What Is a Debit Card?

A Debit Card provides access to ATMs for cash withdrawals, balance enquiries and mini statement from your savings / current accounts. You can also make POS payments and do online transactions.

What Is PIN (Personal Identification Number)?

PIN is a unique 4 digit number that allows you to access your account through Debit Card at ATMs. For safety, your PIN should always be kept completely confidential and your card too should remain in your possession and not to be handed over to anyone else. Please do not write PIN on the Back of the Debit card nor Keep Debit Card along with PIN.

How Can I Get A Debit Card?

Debit card can be obtained from home branch of RSBL by filling a Debit Card application form. In case of Non-Personalized card (without name) the card would be issued instantly.

How do I generate the PIN?

You may generate Green PIN by installing Sarvatra Card Safe App (Android) by OTP received in registered number which is used in Sarvatra Card Safe Application to set the ATM PIN.

How Does The Rupay Debit Card Work?

Insert your Debit card in ATM and follow the instructions displayed on the screen. On POS you need to swipe the card after verifying the amount and enter 4 digit PIN to validate the transaction. This card can also be used for online transactions wherein the transactions are validated through OTP sent to registered mobile number.

Are There Any Transaction Limits For The Debit Card?

DESCRIPTION	CLASSIC/INSTA
CASH WITHDRAW LIMIT PER DAY	25000
CASH WITHDRAW LIMIT PER TRANSACTION	10000
ECOM/POS CONSOLIDATED LIMIT PER DAY	40000

If case of Lost/ Theft of Debit Card, what should I do?

In case of loss/ theft of card, the Cardholder shall immediately Block his/ her card to avoid any misuse through following channels:
–> Using Sarvatra Card Safe Application block card any time.
–> Contact Branch Manager of Your Home Branch.

Is There Any Fee For The Issuance Of Rupay Debit Card?

No.

Is There Any Charge Levied For Use Of The Card For Cash Withdrawal?

Bank's own ATMs located in Metro and Non-Metro Areas		Free
Bank's ATMs located in Metro & Non-Metro Areas	**Metro**	**Non Metro**
Free Financial and Non-financial Transactions	3 Trans / Month	5 Trans / Month
After Free Financial Transactions	Rs. 23/- per Transactions + GST	
After Free Non-financial Transactions	Rs. 6/- per Transactions + GST	

Can A Fresh Debit Card be issued in lieu of Lost/Damaged Card and what is the amount to be charged?

Duplicate Debit Card can be issued in lieu of Lost/ Damaged Card at the cost of Rs.200 + GST.

If Lost Card Is Subsequently Found/Traced And Restored To Cardholder, Can It Be Reactivated?

Debit Card once hot listed/ blocked cannot be re-activated. You can make a request for a fresh card.

How Should I Maintain The Secrecy Of PIN?

If at any time you feel that the PIN has been inadvertently or otherwise divulged to any one, you should change the same through any RSBL ATM or Sarvatra Card Safe App immediately.

How Often Can I Change The PIN?

PIN can be changed any number of times.

How Many Accounts Maximum Can Be Linked To My Debit Card?

Maximum of 1 accounts held in the same name and same capacity can be linked to a Debit card.

What Is CVV No.?

On the back of Debit card there are 7 digits out of which the last 3 digits are the card CVV no. This number can be used only for ecommerce transaction.
Please note that this CVV number is an important value in the card as any person can misuse the card over the internet if he is aware of this value besides other information (like card no., name and Expiry date) without having actual possession of the card. You should remember the CVV number mentioned on the reverse of the Debit card and hide this number by blackening it out to avoid its misuse.

I have just received the New Debit Card but unable to use it on Online Transactions?

As per RBI Card Security Guidelines, newly issued cards are by default enabled for Cash Withdrawal and PoS Transactions only. Services may be enabled using Sarvatra Card Safe Application or written application to Home Branch, based on requirement.

I do not want to use the PoS/ Ecommerce feature of my Debit Card, what should I do?

You may enable / disable the usage of channels namely, ATM, PoS, Ecommerce Sarvatra Card Safe Application based on requirement.

I am not using my Debit Card temporarily, how should I protect my Debit Card from misuse?

You may turn OFF/ turn ON the Debit Card using Sarvatra Card Safe Application.

Can RSBL Cards Be Used At ATM Of Any Other Bank In The Country?

Yes. The cards issued by RSBL can be used at ATM of all other Banks within India which are members of National Financial Switch (NFS) of NPCI. (Presently all scheduled commercial banks of India are members of NFS).

Does BSCB Levy Any Service Charge For Use Of Its Cards At RSBLATMs?

No.

Is There Any Maximum Cash Withdrawal Limit Per Day?

Yes, RSBL cardholder can withdraw up to a maximum of Rs. 25000/- from any ATMs. For cash withdrawals at other bank ATMs, up to maximum of Rs 10,000/- can be withdrawn in a single transaction within the overall limit of the card.

What Should One Do If PIN Is Forgotten?

As explained above, RSBL has introduced Green PIN facility for issuance of PIN including duplicate PIN. If customer forgets PIN, he/she can generate Green PIN by installing Sarvatra Card Safe App (Android) . PIN can be reset through Sarvatra Card Safe App.