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1. Introduction and Eligibility Services:

PDCCB has introduced Debit Card products in 2016. Debit card is a special plastic card and linked to a bank account which is used for cash withdrawal on any Bank ATM, Purchase of goods and at permitted Point of Sale (POS) terminal or for on-line payments for E-Commerce (E-Com) and for payment of utility services. Debit cards are issued for transactions where there is immediate debit to the customer 's account and where straight through processing is involved. Debit Cards can also be used for funds transfer from one person to another account subject to prescribed limit and conditions. The emerging Less Cash Economy provides huge opportunity for growth in debit card business. PDCCB as a part of its business strategy to enhance the emerging opportunities, issues RUPAY Debit cards.

1.1 While drawing up the Policy, following major sources have been considered:

1. RBI's Master circular (RBI /2022-23-92 Dor.AUT.REC. No.27/24.01.041/ 2022-23 dated 21st April 2022) on Debit Card Operations, RBI's Master Direction on Digital Payment & Security Controls and RBI's direction on Storage of Payment System Data.
2. RBI's Master Circular on Customer Service.
3. RBI's Guidelines/Instructions through Notification on Security features in ATM,PoS and On-line Transactions.
4. RBI circular on Harmonization of Turn Around Time (TAT) and Customer Compensation for Failed Transactions Using Authorized Payment Systems dated September 20, 2019.
5. Government of India Guidelines if any for digital penetration.
6. Relevant Guidelines of IBA.
7. BCSBI's code.
8. NPCI Guidelines.
9. Our internal circulars.

Based on the above mentioned circulars, Debit card issuance policy was prepared and placed before the Board of Management.

1.2 Objectives:

The Policy is to provide a framework of rules/regulations/standards/practices to the Debit card operations as an Issuer and Acquirer Bank, to ensure that the same are in alignment with the best customer practices. The Policy is also intended to comply with Reserve Bank of India (RBI)'s instructions to Banks for adoption of



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adequate safeguards and implement the guidelines in order to ensure that card operations are run on sound, prudent and customer friendly manner. This Policy is expected to serve as a reference document for all staff involved in card operations of the Bank.

1.3 Eligible Branches for issuance of Debit Cards:

All Branches (other than specialized branches) are eligible for issuing debit cards.

1.4 Eligible Accounts:

1. Debit cards shall only be issued to customers having Savings Bank/Current Accounts.
2. bank shall not issue debit cards to cash credit/loan account holders. However, it will not preclude the bank from linking the overdraft facility provided along with Pradhan Mantri Jan Dhan Yojana accounts with a debit card.
3. Saving A/c of individuals including BSBD, PMJDY, Student, No Frill, Pension/Staff/Blind Person in a single name or joint names with operating instructions Either or Survivor ', Former or Survivor 'or Anyone or Survivor/s'.
4. Individual Minor Savings Account holders having age of 10 and above can be issued Debit Cards.
5. Current A/c in individual name, Sole Proprietor, Card to be issued in the name of person and not in the name of the firm.
6. Overdraft (OD) A/c in individual name, Sole Proprietor and Joint names. OD A/c for business purpose is not eligible for this facility.
7. Staff Overdraft Account in Joint / Partnership accounts, card issuance application form must be signed by all joint account holders / partners. The branch shall also ensure that the applicant has a clear mandate to operate the account.
8. For Issuance of ATM/Debit Cards, the Accounts shall be fully KYC/AML compliant as per RBI guidelines in force.
9. Debit Card is issued on CIF in CBS & Maximum three accounts can be linked to a Card as primary and secondary accounts.
10. For every CIF, only one card can be issued in CBS.
11. Customer can choose an account for linking to the Card (Primary or Secondary, in that order, depending on clear balance available) for Cash withdrawal in our ATMs. For all other transactions, only primary account can be used.

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* The instructions/guidelines on KYC/AML/CFT applicable to banks, issued by RBI from time to time have to be adhered to in respect of all cards issued.

