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Maestro debit cards are obtained from associate banks and are linked to the cardholder's savings account, current account or any of several other types of accounts, while prepaid cards do not require a bank account to operate. Maestro cards can be used at point of sale (POS) and ATMs.

en.wikipedia : wiki : Maestro_(debit_card)

You apply for Maestro Credit Card in any of the banks where you have a current or saving account. You can apply for an online maestro debit card by net banking or mobile banking. As you already have a savings or current account, minimal documentation is required for issuing the Maestro card.

Maestro Debit Cards features and benefits - IndiaLends : maestro-debit-card