATMs <b>Annual Free Limit:</b> financial - Rs 21 per ten (non-financial- unlimited)
4	No of ATM cash withdrawals/ tens per day (for CSB + other bank ATMs)	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	4
5	Cash limit per ATM withdrawal at CSB ATMs	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	Rs 10,000
6	ATM withdrawal limit per day at CSB ATMs	RuPay Classic/ RuPay Platinum/ Visa Classic - Rs 40,000 Visa Platinum - Rs 75,000 Visa Signature - Rs 1 Lakh	RuPay Classic/ RuPay 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 1 Lakh	RuPay Classic/ Visa Classic - Rs 40,000 RuPay Platinum/ Visa Platinum - Rs 75,000 Visa Signature - Rs 1 Lakh	Rs 40,000
7	No of free POS tens per day	unlimited	unlimited	unlimited	unlimited	unlimited
8	POS ten limit per day	RuPay Classic/ RuPay Platinum/ Visa Classic - Rs 50,000 Visa Platinum - Rs 1.5 Lakh Visa Signature - Rs 1 Lakh	RuPay Classic/ RuPay Platinum/ Visa Classic - Rs 50,000 Visa Platinum - Rs 1.5 Lakh Visa Signature - Rs 1 Lakh	RuPay Classic/ Visa Classic - Rs 50,000 RuPay Platinum/ Visa Platinum - Rs 1 Lakh Visa Signature - Rs 1 Lakh	RuPay Classic/ Visa Classic - Rs 50,000 RuPay Platinum/ Visa Platinum - Rs 1.5 Lakh Visa Signature - Rs 1 Lakh	Rs 50,000
9	E-Com Ten Limit Per Day	RuPay Classic/ RuPay Platinum/ Visa Classic - Rs 50,000 Visa Platinum - Rs 1 Lakh Visa Signature - Rs 1 Lakh	RuPay Classic/ RuPay Platinum/ Visa Classic - Rs 50,000 Visa Platinum - Rs 1 Lakh Visa Signature - Rs 1 Lakh	RuPay Classic/ Visa Classic - Rs 50,000 RuPay Platinum/ Visa Platinum - Rs 1 Lakh Visa Signature - Rs 1 Lakh	RuPay Classic/ Visa Classic - Rs 50,000 RuPay Platinum/ Visa Platinum - Rs 1 Lakh Visa Signature - Rs 1 Lakh	Rs 50,000
10	International Balance Enquiry/Cash withdrawal	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 (outmost ten)	free	free	free	free	free
12	Debit Card Annual Fee	RuPay Classic- Rs 250 Visa Classic- Rs 250 RuPay Platinum- Rs 500 Visa Platinum- Rs 500 NIP* if AAMB=1 Lakh (*not applicable for Visa Signature) Visa Signature - Rs 900	RuPay Classic- Rs 250 Visa Classic- Rs 250 RuPay Platinum- Rs 500 Visa Platinum- Rs 500 NIP* if AAMB=1 Lakh (*not applicable for Visa Signature) Visa Signature - Rs 900	RuPay Classic- Rs 250 Visa Classic- Rs 250 RuPay Platinum- Rs 500 Visa Platinum- Rs 500 NIP* if AAMB=1 Lakh (*not applicable for Visa Signature) Visa Signature - Rs 900	RuPay Classic- Rs 250 Visa Classic- Rs 250 RuPay Platinum- Rs 500 Visa Platinum- Rs 500 NIP* if AAMB=1 Lakh (*not applicable for Visa Signature) Visa Signature - Rs 900	free
13	duplicate ATM Card	Rs 300 per instance	Rs 300 per instance	Rs 300 per instance	Rs 300 per instance	Rs 300 per instance
14	duplicate ATM Pin Mailer	Rs 100	Rs 100	free	free	Rs 100
15	ATM ten declined at CSB/non CSB ATM due to insufficient fund in customer account.			at CSB ATM - free at non-CSB ATM - Rs 25 per ten (Decline charges are applicable even if the declined ten is within the applicable monthly/Other Bank ATM free limit)		

## 18.C

All charges are exclusive of GST as applicable

Cash withdrawal/POS/Com ten limits are based on the card variant and not as per the account variant.

