

FREQUENTLY ASKED QUESTIONS (FAQs) – ATM

रूपे एटीएम डेबिट कार्ड/PMJDY कार्ड/किसान कार्ड में क्या सुविधाएँ हैं व एक दिन में एटीएम कार्ड द्वारा कितनी राशि आहरित की जा सकती है –

हमारे बैंक के कार्डधारक द्वारा रूपे एटीएम डेबिट /PMJDY कार्ड/किसान कार्ड का प्रयोग किसी भी वाणिज्यिक बैंक से संबद्ध एटीएम मशीन से राशि आहरण करने व POS मशीन से Swipe करने में किया जा सकता है।

वर्तमान में एक दिन में एक कार्ड से एटीएम आहरण हेतु निकासी सीमा एक बार में अधिकतम रु० **10000** (रुपये दस हजार मात्र) व एक दिन में अधिकतम रु० **20000** (कुल रुपये बीस हजार मात्र) है।

वर्तमान में कार्ड द्वारा **Online Shopping / Payment** सुविधा भी उपलब्ध है।

POS Swipe सीमा एक बार में अधिकतम रु० **50000** (रुपये पचास हजार मात्र) व एक दिन में भी अधिकतम रु० **50000** (कुल रुपये पचास हजार मात्र) हो गयी है।

यदि कार्ड से दो खाते लिंक हैं तब भी एक दिन में एटीएम आहरण अथवा POS Swipe की अधिकतम सीमा उपरोक्त है।

उदा० : यदि किसी ग्राहक द्वारा एटीएम से रु० 16000 आहरित कर लिये गये हो तो ग्राहक द्वारा शेष कार्य दिवस में एटीएम हेतु सीमा रु० 9000 शेष रहेगी जबकि POS Swipe हेतु सीमा रु० 50000 शेष रहेगी।

ग्राहक को कार्ड से लेन-देन के बारे में स्पष्ट जानकारी दें कि भारतीय स्टेट बैंक (SBI) अथवा उसके सहयोगी बैंकों की एटीएम मशीन से ही अधिकाधिक लेन-देन करें क्योंकि एसबीआई ग्रुप एटीएम में संचालन 5 प्रविष्टियाँ (वित्तीय + गैर वित्तीय) निःशुल्क है।

अन्य बैंकों के एटीएम में एक कैलेंडर महीने में कुल 5 प्रविष्टियाँ (वित्तीय + गैर वित्तीय) निःशुल्क है।

यदि किसी ग्राहक का रूपे एटीएम कार्ड खो जाता है/दूट जाता है/चोरी हो जाता है/खराब हो जाता है तो क्या किया जाना चाहिये –

सबसे पहले ग्राहक द्वारा संपर्क केन्द्र (Toll Free Nos.) **(1) 1800 833 1004, (2) 1800 532 7444 & (3) 1800 123 6230** में दूरभाष द्वारा कार्ड ब्लॉक करवाया जाना है। इसके लिये ग्राहक को अपना खाता संख्या, संपर्क केन्द्र में बताना होगा।

संपर्क केन्द्र द्वारा ग्राहक से अन्य जानकारियाँ भी ली जा सकती हैं। कार्ड ब्लॉक होने पर ग्राहक को केस आईडी सहित एक एस0एम0एस0 ग्राहक के रजिस्टर्ड मोबाइल नं० पर प्राप्त हो जायेगा। इसके बाद ग्राहक नया रूपे एटीएम कार्ड, शाखा से प्राप्त कर सकता है।

यदि कोई ग्राहक अपने रूपे एटीएम कार्ड का पिन भूल जाता है या उसका पिन खो जाता है या लिफाफा खोलते समय पिन नष्ट हो जाता है तब क्या किया जाना चाहिये

यदि ग्राहक मोबाइल बैंकिंग से नया पिन बना सकते हैं। अथवा ग्राहक शाखा को नया पिन प्राप्त करने हेतु आवेदन करें।

ग्राहक द्वारा गलत प्रविष्टि अथवा एटीएम से रुपये आहरण में गड़बड़ी के संदर्भ में शाखा/संपर्क केन्द्र को सूचित करना आवश्यक है

ग्राहक द्वारा शाखा/संपर्क केन्द्र को जितनी जल्दी हो सके सूचित किया जाना आवश्यक है जिससे कि संबंधित बैंक (जिसके एटीएम से आहरण किया जा रहा था) को ससमय क्लेम प्रेषित किया जा सके।

संपर्क केन्द्र (ATM Toll Free NOs.) **(1) 1800 833 1004, (2) 1800 532 7444 & (3) 1800 123 6230**.

General FAQ

1. What is Citizen Financial Cyber Fraud Reporting and Management System (CFCFRMS)?

The Citizen Financial Cyber Fraud Reporting and Management System has been developed by the Indian Cyber Crime Coordination Centre and is operated by respective State/UT which brings together Law Enforcement Agencies of States/UTs, Banks and Financial Intermediaries on a single platform to take immediate action on the complaints regarding financial cyber frauds received through helpline number 1930. The calls are being received by respective State/UT police officials.

