

# THE JANATA CO-OPERATIVE BANK LTD.

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## ATM-cum-Debit Cards Policy

The ATM-cum-Debit Cards Policy has been framed by the Audit Performance Review and Computer Mechanization Sub-Committee taking into consideration the guidelines/ circulars issued by Reserve Bank of India vide Circular No. UBD (PCB).BPD.Cir.No.50/09.69.000/05-06 dated April 28, 2006 and UBD (PCB) Cir No.6/09.18.300/2007-08 dated 13.07.2007 and approved by the BoM/Board of Directors in its meeting held on 20.03.2024/30.03.2024 vide Resolution No.A.1(a)(xvii) as under :

### 1. COVERAGE

The guidelines apply to the cards encompassing all or any of the following operations: Electronic payment involving the use of card, in particular at point of sale and such other places where a terminal / device for the use / access of the card is placed. The withdrawing of bank notes, depositing of bank notes and cheques and connected operations in electronic devices such as cash dispensing machines and ATMs.

### 2. CASH WITHDRAWALS

No cash transaction, that is, cash withdrawals or deposits should be offered at the Point of Sale, with the ATM-cum-debit cards under any facility, without prior authorization of RBI under Section 23 of the Banking Regulation Act, 1949.

### 3. ELIGIBILITY OF CUSTOMERS

The banks can issue ATM-cum-debit cards to select customers as per their own eligibility criteria subject to compliance with 'Know Your Customer' guidelines. Banks can extend the ATM-cum-debit card facility to those having saving bank account / current account / fixed deposit accounts with built-in liquidity features maintained by individuals, corporate bodies and firms. Debit card facility should not be extended to cash credit / OD customers.

### 4. SECURITY AND OTHER ASPECTS

- (a) The bank shall ensure full security of the card.
- (b) Bank shall not despatch a card to a customer unsolicited, except in the case where the card is a replacement for a card already held by the customer.
- (c) Banks shall keep for a sufficient period of time, internal records to enable operations to be traced and errors to be rectified (taking into account the law of limitation for the time barred cases).



- (d) The cardholder shall be provided with a written record of the transaction after he has completed it, either immediately in the form of receipt or within a reasonable period of time in another form such as the customary bank statement
- (e) The cardholder shall bear the loss sustained up to the time of notification to the bank of any loss, theft or copying of the card but only upon a certain limit or fixed amount or a percentage of the transaction agreed upon in advance between the card holder and the bank, except where the card holder acted fraudulently, knowingly or with extreme negligence.
- (f) Bank shall provide means whereby its customers may at any time of the day or night notify the loss, theft or copying of their payment devices.
- (g) On receipt of notification of the loss, theft or copying of the card, the bank shall take all action open to it to stop any further use of the card.

**5. SECURITY AND CONTROL OF PIN (PERSONAL IDENTIFICATION NUMBER)**

- i) PINs are stored in encrypted form and should be stored in database file for security purposes.
- ii) The PIN mailers are prepared separately and also bank has taken necessary actions to check that PIN is not being misused by any Bank employee.
- iii) Bank ensures that PIN is activated only upon the use of card by the customer at the ATM.
- iv) For security and confidentiality reasons all systems documentation concerning PIN generation /encryption and decryption key must be under 3D level security controls all time.
- v) Bank is implementing controls while providing ATM services are mentioned as below:
  - (a) PIN mailers should not have direct access to the customer's account number or any account related information.
  - (b) Access controls and authorization to any addition, deletion or changes to ATM transaction details should be implemented
  - (c) Any changes to cardholder details should be authorized by the officer at the next level.
  - (d) Realistic maximum transaction and maximum daily total limits should be implemented for ATM withdrawals.
  - (e) Printed receipts should be dispensed by the ATM for every ATM transaction.





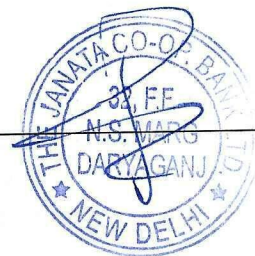
- (f) Every ATM transaction should be acknowledged by e-mail or short message script sent to the mobile phone to confirm or alert the user that a transaction was performed