For accounts not maintaining the stipulated AAMB 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.

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

## Current Account Variants &amp; Service Charges (w.e.f. 01-05-2025)

Sl No.	Specification	Blue Current Account NRE Blue Current Account NRO Blue Current Account	Silver Current Account	Gold Current Account	Platinum Current Account NRE Platinum Current Account NRO Platinum Current Account
1	Average Monthly Balance (AMB) Requirement	Rs 10,000	Rs 25,000	Rs 50,000	Rs 1 Lakh
2	Charges for Non-Maintenance of Minimum Average Monthly Balance (AMB) (Charges are proportional to the % of short fall against the stipulated minimum balance, charged monthly)	Upto 20% shortfall - Rs 200 Above 20% & upto 40% shortfall - Rs 400 Above 40% & upto 60% shortfall - Rs 600 Above 60% & upto 80% shortfall - Rs 800 Above 80% & upto 100% shortfall - Rs 1000	Upto 20% shortfall - Rs 200 Above 20% & upto 40% shortfall - Rs 400 Above 40% & upto 60% shortfall - Rs 600 Above 60% & upto 80% shortfall - Rs 800 Above 80% & upto 100% shortfall - Rs 1000	Upto 20% shortfall - Rs 200 Above 20% & upto 40% shortfall - Rs 400 Above 40% & upto 60% shortfall - Rs 600 Above 60% & upto 80% shortfall - Rs 800 Above 80% & upto 100% shortfall - Rs 1000	Rs 1 Lakh
3	Free Multi city payable at per Cheque Book facility	First cheque book of 10 leaves - Free (additional cheque book @ Rs 3 per leaf)	20 cheque leaves per month - Free (additional cheque book @ Rs 3 per leaf)	50 cheque leaves per month - Free (additional cheque book @ Rs 3 per leaf)	100 cheque leaves per month - Free (additional cheque book @ Rs 3 per leaf)
4	Account maintenance Charges (Folio / Ledger Charges)		AMB - Rs. 50,000 - Rs. 120 AMB - Rs. 50,000 & 4 - Rs. 60		
5	Cash deposit limit at home branch	Free limit of 2 Lakhs per month or 10 times of previous month AMB, whichever is higher, with a maximum cap of Rs 20 Lakhs pm Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of 7.5 Lakhs per month or 10 times of previous month AMB, whichever is higher, with a maximum cap of Rs 10 Lakhs pm Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of 15 Lakhs per month or 15 times of previous month AMB, whichever is higher, with a maximum cap of Rs 50 Lakhs pm Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of 30 Lakhs per month or 15 times of previous month AMB, whichever is higher, with a maximum cap of Rs 1 Core pm Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance
6	Cash deposit limit at remote/non-home branch	Max. up to 3 remittances per month subject to free limit under item 5 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Max. up to 5 remittances per month subject to free limit under item 5 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Max. up to 10 remittances per month subject to free limit under item 5 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Max. up to 10 remittances per month subject to free limit under item 5 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance
7	Cheque deposit limit per instrument and per day at any branch	unlimited	unlimited	unlimited	unlimited
8	Cash withdrawal limit per day from home branch	unlimited	unlimited	unlimited	unlimited
9	Cash withdrawal limit per day from remote/non-home branch	Rs 50,000 (for self & bearer cheque)	Rs 50,000 for bearer cheque; Rs 2.5 lakh for self cheque	Rs 50,000 for bearer cheque; Rs 5 lakh for self cheque	Rs 1,00,000 for bearer cheque; Rs 10 lakh for self cheque
10	Charges for small value cash withdrawals (Home & non-home branches) (Charges are not applicable for withdrawals of amount > Rs 25,000)	Only 5 free cash withdrawals per month. Rs 150 per transaction after free limit	Only 8 free cash withdrawals per month. Rs 150 per transaction after free limit	Only 10 free cash withdrawals per month. Rs 150 per transaction after free limit	No charges
11	Coin & Small denomination Notes counting charges for remittance		Currency notes/coins of lower denomination < Rs 1000 per transaction Upto 10 pieces - Free More than 10 pieces - Rs 1 per 50 pieces and part thereof		
12	IMPS transaction charges - Branch/ Net & Mobile Banking (per txn)		IMPS Ten 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 ten limit per day per user (Rs)	Default - Rs 1 Lakh* Maximum - Rs 3 Lakh	Default - Rs 1 Lakh* Maximum - Rs 3 Lakh	Default - Rs 1 Lakh* Maximum - Rs 3 Lakh	Default - Rs 1 Lakh* Maximum - Rs 3 Lakh
14	DD/ Pay order issue	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 (min. Rs 1000)	up to 5 instruments free per month Beyond 5 instruments - Rs 10K 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 (min. Rs 1000)	up to 5 instruments free per month Beyond 5 instruments - Rs 10K 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 (min. Rs 1000)	up to 10 instruments free per month Beyond 10 instruments - Rs 10K 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 (min. Rs 1000)