1.5 Debit cards shall not be issued to the following accounts:

1. Institutional / Trust / Company Accounts/HUF/Club/Society & Associations.
2. Accounts, which are not eligible for issuance of cheque book facility.
3. Insane and Thumb impression account holders are not eligible.
4. CC/OD A/c sanctioned for business purpose (Such Customers/Account holders shall be encouraged to use the Net Banking facility.)
5. Term Loan/ Demand Loan accounts.
6. Debit Cards shall not be issued in deceased Accounts.
7. Illiterate customers other than specified by Govt. of India are not eligible.

1.6 Eligible Customers & guidelines to customers:

1. All individual customers with a fully KYC Compliant Bank Account and who are competent to enter into a valid contract with the Bank, are eligible to get ATM/Debit Card.
2. No customer shall be offered ATM/Debit Card unsolicited, meaning without explicit/ written consent for it.
3. ATM/Debit Card shall be issued with customer mandate (marking Yes/NO) in Account Opening Form (under Section –Services required) or mandate obtained by separate Debit Card Application.
4. ATM/Debit Card being an important instrument to withdraw Cash from ATM/ Permitted Point of Sale (PoS), Payment for purchases made On-Line and at Point of Sale (Card Present, Point of Contact), it is important to promote issuance of ATM/Debit Card to all customers to reduce foot fall at Branches and increase Digital Transactions by our Customers. Therefore, Branches shall ensure to obtain consent for issuance of ATM/Debit Card by explaining/educating Customers about the benefits of taking Debit Cards.
5. Each Branch shall ensure 100% issuance of ATM/Debit Card to our eligible customers for which front line staff shall be given requisite instructions.
6. Mobile number is mandatory for issuance of ATM/Debit card as customers are required to be intimated through SMS for any Financial / Non-Financial Transaction undertaken by Customers and/or information about failed Transaction. Mobile number registration is also important as any fraudulent attempt and/or any fraudulent Transactions which are attempted and/or undertaken respectively without the knowledge of Customers shall set an



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alert to customer to take precaution/report to bank to Hotlist the Card.

7. Bank shall issue only Rupay (Classic) cards to PMJDY/ Basic Saving Bank Deposit Scheme and similar no-frill/zero balance/ accounts where minimum balance maintenance is not stipulated.
8. In existing accounts, where mandate was not obtained at the time of Account Opening, through Account Opening Application form, Branches to obtain fresh Debit Card Application form before issuance of debit card.


1.7 Security Features:

ATM/Debit cards are convenient but if the card falls in wrong hands, this can cause a lot of damage to the account holder and cause reputational risk/loss too to the Bank. These cards shall be issued with mandated security to safe guard against misuse with features listed below:

1. **Card Design/Form:** Each Card to be issued by the Bank shall have standard size, Bank Logo, Card Network Logo, Unique Card Number (Sixteen Digit).
2. **Card Validity/Expiry Date:** Each Card shall have validity period with Month/Year printed/embossed on Face of Card.
3. **CVV Number:** Each Card has system generated CVV (Card Verification Value)/CVN (Card Verification Network) number (Three digit) written on the back of Card for E-com transaction. The CVV number is required to be entered to validate the transaction on Card Not Present Transaction mandatorily as a factor of authentication.
4. **EMV Card:** EMV stands for Euro pay, MasterCard and Visa. EMV is a global standard for Credit and Debit payment based on chip card technology. EMV Chip Card protects against counterfeit (Skimming) card frauds. All variant of Cards of the Bank shall be EMV Card.
5. **Personal Identification Number (PIN):** PIN is a four-digit secret number/code which is used for cash withdrawal at ATM, for payment of Merchandise purchases at Point of Sale (Card Presentsituations) and Cash withdrawal at permitted POS/ Service Points such as Banking Correspondences.
PIN is generated by the customer using PDCCB ATM Terminal via Green PIN generation.

6. Signature:

On the backside of the card, there is a provision of a strip where the card owner needs to sign. This is for a counter check with signature on the

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customer copy when customer makes a purchase at a POS.


Customer is required to sign on the marked Strip 'after receipt of it from Bank. Merchandise may refuse to accept payment from an un-signed Card for security reasons.

1.8 Issuance of Card through Authorized Card Network Operators:

Cards of a particular Network shall be considered after due certification process. At present National Payments Corporation of India (NPCI) - RuPay Cards (debit cards) are used for issuance of Card by PDCCB.