## 6. CUSTOMER AWARENESS ON FRAUDS

- i) Customer awareness is one of the pillars of fraud prevention. It has been seen that alert customers have enabled prevention of several frauds and in case of frauds which could not be avoided, helped in bringing the culprit to book by raising timely alerts. Bank thus aim at continuously educating its customers and solicit their participation in various preventive/detective measures. It is the duty of all the groups in Bank to create fraud risk awareness amongst their respective customers. The fraud risk management group shares its understanding of frauds with each group, identify areas where customer awareness is lacking and if required, guide the groups on program's to be run for creation of awareness amongst customers. The groups ensure that in each of their interaction with customers there is at least one message to make the customer aware of fraud risk.
- ii) The following are some of the recommended measures to create awareness amongst customers:
- Publications in leading newspapers
  - Detailed 'do's and don'ts on the web site of the bank
  - Messages along with statement of accounts, either physical or online
  - Messages printed on bank's stationery such as envelopes, card covers, etc.
  - SMS /Email alerts for security tips (OTP/CVV/PIN/CARD/Transaction alerts Message) on phone banking when the customer calls
  - As inserts or on the jackets of cheque books
  - Posters in branches and ATM centres
  - Interstitials on television and radio
- iii) It is ensured that the communication to the customer is simple and aimed at making them aware of fraud risks and seeking their involvement in taking proper precautions aimed at preventing frauds. Such communication is reviewed periodically by the fraud risk management group to judge its effectiveness.

## 7. EMPLOYEE AWARENESS AND TRAINING

- i) Employee awareness is crucial to fraud prevention. Training on fraud prevention practices are provided by the fraud risk management group at various forums.
- ii) Bank uses the following methods to create employee awareness:



- a) Class room training programs at the time of induction or during risk related training sessions
- b) Publication of newsletters on frauds covering various aspects of frauds and containing important message on fraud prevention from senior functionaries of the Bank
- c) E-learning module on fraud prevention
- d) Online games based on fraud risks in specific products or processes
- e) E-tests on prevention practices and controls
- f) Detailed 'do's and don'ts' put up on the worksite of the employee
- g) Safety tips flashed at the time of logging into Core Banking System (CBS), screen savers, etc.
- h) Emails sent by the respective business heads
- i) Posters on various safety measures at the work place
- j) Messages/discussions during daily work huddles

#### **8. MONITORING:**

All the major incidents should be reviewed and monitored by the Security Administrator and discussed in the Computer Mechanism Committee meeting every month. The magnitude and criticality of the incidents may prompt the System/Database / Network Administrators to discuss and take action on the incidents immediately instead of at fixed intervals.

#### **9. CASH WITHDRAWALS:**

- i) The card is accepted at any of bank ATMs/ displaying RuPay Card logo.
- ii) The card is operable with the help of a confidential PIN at ATM locations.
- iii) On receipt of the PIN by the cardholder from the Bank/issuer, he should ensure that the same is received in a sealed envelope and that there are no signs of tampering of either the envelope or the PIN mailer.
- iv) All transactions conducted with use of the PIN will be the cardholder's responsibility and he will abide by the record of the transaction as generated.
- v) When the card is used at any other shared ATM, the bank will not accept responsibility for any dealings the cardholder may have with the other institutions including but not limited to such services.





- vi) Should the cardholder have any complaints concerning any shared network ATM establishment, the matter should be resolved by the cardholder with the establishment and failure to do so will not relieve him from any obligations to the Bank.
- vii) However, the cardholder should notify the bank of this complaint immediately.
- viii) There will be separate service charges levied for such facilities that will be fixed by the Bank from time to time and debited to the cardholder's account linked to the card at the time of making such transactions.
- ix) In the situation that the account does not have sufficient funds to debit such fees, the Bank reserves the right to deny the transaction.
- x) And the decision of the Bank is binding on the cardholder. Such service charges will be debited to the account irrespective of the fact that a transaction if successful or is a failed one.
- xi) The type of transactions offered on shared network ATMs may differ from those offered on the Bank's own network.
- xii) The bank will only support the minimum transaction set that will be offered at the ATMs belonging to other networks.
- xiii) The Bank reserves the right to change the transaction set without any notice to the Cardholder.
- xiv) For all cash withdrawals at ATM, any statements/ receipts issued by the ATM at the time of withdrawal shall be deemed conclusive, unless verified and intimated otherwise by the Bank.
- xv) Any such verification shall likewise be final and conclusive and this verified amount will be binding on the Cardholder.