15	DD/PO - Cancellation	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost
16	DD/PO - Duplicate Issuance	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost	Rs 100/ instrument + stamp cost
17	NEFT charges	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	25 txns free per month Beyond 25 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	25 txns free per month Beyond 25 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	100 txns free per month Beyond 100 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
18	RTGS charges	Rs 2 - 5 lakhs - Rs 25 > Rs 5 lakh - Rs 50	100 txns free per month Beyond 100 transactions - Rs 2 - 5 lakhs - Rs 25 > Rs 5 Lakh - Rs 50	100 txns free per month Beyond 100 transactions - Rs 2 - 5 lakhs - Rs 25 > Rs 5 Lakh - Rs 50	200 txns free per month Beyond 200 transactions - Rs 2 - 5 lakhs - Rs 25 > Rs 5 Lakh - Rs 50
19	NEFT / RTGS charges (Net/Mobile Banking txn)	Free	Free	Free	Free
20	Locker rent	No discount	20% discount on prescribed rate for small, medium & large lockers	30% discount on prescribed rate for small, medium & large lockers 20% discount on prescribed rate for extra-large lockers	small locker - free (100% discount) 50% discount on prescribed rate for medium & large lockers 30% discount on prescribed rate for extra-large lockers
21	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		
22	Issue of duplicate Passbook		Rs 100 per instrument	Rs 100 per instrument	Rs 100 per instrument
23	Issue of duplicate FD Receipt	Rs 100 + stamp cost	Rs 100 + stamp cost	Rs 100 + stamp cost	Rs 100 + stamp cost
24	Issue of duplicate Net Banking Passwords (Rs)	Rs 100	Rs 100	Rs 100	Rs 100
25	DD/PO cancellation fee, per instrument	Rs 100 per instrument	Rs 100 per instrument	Rs 100 per instrument	Rs 100 per instrument
26	Certificate Issue (Rs)	100 per certificate	100 per certificate	Free	Free
27	Outstation cheque collection (ONC not through Local clearing)	Up to Rs 10,000 - Rs 50 above Rs 10,000 up to Rs 10,000 - Rs 100 above Rs 10,000 - Rs 150	up to Rs 10,000 - Rs 50 above Rs 5,000 up to Rs 10,000 - Rs 100 above Rs 10,000 - Rs 150	up to Rs 10,000 - Rs 50 above Rs 5,000 up to Rs 10,000 - Rs 100 above Rs 10,000 - Rs 150	up to Rs 10,000 - Rs 50 above Rs 5,000 up to Rs 10,000 - Rs 100 above Rs 10,000 - Rs 150
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 unsecured personal loan, will be charged additionally	Rs 500 per instrument	Rs 500 per instrument	Rs 500 per instrument For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unsecured personal loan, will be charged additionally Returns due to non financial reasons - Free
29	Outward cheque return	Rs 100 per instrument	Free up to 2 instruments per month Beyond that Rs 100 per instrument	Free up to 5 instruments per month Beyond that Rs 100 per instrument	Free up to 10 instruments per month Beyond that Rs 100 per instrument
30	Stop Payment	Rs 100 per instrument	Rs 100 per instrument	Free up to 1 occasion in a financial year Beyond 1 occasion - Rs 100 per occasion	Free up to 2 occasions in a financial year Beyond 2 occasions - Rs 100 per occasion
31	ECs / NACH Mandate Registration	Rs 200 per mandate	Rs 200 per mandate	free	free
32	ECs / NACH Mandate Registration - failure	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate
33	ECs/NACH inward clearing - return	Rs 250 per instance	Rs 250 per instance	Rs 250 per instance	Rs 250 per instance
34	ECs/NACH outward clearing - return	Rs 500 per instance	Rs 500 per instance	Rs 500 per instance	Rs 500 per instance
35	SMS Alert Charges (If no SMS is sent to a customer during a quarter, there will be Zero charges applicable)	Rs 0.5 per SMS for Resident Accounts Rs 1.5 per SMS for Non-Resident Accounts	Rs 0.5 per SMS for Resident Accounts Rs 1.5 per SMS for Non-Resident Accounts	Rs 0.5 per SMS for Resident Accounts Rs 1.5 per SMS for Non-Resident Accounts	free
36	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 NB: No pre-closure charges for CA-Govt	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	
37	Debit Card (Features & service charges are available in ATM card Matrix)	Default card - RuPay classic Other card variants can be issued on request, on chargeable basis as applicable	Default card - RuPay classic Other card variants can be issued on request, on chargeable basis as applicable	Default card - RuPay Platinum Other card variant can be issued on request, on chargeable basis as applicable	Default card - RuPay Platinum Other card variant can be issued on request, on chargeable basis as applicable
38	Withdrawal Slip Charges	Maximum permissible limit is INR 50000 per withdrawal slip. INR8 withdrawal slips shall be within the permissible limit of the product offering. Withdrawal slips are chargeable at INR 30 per transaction			

