



## **Maha RuPay Debit Card**

### **Terms and Conditions of usage**

**Dear Customer,**

We are very thankful to you for banking with us. Mahanagar Bank has always given importance in providing you innovative banking options that are as important for us as your financial priorities. Keeping this in mind, we are glad to present you the **"Maha RuPay Debit Card"**, a symbol of convenience and the most modern ATM network backed by **National Payments Corporation of India**. Having this card in your wallet is like carrying your Bank account with you wherever you go. You can use this card at all the RuPay enabled Point of Sale terminals with Value added services, ATMs and E-Com\*.

The Terms and Conditions are with this manual. First usage of card at any of the Mahanagar ATMs, amounts your acceptance of the terms and conditions.

Most welcome to Mahanagar Bank's new era banking! Looking forward to a long, fulfilling relationship. We assure you best of the services as always.

\* As soon as Bank is live on E-Commerce, Bank will intimate the Customer that the Card is acceptable on E-Commerce (On line Payments)

**Card Management Department.**

**The Mahanagar Co-Op. Bank Ltd.**

# Design of Maha RuPay Debit Card

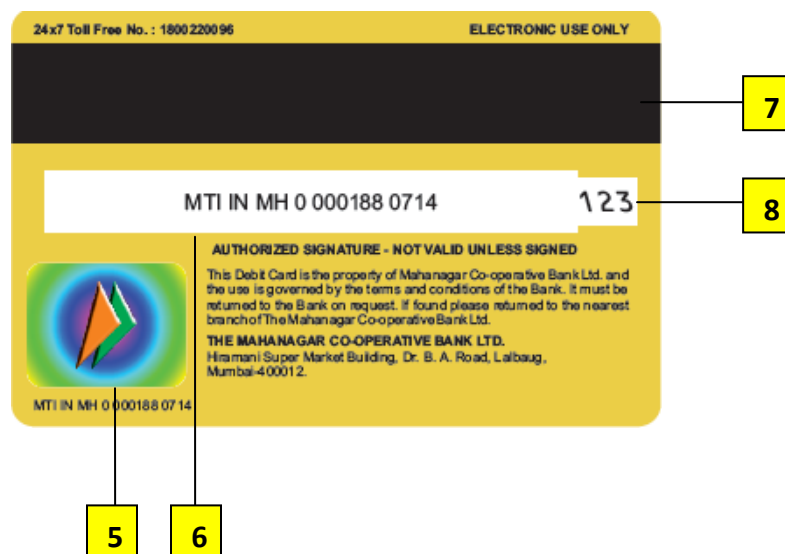
## Know your Maha RuPay Debit Card

### Front Side



1. **Debit Card number**:- This is 16 digit exclusive Debit Card number. It is used in all the communication / correspondence with the Bank related to ATM, POS and other services offered by using this Debit Card.
2. **Valid From - Expires On (mm/yy)**:- Debit Card is valid until the last day of the month of the year indicated on the Debit Card.
3. **Customer Name**:- Only that particular Customer is authorized to use the Debit Card whose name is printed on the Debit Card. The card holders name should be correctly printed. Please confirm that your name printed on the Debit Card is correct.
4. **RuPay logo**:- Any Merchant Establishment displaying this RuPay logo will accept MCBL Debit Card.

### Back Side



5. **RuPay Hologram**:- Three dimensional Hologram for additional security of the RuPay Debit Card.
6. **Signature panel**:- Customer should sign in this panel with a non-erasable ball point pen (preferably in black ink). Unless & until the Debit Card is signed by the card holder it will not be a valid Debit Card. Customer should sign the Debit Card before his first use at Merchant Establishment.
7. **Magnetic stripe**:- Important information pertaining to Debit Card is encoded here. Debit Card should be protected from scratching and exposure to magnets and magnetic fields as they can damage the stripe. It should be prevented from direct sun light, heat, high magnetic

field like mobile radiations, TV or any other magnetic material & no two cards to be kept together.

8. **CVD2** :- A unique number of your Debit Card. This CVD2 is required to be entered while using the Debit Card for internet payments or e-commerce\* payments.

## **Other Important Points**

**Personal Identification Number (PIN):** It is a confidential PIN for use of Debit Card at ATMs and Point Of Sale (POS) terminals and for e-commerce\*.

### **Debit Card Block through SMS:**

1. Bank has provided mobile based facility to BLOCK the Debit Card in case you lose your Debit Card.
2. Card holder will send the SMS By using the "**LOST**" keyword on toll free mobile number "**9220092200**" from his registered mobile in case the Debit Card is lost.
3. Card holder will send the SMS By using the "**BLOCK**" keyword on toll free mobile number "**9220092200**" from his registered mobile in case Card holder wants to stop transaction for specific period .
4. On receiving such request from Card holder, Debit Card will be blocked/Hot marked and Bank will send confirmation SMS to the Debit Card holder on his registered mobile number.

### **RuPay Debit Card Validity Date:**

1. First MCBL will inform the Debit Card Holder by SMS to all existing Card holders to know the information regarding Expiry Date of RuPay Debit Card with the help of server data.
2. The Card holder will request MCBL Branch Manager with KYC compliance for availing card facility or to receive new Debit Card.