#### **10. LOST OR STOLEN CARD**

- i) If the Card is lost / stolen, the Cardholder shall immediately notify the branch (which has issued the card)/nearest branch /Switch room with full details, including the Cardholder's name, the Card Number and its validity period as imprinted on the Card.
- ii) If this information is given orally, it must be confirmed in writing within 7 days.
- iii) The Cardholder shall furnish to the Issuer all information in his/her possession as to the circumstances of loss/theft and take all reasonable steps, such as informing the issuer by quick mode of communication, lodge a complaint with local police etc. to recover the lost/stolen Card and shall also assist the Issuer to recover it.
- iv) In case of suspected theft of a Card, the Cardholder has to lodge a report with the local police and has to send a copy thereof to the issuer. Subject to compliance by the Cardholder, with these requirements, the Cardholder's liability arising as a result of



any other person unauthorized using lost/stolen Card for purchase transactions after the receipt by the issuer (branch of issue) of information of loss/theft of the Card will be ZERO.

- v) However there will be no such coverage provided on cash withdrawals done through ATMs, as such transactions require the use of a PIN, which is confidential to the cardholder.
- vi) In case the Cardholder recovers the card which was reported as lost/stolen, he/she shall not make any further use of it and it shall be surrendered to the issuer along with a full report giving the details of its recovery.
- vii) The Cardholder will be fully liable for all the charges on the Card in the event that it is lost but not reported in writing as above to the Bank/Issuer and the Cardholder hereby indemnifies the Bank/ Issuer fully against any liability (civil/criminal) loss, cost, expenses or damages that may arise due to loss or misuse of the Card.
- viii) In the event the transactions are received by the Bank/Issuer after the Card has been reported lost or stolen but before the receipt of the Cardholder's written confirmation and police complaint/FIR as above, the Cardholder shall continue to be fully liable for all amounts debited to the cardholder's account.
- ix) A fee of Rs 150 per Card or such other amount as may be fixed by the Bank from time to time shall be charged from the Cardholder for placing the lost/stolen Card in the Hot List, This fee has to be paid compulsorily whether the lost/stolen Card is to be replaced or not.

#### 11. ATM:

- i) Your DEBIT-CARD is linked with ATMs (Automated Teller Machines) for easy access to the cash, 24 hours a day.
- ii) Your DEBIT CARD is accepted at all ATMs of other banks which are member with NPCI. Instructions for operations in ATMs:
- iii) The ATM Cash Withdrawal limit is Rs. 50,000 per day.
- iv) Please insert the card in the top right corner in the Card Insert slot.
- v) Then the machine will respond to you with the message "Enter your PIN No". Key in your PIN No. within 15 seconds and follow the instructions given on the screen.

**IMPORTANT:** Please collect the card from the ATM and also the cash immediately; else the ATM will swallow the card/cash as the case may be.

Other services, offered at our ATMs are:

- (a) Cash withdrawal
- (b) Balance enquiry
- (c) Mini Statement
- (d) Statement request,
- (e) PIN change.





## 12. TERMS AND CONDITIONS

The terms & Conditions under which the RuPay Debit ATM card has been issued are mentioned below for the guidance of card holder.

### i) Terms Used Here:

- (a) Bank means The Janata Co-operative Bank Ltd.
- (b) Card means RuPay Debit ATM Card issued to customer.
- (c) Card holder means customer who has been issued RuPay Debit ATM Card.

### ii) The Card

- (a) The Card is the property of the Bank and shall be returned unconditionally and immediately to the Bank upon request by the Bank.
- (b) The bank reserves the right to cancel the card and stop its operations unilaterally without assigning any reason.
- (c) The card is nor transferable.

### iii) The PIN

- (a) The card holder is initially allotted a computer generated 4-digit PIN (Personal identification Number) which will be in a secured and sealed PIN mailer.
- (b) The card Holder is advised in his own interest to change this PIN to any other 4-digit number of his/her choice.
- (c) For this purpose, he may use the PIN change option available at ANY BANK ATM while selecting a PIN, the card holder is advised to avoid a PIN which can be easily associated with him/her (i.e.g.
  - Telephone number, date of birth etc.) besides, the selected PIN value should not comprise of
  - A sequence from the associated account number.
  - String of the same number.
  - Historically significant dates.
- (d) Please remember that an authorised person can access the ATM service on card holder's account if he gains the card and the PIN.
- (e) The card therefore should remain in card holder's possession and should not be handed over to anyone else.
- (f) The card is issued on the condition that the Bank bears to liability for the unauthorised use of the card.
- (g) This responsibility is fully that of the Card Holder.

