

भारत में स्थित सभी शाखाओं/ कार्यालयों के लिए परिपत्र

डिजिटल बैंकिंग एवं भुगतान कारोबार विभाग,
प्रधान कार्यालय, बड़ौदा द्वारा जारी

महोदय/ महोदया,

विषय : डेबिट कार्ड परिचालन संबंधी मास्टर परिपत्र.

हम एटीएम और डेबिट कार्ड परिचालन संबंधी अपने मास्टर परिपत्र संदर्भ सं. बीसीसी:बीआर:103/193 दिनांक 09 जुलाई, 2011 तथा तदुपरांत उद्योग जगत में हुए परिवर्तनों, नीतियों एवं प्रक्रियाओं में हुए संशोधनों के संबंध में जारी विभिन्न परिपत्रों का संदर्भ देते हैं.

डेबिट कार्ड महत्वपूर्ण वैकल्पिक वितरण चैनलों में से एक है जिसमें पिछले कुछ वर्षों में काफी बदलाव आया है. इसे ध्यान में रखते हुए संबंधित नीतियों, प्रक्रियाओं एवं व्यवहारों संबंधी अद्यतन दिशानिर्देशों/प्रक्रिया प्रवाह को एक जगह प्रस्तुत करने की जरूरत महसूस की गई है. अतः इस विषय से संबंधी दिशानिर्देशों का पुनरावलोकन किया गया है एवं डेबिट कार्ड परिचालन पर मास्टर परिपत्र के रूप में इसे संलग्न किया गया है.

सभी स्टाफ सदस्यों, विशेष रूप से डिजिटल उत्पादों, कारोबार संवर्धन व अगली पंक्ति के स्टाफ को सूचित किया जाता है कि परिपत्र की विषय वस्तु को पढ़कर अद्यतन जानकारी रखें तथा त्वरित ग्राहक सेवा उपलब्ध कराएं.

विभिन्न सेगमेंट के ग्राहकों की आवश्यकताओं हेतु उपलब्ध कार्डों की व्यापक श्रृंखला का लाभ उठाते हुए शाखाओं/ क्षेत्रों/ अंचलों को अधिक से अधिक डेबिट कार्ड जारी एवं सक्रिय करने हेतु सूचित किया जाता है. इस संबंध में कुछ सुझाव इस प्रकार हैं :

- शाखाओं से अनुरोध है कि ग्राहक से विधिवत भरे हुए डेबिट कार्ड आवेदन की प्राप्ति के उपरांत सभी पात्र नए/ मौजूदा ग्राहकों को उपयुक्त डेबिट कार्ड जारी करें. हमारे क्लासिक और प्लेटिनम कार्ड के साथ अनेक मूल्यवर्धित ऑफर उपलब्ध हैं, अतः इन्हें हमारे महत्वपूर्ण ग्राहकों को जारी किया जाना चाहिए.
- शाखाओं द्वारा, ग्राहकों से आवेदन प्राप्त करते समय उन्हें एटीएम, आईवीआर एवं मोबाइल बैंकिंग का उपयोग कर ग्रीन पिन जेनरेशन की प्रक्रिया के संबंध में मार्गदर्शन प्रदान करना चाहिए. साथ ही ग्राहकों को यह भी सूचित करना आवश्यक है कि वर्तमान दिशानिर्देशों के अनुसार जारी किए गए कार्ड ऑनलाइन, संपर्क रहित एवं अंतर्राष्ट्रीय संव्यवहारों(अंतर्राष्ट्रीय वेरिएंट कार्ड हेतु) के लिए अक्रिय होते हैं. तथापि उनके द्वारा बैंक के मोबाइल व इन्टरनेट पोर्टल पर विकल्प का उपयोग करते हुए स्वयं इन सेवाओं को सक्रिय किया जा सकता है.
- ग्राहकों को संबंधित अन्य लाभों जैसे दुर्घटना बीमा, लागू छूट /ऑफर, एअरपोर्ट लाउंज सुविधा के संबंध में सूचित किया जाना चाहिए.

Digital Banking, Payment Business & International IT Operations Department

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- ग्राहकों को एटीएम पर सुविधाजनक नकद आहरण, दुकानों तथा ई कॉमर्स साइट पर ऑनलाइन खरीद आदि हेतु इस कार्ड के उपयोग के संबंध में शिक्षित किया जाना चाहिए. इन कदमों से ग्राहकों को हमारी सेवाओं के उपयोग में आनंद आएगा और वे अपनी नियमित जरूरतों को पूरा कर सकेंगे.
- ग्राहकों को डेबिट कार्ड नहीं मिलने पर शाखा द्वारा गैर-सुपुर्द डेबिट कार्ड इनवेंटरी की जांच की जानी चाहिए और कार्ड पाए जाने पर इसे तत्काल उन्हें सुपुर्द किया जाना चाहिए.
- रूपे कार्ड ग्राहकों को, रूपे पीएमजेडीवाय/प्लेटिनम एवं चयनित वेरिएंट में उपलब्ध रु. 2 लाख तक के दुर्घटना बीमा की पात्रता के बारे में भी सूचित किया जाना चाहिए. यह ग्राहकों के लिए एक महत्वपूर्ण लाभ है जिससे उनके द्वारा रूपे कार्ड की मांग की जाएगी एवं इसका उपयोग किया जाएगा.
- यदि ग्राहक डिजिटल चैनल हेतु पहले से पंजीकृत हैं परंतु पिन/ पासवर्ड स्मरण नहीं है तो शाखा द्वारा उन्हें विभिन्न चैनलों (विस्तृत विवरण परिशिष्ट में दर्शाए गए हैं) के माध्यम से ग्रीन पिन जनरेट करने की प्रक्रिया के बारे में सूचित किया जाना चाहिए.
- शाखाओं/क्षेत्रों/अंचलों द्वारा बैंक के डेबिट कार्ड से संबंधित प्रोत्साहन ऑफर के विवरण मुद्रित करवाकर महत्वपूर्ण स्थानों पर प्रदर्शित किया जाना चाहिए. इससे उन्हें हमारे डेबिट कार्ड का उपयोग करने तथा हमारे बैंक में जमा राशि रखने हेतु प्रोत्साहन मिलेगा. ऐसे क्रिएटिव बेहतर दृश्यता हेतु शाखा के हॉल, एटीएम केबिन, सभा कक्षों, ई लाॅबी, बी.सी केंद्र आदि में प्रदर्शित किए जा सकते हैं.
- क्षेत्रों/अंचलों द्वारा शाखाओं में उपलब्ध गैर सुपुर्द डेबिट कार्ड स्टॉक की निगरानी की जानी चाहिए. शाखा दौर एवं निरीक्षण के समय इसकी जांच की जानी चाहिए. ऐसे कार्ड संबंधित खाताधारक को सुपुर्द किए जाने चाहिए अथवा बैंक की नीतियों के अनुरूप इन्हें नष्ट कर दिया जाना चाहिए.
- क्षेत्रों/अंचलों द्वारा बी.सी को अपने क्रिओस्क पर डेबिट कार्ड के उपयोग स्वीकार किए जाने हेतु प्रोत्साहित किया जाना चाहिए.
- क्षेत्रों/अंचलों द्वारा शाखाओं की कार्ड जारी करने, इनके सक्रियण तथा आवंटित लक्ष्यों की तुलना में उनके कार्यनिष्पादन की निगरानी की जानी चाहिए. औसत से कम कार्यनिष्पादन होने पर तत्काल सुधारात्मक कार्रवाई की जानी चाहिए.
- क्षेत्रों/अंचलों द्वारा डेबिट कार्ड के सुरक्षित उपयोग एवं इससे संबंधित सावधानियों के बारे में ग्राहकों में जागरुकता लाई जानी चाहिए.

इस संबंध में अतिरिक्त के स्पष्टीकरण के लिए कृपया परिशिष्ट V में संलग्न संलग्न डेबिट कार्ड एस्कलेशन मैट्रिक्स का उपयोग करें.

भवदीय,

Sd/-

(संजय मुदलियार)

महाप्रबंधक एवं

प्रमुख (डिजिटल बैंकिंग, भुगतान कारोबार एवं अंतर्राष्ट्रीय आईटी परिचालन)

Digital Banking, Payment Business & International IT Operations Department

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CIRCULAR TO ALL BRANCHES/OFFICES IN INDIA

Issued by Digital Banking & Payment Business Department,
Head Office, Vadodara

Dear Sir/ Madam,

Re: Master Circular on Debit Card Operations

We invite reference to our master circular on ATM & Debit Card Operations, vide ref no. BCC:BR:103/193 dated 9th July 2011, and subsequent circulars issued to cover various changes in the industry, related updation in policies and procedures.

Debit Card is one of the most important digital product which has evolved significantly in past few years and therefore, a need is felt to provide updated guidelines/process flow encompassing relevant policies, processes and practices. Therefore, a thorough revision is carried out and is enclosed as the Master Circular on Debit Card Operations.

Staff members especially those dealing with digital products, business promotion, front-end officials etc. are advised to go through the contents of this circular carefully to remain updated and provide timely clarifications and quality customer service.

Further, with availability of range of cards to meet our various Customer segments, Branches /Region /Zone are advised to initiate steps to increase Issuance and Activation of right Debit Card as per Customer requirement. Some suggestive steps are -

- Branches are requested to issue appropriate Debit Card to all eligible new as well as existing Customers after obtaining completed debit card request from them. Our Classic and Platinum cards are provided with various value added offers and thus should be offered to premium Customers.
- At the time of taking card application, branches to guide the Customers about the process of Green PIN generation using ATM, IVR or Mobile Banking. It is also necessary to inform the Customers that as per current guidelines, card issued are disabled for On-line, Contactless and International transactions (for International variant card) however, they can enable these services on their own using the option provided in Bank's Mobile and Internet Banking portals.
- Educate the use of card for convenient cash withdrawal at ATMs, on-line purchases at shops as well as e-commerce sites etc. These steps will help Customers enjoy our services and to meet all their routine banking requirements.
- Customers should be informed about associated benefits like accidental insurance, applicable discounts/offers, airport lounge access etc..
- RuPay Card Customers should be informed about the eligibility of accidental insurance of up-to Rs.2 lac on RuPay PMJDY/Platinum and Select variants. This is an important benefit for the Customers to demand and use RuPay Cards.
- In case of non-receipt of Debit Card by the Customer, branch should check their inventory of un-delivered cards and if found, the same shall be immediately handed over to him/her.

Digital Banking, Payment Business & International IT Operations Department

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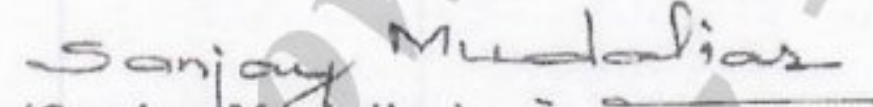
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- If customer is already registered for digital channels but forgotten the PIN/Password, Branch should inform them the process of Green PIN generation through various channels (details mentioned in Annexure).
- Regions/Zones are required to encourage BCs to allow and promote usage of debit cards on their kiosk.
- Branches/Regions/Zones to print and prominently display various promotional offers attached to Bank's Debit Cards. These benefits encourage them to use our Debit Card and also to maintain funds with our bank. These creative can be displayed in branch halls, ATM cabins, meeting rooms, e-lobby, BC points etc. for better visibility.
- Regions/Zones are required to monitor the undelivered debit card stock available with branches. This needs to be checked during branch visits and inspections. Such cards are either to be delivered to rightful accountholder or destroyed as per policy.
- Regions/Zones are required to monitor the performance of branches for card issuance, activation and usage against their allotted targets. In case of any below par performance, immediate corrective action needs to be taken.
- Regions/Zones are required to create awareness about the safe use of debit cards and precautions to be taken by the customers.

In case of any further clarification, please use the escalation matrix of Debit Card Operations enclosed as Annexure V.

Yours faithfully,


(Sanjay Mudaliar)

General Manager &

Head - Digital Banking, Payments Business and International IT Operations

Annexure to Master Circular Dated 01.02.2021
'Debit Card Operations'

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1 Debit Card Issuance

1.1 About Debit Cards:

Bank of Baroda Debit Card enables you to access over Bank of Baroda Interconnected ATMs spread across major centers in the country, and 2,00,000+ ATMs of member banks of National Financial Switch in India and multimillion ATMs worldwide. The Card is accepted at over 3,50,000 Point-of-Sales (POS) in India and around 29 million globally, which display the VISA/ Master / RuPay sign Depending upon card variant. Customer can also use this card for E-Commerce transaction and for other value added services like Card to Card fund transfer, registration for Digital Channels etc.

These cards also provide convenience of usage at literally all major merchant outlets in India and abroad. The customer can enjoy the convenience of cash-less purchasing power without the fear of overdrawing your account by using Bank's Debit Card. Bank offer wide range of chip-based debit cards to suit growing requirements and lifestyle.

1.2 Amalgamation:

Bank of Baroda, erstwhile Dena Bank and erstwhile Vijaya Bank come together to join their rich past and legacy to forge a dynamic future w.e.f 1st April 2019. Their strong relationships with over 120 million happy customers are proof of the transformed experience their amalgamation will bring. While they will continue to remain focused on business growth, they will also use this opportunity to create one of the best banks in the country for their employees, partners, and the most important stakeholder of all their customers.

In view of the amalgamation of three Banks, we have integrated Bank of Baroda's Debit Card Management System and Switch with eDena and eVijaya on 10th February 2020. After integration all the debit cards of eDena and eVijaya Bank were migrated on Bank of Baroda's Debit Card Switch.

1.3 Key Benefits and Features of Debit Cards:

- It can serve as your electronic purse while shopping on merchant outlet or purchasing online, and money gets debited instantly from your account, as you pay.
- The Card allows you to get mini-statements from Bank of Baroda ATMs, or to check the balance in your account, avoiding visits to even our nearest branches.
- The Card is accepted at over 3,50,000 Point-of-Sales (POS) in India and around 29 million globally, which display the VISA / Master / RuPay sign Depending upon card variant.
- In the event of loss or theft of your Bank of Baroda International Debit Card or for any kind of assistance, Customer can take advantage of our 24-hour help line by calling us at Toll Free No. 1800 258 44 55 & 1800 102 44 55.
- Customer can onboard himself on other ADC facilities such as Internet Banking, UPI, Mobile Banking etc. using his / her Debit Card credentials.

1.4 Eligibility

The eligibility criteria for Debit card issuance are as under -

- Individuals maintaining Savings, SSB account, Jeevan Suraksha Account with operational instructions as "Self" or "Either or Survivor" or "Any one or Survivor". This also includes Pensioners & Senior Citizens.
- Individuals maintaining Current account, OD account against FD / LIC / NSC with mode of operation as "Self", "Either or Survivor" or "Sole Proprietor".
- Individuals maintaining CC accounts, RuPay BKCC cards to be issued.

Digital Banking, Payment Business & International IT Operations Department

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- Staff Overdraft accounts (SOD).
- Minors of 10 years of age and above maintaining Saving Bank account in his individual name with operational instruction as "Self" (not through father & natural guardian).
- Visually impaired persons maintaining any of the account type mentioned in point 1 and 2 with mode of operation as "self" can also be issued debit card. However, branches must ensure the followings:
 - Visually impaired person must come in person for applying for ATM debit card facility.
 - Branch must clearly super scribe on the application as "the account holder is visually impaired".
 - The officer / manager of the branch should read out the rules of business and other terms and condition in the presence of a witness known to the Bank. The signature of the witness, for having done this, shall be obtained and kept on record.
 - The customer may be clearly informed that any operation carried out in the ATM, is at his own risk and Bank is not liable for any claim made at a future date.
 - A suitable declaration from the customer for being informed by the bank officials on the above lines may be obtained duly countersigned by the Branch Manager in presence of witness.
- Illiterate persons who open their bank account with thumb impression can be issued a debit card without any discrimination.
- Debit Cards are issued on the basis of Customer ID. One Customer ID will have one Card of one variant and there may be multiple accounts linkage to that Debit card.
- Also, KYC of the account should be Yes.