1.9 General Terms and Conditions applicable to issue Debit Card to Customers:


1. The relationship between the bank and the card holder shall be contractual. A set of contractual terms and conditions governing the issue and use of such card shall be made available to the cardholders in writing. These terms shall maintain a fair balance between the interests of the parties concerned. The terms shall be expressed clearly.
2. It shall be ensured customer doesn't force to avail debit card facility and shall not link issuance of debit card to availment of any other facility from the bank.
3. The card shall not be issued to a customer unsolicited, except in the case where the card is a replacement/renewal of a card already held by the customer. In case a card is blocked at the request of the customer, replacement of card in lieu of the blocked card shall be issued with the explicit consent of the customer. Further, bank shall obtain explicit consent of the cardholder prior to the renewal of an existing card.
4. The terms and conditions for the issue and usage of a card shall be mentioned in clear and simple language (Preferably in English, Hindi and the local language) comprehensible to the cardholder with minimum font size Arial-12, as per the RBI guidelines subject to amendments from time to time.
5. The terms shall specify the basis of any charge, but not necessarily the amount of charges at any point of time.
6. The terms shall specify the period within which the card holder's account would normally be debited.
7. The terms may be altered by the bank, but sufficient notice of the change shall be given to the cardholder to enable him to withdraw if he so chooses. A period shall be specified after which time the cardholder would be deemed to have accepted the terms if he had not withdrawn during the specified period.

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8. The terms shall put the cardholder under an obligation to take all appropriate steps to keep the card safe and the means (such as PIN or code) which enable it to be used.
9. The terms shall put the cardholder under an obligation not to record the PIN or code, in any form that would be intelligible or otherwise accessible to any third party if access is gained to such record, either honestly or dishonestly.
10. The terms shall put the cardholder under an obligation to notify the bank immediately after becoming aware:
 - i. Of the loss or theft or copying of the card or the means which enable it to be used;
 - ii. Of the recording on the card holder 's account of any unauthorized transaction; and
 - iii. Of any error or other irregularity in the maintaining of that account by the bank.
11. The terms shall specify a contact point to which such notification can be made. Such notification can be made 24*7 at any time of the day or night.
12. The terms shall specify that the bank shall be responsible for direct losses incurred by a cardholder due to a system malfunction directly within the bank 's control. However, the bank shall not be held liable for any loss caused by a technical breakdown of the payment system if the breakdown of the system was recognizable for the cardholder by a message on the display of the device or otherwise known. The responsibility of the bank for the non-execution or defective execution of the transaction is limited to the principal sum and the loss of interest subject to the provisions of the law governing the terms. (As per compensation policy of the Bank)

1.10 Selection of Vendor for Printing and End to End Solution for Issuance of ATM/DebitCard:

1. Bank shall follow strictly the Bank's Procurement Policy as applicable for selection of Vendor.
2. All debit cards to be procured shall strictly conform to all the Standards set by any Regulatory Authority which includes Reserve Bank of India as well as Card Network Services.
3. The eligibility criteria for Bidders shall be well defined in the offer documents to comply with security requirement of ATM/Debit Cards as stipulated by RBI, Card Network (RuPay)

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1.11 Process of card printing:

Issuing the Purchase order to vendor after getting required approval from Competent authority, pre generated cards with all card details will be sent in bulk to IT Department, Head Office as per the Bank's requirement.


1.12 Customer Education for Safety and Secured use of Debit Cards:

- Debit Cards are linked to Customer Accounts and through use of Debit Card, a customer permitted to do multiple activities through Card Present and Card Not Present situations. The Card is also used by customers for doing both Financial & Non-Financial Transactions, Identification for OTP and PIN Change etc. Misuse, Loss of Card and PIN information can lead to transfer of funds without the knowledge of Customer which may lead to loss to Customers and or Loss to the Bank, including Reputational Risk to Bank.
- Therefore, it is desired that Bank educate the customers about safeguards against misuse and as well as safe keeping of Cards and PIN.
- Besides handing over a Kit to Customers which shall contain instructions to customers, Bank 's staff while handing over Cards to customer shall educate customer about following suggestive but not exhaustive points:

