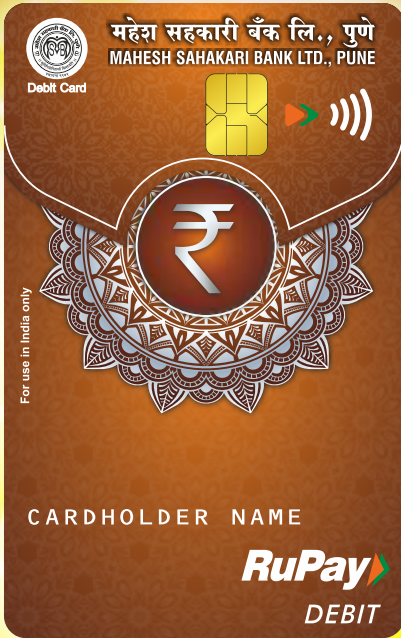


**Mahesh Bank, Pune**

**Introducing**

**Rupay EMV Chip Debit Cum ATM Card**



**USER MANUAL**



**महेश सहकारी बँक लि., पुणे**  
**MAHESH SAHAKARI BANK LTD., PUNE**

**Head Office :**

Plot No. 372/73/74, Market Yard, Gultekdi, Pune - 411037

Phone : 020-24263341 / 42 / 43

[www.maheshbankpune.bank.in](http://www.maheshbankpune.bank.in)

Email.: [msbl@maheshbankpune.bank.in](mailto:msbl@maheshbankpune.bank.in)

## Dear Customer,

Heartiest congratulations! Mahesh Sahakari Bank Ltd.,Pune welcomes you to the most modern form of banking. In association with **RuPay**, bank has launched its **Rupay EMV Chip Debit Cum ATM Card** through which you can withdraw cash at ATMs in the NFS network, book tickets, pay restaurant bills, shop cashless at Merchant Establishments displaying **RuPay** anywhere anytime in India.

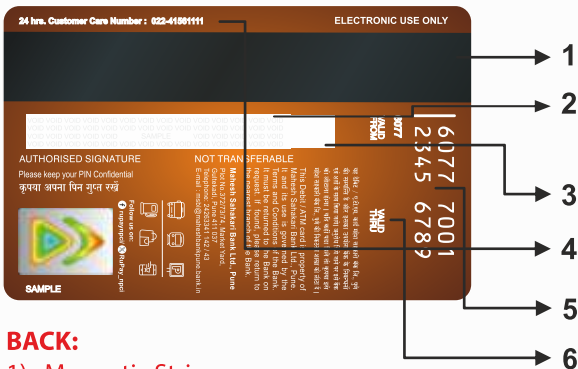
Terms & Conditions mentioned in this user manual will be considered as read and accepted at the very first use of this card. Mahesh Sahakari Bank Ltd.,Pune RuPay Debit Card can be used at more than ATMs in the NFS network and POS terminal displaying **RuPay** across INDIA.

Bank welcomes you to the new era of banking and look forward to a long & prosperous relationship with you.

### Know your Debit Cum ATM Card



- 1) Cardholder's Name
- 2) RuPay Logo
- 3) EMV Chip



## BACK:

- 1) Magnetic Stripe
- 2) Signature Panel
- 3) Card Verification Data 2
- 4) Customer Care number for 24X7 support
- 5) Your 16 digit Card Number
- 6) Period of validity of your card

## General Guidelines and Safety Tips.

- 1) Kindly read carefully the user manual and instruction on the PIN mailer.
- 2) Please put your signature on the signature panel at the backside of your Debit cum ATM card.
- 3) Use the bank's official mobile app to change or generate the PIN.
- 4) Never allow anybody inside the ATM room while doing transaction.
- 5) Never write your PIN on Debit card.
- 6) You are requested to keep your PIN secret and never disclose it to anyone.

## Taking Care Of Your Card

- 1) Keep Your Debit Card Safe.
- 2) Do not keep your card unattended.
- 3) Magnetic stripe on the card should not be exposed to direct sunlight, electronic gadget etc. nor it should be scratched.
- 4) Do not bend your card.
- 5) Do not place two cards together with their magnetic stripe facing each other.

## Terms of Usage

- 1) The card is not transferable and shall be used only by the card holder
- 2) The card is the property of the bank and must be returned to an authorized person of the bank on request or in case of cardholder no longer requiring the service.
- 3) The cardholder will be responsible for all facilities granted by the bank in respect to the Card and all related charges.
- 4) The type of transactions offered on shared network ATMs may differ from those offered on own networks.
- 5) The validity of Debit cum ATM Card is 5 years from the date of issue.
- 6) It is mandatory to do first transaction at any NFS ATM after that you can use the card at any POS terminal displaying RuPay logo.

## Do You Know

- You can make cash withdrawal within few seconds at various ATM across India
- You can shop without cash at various Merchant Establishments displaying RuPay logo
- You can check your account balance also a mini statement at an ATM

## Important

While shopping at Merchant Establishment use the same PIN at POS machine which is used at ATM.

## Step for Cash Withdrawal at ATM

- 1) Insert your Card in the slot provided in the ATM.
- 2) Select the language.
- 3) Enter your PIN.
- 4) Select your transaction. You have following options:
  - Balance Enquiry, Mini Statement, PIN Change, Cash Withdrawal.
  - For cash withdrawal- enter the amount that you wish to withdraw.
  - On approval of balance availability in your account, you will receive cash.

## **Using Rupay EMV Chip Debit Cum ATM Card at Merchant Establishment.**

- 1) Present the card to the merchant after you have made your purchase.
- 2) Merchant swipes your card and enters the amount you have purchased.
- 3) You will be provided a PIN pad where you have to enter your PIN.
- 4) On successful transaction, POS terminal will print receipt.
- 5) Check the amount on the slip and sign on a copy of the receipt.
- 6) The signed copy will be kept by the merchant and you will be given the customer copy along with your card.

## **Lost or Stolen Card**

- 1) If a card is lost or stolen, the cardholder must file a report with the local police and send a copy of the same to the bank. The cardholder will be liable for all charges incurred on the card until the card is hot listed/ cancelled. The bank upon adequate verification will temporarily suspend the card, and will subsequently hotlist /cancel the card during working hours on a working day following the receipt of such intimation.
- 2) Once a card is reported lost or stolen and is subsequently found, the same should be promptly cut in half and destroyed by the cardholder under intimation to the bank. The cardholder is responsible for the security of the card. Cardholder shall take all steps to keep the card safety. The card holder only has to bear the financial liability on the lost or stolen card.

Provided that the cardholder has complied with the terms & conditions in all, replacement card may be issued at the sole discretion of the bank.

## Daily Transaction Limit

For Savings/Current A/c:

ATM	POS	TOTAL
₹ 25,000/-	₹ 50,000/-	₹ 75,000/-

## Other Charges

Charge Type	Charges Amount
Duplicate Debit cum ATM Card	₹100
Annual Charges	₹120
Transaction at Mahesh Sahakari Bank's ATM	Free
The number of free* transactions in a month in metro centers are three and non metro cities are five. 1)Balance Enquiry/Mini Statement 2)Cash Withdrawal Charges	₹ 11 ₹ 21
*Transactions includes Financial and Non-Financial both	

(All charges are Excluding GST )

**Note:** The card holder shall pay charges as applicable & laid down by bank, NPCI, RBI from time to time