Please note Debit Cards cannot be issued under following conditions:

- Account types other than mentioned above with mode of operation other than "self", "Either or Survivor", "Anyone or Survivor" and "Sole Proprietor".
- Visually impaired persons holding account jointly.
- Customer maintaining "Nagarik Bachat Khata".
- Account having same customer ID as of other account maintained by the customer and card already issued in that account. Such customers should be advised to get their existing card linked to other accounts.

1.5 Types of Debit Cards and Transaction Limits:

- Various EMV Bank of Baroda Debit Card Variants in use and being issued:

Sr. No	Variant Name	BINS	Daily Limit Cash Withdrawal	Daily Limit (POS/ E-com)	International Usage (Yes/No)	Contactless Usage (Yes/No)
1	RuPay Select	652505	1,50,000	5,00,000	YES	NO
2	RuPay Platinum	652211	50,000	1,00,000	YES	NO
3	RuPay Classic	652151	25,000	50,000	NO	NO
4	RuPay PMJDY	606994	25,000	50,000	NO	NO

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5	RuPay Bhamashah	606994	25,000	50,000	NO	NO
6	RuPay Samagra	607848	25,000	50,000	NO	NO
7	RuPay BKCC	607029	25,000	50,000	NO	NO
8	RuPay Mudra (Kishore, Shishu & Tarun)	508847	5,000	5,000	NO	NO
9	IFFCO co-branded RuPay Classic	652151	25,000	50,000	NO	NO
10	RuPay NCMC qSparc Domestic	608259	50,000	1,00,000	NO	YES
11	Baroda RuPay Classic Champ**	652151	3,000	3,000	NO	NO
12	Visa Platinum DI*	431393	50,000	2,00,000	YES	YES
13	Visa Contactless	431393	50,000	2,00,000	YES	YES
14	Visa Classic	402985	25,000	50,000	NO	NO
15	Baroda VISA Vyapaar Business	420416	2,00,000	5,00,000	YES	YES
16	Mastercard Platinum DI*	536018	50,000	100,000	YES	YES
17	Baroda Radiance (MasterCard World)	552230	2,00,000	5,00,000	YES	YES
18	MasterCard Classic	527253	25,000	50,000	NO	NO

* New Visa Platinum and Mastercard Platinum variant also have contactless facility.

** Baroda RuPay Champ Combined limit including ATM/POS/Ecom is 3000.

- ✓ Withdrawal limit per transaction from Bank of Baroda /eDena/eVijaya ATM: 15000/-.
- ✓ Withdrawal limit per transaction from other Bank ATM: 10000/-.

• **Various EMV eDena Debit Card Variants in use and FRESH ISSUANCE IS DISCONTINUED:**

Sr. No	Variant Name	BINS	Daily Limit Cash Withdrawal	Daily Limit (POS/Ecom)	International Usage (Yes/No)
1	VISA DENA CARD ONE – Platinum	437706	50,000	2,00,000	NO
2	VISA DENA FOUR CARD - Classic	469568	25,000	50,000	NO
3	RUPAY DENA ONE CARD - Platinum	652196	50,000	1,00,000	NO
4	RUPAY DENA CARD TWO – Stree Shakti – Platinum	652230	50,000	1,00,000	NO
5	RUPAY DENA CARD THREE - Classic	652159	25,000	50,000	NO
6	RUPAY DENA CARD FOUR - PMJDY	608262	25,000	50,000	NO
7	RUPAY DENA CARD FIVE - BKCC	608263	25,000	50,000	NO
8	RUPAY DENA CARD SIX - Mudra	608261	5,000	5,000	NO

• **Various EMV eVijaya Debit Card Variants in use and FRESH ISSUANCE IS DISCONTINUED:**

Sr.	Variant Name	BINS	Daily Limit Cash Withdrawal	Daily Limit (POS/Ecom)	International Usage (Yes/No)
1	VISA VIJAYA DEBIT CARD - Classic	421341	25,000	50,000	NO
2	VISA VIJAYA CARD - Classic	483810	25,000	50,000	NO
3	VISA VIJAYA CARD THREE – Platinum	434669	50,000	2,00,000	NO

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4	VISA VIJAYA CARD FOUR NP – Classic	459216	25,000	50,000	NO
5	RUPAY VIJAYA ONE - Classic	607089	25,000	50,000	NO
6	RUPAY VIJAYA TWO CARD –NP – Classic	607589	25,000	50,000	NO
7	RUPAY VIJAYA THREE - BKCC	607035	25,000	50,000	NO
8	RUPAY VIJAYA FIVE – FI Card – PMJDY	607075	25,000	50,000	NO
9	RUPAY VIJAYA FOUR CARD – Mudra	508829	5,000	5,000	NO
10	RUPAY VIJAYA FIVE CARD – Platinum	508781	50,000	1,00,000	NO
11	RUPAY VIAJYA SIX CARD - PMJDY	607096	25,000	50,000	NO
12	RUPAY VIJAYA SEVEN CARD – Platinum	652220	50,000	1,00,000	NO
13	RUPAY VIJAYA EIGHT CARD – NP – Platinum	608234	50,000	1,00,000	NO
14	Baroda RuPay V-Genuth for eVijaya Accounts (BOB Variant)	652151	10,000	Not Allowed	NO

1.6 Debit Card Service Charges:

1.6.1 Debit Card Variant Wise Service Charges:

Variant	Issuance Fees (w.e.f 20.07.2020)	Annual Fees (w.e.f 20.07.2020)	Pin Regeneration Charges	Card Replacement/Re-issuance charges	Card Renewal Charges
Visa Platinum / Contactless	Rs. 250 + taxes	1st Year Free & Second Year onwards Rs.250/- + taxes	Rs.50 + taxes	Rs.200 + taxes	NIL
RuPay Platinum	Rs. 250 + taxes	1st Year Free & Second Year onwards Rs.250/- + taxes	Rs.50 + taxes	Rs.200 + taxes	NIL
MasterCard Platinum	Rs. 250 + taxes	1st Year Free & Second Year onwards Rs.250/- + taxes	Rs.50 + taxes	Rs.200 + taxes	NIL
RuPay Classic	NIL	1st Year Free & Second Year onwards Rs.150/- + taxes	Rs.50 + taxes	Rs.200 + taxes	NIL
Visa Classic	NIL	1st Year Free & Second	Rs.50 + taxes	Rs.200 + taxes	NIL

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		Year onwards Rs.150/- + taxes			
MasterCard Classic	NIL	1st Year Free & Second Year onwards Rs.150/- + taxes	Rs.50 + taxes	Rs.200 + taxes	NIL
RuPay PMJDY/Bhamashah	NIL	NIL	NIL	Rs.200 + taxes	NIL
RuPay Samagra	NIL	NIL	NIL	Rs.200 + taxes	NIL
RuPay BKCC	NIL	NIL	NIL	Rs.200 + taxes	NIL
RuPay Mudra	NIL	NIL	NIL	Rs.200 + taxes	NIL
IFFCO co-branded RuPay Classic	NIL	1st Year Free & Second Year onwards Rs.150/- + taxes	Rs.50 + taxes	Rs.200 + taxes	NIL
Baroda Radiance (MasterCard World)	NIL	NIL	NIL	Rs.200 + taxes	NIL
RuPay NCMC qSparc Domestic/Classic	NIL	1st Year Free & Second Year onwards Rs.150/- + taxes	Rs.50 + taxes	Rs.200 + taxes	NIL
Baroda RuPay Champ - Classic	NIL	1st Year Free & Second Year onwards Rs.150/- + taxes	Rs.50 + taxes	Rs.200 + taxes	NIL
Baroda VISA Vyapaar Business	NIL	1st Year Free & Second Year onwards Rs.250/- + taxes	Rs.50 + taxes	Rs.200 + taxes	NIL
RuPay Select	NIL	1st Year Free & Second Year onwards Rs.300/- + taxes	Rs.50 + taxes	Rs.200 + taxes	NIL

***Dena Stree Shakti debit card variant was earlier issued where in issuance and annual charges were waived off. However, after amalgamation w.e.f 01.04.2019 the charges are applicable as per Bank of Baroda RuPay Platinum Debit Card.*

These charges are subject to change and the updated charges will be informed to branches through Circular and to customer through Bank's website link <https://www.bankofbaroda.in/service-charges-fees.htm>

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1.6.2 Other Information on Debit Card Usage:

Recently, to improve user convenience and increase the security of card transactions, RBI has issued guidelines of Enhancing Card Security transactions vide its circular ref no. DPSS.CO.PD No.1343/02.14.003/2019-20 dated 15th Jan 2020.

Hence, to comply with the RBI guidelines mentioned in the above circular and to provide better customer experience, Bank has made changes in the Debit Card Usage of Issuance / Re-issuance / Renewal of Debit Cards w.e.f **09th October 2020**.

The detailed Job Card of Enhancing Card Security transactions is attached as **Annexure II**.

Domestic - Number of free transactions on other Bank's ATMS:

- Number of mandatory free ATM transactions for savings bank account customers at other bank's ATMs is three transactions per month (inclusive of both financial and non-financial transactions) for transactions done at the ATMs located in the six metro centres, viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad.
- Except the six metros mentioned above there will be five free transactions per month (financial or non-financial) at all other centres for Savings Bank customers, as existing.
- There is no restriction for using our bank ATM by our customers up to permissible number of transactions as per card variant.
- The charges that shall be levied to the Savings Bank Account Customer after permissible free transactions on other Bank's ATMs are as under –
 - Rs 20/- plus GST per transaction for Financial Transaction.
 - Rs.10/- plus GST per transaction for Non-Financial Transaction.
- For current/ Overdraft account holder: Rs. 20/- plus Service Tax for every Financial transaction and Rs.10/- plus service tax per transaction for Non-Financial Transaction; No transactions are free for these account holders for usage of Debit Card on other Bank's ATMs.
- Fee / Penalty for decline of Debit Card Transactions due to insufficient fund in the account (ONUS & OFFUS Transactions, w.e.f. 1st August 2020): Rs. 20/- per declined transactions. (BSBD Accounts-Fee/Penalty Exempted)

ATM International Usage charges:

No ATM cash withdrawal transactions are free in overseas. Charges for International Transactions are as under -

- **For Financial transactions:**
 - Classic Variant: Rs. 250 + GST
 - Platinum Variant: Rs. 450 + GST
- **For Non-Financial transactions:** Rs. 30+GST

Per Day Limit of Number of ATM withdrawal transactions:

Card Variant	Count
PMJDY / BKCC /Mudra / Classic	04
Platinum	10
Business/Vyapaar	20
Select	20

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Per transaction contactless limit:

Contactless Card Variants	Per txn Limit
VISA Platinum Contactless	Up to Rs. 5,000/-
VISA Platinum DI Contactless	
Mastercard Platinum DI Contactless	
RuPay NCMC qSparc	
Baroda Radiance (Mastercard Contactless)	
Baroda VISA Vyapaar	

1.7 Various Modes of Debit Card Issuance:

- Branch (Finacle & Tab banking)
- BC Points (while opening of account)
- Contact Centre (1800 258 44 55 & 1800 102 44 55)
- MConnect Plus (Mobile Banking Application).

1.8 Procedure for Issuance of Debit Cards:

- **New Accounts:** - At the time of opening new account where customer desires issuance of Debit Cards, the related information is required to enter through CBS menu HOPNACCT (WelcomeKit).

- **Existing Accounts:** - For existing accounts, where the customer requests for issuance of Debit Card, branches are required to obtain a request from the customer as per the existing Debit Card Application form. After verification of the details mentioned in the application form, the branch to enter the related information through menu HDCR in Finacle System.

After entering the data through HDCR menu, it needs to be verified so that the data can be uploaded in FINACLE.

Branches to retain the physical form with branch only as record of customer request after noting the Account Number and Request ID and should not be forwarded to debit card department. Once the Debit Card Request is verified through HDCR menu, data flows from FINACLE for issuance of Debit Card and PIN.

Don'ts of HDCR menu:

- No entry is done for the issuance of duplicate cards. Branches are advised to use the DCISS menu for re-issuance of cards.
- No special characters to be entered in the address field & Name of the account holder.

1.8.1 Issuance & Delivery of Debit Cards and PIN Mailers:

- All fresh, re-created and renewed debit cards are delivered directly to customer's address except for below scenarios –
 - All government scheme account debit cards (fresh, re-created and renewed) are delivered to Branch.

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- **NRI Customers Debit Cards (fresh, re-created and renewed)** - Such cards are sent to NRI RLBO / Base Branch for onward dispatch (if required) to overseas territory branches / customer's overseas address.
- By default, no physical PINs for debit cards are being sent except for below cases –
 - **NRI customers Debit Cards:** Such Physical PINs are sent to NRI RLBO / Base Branch in separate envelopes for onward dispatch (if required) to overseas territory branches / customer's overseas address.
 - Account where mobile number is not registered.
 - **Request entered by branches for re-issuance of PIN** - Such Debit Card PINs are delivered to branch address.
- **Green PIN:** With implementation of Green PIN functionality for Debit Cards in 2017 through ATMs, sending of PIN mailer to customer was stopped, except for the scenario referred above. The facility of generation of Green PIN has also been extended through Mobile Banking, Internet Banking and IVR (contact center).
- The status of the issuance of Debit card, PIN and Card History can be viewed from the separate module DCRS URL <http://192.168.1.230:82/bobrec/login.jsp>
- The debit cards which are dispatched under welcome kit where account is opened through Tab Banking or HOPNACCT Menu option can be tracked through DLMS portal <https://bobdlms.seshaasai.net/DLMSBOB/Account/Login?>
- The detailed process of Issuance of Personalised and Non-Personalised Debit cards and generation of Green PIN is attached as **Annexure I**.

1.8.2 Linking of Multiple accounts with same customer ID to single Debit Card:

- No request is to be entertained for accounts having operation instruction as 'Joint Operation'.
- If the account is having operational instructions as 'Either or Survivor' or "Any one or Survivor", all the account holders must sign the application form.
- Customer ID of all the joint holders needs to be provided in the proper column.
- Customer must specify the account number which he wants to treat as "PRIMARY ACCOUNT". Customer must be advised that he can access only the "Primary Account" while transacting through other Bank's ATM, POS / E-Com transactions.
- Primary account can be changed as per the request of the customer.
- Cards issued in the other accounts will get de-activated if the customer submits a request for linking of those accounts.
- Maximum of -9- accounts can be linked to a single card. The account can be Saving / Current / Overdraft.

Note-

- Blocking / Hot listing will be card level functions.
- Per day withdrawal limit is at Card level and across accounts linked.
- Maximum number of per day withdrawal allowed is also at Card Level and across accounts linked.
- Address / Branch of the Primary Account will be used for all communication.

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The Format of the application form for the multiple linkage of the card is as per ANNEXURE 'A' of this Circular. This physical form is to be kept for branch record and not be sent to card issuance department.

1.8.3 Safe Keeping of Debit Cards and PIN Mailers:

- The debit card and PIN mailer received should be immediately noted in the register in detail. The Debit Card and PIN mailers should be kept in lock and key in separate custody of -2- different authorized officers. In any case, Debit Cards, PIN mailers and the register should not be kept together. The keys of the cabinets should be safely kept and under no circumstances be left inside the drawer or in open for easy access to the miscreants.
- The cards and the PIN mailers should never be left on the working table unattended and be delivered to the customers expeditiously.
- The card should be delivered to the customers after ascertaining their identity and taking signature in the register maintained for the purpose. The account number and name mentioned on cover of the card should also be verified in the system before delivering the card / PIN mailer to the customer. This should be recorded and duly authenticated by the concerned officer in the register maintained for the purpose.