Precautions to be taken while using debit cards:

There are certain things that the bank does to ensure card safety but the customer must also take necessary precautions so that the card is not misused. Given below are few precautions to be taken by the card holder and Branches to prevent misuse of the debit card:

- Customers shall Sign on the reverse of the Card.
- Precaution for PIN:** Avoid writing the PIN number on the card or on a paper in wallet or on the cover of the card which can provoke misuse of the card. PIN number to be selected carefully, and preferably changed after the first transaction and should be updated from time to time. Customer should not keep card and PIN together. PIN and card details should not be shared with anybody.
- Keep the Helpline Number Handy:** It is advised to keep the helpline number handy/noted elsewhere so that customer can contact the bank for blocking of the lost/stolen card.if debit card misplace please mail to blockcard@cedge.in to block debitcard immediately and inform the branch
- Mobile Alerts:** At the time of account opening, mandate to be obtained for

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SMS facility and it must be ensured that the SMS facility is activated, so that whenever card is used SMS alerts will be sent to the registered/linked mobile number.

- v. **Be Vigilant:** Extra care to be taken when the card is handed over to third Person i.e. Merchant etc. for swiping, as card cloning is a very serious and rampant threat. It shall be ensured that the card number is not noted down or copied.
- vi. **Follow Rules:** The card holder shall be made aware about the precautions to be taken/safety measures to be adopted.

1.13 Card Variants:

Card can be issued under two categories: (i) Pre Generated Card (Across the Counter) and (ii) Personalized Card (Customer desiring their Names/Title to be printed on Cards)

A. Pre generated Cards - Instant cards available in the Branch (Cards printed/issued without card holders name embossed). Such Cards can be issued by branches by linking the same to CIF/Account of the customer.


B. Personalized Cards-Cards issued on specific request of customer with name of the card holder embossed.

Name embossed on the card by default is name of the Card holders/Customer as mentioned in CIF. If any change in the name is required, customer has to specifically request for it with detail of the name in "Emboss Name" field of card application.

1.14 Bank may levy charges for Issuing/Renewal/Annual/Usage of Debit Card by customers for Cash withdrawal (On Us/ Issuer) Transactions through ATM, Transaction at Point of Sale (PoS) and On-Line payment by use of Debit Card subject to Regulatory Guidelines/ Government of India.

Charges shall be levied and changed as per direction of Top Management under the regulatory guidelines of RBI/ Government of India.

However, this shall not be applicable to charges like service taxes which may subsequently be levied by the government or any other statutory authority. The details of all the charges associated with debit cards shall be displayed on the Bank 's website.

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The convenience fee, if any charged on specific transaction, shall be indicated to the card holder in a transparent manner, prior to the transaction.

The terms may be altered by the bank, but 30 days' notice of the change shall be given to the card holder to enable him/her to withdraw if he/she so chooses after the notice period of 30 days, the card holder would be deemed to have accepted the terms if he/she had not withdrawn during the specified period. The change in terms shall be notified to the card holder through all communication channels available.

1.15 Safe Keeping of Cards at Branches /Head Office:

Debit Cards are to be treated as Security Items and guidelines issued for safe keeping and handling of Security items are applicable to Debit Cards.

On receipt of Cards (Personalized / Pre-Gen) the Branch shall enter these details in respective Registers (Format prescribed) and shall be kept in dual safe custody of the Branch.

1.16 Delivery of Cards:

- i. "Debit cards shall be delivered
 - a. Through Home Branch or
 - b. Through Home delivered

Customer may opt for delivery of Card at Permanent address/ Correspondence address/home branch. In case Card is not delivered at residential/correspondence address the same shall be delivered to home Branch. Home Branch shall arrange for delivery of the card to the customer.
- ii. Branch will inform to the customers to collect the cards personally from the branch.
- iii. When the customer visits the branch to collect his card, the branch should obtain His/her signature in Card Issuing Register and verify details from the branch records. Thereafter customer shall be advised to sign on the signature panel on the backside of the card.
- iv. In no case card shall be delivered to third person. However, in exceptional cases, only with the written approval of the Branch Manager, Card can be delivered to any authorized persons under proper identification. The name of authorized person shall be mentioned in the Card Delivery Register and his signature to be recorded in the Register for having received the Card.
- v. At the written request of Customer, Card can be sent to a Branch/Head Office



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other than Home Branch for delivery to Customer. Procedure mentioned under I & II shall be followed in this case too.