Further the Bank will not be responsible for any loss either direct of indirect on account of ATM failure/malfunctioning.



#### iv) Loss of Card

- (a) The card holder should immediately notify the Branch from where he/she has obtained the card, if the card is loss/stolen. The card holder should also change the PIN immediately if it is accidentally divulged to any other person.
- (b) Any financial loss arising out of unauthorised use of the Card till the time Bank is notified about loss of card, will be that of the card holder
- (c) Fresh card will be issued in replacement of loss/damaged card against charge of Rs.150/-

#### v) Debit to customer's account

- (a) The bank has the express authority to debit the designated account of the cardholder for all withdrawals/transfer effected using the card as per evidence by Bank's record, which will be conclusive and binding on the card holder.
- (b) The card holder expressly authorises the Bank to debit the designated account with service charges from time to time.

#### vi) Transactions

The transaction record generated by the ATM will be conclusive and binding unless found to be otherwise on verification and correction by the bank

### 13. FEES & CHARGES

The Janata Co-operative Bank Ltd. Or HDFC Bank Ltd.  
All transaction performed with you're The Janata Co-operative Bank Ltd.

RuPay EMV Debit Card at HDFC Bank Ltd. ATMs are free of Charge.

#### Banks ATMs transactions

Four (4) transactions (Financial & non-financial) in Metro centers and Five (5) transactions (Financial & non-financial) in non-metro centers per month are free for usage at other Banks ATM for saving bank account only, after these limit, charges apply as follows :-

Transaction	Including Taxes	Transaction	Including Taxes
Financial	Rs.25/- per transaction	Non-Financial	Rs.25/- per transaction
Following are the fees related to your RuPay EMV Debit Card:			
Fee	Excluding Taxes	Fee	Excluding Taxes
Joining Fee	Rs.300/- per annum +GST	Additional Card	Rs. 300/- per annum +GST
Renewal of Card	Rs.300/- + GST	Card Replacement	Rs.200/- + GST





PIN Replacement	Rs.25/- + GST	
Withdrawal limits for your RuPay/ EMV Debit Card is listed as follows:		
ATM Cash Withdrawal Limit	Rs.50,000/- per day	
(The Janata Co-operative Bank Ltd.)		
Purchase transaction limit	Rs.20,000/- per day	

Validity: Your RuPay Debit Card is valid for a period 5 years initially.

For more information visit: [www.janatabank.in](http://www.janatabank.in)

Note: The Bank reserves the right to introduce new facilities or remove existing facilities as and when warranted without assigning reason for the same however card holder will be advised.

14. Bank may review operations of these cards and put up review notes before the Board at half yearly intervals, at the end of March and September, every year. A report on the operations of these cards issued by banks should be forwarded to the Reserve Bank of India, Department of Payment and Settlement Systems (DPSS) with a copy to the General Manager-in-Charge, Department of Supervision, Regional office concerned of Reserve Bank of India, New Delhi on a half yearly basis, say at the end of March and September every year, incorporating information as indicated in Annex II.

#### 15. CONCLUSION

This policy will be taken up for review as and when there are major changes in the environment arising out of changes in the policy by Reserve Bank of India on ATM-cum-Debit Cards. However, in the absence of any such changes in the economic and banking scenario, this policy will continue to be in force. The changes made by the RBI and Government of India must be complied with and the Policy shall be revised, rectified and amended accordingly. This policy has been framed and shall be valid till it is revised.

For The Janata Co-operative Bank Ltd.

(P.S. Pathania)  
Managing Director



## ANNEX II

### Reporting Format for the Issue and Operations of ATM-Cum-Debit Cards

1. Name of the Bank
2. Period of Reporting
3. Type of the card with hardware components-(IC Chip) eg., Magnetic strip, CPU, Memory
4. Type of the software used
5. Security standards followed
6. Service provider (Self or otherwise)-
7. Total number of outlets where the ATM-cum-debit card can be used of which-
  - (a) POS Terminal-
  - (b) Merchant Establishment-
  - (c) ATMs-
  - (d) Others please specify.
8. Total number of cards issued-of which-
  - (a) against Current account-
  - (b) against Savings account-
  - (c) against Float Account
9. Total Number of Transactions during the period
10. Amount involved in the Total Number of Transactions-
11. Instances of frauds, if any, during the period.
  - (a) No. of frauds-
  - (b) Amount Involved-
  - (c) Amount of loss to the bank-
  - (d) Amount of loss to the card holder