1.8.4 Actions for Undelivered Debit Cards and PIN Mailers:

- As per the extant guidelines, the Debit Cards are delivered to directly to the customers address. In other cases, mentioned in point 1.8.1, to the respective branches for onward delivery to the customers. Thus, it is a paramount importance that cards and PIN mailers are delivered to the customers immediately on receipt of the same.
- However, there might be cases where the Debit Cards and PIN mailers could not be delivered to the concerned customers despite best efforts at branch end. To minimize any chance of misuse of the undelivered Debit Cards, secured preservation of the same becomes all the more important. We reiterate that branch must ensure that undelivered Debit Cards and Pin mailers are kept in safe custody under dual control and are duly recorded in a register.
- On daily basis branch should follow up with the customer for delivery of the card and PIN mailers. This process should continue for three months. Thereafter, if the Debit Cards and PIN mailers remain undelivered from the date of receipt, the following actions needs to be taken immediately:
 - Prepare a list of undelivered Debit Cards and PIN mailers beyond three months from the date of receipt.
 - Send a request to debitcard@bankofbaroda.com & drissuance.fss@bgss.in for blocking of the Cards along with EC No. and name of the concerned branch officer.
 - Destroy the PIN mailers in compliance with the procedure stipulated for destroying security items.
 - Ensure to keep such blocked cards separately to ensure that these cards do not get mixed up with the active cards.
 - Not to destroy such undelivered and blocked cards.
 - Further, the Debit Cards which are undelivered (in blocked status) for more than **one year**, all such debit cards to be destroyed in presence of two officers of the branch and proper records to be maintained for future reference.
 - To destroy the PIN mailers after proper recording at the branch in presence of two officials, as is being done in case of destruction of security forms.
 - In any case, not to return the debit cards and PIN mailers to Debit Card Issuance Team.

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- Ensure that the count of all debit cards and PIN mailers in possession of the branch tallies with the count available in the register. Any discrepancy should immediately be investigated.

Branches to submit the updated information of undelivered Debit Cards and Pin mailers in the format given below, immediately after month end, to their respective Regional Office for consolidation at their end:

Branch Alpha	Total No. of					Branch Alpha	Undelivered beyond 90 days			
	Undelivered Debit Cards			Undelivered PIN mailers			Debit Cards		PIN mailers	
	Open	Blocked	Destroyed	Open	Destroyed		Open	Blocked	Open	Destroyed

Regions should be in position to provide above branch information to the Debit Card Dept asked at any point of time.

Branches are required to ensure:

- Avoid obtaining fresh applications from the customer upon his complaining about non-receipt of debit cards. Please scan through the undelivered cards first. In past, there had been several cases where, despite the card being in the possession of the branch, new request for card issuance has been entered in the system, which ultimately got rejected resulting into customer complaints.
- When a customer approaches the Branch for taking the card, which the branch might have got blocked due to remaining undelivered beyond three months, branch should immediately enter de-blocking request through DCISS Menu option. The same needs to be advised to the customer to try after 48 hours, as de-blocking of debit card through DCISS Menu is not a real time activity.

1.8.5 Auto Renewal of Debit Cards:

- The Debit Cards which are in OPEN status (as on date on which data is extracted for renewal) and expiring in a particular month are renewed under renewal activity. The debit card in OPEN status means the cards which are not closed; hot listed; blocked; lost as on the date on which data is extracted for renewal activity.
- This auto renewal process is carried out at Debit Card Operations, Jogeshwari well before expiry period to avoid any inconvenience to the customers.
- The renewed debit cards of Domestic customers (except Govt. Schemes) are sent to the customer's address (Approx. 10-15 days in advance).
- In case of Govt. Scheme accounts the renewed debit, cards are sent to the Base branches for onward handing over to the customers.
- In case of NRI customers the renewed debit cards are sent to the NRI RLBO or Base branch for onward sending them to the customer's overseas address.
- Branches are required to ensure that –
 - Renewed cards which are delivered at branch end must be delivered / handover to the customers well before expiry of the existing cards. In case of NRI customers, branches should proactively contact the customer and arrange for delivery to their overseas address well in advance to avoid any inconvenience to the customers.

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- Not to upload any request through DCIS menu for renewal of cards.
- PIN of the auto renewed cards remains the same. Hence, no need to ask customer to generate new Green PIN.
- The renewed Debit Card will work only after the expiry of the existing card. Let's say, if expiry of a card is January 2020, then the renewed debit card will work from 1st February 2020.
- Submit the request for Recreation of cards only whose cards are not auto renewed after thoroughly verifying the same through DCISS menu and enquiring with Debit Cards Team.

1.9 Facilities / Benefits of our Debit Cards:

Mode	Benefits/Facilities
At our Bank's ATMs	<ul style="list-style-type: none"> • Withdrawal of cash from the Bank of Baroda ATM free of charge up to the limit of the debit card variant (per transaction limit is Rs. 15,000/- irrespective of the card variant type). • Balance Enquiry. • Mini Statement. • PIN change. • PIN Generation through green PIN. • Fund transfer for self-linked accounts. • Cheque Book Request. • NEFT. • Card to card to fund transfer. • Institutional fees payment (currently 4 institutes registered). • Withdrawal from multiple linked accounts. • Direct Tax payment through ATM • Mobile Banking Registration/Deregistration • Electricity bill payments for Gujarat state. • Policy premium payment of India First Insurance.
At other Bank's ATMs	<ul style="list-style-type: none"> • Cash withdrawal from any other Bank's ATM having NFS / VISA network up to the limit of the debit card variant (per transaction limit is Rs. 10,000/- irrespective of the card variant type).
At Cash Deposit Machines	<ul style="list-style-type: none"> • Cash Deposit. • Withdrawal. • Green PIN. • Change PIN.
At POS	<ul style="list-style-type: none"> • Make purchases at any Merchant outlets anywhere in India and Abroad which display VISA / VISA electron sign and as per the limit of the card variant.
Online Purchase (Ecom)	<ul style="list-style-type: none"> • Make online purchase through Internet through EMV Chip Debit card.
Baroda Connect Internet Banking	<ul style="list-style-type: none"> • Self-Registration of Internet Baking using Debit Card. • Regenerate Transaction Password Using Debit Card. • Set / Reset Debit Card PIN. • Debit Card Hot listing. • Set Daily Debit Card ATM & POS/ECOM Limits <ul style="list-style-type: none"> ➤ Enable Disable channels of transactions

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Mobile Banking Application (MConnect Plus)	<ul style="list-style-type: none"> • Self-Registration of Mobile Baking using Debit Card. (available only for android version of Mconnect Plus) • After Logging into application below services under Debit Card Services: <ul style="list-style-type: none"> ➤ Manage Debit Card under which below services are offered: <ul style="list-style-type: none"> a. Set Transaction Limits for ATM withdrawals/ POS or ECOM transactions. b. Set transaction permissions for channels (ATM / POS / ECOM) for both Domestic & International locations. c. Temporary Block / Unblock. ➤ New Debit Card Request. ➤ Set Debit Card PIN (Green PIN generation). ➤ Debit Card Hot listing (Permanent Blocking).
UPI Channel	<ul style="list-style-type: none"> • Set / Reset UPI PIN using Debit Card.

1.10 Debit card Hot-listing / Blocking:

In case of card lost, the customer should immediately get it blocked through following modes-

A. Self Service Channel – Instant 24X7 Debit Card Blocking option

- Baroda M-Connect Plus (Mobile Banking Application)
- Baroda Connect (Internet Banking)
- WhatsApp Banking

B. Assisted Channel

- Base Branch (available during branch operations time): "DCARDBLK" Menu option has been provided in CBS/Finacle to block the debit card. An SMS alert will be sent as a token of confirmation to the Debit card holder on their registered mobile number, whenever a debit card is hot listed/blocked.
- Contact Centre (24X7) at 1800 258 44 55/ 1800 102 44 55.
- In addition to this customer can set limit (from 0 to maximum limit of Debit Card variant) for ATM and POS / E-Com transaction through the Debit Card Limit setting option available in Baroda M-Connect Plus (Mobile Banking App) and Baroda Connect (Internet Banking)

Note: After blocking of any card, if de-blocking of the said card is initiated, then the card will enabled only for Domestic ATM & Pos transactions only.

Detailed process of Debit Card Blocking is also given in Annexure I.

1.11 Debit Card De-Blocking:

The Debit Card De-Blocking can be done through Branch using DCISS Menu. The detailed process is given in Annexure I.

1.12 Insurance Program for RuPay Debit Cards:

- RuPay (NPCI) is offering complimentary personal accident insurance and permanent total disability cover on selected RuPay Debit Card variants.
- Please refer circular no HO:BR:112: 157 dated 15th April 2020 regarding Insurance Program for RuPay Debit Cards.
- NPCI issues circular on the program on yearly basis.
- From FY 2020-21 NPCI has discontinued Insurance Program for RuPay Classic Debit Cards.

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1.13 Frequently Asked Questions:

The various FAQs are given in Annexure IV.

2 Debit Card Complaints & Insurance

- The complaints pertaining to failed Debit Card transactions have to be redressed within the prescribed Turn Around Time (TAT) and directives from RBI / IBA / NPCI / Card Scheme or other regulatory guidelines are to be followed.
- Bank receive following type of dispute in debit card section:
 - Cash not dispensed at ATM, but account debited.
 - Cash not dispensed at ATM, but account debited more than once.
 - Customer try to deposit money, but account not credited.
 - Partial Dispense at ATM.
 - Customer done POS/E-Com transaction, but Merchant account not credited.
 - Refund not received.
 - Non-financial complaint related to non-receipt of Debit Card, OTP, PIN etc.
- The customers can lodge complaint through various modes:
 - Call Centre.
 - Branch
 - Siebel CRM Portal.
 - INGRAM
 - CPGRAMS
 - Emails
- TAT for resolution of Customer Complaints –

TAT	NFS /ATM Txn.
Chargeback	T+ 5 days
Pre-Arbitration	14 Calendar days
Arbitration	17 Calendar days

TAT for Chargeback	POS/E-Com Txn.
Ru-Pay	30 days
VISA	30 days
Master Card	45 days

The detailed process is attached as Annexure III.

2.1 Debit Card Insurance:

In order to safeguard our customer's interest against fraudulent siphoning of money from their accounts using their Debit Card credentials, Bank has obtained new Debit card Insurance package policy from M/s National Insurance Company Limited. The Policy will be effective from 26th July 2020. The circular issued **HO:BR:112:327** dated 28th July, 2020 can be referred for details process of Insurance claim for fraudulent transactions.

2.2 Frequently Asked Questions:

The various FAQs are given in Annexure IV.

Annexure I – Issuance Process

I. Process of Issuance of Personalized Debit Cards for Bank of Baroda Branches:

- 1) Customer visits branch and submit the debit card issuance application form.
- 2) Branch enters request via HDCR menu option in CBS for New Debit Card requests / DCISS (for Re-issuance of Debit Cards) Menu for issuance of debit card.
- 3) In addition, the debit cards can also be issued through Mobile Banking i.e. Baroda M-Connect Plus application of Bank of Baroda.

PERSONALISED DEBIT CARD REQUEST – ENTRY & VERIFICATION IN CBS

MENU OPTION: HDCR Entry

STEP	ACTIVITY	RELEVANT KEY/VALUE
1	Type HDCR in the Menu Bar and click <Go>	Go
2	The Delivery Channel Request Screen will be displayed.	Function
	Select " Operation " as ATM Card Request. Select from the drop down under Function – Register	
3	Click GO button.	GO
	It will open ATM card request Screen.	
4	Account Number Enter the Account Number .	
5	Card Type Select the Card Type.	
6	Customer Category Code Select the appropriate code from list.	
	Name to appear on Card. Enter the Name as requested by Customer in his/her request form.	
7	User can also enter other details in the fields like Father's name, mother's name etc.	
	Click on link "View Joint Account holder Details" if joint A/c.	
8	Click on "Submit" button.	Submit
	Note Down the "Request No."	Request No.

MENU OPTION: HDCR Verification

STEP	ACTIVITY	RELEVANT KEY/VALUE
1	Type HDCR in the Menu Bar and click <Go>	Go
2	The Delivery Channel Request Screen will be displayed.	Function
	Select " Operation " as ATM CARD Request. Select from the drop down under Function –Verify	
3	Click the Search Button in front of Request No. field. It will open all the pending ATM Card requests.	
4	Select reference number and Click GO button.	GO
	It will open ATM CARD Screen.	
5	Check all the Details entered and if OK	
6	Click on "Submit" button.	Submit

DEBIT CARD RE-ISSUANCE REQUEST – ENTRY AND VERIFICATION

MENU OPTION: DCISS- Reissuance Entry

This menu is used for Debit Card reissuance, Pin reissuance, linking & Delinking of Debit card with multiple accounts and Debit Card de-blocking

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CARD RE-ISSUE REQUEST		
1	Select Module as Card Reissue Request .	Module
	Select from the drop down under Option – Add	Option
2	Click GO button.	GO
3	Account Number	Enter the Account Number .
4	Customer ID	Select the Customer ID from list.
5	Select Card Number	Select the Card No from drop down.
6	Card Account Number	Populated automatically.
7	Name on Card	Populated automatically.
8	Product Name	Populated automatically.
9	Remarks	Select the mode of Request by customer from the list.
10	Charge to Customer	Select "Yes", if charge to be recovered from Customer. Or Select "No", if charge is not to be recovered from Customer.
11	Click on "Submit" button.	Submit
12	Note Down the "Request No."	Request No.

MENU OPTION: DCISS Re-Issuance Vérification

CARD RE-ISSUE REQUEST		
1	Select Module as Card Re-Issue Request . Select from the drop down under Option – Verify Select Request No - Select from the list.	Module Option
2	Click GO button.	GO
	After verifying all the details, Click on "Submit" button.	Submit

MENU OPTION: DCISS – For Card Re-PIN Request for CARD A/C LINK/DELINK OPTION, & for CARD DE-BLOCKING.

	ACTIVITY	RELEVANT KEY/VALUE
1	Type DCISS in the Menu Bar and click <Go>	Go
CARD REPIN REQUEST		
2	Select Module as Card Re-PIN Request .	Module
	Select from the drop down under Option – Add	Option
3	Click GO button.	GO
4	Account Number	Enter the Account Number .
5	Customer ID	Select the Customer ID from list.
6	Select Card Number	Select the Card No from drop down.
7	Card Account Number	Populated automatically.

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8	Name on Card	Populated automatically.
9	Product Name	Populated automatically.
10	Remarks	Select the mode of Request by customer from the list.
11	Charge Customer to	Select "Yes", if charge to be recovered from Customer else "No".
12	Click on "Submit" button.	Submit
	Note Down the "Request No."	Request No.
	Verify it using Same Menu i.e. DCISS.	
1 CARD A/C LINK/DELINK OPTION		
2	Select Module as Card A/c Link/Delink Request.	Module
	Select from the drop down under Option – Add	Option
3	Click GO button.	GO
4	Account Number	Enter the Account Number.
5	Customer ID	Select the Customer ID from list.
6	Select Card Number	Select the Card No from drop down.
7	Card Account Number	Populated automatically.
8	Name on Card	Populated automatically.
9	Product Name	Populated automatically.
10	Link/Delink Type	Select the Option.
11	Link/Delink A/c	Select the Account Number from list.
12	Click on "Submit" button.	Submit
	Note Down the "Request No."	Request No.
	Verify it using Same Menu i.e. DCISS.	
1 CARD DE-BLOCKING		
2	Select Module as Card De-blocking.	Module
	Select from the drop down under Option – Add	Option
3	Click GO button.	GO
4	Account Number	Enter the Account Number.
5	Customer ID	Select the Customer ID from list.
6	Select Card Number	Select the Card No from drop down.
7	Card Account Number	Populated automatically.
8	Name on Card	Populated automatically.
9	Product Name	Populated automatically.
10	Remarks	Select the mode of Request by customer from the list.
11	Charge Customer to	Select "Yes", if charge to be recovered from Customer. Or Select "No", if charge is not to be recovered from Customer.
12	Click on "Submit" button.	Submit
	Note Down the "Request No."	Request No.
	Verify it using Same Menu i.e. DCISS.	

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II. Process of Issuance of Non-Personalised Debit Cards

Guidelines to the branches for the issuance of Non-Personalized Debit Card.

- On request of Regional Offices via email, Digital Banking, Debit Card Operations Team, BCC, place an indent in Finacle through NPDCIS Menu and verifies the same. Details provided in the indent are as follows:

Sol ID of Region, Debit Card Variant & Count of non-personalized debit cards.