## Annual Locker Rent\*\*

small locker - Rs 1800 (rural/5 urban) | Rs 2500 (urban/metro)  
medium locker - Rs 3000 (rural/5 urban) | Rs 4000 (urban/metro)  
large locker - Rs 1000 (rural/urban) | Rs 7000 (urban) | 1000 (metro)  
extra-large locker - Rs 1000 (rural/urban) | Rs 12000 (urban/metro)

Locker Security Deposit: [3 times of Annual Locker rent + GST ] + Rs 10000

## T&amp;C

All charges are exclusive of GST as applicable.

System available to void the transaction limit.

No charges for return due to technical/systemic reasons

\*\*Discounts are applicable as per the linked locker rent recovery account variant. Rent 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.

Current Account Variants- Debit Card Matrix (w.e.f. 01-05-2025)					
Sl No.	Specification	Blue Current Account NRE Blue Current Account NRO Blue Current Account	Silver Current Account	Gold Current Account	Platinum Current Account NRE Platinum Current Account NRO Platinum Current Account
1	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 - Rs 21 per txn; non financial - Rs 10 per txn	5 in all Centers <u>Beyond free limits.</u> financial - Rs 21 per txn; non financial - Rs 10 per txn	5 in all Centers <u>Beyond free limits.</u> 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	unlimited
4	No of ATM cash withdrawals/ transactions per day (for CSB + other bank ATM)	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	Rs 1 Lakh
5	Cash limit per ATM withdrawal at CSB Aims	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	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 1 Lakh	RuPay Classic & Visa Classic - Rs 40,000 RuPay Platinum & Visa Platinum - Rs 75,000 Visa Signature - Rs 1 Lakh
7	No of free POS txns per day	unlimited	Unlimited	Unlimited	Unlimited
8	POS txn limit per day	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	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	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)	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)			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	Rs 300 per instance	Rs 300 per instance	Rs 300 per instance	Rs 300 per instance
14	Issue of duplicate ATM Pin Mailer	Rs 100	Rs 100	Free	Free
15	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)	

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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 &amp; 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.