- vi. Branches also can arrange home delivery of Cards to Customers in case of Senior Citizen, differently abled, Sick/indisposed to move. Members of Staff/ Agents are required to obtain signature while handing over card to Customer after duly convinced with the identity of customer. Other operating instructions issued by the Bank with respect to these categories of customers to be followed while issuing/delivering the cards.
- vii. Undelivered cards shall be kept under dual custody.
- viii. Bank will explore the arrangement to deliver the Card directly to customer registered address or to adopt Banks best practices for customer convenience while ensuring security and safety of the Card, not to land in wrong hands.

1.17 Activation of Cards:

Pre-generated Cards and Personalised Cards:

New Debit card can be activated after 24 hours i.e., on next working day, if card is issued in the system prior to 4 pm.

The PIN is generated by using Green PIN OTP which is generated at any PDCCB ATM terminal.

at present active card has no limitation of first transaction. it can be used at any POS/ E-com or ATM including other bank's ATM.

1.18 Management of Cards in case of Deceased Customers:


In case of death of the Card Holder, Debit/ ATM card held by the deceased card holder should be surrendered by the Joint A/c Holders/ Survivors/ Legal Heirs of card holders. Branch should Block/ Hotlist/ Destroy such Cards. Closure/ continuation of such accounts to be dealt as per Operational guidelines on Saving/ Current deposit accounts and guidelines on deceased accounts.

2. ATM PIN Management:

2.1 Debit card PIN:

Green PIN is a process of generation of Debit card PIN digitally. Initially, customer has to set his/her PIN through Green PIN generation option available on the ATM screen while inserting debit card in ATM.

2.2 Forgot ATM PIN:

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In case customer forgets his PIN, new PIN can be generated using Green PIN option on our Bank ATM (as mentioned at 2.1). The PIN set by the customer is active with immediate effect.

2.3 ATM PIN Change:

Customer can change the PIN Using PDCCB ATM by selecting following options in the main menu of the ATM

1. PIN Change.
2. Enter Current PIN.
3. Enter 4 Digit New PIN
4. Re Enter New PIN to Confirm

PIN change can be done on Mobile Banking as mentioned in point.2.1

2.4 Periodical PIN change by Customer is mandatory as per Regulatory/Govt./ Guidelines.

3. Enhancing Security in Card Transaction:

Over the years, the volume and value of transactions made through debit cards have been increased manifolds. To improve user convenience and increase security of card transactions, following measures shall be implemented which will also empower customer/Cardholder to decide its usages at various points (ATM, PoS, E-Com Transactions).


3.1 Issue of Card:

At the time of issue / re-issue, all cards shall be enabled for use only at contact based points of usage [viz; ATMs and Point of Sale (PoS) devices] within India.

Bank shall take steps to provide cardholders a facility for enabling card not present transactions, Card Present transactions and Contact less transactions, as per the process outlined as under:

1. Facility to switch on /off and set / modify transaction limits (within the overall card limit, if any, set by Bank) for all types of transactions, at PoS /ATMs/ Online Transactions-E-Com etc.;
2. The above facility is available at Branches/ Head Offices.
3. Alerts / information / status etc., through SMS, as and when there is any change in status of the card.

Existing Active Cards which have never been used for online transactions shall be

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mandatorily disabled for this purpose and customer will have option to activate the same for the usage through Mobile Banking.

3.2. ATM Card Controller:

ATM Card Controller Menu is available in CBS. It can be used for setting the following limits on Debit Card for ATM, POS/E-Com separately.