Note: Regional Office should mention the required details (Debit Card variant, Count of NP Cards, Sol ID of Region and Dispatch address of the Region) while sending the mail to issuance.debitcard@bgss.in and debitcard.bcc@bankofbaroda.com.

- Then the necessary arrangements are made to dispatch the non-personalized debit cards along with the serial number wise list of debit cards to the respective regional offices.
- On the receipt of the Non-personalization debit cards, regional offices should acknowledge the inventory in Finacle through **NPDCIS** Menu.
- System will display the request reference number for acknowledgement. On selecting the request reference number, card serial number (From - To), Card variant and quantity of the cards will be displayed.
- Regional office is required to acknowledge and verify the inventory received. In case, any card is found missing, the same has to be marked missing after acknowledge the entire lot.
- Now the regional office can transfer the card inventory to the branches as per requirement.
- The regional office will have to dispatch the physical cards to the respective branches.
- After receiving the card, the branch is required to acknowledge and verify the inventory in Finacle through NPDCIS menu.**
- Branch to issue card through NPDCIS Menu, using option "Issue a Card" and select "ADD".
- Enter the account details, debit card variant and then the serial number will be automatically fetched by the system and submit.
- Verify the same with other CBS user ID and submit.
- The card issued will be activated after 24 working hours. The customer can visit any Bank of Baroda ATM and set his choice of ATM PIN using green pin option after 24 working hours from the issuance of card. The same needs to be informed to the customers by the Branch.

Records to be maintained by the branch

- ✓ **Keeping the record of the inventory of the non-personalized debit card received in the branch register**

Sr. No.	Date	Request Reference number	Card Number(From)	Serial Number(To)	Card Serial Number(To)	Missing card serial number (if any)	Card variant	Officer signature 1	Officer signature 2

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✓ **Card Issuance**

Sr. No.	Date of issuance the card	Account number	Name of the customer	Card variant issued	Card serial number linked to the Account	Customer Signature	Branch officer's signature

Note: Regions should be in position to provide above branches information to the Debit Card Dept asked at any point of time.

MENU OPTION: NPDCIS at Branch Level

This menu is used for Issuance, Acknowledgement, Mark missing Cards, Placing Indents and Transfer of Inventory of Non-personalized debit cards.

STEP	ACTIVITY	RELEVANT KEY/VALUE
1	Type NPDCIS in the Menu Shortcut field and click <Go>	Go
a. ACKNOWLEDGE RECEIPT		
2	Select "Acknowledge Receipt" for acknowledging the receipt of Non-Personalized Debit card. Select "Add" from the Drop down under "Action"	Submit
3	Request Reference Select the reference from Search Option.	
4	Click GO button. Please acknowledge only the Inventory that has been received in the Branch.	GO
5	Check the details appearing on the screen.	
6	Click on "Submit" button. Verify it using Same Menu.	Submit
b. ISSUE A CARD		
2	Select "Issue a Card" for issuance of Debit Card.	Action
	Select from the drop down under Function –Add	Function
3	Click GO button. Debit Card Issuance Details will be displayed.	GO
4	Account number Enter the Account number. Account Name will be auto populated after entering Account Number.	
5	Customer ID Select the Customer ID from Search Option. Customer Name will be auto populated after selecting Cust ID.	
6	Variant Select the Card Variant from Search Option. Card Serial No. will appear by default. System will display the next issuable card	
7	Name as Required on Card Enter the name to be printed on the Card	
8	Click on "Submit" button. Verify it using Same Menu.	Submit
c. MARK MISSING CARDS		
2	Select "Mark Missing Cards" for marking of Non-Personalized Debit card as missing. this can be done for acknowledged inventory and also for inventory that is unacknowledged and has been lost before reaching the branch	Submit

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	Select "Add" from the Drop down under "Action"	
3	Click GO button.	GO
4	Card SRL No.	Enter the Card Serial No. missing from the Inventory.
5	VARIANT	Will be auto populated
6	Request Ref. No.	Will be auto populated
7	Reason for Marking Unsuitable.	Select the Reason from list.
8	Click on "Submit" button.	Submit
	Verify it using Same Menu.	
d. "PLACE AN INDENT" THIS OPTION IS NOT FOR BRANCH PURPOSE.		
e. TRANSFER INVENTORY		
2	Select "Transfer Inventory" for transferring Inventory to Other Branch.	Submit
	Select "Add" from the Drop down under "Action"	
3	Click GO button.	GO
4	Service Outlet (SOL ID)	Enter the SOL ID of branch where the Inventory will be transferred.
5	CARD VARIANT	Select the Variant of Card.
6	From (Card SrlNo.)	Will be auto populated with the next issuable card of the selected variant.
7	To (Card SrlNo.)	Enter the Last Serial No. of Cards.
8	Total Cards in Range.	Will be auto populated after entering the Card Srl No
8	Click on "Submit" button.	Submit
	Verify it using Same Menu.	

IV. Blocking of Debit Card:

- a. The blocking of the debit card through DCARDBLK Menu is done instantly.

MENU OPTION: DCARDBLK

STEP	ACTIVITY	RELEVANT KEY/VALUE
1	Type DCARDBLK in the Menu Shortcut field and click <Go>	Go
2	The Debit Card Block Menu Screen will be displayed. Select Option as B-Block.	
3	Account Number	Enter Account Number.
4	Customer ID	Cust ID will populate automatically. For more than one Cust ID, Select the same from Search Option.
5	Card Number	Select the Card Number from Search Option.
6	Click on "Submit" button.	Submit
	The Debit Card entered above will be blocked.	

- b. Debit card Blocking through Baroda Connect (Internet Banking):

Steps:

1. Login to Baroda Connect.

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2. Click on "Services" tab.
3. Select "Service Requests".
4. Select "New Requests".
5. Click on "Operative Accounts".
6. Select "Block Debit Card".
7. Select the debit card to be blocked and click continue.
8. Select reason of Blocking, enter remarks and transaction password.
9. Click "Submit".
10. Card will be blocked instantly and the customer will get confirmation of the same.
11. To unblock the debit card customer will have to request at his branch.

c. **Debit card Blocking through Baroda M-Connect Plus(Mobile Banking):**

Steps:

1. Login to Baroda M-Connect.
2. Click on "Debit Card Services".
3. Select "Debit Card Hot listing".
4. All the Debit Cards (debit card in OPEN status) linked with customer ID will be displayed with **BLOCK CARD** button provided below each card.
5. Click Block Card for the debit card to be blocked.
6. Enter MPIN.
7. Card will be blocked instantly and the customer will get success confirmation POP up on the screen.
8. To unblock the debit card customer will have to request at his branch.

d. **Debit card Blocking through WhatsApp Banking**

- Say "Hi" to Bank of Baroda's WhatsApp Banking Number **8433 888 777**.
- Select Block Debit Card option.
- Now, select card number for blocking.
- Click confirm to block card.
- Card blocked successfully.

e. **Debit card Blocking through Contact Center:**

- Call on 1800 258 44 55 & 1800 102 44 55.

f. **Debit card Blocking through Email:**

- Debit Cards which are undelivered for more than 90 days can be blocked in bulk by sending mail to debitcard@bankofbaroda.com or drissuance.fss@bgss.in in below format:

Account Number	Masked Card Number	Customer Name

V. Green PIN

In a move towards green initiative and better customer service, Bank of Baroda has introduced yet another customer centric initiative whereby cardholder can generate the debit card PIN by using any Bank of Baroda alternate delivery channels. It is easy and convenient.

Mode and Process of Green PIN generation of Debit Card:

- A. ATM Machine
- B. M-Connect Plus (Mobile Banking Application)
- C. Baroda Connect (Internet Banking)
- D. IVR

A. Bank of Baroda ATMs:

Follow simple steps given below to generate Debit Card PIN using any Bank of Baroda ATM:

- **Step 1** insert your Debit Card at any Bank of Baroda ATM and select "Set/Re-Generate PIN" option on the screen.
- **Step 2** on next screens, you will be prompted to enter credentials and activation pass code / OTP received on your registered mobile number.
- **Step 3** On successful entry of the above details, you will be prompted to set desired Debit Card PIN on the next screen. Once successfully set, your Debit Card is ready for use.

B. Baroda Connect (Internet Banking):

- Login to Baroda Connect.
- Click on "Services" tab.
- Click on "Set/ Reset Debit card PIN".
- Select customer ID and click Continue.
- Select the debit card for which you want to set/reset debit card PIN, DOB and expiry month and year of the selected Debit Card and click Continue.
- Enter OTP which will be delivered to the registered mobile number.
- Click on Validate OTP.
- Now enter Card PIN of your choice.
- Now re-enter Card PIN.
- Click Proceed.
- Now enter User ID & transaction password.
- Debit Card PIN will be set instantly and the success confirmation screen will be shown stating "Your Debit Card PIN has been set successfully".

C. Baroda M-Connect Plus (Mobile Banking):

- Login to Baroda M-Connect Plus.
- Click on "Debit Card Services".
- Select "Set Debit Card PIN".
- All the Debit Cards (debit card in OPEN status) linked with customer ID will be displayed with SET PIN button provided below each card.
- Click SET PIN.
- Enter OTP which will be delivered to the registered mobile number.
- Now enter new Card PIN.
- Now confirm new Card PIN.
- Click Proceed.
- Enter mPIN.
- Debit Card PIN will be set instantly and the success confirmation POP up on the screen will be shown stating "Request for Set Debit Card PIN is successful".

D. Contact Centre (IVR):

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Debit Card PIN Re-issuance (Option is available only for customer calling from their registered mobile number)

- Call toll free number 1800-102-4455 / 1800-258-4455
- Select language
- Select option 2 for "Banking Services"
- Enter 14 digit A/C number
- Select option 3 for Debit card Pin reissuance
- Enter last four digit of the debit card"
- Enter Debit card expiry date in mmyy format
- Enter OTP received in RMN
- Enter desired PIN
- Re-enter the PIN

Please note:

- To set / Re-set Debit Card PIN at Bank of Baroda ATM, card holder mobile number must be registered with the Bank. customer are require to contact Bank of Baroda branch for registering mobile number if not registered already.
- In case, customer is not able to generate Debit Card PIN, customer can contact branch or call contact Center helpline 1800 258 44 55 or 1800 102 44 55 to check the issue.
- Currently, Green PIN facility through ATM Machine is not available, in case of NRI customers where overseas mobile numbers are registered. Such customers are required to contact branch for Physical PIN or generate thorough Mconnect Plus, Internet Banking and IVR.

Annexure II – Job Card - Enhancing Card Security

JOB CARD FOR ENABLING DEBIT CARD ONLINE & INTERNATIONAL TRANSACTIONS USING BARODA M-CONNECT PLUS (Mobile Banking App) & Baroda Connect (Internet Banking)

Recently, to improve user convenience and increase the security of card transactions, RBI has issued following guidelines vide its circular ref no. DPSS.CO.PD No.1343/02.14.003/2019-20 dated 15th Jan 2020 -

- At the time of issue / re-issue / renewal, all the debit card will be enabled for use only at contact-based points of usage [viz. ATMs and Point of Sale (PoS) devices] within India.
- Existing cards which have never been used for Online / International / Contactless transactions shall be mandatorily disabled for this purpose.

Hence, to comply with the RBI guidelines mentioned in the above circular and to prevent the cardholder from any fraud, Bank has made the following changes in the Debit Card issuance / usage (refer circular ref no. BCC:BR:112:401 dated 09th Oct 2020) –

- All the new card issued after 09th October 2020 are enabled only for use at ATM and POS terminal.
- Disabling of Online / International / Contactless transaction for the existing cardholders which have never been used these facilities. We have started disabling these facilities for such customer in phase manner. We are advising these changes to cardholders through SMS, Bank's website, DSS screen etc..

Customer can enable Debit Card for Domestic Online and International transactions using Baroda M-Connect Plus (Mobile Banking App) and Baroda Connect (Internet Banking).

- A. **Baroda M-Connect Plus** - The facility of enabling debit card channel is available in Baroda M-Connect Plus under the "Debit Card Service" menu as "Manage Debit Card" (refer circular ref no. BCC:BR:112:409 dated 8th July 2020). Details of the facility is given as under –
- While selecting "Manage Debit Card" option given in "Debit Card Services" option a list of all active Debit cards linked to customer ID will be displayed with options "Turn ON / OFF, Manage Channel, Set Limit".
 - Customer is required to select the "Manage Channel" option to enable /disable a particular channel and International transaction.

In addition to the enabling / disabling the Debit Card for various channel (ATM / POS / E-Com / International) customer can also use the following facilities available on Baroda M-Connect Plus for our Debit Card holders –

- Set Transaction Limits – for setting limit of ATM and POS / E-Com transaction (refer circular ref no. BCC:BR:112:288 dated 16th May 2020).
- Turn On / Off – To temporary block your card (refer circular ref no. BCC:BR:112:409 dated 8th July 2020).

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Manage Channels for Domestic/International Transactions using Debit Card