I4C, MHA is the platform provider. Complaints are lodged and handled by respective State Law Enforcement Agencies.

2. How does the Citizen Financial Cyber Fraud Reporting and Management System operate?

Flow of the Fraud reporting system is briefed in the info graphic below:



3. Is there an official link or launch information from the Government?

A press release has been given by MHA

<https://pib.gov.in/PressReleaseSelfframePage.aspx?PRID=1727990>

4. Who are the existing participants of the Citizen Financial Cyber Fraud Reporting and Management System arrangement?

State/UTs Law Enforcement Agencies, Major Banks, Small Finance Banks, Payments Banks, Wallets, E-Commerce companies, Payment Gateways are part of the arrangement.

(List is attached in Appendix 1 as on 03.03.2022)

5. Who manages the helpline number and complaints reported through the helpline number?

Respective State/UT Law Enforcement Agencies manage the help line number and officials designated by the respective State/UT Law Enforcement Agency receive calls from complainants and enter the required details on their behalf. Complaints are registered through the helpline number and also through the portal.

6. How can citizens register complaint on the Citizen Financial Cyber Fraud Reporting and Management System?

Citizens can register their complaints through the helpline number 1930. Complainants can call on the helpline number 1930 and provide few mandatory details like Name, Mobile Number, Address, Transaction details etc. and after receiving acknowledgement number need to make a formal complaint on the portal (<https://cybercrime.gov.in/>) within 24 hrs using the acknowledgement number received on SMS.

7. Whether the complainant has to register a formal complaint at Police Station also?

No, Complainant has to register formal complaints on the National Cybercrime Reporting Portal (<https://cybercrime.gov.in>) within 24 hrs after registration of complaints through the helpline number using the link and acknowledgement number sent to them through SMS. The complaint is automatically forwarded to the concerned police station.

FAQs on Fixed Deposits

1. Who can open an FD with the Bank?

- ✓ Both customer and non- customer can open an FDR.

2. What documents are required for opening an FDR by an existing customer?

- ✓ The self introduction by an existing account holder to open another Saving/FDR account, in the same or other branch of the bank, is acceptable. For self introduction no additional KYC documents are required. However if there is a change in communication address, proof of address is mandatory.
- ✓ Saving account with self introduction should be opened only if the existing account is satisfactory i.e. is minimum 6 months old and no levy of non-maintenance of quarterly average balance charges during the last quarter. However in case of FDR, account can be opened even if conduct of existing account is unsatisfactory.
- ✓ Whenever a customer requests for opening additional accounts in the same name and style, these accounts are to be opened under existing customer ID.

3. What documents are required for opening an FD by a new customer?

- ✓ Identify proof and address proof as per KYC guidelines.
- ✓ Latest photograph of depositor/s.
- ✓ Nomination form DA1.

4. What is the process to be followed in case customer wants to partly or fully close an account?

When the customer approaches the branch for partial closure of FD or to close the FD on maturity, branch should:-

- ✓ Scrutinize the request, check the signature and mode of operation. When the mode of operation is EorS/AorS/Jointly by All, the request needs to be signed by all holders.
- ✓ Inquire with the customer the reason for partial closure of deposit.
- ✓ Check for lien, freeze on the deposit.

5. What is the process to be followed for premature closure of FD?

- ✓ Inform the customer about the Penal interest if any.
- ✓ Check if all the account holders have signed the request.
- ✓ Verify the signature on the request with the bank records.
- ✓ Get customer's signature after affixing.

6. Are you aware that interest needs to be paid on the account lying in current account deceased claim settlements as SB account interest rate?

RBI permits banks to pay interest on balances in deceased depositor's accounts even where the balances are held in current account or term deposits have

matured at the time of settlement. Branches may pay interest on such accounts as per instructions given below-

- ✓ In case of current accounts, simple interest shall be paid from the date of death of the deceased depositor till the date of repayment to the claimant/s at the rate of interest applicable to saving deposit as on date of payment.
- ✓ In case of Fixed deposit, interest shall be paid from the date of death of the deceased depositor till the date of repayment to the claimant/s at the rate of interest applicable in Fixed deposit as on date of payment.

7. Value dating of term deposit can be done in following cases:

- ✓ Opening of new deposits where the amount has been parked in internal office account for term deposit.
- ✓ Customer request received for opening new FD/RD during the day but clear funds received after EOD at branch. Value date will not be FD application date in case of cheque clearing, but will be the value date on which bank has received clear credit in its internal office account.
- ✓ Renewal of overdue deposits.
- ✓ In case of wrong closure of deposits.
- ✓ Term deposits have been incorrectly opened due to wrong tenure, wrong scheme code, incorrect amount etc.
- ✓ System issue/errors.
- ✓ If a customer applies for opening for saving and term deposit account, and provide a cheque for combined amount; in such case first the saving account is opened by depositing the entire cheque amount and then the FD is opened by debiting saving bank account from value date as date of realization of cheque.
- ✓ For renewal cases value dating can also be done for term deposits kept under safe custody, Lien, loan against term deposits, locker and collaterals.