4. Lost/Damaged/Stolen/Counterfeit/Expired Cards:

Following Procedure to be initiated immediately for Hot listing of card by different channels:

4.1 Hot-Listing of Card: Hot listing can be done by the branch or by the customers.

4.1.1 Hot listing by Branch:

1. Hot listing of card refers to restrict the use of card when cardholder reports of having Lost/ Damaged/ Stolen card/ Not Delivered/ Counterfeit Card/ Expired/ Security Violation, then branch should obtain a written application for hot-listing the card. At times, branch may require hot listing of cards for the reasons e.g. unsatisfactory operations in the account, insolvency of cardholder, dispute among joint account holders, at the direction or orders of Court/Police Authorities, Customer deliberately violating Terms of offer of Card, Customer repeated offence of keeping Card/PIN insecurely etc.
2. If the cardholder is reporting over phone to the branch of having lost his card, then the branch staff should verify his/her request by enquiring about card holder 's details viz. name, card number, account number, address, telephone number, date of birth etc. The details should be confirmed from the branch record to identify the cardholder and to make sure that a right person is making the call for Hot listing of the card. Branch should hotlist the card immediately after credential of customer is identified without waiting for written request but making a proper record of such request, mode of request & Date/Time of such request.
3. On receipt of such request, the branch should enter the details in a register and feed up the required information in the hot-listing the card in CBS Menu.
4. If customer reports the lost card more than 3 times and it is observed the card is lost due to repeated/apparent negligence on the part of the card holder, then re-card/new card shall be preferably issued to such card holders after doing the due diligence by the branch officials.

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4.1.2 Hot listing by Customer:

Reserve Bank of India has instructed Banks to put in place robust mechanism for seamless reporting of lost/stolen/cards, which can be accessed through multiple channels **on 24*7 basis**. (Website, Phone Banking, etc.).

Bank shall provide multiple channels for reporting unauthorized transaction 24*7(Under Implementation INB and Mobile banking)

A Customer may request for hot listing of a Lost/stolen or fraudulently used card by way of SMS, Calling Toll Free Number.

1. Call Toll Free number-1800-425-2345/1800-532-7444.
2. Send mail to blockcard@cedge.in
3. In case of the customer has Hot listed the card through Call Centers/ Sending Mail, Branches to contact the customer for getting written request for Re-card/ Issuance of New Card.
4. Bank shall immediately send a confirmation to the card holder subsequent to the blocking of a card.

4.2 Auto Renewal of Expired Cards:


Auto-renewal of Expired Debit cards shall be done and new card will be issued against the expired debit card with the explicit consent of the customer.

5. Re- Issuance of Card in Place of Lost/ Damaged Card:

1. In case of damaged card, the branch should collect the damaged card from the cardholder, destroy it and maintain a register for destroyed / damaged cards
2. In case of lost card, it should be replaced by applying for New Card Number. It must be ensured that the branch should obtain written application from the cardholder for lost card.
3. On receipt of the written application as above, branch shall verify the signature / details from the branch record and it will initiate procedure for issuance of the new card by entering the details in CBS Menu for Issuance of Re Card.
4. The replaced card will be of the same variant as the card which was reported lost by the Card holder.

For generating a Re-Card request, first existing card is to be hot listed. A fresh card of same variant can only be issued once existing Card is hot listed.

6. Cash Withdrawal at Point of Sale (POS) Terminal:

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Initially, cash withdrawal facility using Debit Cards was available only at Automatic Teller Machines (ATMs). The use of debit cards at Point-of-Sale (POS) terminals at different merchant establishments has been steadily increasing. As a further step towards enhancing the customer convenience in using the plastic money, RBI has decided to permit cash withdrawals at POS terminals through Debit Cards issued by Bank. Under the facility of cash withdrawal at PoS terminals, cardholders can withdraw cash using their debit cards issued by banks in India.

- 6.1** Customer charges, if any, levied on cash withdrawals shall not exceed 1% of the transaction amount at all centers irrespective of the limit of Rs.1000 / Rs.2000.
- 6.2** The facility is made available at merchant establishments designated by the acquirer banks (i.e. the banks that deploy the PoS terminals) after a process of due diligence. The designated merchant establishments have to clearly indicate / display the availability of this facility along with the charges, if any, payable by the customer.
- 6.3** Progressively, as permitted by RBI, the Bank shall introduce withdrawal of Cash at PoS terminals through Unified Payments Interface (UPI) as well as through use of electronic cards that are linked with overdraft facility provided along with Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts.