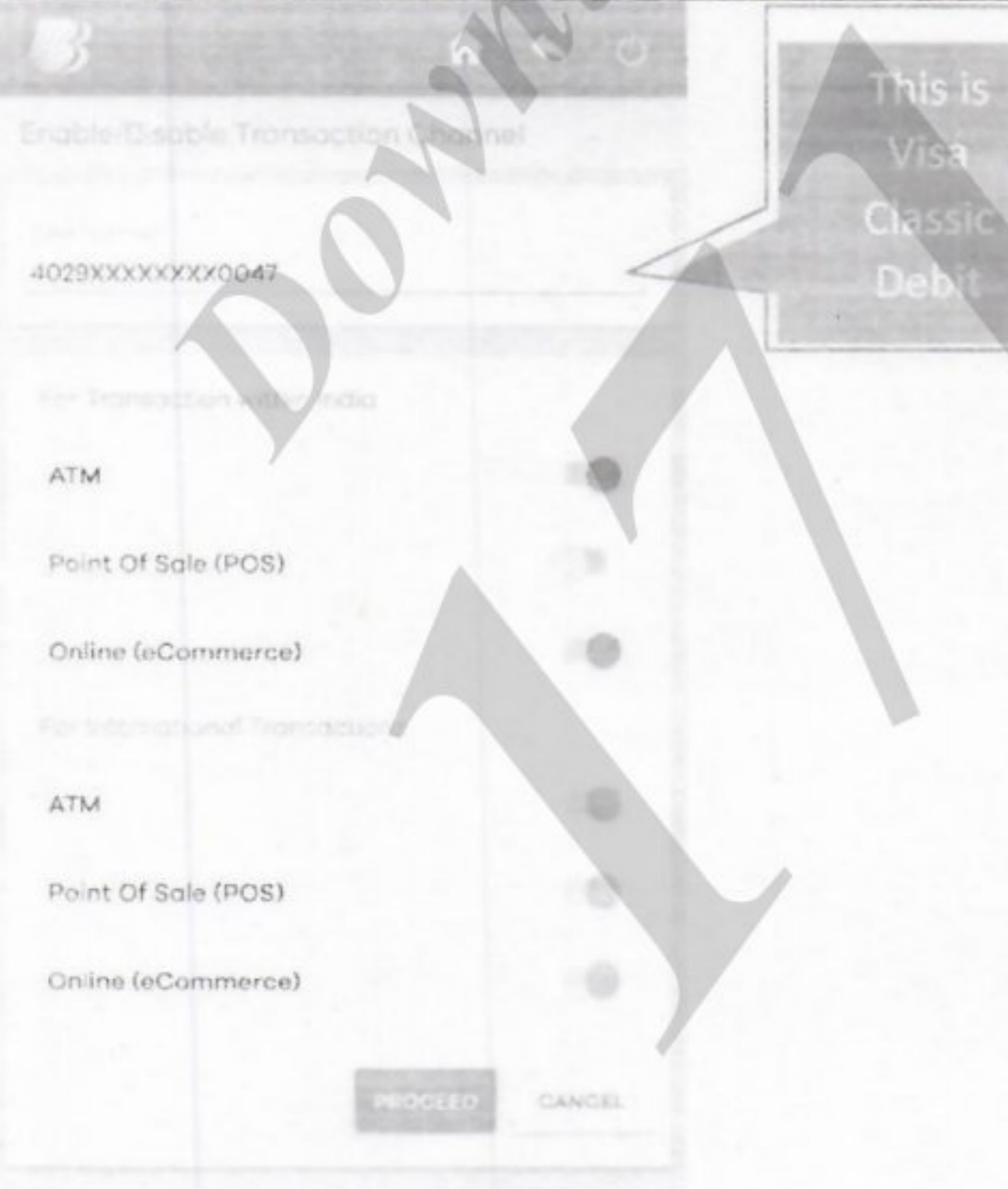
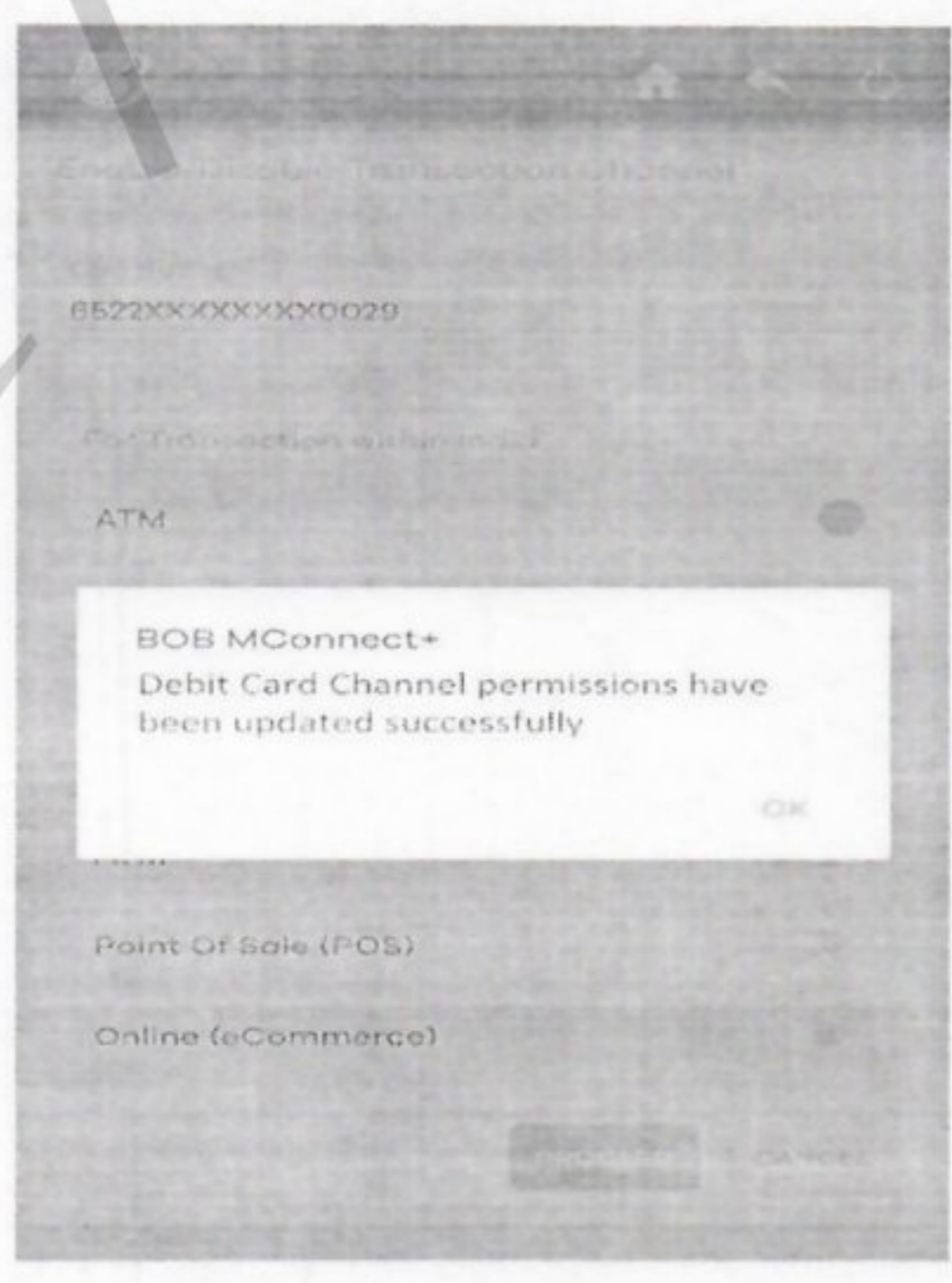
Select "MANAGE CHANNEL" for the desired Debit Card

Enable the channels you want to use your Debit Card at

	
--	--

Enter mPIN

Channel permissions will be updated

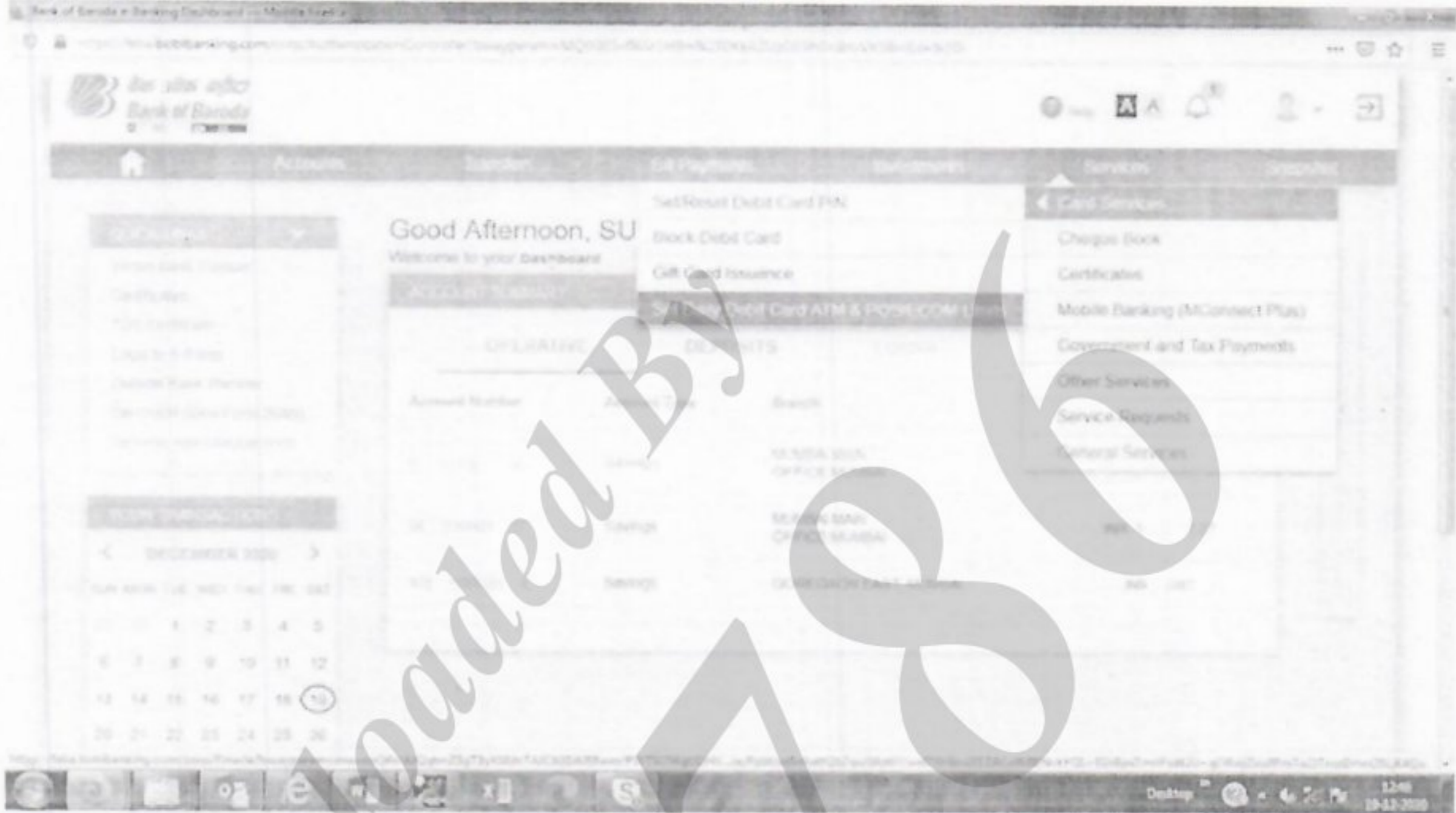
	
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Note: If your Debit Card allow only Domestic Transactions (is issued under Domestic variant), International transactions will be disabled and cannot be enabled.

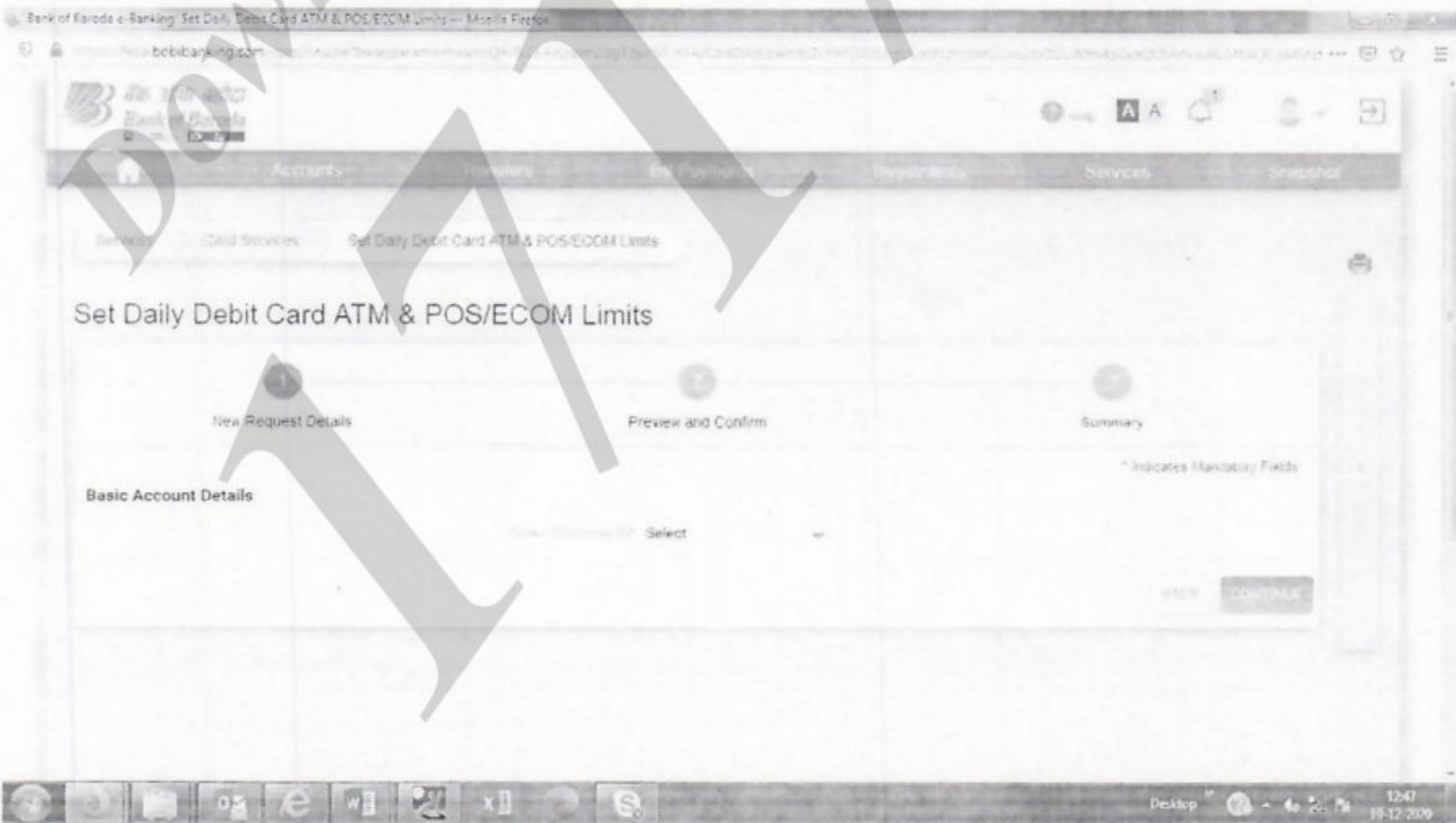
Baroda Connect (Internet Banking) - The facility of enabling debit card channel is available in Baroda Connect under the “Service” > “Card Services” > “Set Daily Debit Card ATM & POS/ECOM Limits”. Details of the facility is given as under-

Steps for Baroda Connect (Internet Banking):

- Log in to Baroda Connect:

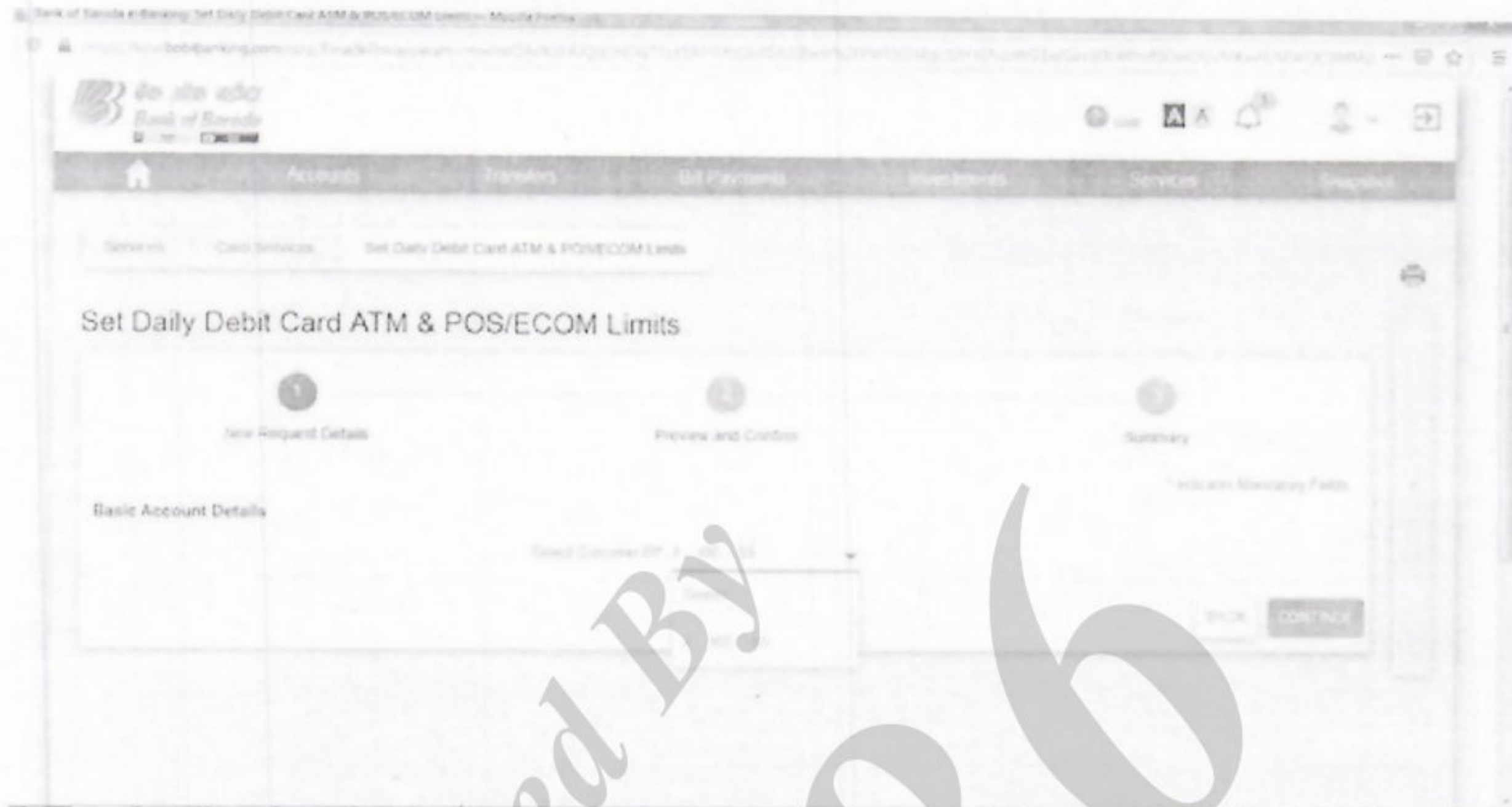


- Select Cust ID:

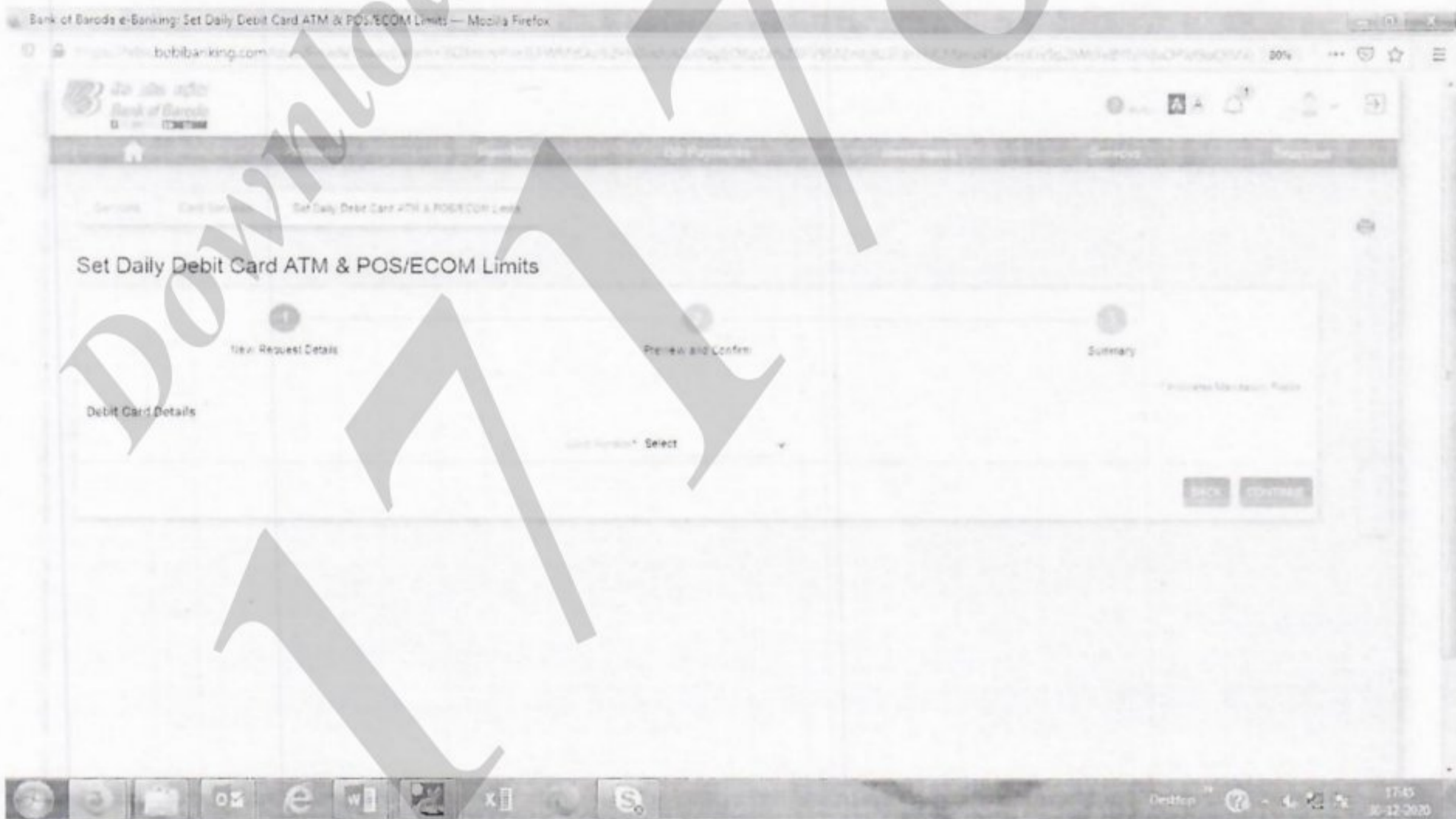


- Select Cust ID from the drop down and click Continue:

Handwritten signature



➤ Now, Select Card Number from the drop down and click Continue:



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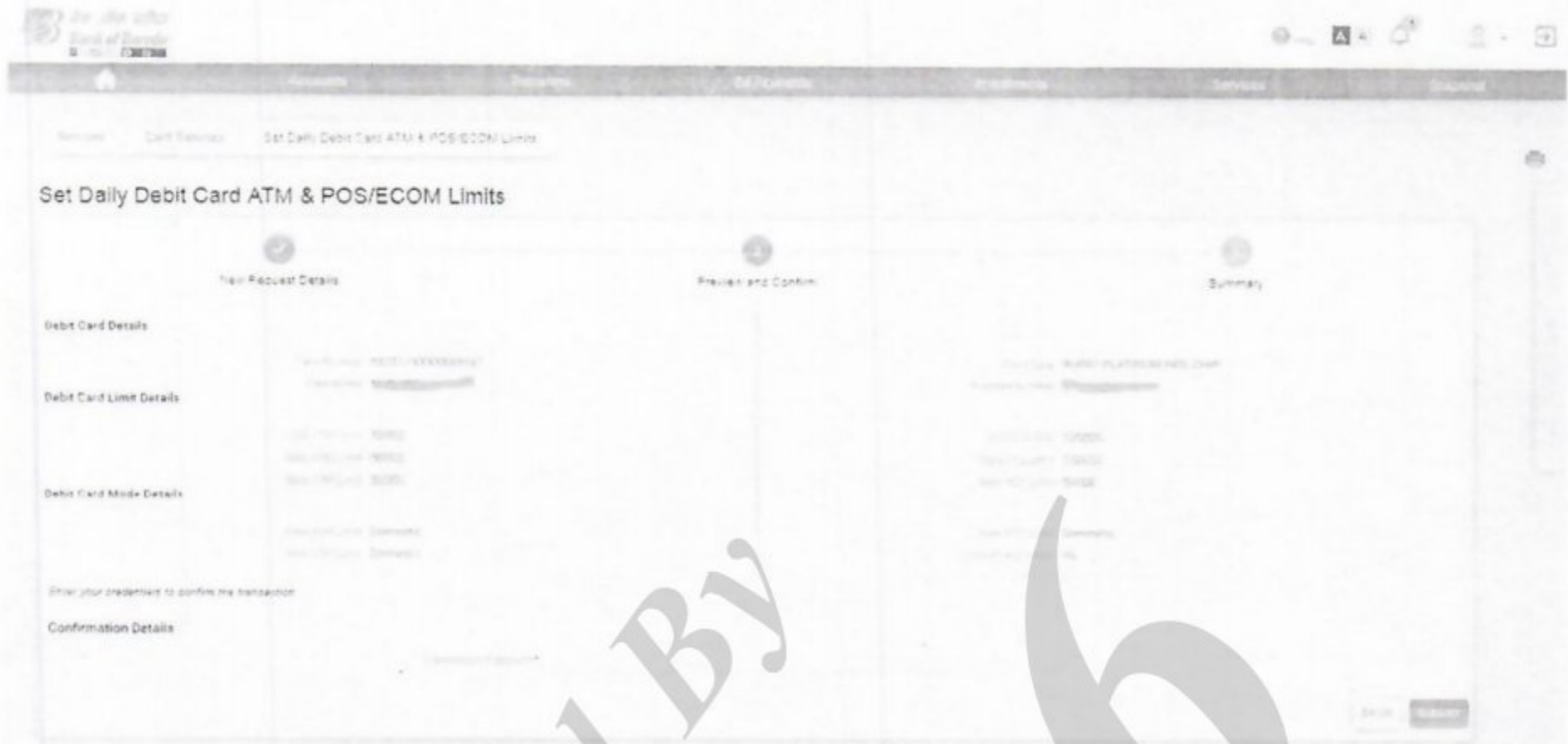
- On this page, enabling / disabling the Debit Card for various channel (ATM / POS / E-Com / International/Contactless) can be done.
- By default all the cards will be enabled for Domestic ATM & POS.
- Enter required card limit, mode of channels etc. and click SUBMIT:

- Select Card Mode Details from the drop down:

(In case the customers who wish to use the cards for other channels such as Domestic (online & contactless) and International (ATM,online,POS) can enable it through our Mobile App i.e Baroda MConnect Plus or Internet Banking i.e. Baroda Connect.)

- Enter transaction Password and click submit:

[Handwritten signature]



➤ The Card Limit set successfully.



✚ **Important Points to remember:**

- The above facilities will also be available through ATM & IVR channels shortly.
- Any changes made through any of the channels will be reflected on other channels automatically.
- The debit card limit set or channel enabling/disabling cannot be done for card which are in blocked/hot listed or closed status. Enabling/disabling of International/contactless transactions can be done only if card supports the said transactions features.

Annexure III – Dispute Resolution Process

PROCESS FOR DISPUTE RESOLUTION	
A customer uses debit card for cash withdrawal at ATM	
Scenario A	Scenario B
A customer receives money at ATM and the transaction is successful	A customer does not receive money and informs that the transaction is failed / unsuccessful transaction
No Complaint	A customer can raise disputes through Various modes: 1. Through Call Centre. 2. Through Branch. 3. Through Siebel CRM Portal. 4. Through INGRAM 5. Through CPGRAMS 6. Through Emails
ON-US Transaction Dispute Resolution Process	
A customer uses our bank's ATM for cash withdrawal	
A customer receives money and the transaction is successful.	Customer doesn't receive the money and lodges dispute in CRM.
No Complaint	Dispute is verified by dispute management team on the basis of EJ, C3R, etc. and the following are step are taken: If transaction is declined as per EJ, customer dispute is resolved and customer account is credited.
If transaction is successful as per EJ then, Customer's claim is rejected.	
Customer agrees with the bank's decision.	Customer disagrees with bank decision
Complaint Closed	Dispute management team approaches ATM vendor for other supporting documents such as CCTV, NECC, etc. for reevaluating the status of transaction. 3 reminders are given to the ATM vendor for document submission
On receipt of set of documents from vendors the case is submitted to Internal Ombudsman (IO) for his review	
If Internal Ombudsman (IO) disagrees with bank then we credit the customer by recovering the amount from vendor's bill.	In case of non-submission of any documents or acceptance of claim by the vendor we credit the customer by recovering the amount from vendor's bill.
If Internal Ombudsman (IO) agrees in favor of bank then the case is closed.	The case stands closed.
ISSUING Transaction Dispute Resolution Process	
A customer uses other bank's ATM for cash withdrawal	
A customer receives money and the transaction is successful. No dispute is raised.	Customer doesn't receive the money and lodges dispute in CRM. After receipt of dispute, the following steps are followed: Disputed transaction is reconciled by dispute management team against CBS and switch files.

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	If transaction is declined customer dispute is resolved and customer account is credited. The complaint stand closed.
	If transaction is reconciled i.e. claimed by acquiring bank, a Chargeback (CB) is raised with acquiring bank. The TAT for chargeback is 5 calendar days.
Fate of Chargeback	
If chargeback is accepted by acquiring bank, then customer account credited. The complaint stand closed.	If chargeback is rejected by Acquiring bank, Customer is conveyed the decision and in case he disagrees then, the case is further raised for Pre-arbitration, provided customer approaches bank within 30 days from Chargeback rejection date.
Fate of Pre-Arbitration	
If pre-arbitration is accepted by acquiring bank then, customer dispute is resolved and customer account is credited along with penalty amount received from acquiring bank. The complaint stand closed.	If pre-arbitration is rejected, customer is conveyed the decision and in case he disagrees then, the case is further raised for Arbitration, provided customer approaches bank within 30 days from the Pre-arbitration rejection date and also agrees to pay Arbitration fees of Rs. 500.00 + GST 18%= Rs. 590.00.
Fate of Arbitration	
If arbitration is accepted by acquiring bank then customer account is credited along with penalty amount and the Arb fees of Rs. 590.00 paid by customer as received from acquiring bank. The complaint stand closed.	If arbitration is rejected, customer is conveyed the decision. In case, if he/she still unsatisfied with the decision, he/she may approach appropriate authority. The complaint is closed at our end.
Process of Internal Ombudsman (IO) for Issuing Complaint	
Customer dispute is rejected at Pre-arbitration level by acquiring bank.	
Bank will submit the cases to IO for further review, by attaching a pre-formatted note and other related documents such as EJ, C3R, NECC, etc. as received by acquiring bank.	
If Internal Ombudsman (IO) agrees with Bank decision, Case is closed and IO decision is conveyed to customer.	If Internal Ombudsman (IO) disagree with bank decision, Bank presents the case on suo moto for NRP/arbitration with NPCI.
Fate of Arbitration	
If arbitration is accepted by acquiring bank then customer account is credited along with penalty amount as received from acquiring bank. The complaint stand closed.	If arbitration is rejected, customer is conveyed the decision. In case, if he/she still unsatisfied with the decision, he/she may approach appropriate authority. The complaint is closed at our end.
Customer dispute is rejected for ON US (our card & our ATM) cases	
If Internal Ombudsman (IO) agrees with Bank decision, Case is closed and IO decision is conveyed to customer.	If Internal Ombudsman (IO) disagree with bank decision, Bank credits the amount to the customer and the same is recovered from the concerned vendor.
BNA Transaction Dispute Resolution Process	
Customer uses our bank BNA machine for cash deposit.	
If transaction is successful, customer account is credited. No dispute is raised.	Customer account is not credited and he/she lodges dispute in CRM.

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Dispute is verified by dispute management team on the basis of EJ, C3R, etc.	
If transaction is declined as per EJ, customer dispute is resolved and customer account is credited. The complaint stand closed.	If transaction is successful as per EJ then, Customer dispute is rejected. The complaint stand closed.
<u>POS/E-COM Transaction Dispute Resolution Process</u>	
Customer uses debit card for POS/E-com transactions.	
If transaction is successful, customer receives the services/goods. No complaint is raised.	If transaction is unsuccessful, customer does not receive the services/goods and he/she lodges dispute in CRM.
	Disputed transaction is reconciled by dispute management team against CBS and switch files.
	If Transaction is declined, customer dispute is resolved and customer account is credited. The complaints is closed.
	Transaction is reconciled i.e. claimed by acquiring bank, a Chargeback (CB) is raised with acquiring bank. TAT for network: VISA/Ru-Pay- 30 calendar days Master Card- 45 Calendar days.
<u>Fate of Chargeback</u>	
If Chargeback is accepted, then Customer account is credited and dispute is resolved. The complaint stand closed.	If chargeback is represented by acquiring bank by providing supporting documents such as transaction receipt, Customer dispute is rejected.

Annexure IV – Frequently Asked Questions

❖ FAQs on Debit Card Issuance:

- 1) What is the eligibility criteria for issuance of Debit Card for Bank of Baroda account holders?

Answer:

The Card can be issued to Individual accounts holder / Self-Operated Savings, Current and Overdraft accounts. For joint accounts, with operating instructions as "Either or Survivor" and "Any one or Survivor" the card can be issued to anyone or all the joint account holders.

- 2) What are the different types of Debit cards issued by Bank of Baroda?

Answer:

Bank is issuing different types of debit cards in co-ordination with Visa, MasterCard and RuPay. For more details of different card variants being issued by Bank, please refer to ATM/Debit Card section on our Bank's website <https://www.bankofbaroda.in/debit-cards.htm>

- 3) Is there any Fee for the issuance of Debit card?