6.4 Cash Withdrawal at Point of Sale Terminals (POS) CASH@POS or CASH@MERCHANT under ease:

The Department of Financial Services (DFS), Government of India is pushing various reform agenda through EASE in Banks. In order to de-clutter the ATMs, cash withdrawal at Point of Sale (POS) called as Cash@Merchant or Cash@POS was introduced with following features:

- i. Enablement of Cash@PoS across selective category of Merchants.
- ii. Per day Cash withdrawal limit to Rs.30000 within 24hours.
- iii. Number of transactions on single card or day is not limited.
- iv. No Minimum per day transaction limit.

7. Confidentiality:

Confidentiality of customer information:

Any information relating to customers obtained at the time of opening the account or issuing the card shall not be revealed to any other person or organization without obtaining their explicit consent, with regard to the purpose/s for which the information will be used and the organizations with whom the information will be shared. Bank shall ensure strict compliance to the extant legal framework on data



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protection. Further, in case where the customers give explicit consent for sharing the information with other agencies, Bank shall explicitly state and explain clearly to the customer the full meaning/implications of the disclosure clause. The information sought from customers shall not be of such nature which will violate the provisions of law relating to maintenance of secrecy in the transactions. The card-issuers shall be solely responsible for the correctness or otherwise of the data provided for the purpose. The co-branding non-banking entity shall not be permitted to access any details of customer 's accounts that may violate bank 's secrecy obligations.

8. Compliance:


Compliance with Know Your Customer (KYC) Norms/Anti-Money Laundering (AML) Standards/Combating of Financing of Terrorism (CFT)/ Obligation of Banks under PMLA, 2002.

The instructions/guidelines on KYC/AML/CFT applicable to banks, issued by RBI from time to time, shall be adhered to in respect of all cards issued, including co-branded debit cards.

9. Customer Grievance Redressal:

It shall be ensured that an effective mechanism for redressal of customer complaints is put in place and Bank shall give wide publicity through electronic and print media. The name, designation, address and contact number of important executives as well as the Grievance Redressal Officer of the bank shall be displayed on the website. The designated officer shall ensure that grievances of cardholders are redressed promptly without any delay. Specific timelines are stipulated in the Board approved policy for issuance of cards, redressal of grievances and compensation to customers in cases of Banks liability. The grievance redressal procedure shall be displayed on the website of the bank with a clearly visible link on the homepage. It shall be ensured that call center staffs are trained adequately to competently handle and escalate, a complaint, if necessary. The Grievance Redressal process shall have a provision for automatic escalation of unresolved complaints from a call center/base level to higher authorities.

System of acknowledging customers' complaints for follow up, such as complaint number/docket number, even if the complaints are received on phone. If a complainant does not get satisfactory response, within a maximum period of one month from the date of his lodging the complaint, the customer will have the option to approach the Office of the concerned Banking Ombudsman for redressal of his grievance/s. DPSS (Dpt. Of Payment & Settlement Systems) guidelines on timeframe for reconciliation of failed transactions at ATMs as amended from time to time shall

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be complied with in this regard.

10. Customer Protection –Limited Liability in Unauthorised Electronic Banking Transactions:

Customer Protection – Limiting Liability of Customers in Unauthorised Electronic Banking Transactions by use of Debit Card/Stolen Card/ Lost Card

Bank 's Board approved Policy on "Customer Compensation" shall be applicable for electronic banking transactions involving face-to-face/ proximity payment transactions (transactions which require the physical payment instrument such as Debit Card to be present at the point of transaction e.g. ATM, POS, Online E-Com etc.)