Answer:

Currently, there is no debit card issuance fees for Classic Variants and issuance fees for Platinum Variants is Rs.250+GST. However, the fees are subject to change from time to time at the sole discretion of Bank / RBI etc. Refer circular for variant wise fees details. For other service charges related queries, please refer to Debit Card section on our Bank's website <https://www.bankofbaroda.in/debit-cards.htm>

- 4) Can a fresh Debit card be issued in lieu of lost/damaged card and what is the amount to be charged for card replacement?

Answer:

Yes, Rs. 200/- + GST is charged for replacement of damaged card / lost card.

- 5) What are the different modes for Debit cards issuance for customers of Bank of Baroda?

Answer:

1. Branch (Finacle & Tab banking)
2. BC Points (while opening of account)
3. Contact Centre (1800 258 44 55 & 1800 102 44 55)
4. Mobile Banking (MConnect Plus Application).

- 6) What is the amount of annual charges of Debit Cards?

Answer:

For PMJDY/BKCC/Mudra/Baroda Radiance annual charges are exempted. Annual charges for classic and platinum variants are free for first year. However, from second year below are the charges:

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- a. Classic/NCMC Domestic Variant: Rs. 150+GST.
- b. Platinum Variant: Rs. 250+GST.
- c. Business Variant: Rs. 250+GST.
- d. Select Variant: Rs. 300+GST.

7) How many accounts maximum can be linked to my Debit card and what is the procedure?

Answer:

Maximum of 9 accounts held in the same name and same capacity can be linked to a Debit card. Customer to submit the request for linking of multiple accounts to the debit card to the base branch.

8) What are the reasons of non-working of Debit card on ATMs or PoS devices?

Answer:

Debit Card does not work on ATMs due to some of the following reasons:

- The debit card may be blocked.
- The card may not have been swiped/inserted properly.
- The card might have got damaged / deteriorated, due to which it is not accepted by ATM PoS Device, where the card reader may be weak. In such case, customer may try at another PoS and if still does not work, request for a new card through the branch or through other self-assisted channels.
- The account may be inoperative or frozen at branch level due to some reason. Customer to contact the branch to know the status of the account.
- Customer may be using wrong PIN.
- Connectivity from the ATM has failed. In such case customer to try after some time or use another ATM.
- Customer might have disabled the Card for ATM / POS transactions using the Debit Card on/off and set limit facility available in Baroda M-Connect Plus (Mobile banking App) or Baroda Connect (Internet Banking).
- Customer is trying to do the transaction for higher limit against the default debit card limit or Debit Card limit set using Baroda M-Connect Plus (Mobile banking App) or Baroda Connect (Internet Banking).

9) What are the reasons of non-working of Debit card for Ecom transactions?

Answer:

Debit Card does not work on Ecom channel due to some of the following reasons:

- As per recent guidelines, at the time of issue / re-issue / renewal, all the debit card will be enabled for use only at contact-based points of usage [viz. ATMs and Point of Sale (PoS) devices] within India.
- The debit card may be blocked due to entering wrong OTP.
- Customer might have disabled the Card for E-Com transaction using the Debit Card on/off and set limit facility available in Baroda M-Connect Plus (Mobile banking App) or Baroda Connect (Internet Banking).
- Customer is trying to do the transaction for higher limit against the default debit card limit or Debit Card limit set using Baroda M-Connect Plus (Mobile banking App) or Baroda Connect (Internet Banking).

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- The account may be inoperative or frozen at branch level due to some reason. Customer to contact the branch to know the status of the account.
- Customer may be entering wrong OTP.
- OTP not received or received on wrong number.
 - Customer might be facing error as mobile number not registered while doing online transaction - Customer to visit any Bank of Baroda ATM for Green PIN (one successful ATM transaction) or initiate green PIN generation through Baroda M-Connect Plus/Baroda Connect/IVR and then initiate a fresh online transaction.
 - OTP being delivered on OLD number even after NEW mobile number is updated in CBS. As highlighted in the image, if the masked mobile number shown is old, customer to click on refresh link and do the transaction.

The One Time Password (OTP) has been sent to your below-mentioned registered mobile number. Please use the OTP and authenticate the transaction.

Mobile Number: X4XXXX1YY9
 In case mobile number has changed [click here to refresh](#)
 Merchant Name:
 Date: Sep 2018
 Total Charge: Rs
 Card Number: XXXX XXXX XXXX

OTP:

[Resend OTP](#)

10) What are the safety measures that can be taken by customers on account of loss of his / her debit cards?

Answer:

In case of card lost, the customer should immediately get it blocked through following modes –

A. Self Service Channel – Instant 24X7 Debit Card Blocking option

- Baroda M-Connect Plus (Mobile Banking Application)
- Baroda Connect (Internet Banking)
- WhatsApp Banking

B. Assisted Channel

- Base Branch (available during branch operations time): "DCARDBLK" Menu option has been provided in CBS/Finacle to block the debit card. An SMS alert will be sent as a token of confirmation to the Debit card holder on their registered mobile number, whenever a debit card is hot listed/blocked.
- Contact Centre (24X7) at 1800 258 44 55/ 1800 102 44 55.

In addition to the blocking of card the customer can also set limit (from 0 to maximum limit of Debit Card variant) for ATM and POS / E-Com transaction through the Debit Card Limit

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setting option available in Baroda M-Connect Plus (Mobile Banking Application) & Baroda Connect (Internet Banking).

11) How many transactions for Current Account holders at other bank's ATM Machine are free for Bank of Baroda account holders?

Answer:

No transactions are free for current account holders.

12) Whether GREEN PIN option is enabled for NRE/NRO customers through ATM Machine?

Answer:

No, Green PIN facility is available only for domestic customers where domestic mobile numbers is registered. For NRE / NRO customers where overseas number is registered, by default physical PIN is sent to Branches/NRLBO along with the Debit Card. In addition, the Green PIN can also be generated through M-Connect Plus (Mobile Banking Application), Baroda Connect (Internet banking) and IVR of Bank of Baroda.

13) If customer has forgotten debit card ATM pin, what are ways to generate the ATM PIN?

Answer:

- Bank of Baroda account holders can use GREEN PIN facility for generation of ATM PIN through:
 - All Bank of Baroda ATMs.
 - Mobile Banking Application of Bank of Baroda – Mconnect Plus.
 - For NRI Customers: Physical PIN can be re-issued through Finacle or through M-Connect Plus (Mobile Banking Application), Baroda Connect (Internet banking) and IVR of Bank of Baroda.

14) In case customer is holding an old variant of eDena & eVijaya & he / she wants to apply for new debit card, as the existing card is lost or damaged.

Answer:

Customer can approach his / her base branch for new debit card. Branch can submit request for new debit card of Bank of Baroda's Variant (charges may be applicable).

15) How many attempts of wrong ATM PIN will lead to blocking of a Debit Card?

Answer:

- **Soft blocking:** After 3 consecutive attempts of wrong pin in a DAY (within 24 hrs.) debit card will be blocked for next 24 hrs.
- **Hard Blocking:** After 12 attempts of wrong pin in 30 days the debit card will be blocked permanently and cannot be used further.

16) Which are the modes that can be used for hot listing of Debit Card?

Answer:

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Bank of Baroda debit card holders can block their debit cards by any one of below mode:

- By Calling Contact Centre/Toll free numbers 1800 102 44 55 or 1800 258 44 55
- By logging in Mobile Banking (M Connect).
- By logging in Net Banking (Baroda Connect).
- By visiting Base Branch.
- WhatsApp Banking.

17) How De-hot listing of Debit Card can be done by Bank of Baroda account holders?

Answer:

Bank of Baroda debit card holders can de-block their debit cards by contacting Base Branch. Branch will initiate request through DCISS Finacle Menu for de-blocking.

18) What are the Bank of Baroda Debit Card variants, wherein international usage is allowed?

Answer: At the time of issue / re-issue / renewal, your debit card will be enabled for use only at contact-based points of usage [viz. ATMs and Point of Sale (PoS) devices] within India.

However, if required customer can enable for Domestic E-Com & all International transactions through Baroda M-Connect Plus & Baroda Connect (Internet Banking).

- Visa Platinum / Contactless (BIN: 431393)
- Master Card Platinum (BIN: 536018)
- RuPay Platinum (BIN: 652211)
- Baroda Radiance (Master Card World) (BIN: 552230)
- RuPay Select (BIN: 652505)
- Baroda Visa Vyapaar Business (BIN: 420416)

Note: Contactless facility can be enabled only if the card is enable for contactless feature.

19) Whether there are any charges for usage of debit card internationally?

Answer:

- Yes, Charges levied on all overseas ATM transactions irrespective of the amount.
 - Cash withdrawal: Rs.450/-+ GST per Cash Withdrawal.
 - Balance Inquiry: Rs.30/-+ GST per Inquiry.

20) Whether Debit Cards will be renewed automatically?

Answer:

- Yes, the Debit Cards which are in **OPEN/ACTIVE** status (as on date on which data is extracted at back office level) and expiring in a particular month are renewed under renewal activity. The debit card in OPEN status means the cards which are not closed; hot listed; blocked; lost as on the date on which data is extracted.
- The activity of renewal of Debit Cards is done on monthly basis (in first 10-12 days) of a particular month.

For ex: Renewal activity for the debit cards which are expiring in the month of Feb 2020 is scheduled on 01.02.2020. The debit cards will get dispatched approx. by 10.02.2020

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to the dispatch address. Hence, the renewed debit card will be delivered to the customer's address well in advance (10-15 days before the expiry of the existing debit card).

- The renewed debit cards of Domestic customers (except Govt. Schemes) are sent to the customer's address (Approx. 10-15 days in advance of expiry).
- In case of NRI customers the renewed debit cards are sent to the NRIRLBO or Base branch for onward sending them to the customer's overseas address.
- In case of Govt. Scheme accounts, the renewed debit cards are sent to the Base branches for onward handing over to the customer.
- Things to Remember –
 - The ATM PIN will remain same for the renewed cards. Hence, no need to generate a new PIN.
 - The renewed Debit Card will work only after the expiry of the existing card. Let's say, if expiry of a card is January 2020, then the renewed debit card will work from 01.02.2020.
- Bank of Baroda branches can track the status of renewed Debit Card through DCRS portal by visiting URL (<http://192.168.1.230/bobrec/login.jsp>). In DCRS Portal the card generated date remains the same only the **Batch ID; Date of Dispatch; Mode of Dispatch and Consignment No.** details are updated as per renewed card status.
- Steps to be taken by the branches:
 - The branches should take appropriate steps for renewed debit cards which are delivered to the branch address for handing over the card to the customer.
 - In case where Debit cards are not renewed the branch should enter re-issuance request in the system through DCISS Menu against the expired card.
 - In case of any queries, write mail to issuance.debitcard@bgss.in or DEBITCARD@bankofbaroda.com for the status of the renewed debit card.

21) What are the charges for Renewal Debit Cards issuance?

Answer:

Issuance of renewal of debit card is free and no charges are levied from customers.

22) What is the per transaction amount up to which Contactless Debit cards (VISA contactless / Vyapaar & Baroda Radiance) can be used without PIN at POS?

Answer:

Up to Rs. 5,000/-.

23) From where I can get more details on Debit Card ?

Answer:

Please refer below links of our bank's website:

- a. <https://www.bankofbaroda.in/debit-cards.htm>
- b. <https://www.bankofbaroda.in/service-charges-fees.htm>

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24) Can the customer enable / disable his debit cards for operations in various channels viz., ATM / POS / online transactions?

Answer:

Yes. The Customer can enable / disable the card transactions for various channels viz., ATM / POS / online transactions through Baroda M-Connect Plus i.e. Mobile Banking Application & Baroda Connect i.e. Internet Banking.

25) Can the customer set their daily transaction limits for ATM /POS/ eCom transactions?

Answer:

Yes. The Customer can set their daily transaction limit for ATM & POS/eCom transactions within the overall daily limit of the card through Baroda M-Connect Plus (Mobile Banking Application) & Baroda Connect (Internet Banking).

26) What are the do's and don'ts of using Debit Cards?

Answer:

Do's	Don'ts
<ul style="list-style-type: none"> ✓ Your Bank of Baroda Debit Card is for personal use. ✓ You can generate Debit Card / Green PIN by visiting any nearest Bank of Baroda ATM. No physical PIN would be sent. ✓ Ensure to change PIN at regular intervals. ✓ Activate your debit card by using it first at any ATM. Card can be used at POS/ecommerce only after activation of card at ATM. ✓ Always ensure that your card is used in your presence when transacting at POS and ensure that you enter the PIN for authentication discretely. ✓ Register your mobile number with the Bank, subscribe for SMS alerts for all Debit Card transactions to avoid suspicions/fraudulent activities in your account. ✓ Please make sure you conduct any ATM transaction in complete privacy. ✓ Beware if "Shoulder Surfing". Shield your PIN from onlookers by covering the keypad while entering the PIN. ✓ Ensure to collect your card, cash and receipt, after completion of the transaction. The ATM does not take back cash if not collected. 	<ul style="list-style-type: none"> ✓ Don't give your Debit Card to anyone. If you need to surrender the card, you may request for closure of card and handover the card to bank Officials after destruction of the card. You may also block a card using Bank's Baroda M-Connect Plus (Mobile Banking) App, Baroda Connect (Internet Banking), WhatsApp Banking and contacting contact centre at 1800 258 44 55 or 1800 102 44 55. ✓ Don't keep written record of the PIN in any form, place or manner that may facilitate its misuse by anyone. It would be better if you could memorise your PIN. ✓ Don't disclose your Card/PIN details over email links/phone calls/bank official even if it is purported to be from Bank of Baroda. It may be noted that Bank would never request you to reveal such details. ✓ Don't overlook or ignore transaction alerts received through SMS. ✓ Never lend your card to anyone. ✓ Do not write your PIN on the card or on the cover of the card.

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<ul style="list-style-type: none"> ✓ Look extra devices attached to the ATMs. These may be put to capture your data! Inform security guard / bank immediately if any such device found. ✓ After completion of your transaction and before leaving the promised be sure that "Welcome Screen" is displayed in the ATM. ✓ Register your mobile number with the bank for getting alerts for your ATM transactions. Regularly check account statements. Any unauthorised card transaction in the account, if observe, should be immediately reported to your bank after blocking your debit card. ✓ Immediately inform the Bank, if the ATM / Debit Card is lost or stolen. If your card is held back by any ATM, please inform the same to the 24hrs, Customer Care Number 1800 258 44 55 or 1800 102 44 55. ✓ Keep an eye on suspicious movements of people around ATMs. Beware of strangers trying to engage you in conversation. ✓ When you destroy your card upon card expiry or closure of your account, cut it into four prices through the magnetic stripe before disposing it off. ✓ If cash is not dispensed and account is debit then Bank of Baroda customer has to fill the complaint for and submit it to the Branch. ✓ Verify emails and links in emails you supposedly get from your social networking site. These are often designed to gain access to your user name, password and ultimately your personal information. These mails could be phishing emails too. <p>Always ensure that the address of the website where transactions to be done, starts with https:// and not http://.</p>	<ul style="list-style-type: none"> ✓ Never share your PIN with anyone or seek help from anybody by handing over the card and revealing the PIN. ✓ Never let anyone see you entering your PIN. ✓ Never use a PIN that could be easily guessed. E.g. your birthday or telephone number. Use of non-dictionary words are advised. ✓ Never leave your card in the ATM. ✓ Do not forget to collect the dispensed cash as ATM does not take the back the cash. ✓ Avoid posting personal information such your address, phone numbers, email address, license number, aadhar number, birth place, location for any given day, school's name of kids and family details.
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❖ **FAQs on ATM failed transaction complaint Redressal for Debit Cards:**

1) What are types of Debit Card transaction in banking industry?

Answer: - There are mainly six type of ATM transaction which are follows:-

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- **On-Us Transaction:** - Our Bank's Debit Card holder using debit card Issuing bank's ATM is called on-us ATM transaction.
- **Off-Us transaction:** - Our Bank's Debit Card holder using Other Bank's ATM for cash withdrawal is called Off-Us. This is also called as Issuing transaction or NFS transaction.
- **POS/E-com transaction:** - POS (Point of Sale) transactions are those where our Bank's Debit card holder uses POS machine for purchasing goods/services. E-Com transactions are those transactions, where our Bank's Debit Card holder is doing online transactions for purchase of goods / subscribing for any services.
- **BNA /CDM Cash Deposit transaction:** Our Bank's Debit Card holder using Bunch Note Acceptor (BNA) / Cash Deposit Machine (CDM) to deposit the cash in his account.
- **Card to Card Fund Transfer transactions:** Our Bank's Debit Card holder using card for Card to Card Fund Transfer.
- **Other Value Added transactions:** Our Bank's Debit Card holder using the card for various value added services like Balance Enquiry, Mini Statement, Self-Registration for Mobile Banking / Net Banking / UPI etc.

2) What is the procedure for lodgments of complaint by customers / Branches of?

Answer:

- Customers can lodge their complaint/s by visiting the Branch of the Bank or by contacting Contact Center on toll free no. 1800 258 44 55 or 1800 102 44 55 or through visiting Bank's Website for lodging the complaint, "Siebel CRM".

3) What is the procedure for lodging disputes for failed ON_US transaction?

Answer:

The process for lodging ON_Us transaction dispute for branches (Customer using Bank of Baroda ATM) will remain the same as per the existing process...

4) What is the procedure for lodging disputes for failed OFF_US or ISSUING / NFS transaction?

Answer:

The process for lodging OFF_US or Issuing / NFS transaction disputes for Bank of Baroda (Bank of Baroda Customer using Other Bank ATM), Can lodge complaint in Siebel CRM. What is the procedure for lodging disputes for failed POS / E-com transaction?

Answer:

A customer / branch can lodge complaint in Siebel CRM. The centralized team for Debit Card dispute resolution Will resolve the dispute and update the status in the portal.

5) Who will raise chargeback for disputed transaction of

Answer:

Bank of Baroda Debit Card Operation team will raise chargeback for disputed transactions

6) What will be the process for raising pre-arbitration for disputed transaction of Amalgamated Entities?

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Answer:

The process for raising pre-arbitration for dispute will be as follow:- :

- Debit Card Operation team (DCOT) will verify the disputes which are rejected as successful transaction on the basis of the documents provided by Acquiring bank.
- If DCOT finds any discrepancy in the documents provided by Acquiring Bank, at the chargeback level then, DCOT will proceed with raising pre-arbitration on suo-moto basis.
- In case DCOT finds documents provided by Acquiring Bank are proper, the dispute will be closed by providing suitable remarks.

7) How the status of disputes will be updated?

Answer:

DCOT will update the status of disputes received in "Siebel CRM" portal.

8) Are there any charges to be levied from customer for raising chargeback, pre-arbitration?

Answer:

There are no charges recovered from customer for raising chargeback & pre-arbitration for any disputes.

9) Who will send the communication for Arbitration?

Answer:

DCOT team will send emails to respective branches for intimating about Arbitration to be raised for the cases which are rejected as successful transaction at pre-arbitration stage and remit the applicable fees to enable DCOT team to raise the Arbitration with NPCI.

10) What will be the process for arbitration of Amalgamated Entities?

Answer:

The process for raising arbitration Will be as follows:-

- DCOT will verify the disputes which are rejected as successful transaction as per documents provided by acquiring bank at pre-arbitration level.
- The data of such pre-arbitration level rejected complaints will be provided to DCOT.
- DCOT team will analyze the rejected disputes and also submit the notes to Internal Ombudsman (IO) for review at his end.
- In case of any discrepancy observed in the supporting documents provided by Acquiring Bank or disputes disagreed by IO, DCOT team will raise arbitration on Suo-Moto basis.

11) Can eVijaya and eDena Bank's customer deposit cash in Bank of Baroda's BNA / CDM machine?

Answer:

The customer of eVijaya and eDena bank will be able to deposit in Bank of Baroda's BNA / CDM Machine.

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12) Who will bear the NRP (NPCI's Review Panel) charges for Arbitration?

Answer:

The NRP charges for Arbitration will be borne by the bank for the complaints for which arbitration needs to be raised on Suo-Moto basis.

13) How the status will be updated for disputes?

Answer: The status of the complaint will be updated in the complaint portal.

14) What will be the process for re-open cases at Amalgamated Entities?

Answer:

For Re-open cases following is the process:

- DCOT team will scrutinize the details of re-open cases.
- DCOT team will prepare Internal Ombudsman (IO) notes and the same will be uploaded in Siebel CRM for the review by Internal Ombudsman.
- Internal Ombudsman (IO) will review the cases which are uploaded and will update the status in Siebel CRM for future reference.

15) What will be the process for disputes received through Banking Ombudsman for Amalgamated Entities?

Answer:

The Nodal Officer at Zonal Offices of our Bank will download the disputes from Banking Ombudsman Portal provided by RBI at their end and will share the details with DCOT team.

16) What will be the process for Good-Faith Cases for Amalgamated Entities?

Answer:

The disputes which are lodged after 120 days from the date of transaction will be treated as Good-Faith Cases and the process for such cases will remain same as per existing process **Answer:**

17) What are the timelines for resolution of various disputes?

Answer:

Timelines for resolution of various dispute is as under:

Type of Disputes	Timelines for Dispute Resolution		
	1st Level	Pre-arbitration	Arbitration
Onus	T+4 where "T" is transaction date.		
BNA	7 working days		
	Chargeback		
Issuing	5 calendar days	16 calendar days	30 calendar days
POS/E-com			
RuPay/VISA	30 calendar days		
MasterCard	45 calendar days		

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18) What if complaint is resolved after stipulated TAT?

Answer:

As per RBI guidelines, if customer's dispute is not resolved in stipulated time period, bank is liable to pay a penalty to customer of Rs. 100/- per day for delayed period from date of transaction. The penalty amount is to be paid proactively by Bank to customer.

19) What if complaint is rejected and disputed amount is not refunded by bank?

Answer:

In case, a customer is not satisfied with the bank's decision then he/she may proceed with the next level of dispute resolution which includes raising of pre-arbitration and arbitration.

20) What is the immediate action needs to be taken if customer informs about the unauthorized transactions in his/her account?

Answer:

Upon receipt of customer complaint about the unauthorized transactions in his/her account by Contact Centre or by Branch or by E-mail/Letter, the Contact Center/ Branch should immediately block the debit card and then proceed with the lodgment of complaint under suspected fraud category in the complaints portal of respective banks.

21) What will be the process for resolution of Un-authorized / Fraud / Suspected transaction dispute for Amalgamated Entities?

Answer:

The process will be as follows:-

- The complaint will be lodged under Un-authorized / Fraud / Suspected category on "Siebel CRM" portals.
- DCOT team will check the transaction / details shared by the customer / SMS logs and based on this decide category of unauthorised transaction i.e. Customer Negligence Case, Bank negligence case or third party breach case.
- DCOT team will take up the action for collection of relevant documents relating to the transactions through chargeback process.
- Simultaneously, DCOT team will send communication to the concerned Branch of the customer for checking details of the customer and asking for documents for lodgment of Insurance Claim with Insurance Company.
- The branch need to submit the documents for lodgment of Insurance Claim with Insurance Company.
- The customer claim is not eligible for insurance claim if a customer has shared his / her debit card credentials to a third party.

For more details of insurance claims, please refer to the Bank's circular no.HO:BR:112/327 dated 28th July, 2020.

22) Which are the documents required for lodgement of Insurance Claim?

Answer:

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The following documents are required for lodging the Insurance claim for fraudulent / unauthorized transactions.

- Customer's letter of intimation regarding fraudulent transaction duly signed and attested by the branch official in original.
- Claim form duly filled in & signed by claimant (customer) and verified by the Branch officials with seal & signature.
- Copy of FIR or Letter to the Police Authorities duly acknowledged by them.
- A copy of statement of account of the Customer indicating disputed / fraudulent transactions from Finacle statement.

23) Where should be the documents to be sent for lodgement of Insurance claim?

Answer:

The branches needs to send the documents at address of Bank of Baroda Digital Banking Team mentioned below:-

Digital Banking Department, Bank of Baroda,
Baroda House, 5th Floor, Behind Dewan Shopping Centre,
S.V. Road, Jogeshwari West, Mumbai.
Mumbai- 400 102.

For more details, please refer to bank's circular no. HO:BR:112/327 dated 28th July, 2020.

24) Within how many days, documents should be sent for lodgement of insurance claim?

Answer:

The requisite documents in original should be sent within 20 days from the date of receipt of the email communication received from DCOT team in order to avoid delay in submission of documents for insurance claim with insurance company, failing which it may result cause rejection/ closure of claim.

25) Which Un-authorized / Fraud / Suspected transactions eligible for Lodging Insurance claim?

Answer:

Un-authorized / Fraud / Suspected transaction taken place due to counterfeit cards, third party breach are eligible for Lodging Insurance claim.

26) Within how many days Insurance claim can be lodged with Insurance Company?

Answer:

The insurance claim can be lodged from 180 days with Insurance Company from the date of transaction.

Annexure V – Escalation Matrix

❖ <u>Debit Card Complaint Resolution team escalation –</u>						
Product/ Service	Complaint resolution TAT as defined in Seibel CRM	Level -1	Level -2	Level -3	Level -4	Level- 5
			(TAT Passed but complaint is pending in CRM)	(Pending beyond TAT >2 days)	(Pending beyond TAT >4 days)	(Pending beyond TAT >6 days)
Debit Card Transaction (ATM/ CR/ POS/ ECOM)	3/5/7 days based on complaint category	All ATM/ CR/ POS/EC OM transaction related Complaint must be lodged in <u>Siebel CRM</u>		Mr. Rahul Shinde/ Ms. Pratyusha	Mr. Vinayak Valanju	Mr. K Sridhar (AGM)
			BO Complaint - drdisputeTL@bgss.in	drcardcomplaints@bankofbaroda.com	cm.drcardcomplaints@bankofbaroda.com	agm.dcot@bankofbaroda.com
			Phone: 022 - 48776031	Phone : 022- 48776011 / 6007	Phone : 022 - 4877 6001	Phone: 022- 4877 6000
						Mb. 9930647295
		Branches to complete the lodgement of insurance claim as per formats provided.	Unauthorized Transaction- Post lodging the complaint in CRM and blocking the card dc.insurance@bgss.in (For <u>insurance claiming</u>)	Mr. Rahul Shinde/ Ms. Pratyusha	Mr. Vinayak Valanju	Mr. K Sridhar (AGM)
	Phone : 022 - 4877 6032		drcardcomplaints@bankofbaroda.com	cm.drcardcomplaints@bankofbaroda.com	agm.dcot@bankofbaroda.com	
	drdisputeTL@bgss.in		Phone : 022- 48776011 / 6007	Phone : 022 - 4877 6001	Phone: 022- 4877 6000	

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			Phone: 022 - 48776031			Mb. 9930647295
		Chargeback / Arbitration / Pre-Arbitration		Mr. Rahul Shinde / Ms. Pratyusha	Mr. Vinayak Valanju	Mr. K Sridhar (AGM)
		drrecondispute.fss TL@bgs.in				
		Phone: 022 - 48776015		drcardcomplaints@bankofbaroda.com	cm.drcardcomplaints@bankofbaroda.com	agm.dcot@bankofbaroda.com
			Phone : 022-48776011 / 6007	Phone : 022 - 4877 6001	Phone: 022-4877 6000	
						Mb. 9930647295
Debit Card Insurance Claim		All Debit Card insurance related Complaint must be lodged in Siebel CRM	Mr. Rahul Shinde / Ms. Pratyusha	Mr. Vinayak Valanju	Mr. K Sridhar	
			DC.InsuranceTL@bgs.in	drcardcomplaints@bankofbaroda.com	cm.drcardcomplaints@bankofbaroda.com	agm.dcot@bankofbaroda.com
			Phone : 022-48776031	Phone : 022-48776011 / 6007	Phone : 022 - 4877 6001	Phone: 022-4877 6000
			022-48776033			Mb. 9930647295

Debit Card Issuance	3 days	All Debit Card Issuance related Complaint must be lodged in Siebel CRM	Issuance.debitcard@bgss.in	Mr. Akash Raje	Mr. N Mahapatro	Mr. K Sridhar (AGM)	
			Phone: 022-4877 6021	Ms. Suchitra Kumari	cm.drcardissuance@bankofbaroda.com	agm.dcot@bankofbaroda.com	
			Issuance.debitcardTL@bgss.in	debitcard.bcc@bankofbaroda.com	Phone : 022 - 4877 6003	Phone: 022-4877 6000	
			Nobby.Dsouza@bgss.in	Phone : 022 - 4877 6005 / 4877 6004		Mb. 9930647295	
Debit Card Reconciliation	Reconciliation related issues of ATM Cash loading etc.,			Mr. Liju Denial	Mr. Amrender Kumar	Mr. K Sridhar	
			recon.debitcardTL@bgss.in	Sandhya.kamath@bgss.in	cm.drcardrecon@bankofbaroda.com	agm.dcot@bankofbaroda.com	
			Phone : 022-48776031	022-48776033	drcard@bankofbaroda.com	Phone : 022 - 4877 6040	Phone: 022-4877 6000
				Phone : 022 - 4877 6012	Mb. 8368436465	Mb. 9930647295	

For Level-6 of escalation please contact Mr. Girish Manshani, Head - Digipay, head.digipay@bankofbaroda.com, 0265-2316114/ 7506082770

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Annexure A – Linking FORM

**Application Form for Linking of Single Debit Card
to other Accounts**

Application form for Linking of Single debit card
to other accounts

Branch Alpha:
SOL_ID:

Name:

My/ Our Savings /Current / SOD Account No. is and my / our
Customer ID is / are and

I have a Debit Card no. Issued to me and
linked to this account. I would like to link following accounts with this card.

Particular of Other accounts to be linked:

Sl. No	SOL_ID	Customer ID	Account Type	Account Number
1			SB CA SOD	
2			SB CA SOD	
3			SB CA SOD	
4			SB CA SOD	
5			SB CA SOD	
6			SB CA SOD	
7			SB CA SOD	
8			SB CA SOD	
9			SB CA SOD	

- I confirm that I have the required mandate to singly operate the account.
- I/We further unconditionally and irrevocably authorize to debit my/our account annually with an amount equivalent to the fees and charges of Debit Cards
- I request you to treat my following account as the Primary Account for the purpose of this application.
- I understand that I/We can access only the primary account while transacting through Other Bank's ATM or in POS (Point of

Sale)

SOL ID	Account Type	Customer ID	Account Number
<input type="text"/>	SB <input type="checkbox"/> CA <input type="checkbox"/> SOD <input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>		
Pin Code:	<input type="text"/>		
Tel No. (O)	<input type="text"/>	(Res.)	<input type="text"/>
Mobile No	<input type="text"/>	E-mail	<input type="text"/>

DECLARATION/DEBIT CARD UNDERTAKING

I/We have read and understood the terms and conditions governing the usage of the Debit Card. I/We accept to be bound by the said terms and conditions and to any changes made therein from time to time by the Bank at its sole discretion without any notice to me/us. I confirm that I am the sole account holder or have the required mandate to operate the account linked to the Debit Card singly and that I/we have completed 18 years of age. I/we understand that upon linking of the debit cards issued to me/us, cards linked to my/our other account mentioned above will be deactivated.

I/We understand and undertake that the usage of the Debit Card shall be strictly in accordance with the Exchange Control regulations and in the event of any failure to do so, I/we will be liable for action under the Foreign Exchange Management Act, 1999 and the amendments thereof and the guidelines of Reserve Bank of India from time to time.

I/we accept full responsibility for my /our Debit Card and agree not to make any claims against Bank of Baroda in respect thereto

(Applicant's Signature)	(Other Account holder/s signature)
	(In case of joint account holders, all account holders shall put their signatures)
Date: _____	
Place: _____	

	(For Use at Branch)	
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We confirm having verified the signatures,		We recommend linking of the above- mentioned accounts.
Signature of Branch Official		Signature of Branch Manager
Name:		Name:
Signature No		Signature No
Date:		Date:

am

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