11. Failed Transaction (Customer Disputes):

Management of Failed Transaction and Harmonization of Turn Around Time (TAT) for Failed Transactions:

1. Large number of Customer Complaints emanates on account of unsuccessful or failed transactions. The failure could be on account of various factors not directly attributable to the customers such as disruptions of communication links, non-availability of Cash in ATMs, Time-Out Sessions, Non-credit to beneficiary account due to various causes.
2. A 'Failed Transaction' is a transaction which has not been fully completed due to any reason, not attributable to the customer such as failure in communication links, Non-availability of Cash in an ATM, Time-out of Sessions. Failed Transactions shall also include the credits which could not be effected to the beneficiary account on account of lack of full information or lack of proper information and delay in initiating a reversal transaction.
3. To have uniform Rectification Actions and Compensation payment to Customers for these failed transactions, Reserve Bank of India has prescribed Turn Around Time (TAT) which is mentioned in detail in "Customer Compensation Policy of Bank".


12. Unsolicited

13.

14. Communication: Unsolicited commercial communication

It must be ensured that telemarketers who comply with directions/ regulations issued by the Telecom Regulatory Authority of India (TRAI) from time to time while adhering to guidelines issued on "Unsolicited Commercial Communications - National Customer Preference Register (NCPR)" are engaged.

15. Tokenization:

	Name of the Policy	Debit Card Issuance Policy
	Department	Information Technology Department (ITD)
	Year	2024-25
	Status	

Tokenization – Card transactions:

- i. Continuing the efforts to improve safety and security of card transactions, Reserve Bank of India had permitted card networks for tokenization in card transactions for a specific use case.
- ii. RBI has permitted authorized card payment networks to offer card tokenization services to any token requestor (i.e., third party app provider), subject to the conditions. This permission extends to all use cases / channels [e.g., Near Field Communication (NFC) / Magnetic Secure Transmission (MST) based contactless transactions, in-app payments, QR code-based payments, etc.] or token storage mechanisms (cloud, secure element, trusted execution environment, etc.). Presently, this facility shall be offered through mobile phones / tablets only. Its extension to other devices will be done later based on experience gained.
- iii. All extant instructions of Reserve Bank on safety and security of card transactions, including the mandate for Additional Factor of Authentication (AFA) / PIN entry shall be applicable for tokenized card transactions also.
- iv. All other instructions related to card transactions shall be applicable for tokenized card transactions as well. The ultimate responsibility for the card tokenizationservices rendered rests with the authorized card networks.
- v. No charges shall be recovered from the customer for availing this service.
- vi. SMS will be sent to the customers on their registered mobile no. for implementation of the Tokenization.
- vii. PDCCB Cards can be used in other Bank ATMs which attract Extra Charges @21+GST per transaction exceeding 5 transactions in a month.


16. Periodic Review of Debit Card Operation:

14.1. Half yearly Review of ATM related Complaints:

Reserve Bank of India has advised to submit the quarterly review of Customer Complaints pertaining to ATM failed transactions and resolution thereof within a period of T+5 days (T being the date of transaction) by BRCC. Simultaneously, a review on ATM Transactions, indicating inter alia, the denial of services to the customers at ATM sites, reasons thereof and the action taken to avoid recurrence of such instances has to be submitted to the Board and on its approval, the same shall be submitted to RBI.

14.2. Half yearly Review of Performance of ATM Department:

IT Department head shall place Review Note on Performance of ATM Department Functioning to Board on following areas of performance:

	Name of the Policy	Debit Card Issuance Policy
	Department	Information Technology Department (ITD)
	Year	2024-25
	Status	

- i. ATM Rollout/Replacement/Closure
- ii. ATM Cash Replenishment by Bank staff/CRA
- iii. ATM Monitoring
- iv. Accounting and Transaction Reconciliation
- v. Fraud Risk Management etc.

14.3. Half yearly Review of Debit Card Business:

Debit Card reduces branch workload by migrating customers from Branch to ATMs. It generates Interchange income through POS & E-com and income through issuance fee / annual fee etc.

The IT Department head shall place Review of the performance of the debit Card business vis-à-vis Targets and Status of execution of business strategy to achieve desired result/ target before the Chief Executive Officer regularly.

17. Review and Modifications to the Policy:

These terms & Conditions are subjected to periodic updation from time to time. For any change in the Policy, Chief Executive Officer is empowered to do suitable changes to the policy subject to the guidelines issued by RBI/NABARD/NPCI from time to time. Policy will be reviewed annually.

Sd/-
Chief Executive Officer