## **24 Hours Customer Service Centre Contact Details.**

1. Toll Free No. "**1800220096**" for any assistance on ATM and RuPay.
2. **For LOSS of Debit Card:-** Card holder will send SMS with "**LOST**" keyword on Toll free number "**9220092200**".
3. **For BLOCKING of Debit Card:-** Card holder will send SMS with "**BLOCK**" keyword on Toll free number "**9220092200**".
4. Customer Support email-Id: **ATMSupport@mahanagarbank.com**
5. Website :- [www.mahanagarbank.com](http://www.mahanagarbank.com)

## **Features of the Debit Card**

The following facilities are available at MCBL ATMs pertaining to the Debit Card Account which shall be offered at the sole discretion of the Bank at ATMs subject to change from time to time without prior notice.

- a) Withdrawal of cash by the Card holder from his Debit Card account up to a stipulated number of occasions and limit during the cycle of 24 hours, as may be prescribed by the Bank from time to time.
- b) Enquiry about the balance in the Debit Card account
- c) Printing of Mini Statement of Account
- d) Change of PIN

e) Card to Card Funds Transfer

f) Cheque Book Request

h) Mobile Number Updation

i) Card less Cash Withdrawals

j) Cash Deposit

k) Generic Payments, etc

1. At MCBL Cash Dispensers and ATMs of other banks which are member of RuPay network, the following facilities shall be offered, which are subject to change from time to time without any prior notice:-

a) Withdrawal of cash by the Card holder from his card account up to a stipulated number of occasions and limit during the cycle of 24 hours, as may be prescribed, by the Bank from time to time.

b) Enquiry about the balance in the Debit Card accounts.

2. PIN is a secret four-digit/six-digit code number referred to as ATM-PIN which is assigned by the Bank to the Card holder. The Card holder will be required to enter the PIN to avail ATM/POS services using the Debit Card. Card holder should ensure that the PIN mailed by the Bank is received in a sealed envelope without any tampering.

3. The Card holder is advised to change the PIN immediately through the relevant menu option at Bank's own ATM and he/she is also advised to keep the PIN changing at frequent intervals. If the Card holder forgets the PIN, he/she shall apply to the Bank for the re-generation of the PIN. The Bank shall send the new PIN directly to Card holders registered address with the Bank. New PIN may be issued at the sole discretion of the Bank, upon request in writing and payment of the requisite fee.

4. The Bank may from time to time, at its discretion, tie up with various agencies to offer various features on Debit Cards. All these features would be on best efforts basis only. The Bank does not guarantee or warrant the efficiency and usefulness of any of the products or services offered by any service providers/merchants/outlets/agencies. Dispute, if any, would have to be taken up with the merchant/agency, etc directly, without involving the Bank.

## **ATM Usage**

- 1) The Debit Card is accepted at MCBL ATMs and NFS ATM network (Displaying RuPay logo)
- 2) Cash withdrawals and balance enquiry performed by the Card holder at RuPay ATMs will be subject to a fee and will be debited to the account at the time of such withdrawals and/or balance enquiry transactions. All transactions at non Bank of MCBL ATMs whether executed or failed are subjected to the charges as determined by the Bank from time to time.
- 3) The Bank will not be liable for any failure, due to technical problems or Force Majeure events, to provide any service or to perform any obligation there under.
- 4) Bank will not be liable for any consequential damage arising from or related to loss/use of the Debit Card and/or related PIN, howsoever caused.

## **Limit of Transactions**

<b>Cash Limit</b>	<b>POS Limit</b>
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Rs. 20,000/-	Rs. 30,000/-
Daily cash withdrawal limit at RuPay enabled ATMs using your RuPay Debit Card is Rs. 20,000/- for the cycle of 24 hours.	Per day limit for shopping is Rs. 30,000/- and Rs. 40,000/- for consecutive four days. (Your shopping limit is Rs. 40,000/- for four consecutive days.)

## **Service Charges & Fees**

<b>Sr No</b>	<b>Particulars of Charges</b>	<b>MCBL Charges</b>		<b>Debit Procedure</b>
1	Debit Card issue Charges / Registration Fee	Free		-
2	Debit Card Annual Fee	Rs.150/- per annum		Annual Fee
3	Charges for issuance of Duplicate PIN. ( However, in case the earlier PIN has not been used due to error in Printing, issue of Duplicate PIN shall be free)	Rs.50/-		Instant
4	Charges for Issuance of Duplicate Debit Card/Replacement of Debit Card	Rs.100/-		Instant
5	Card Surrender by Card Holder	Rs. 100/-		Instant
6	Addition Card or Add on Card (Add on card facility is applicable on to joint account having account operation as any one/ Either or Survivor/ Formal or Survivor	Rs. 100/-		Instant
7	Card Renewal Charges	Nil		
8	ATM Card Used in Metro cities like Mumbai, Delhi, Kolkata, Chennai, Bangluru, Hyderabad (Six Metro Cities) in Saving Bank			
	First 3 (Three) Transactions ( Including Financial & Non-financial Transaction in one month	NIL		
	From 4 and onward	For Financial Transactions Rs. 25/- and Non Financial Rs. 15/-		Monthly
9	ATM Card Used in Metro cities like Mumbai, Delhi, Kolkata, Chennai, Bangluru, Hyderabad (Six Metro Cities) in Current Account			
	First 3 (Three) Transactions ( Including Financial & Non-financial Transaction in one month	NIL		
	From 4 <sup>th</sup> and onward	For Financial Transactions Rs. 25/- and Non Financial Rs. 15/-		Monthly
10	Mark Up Charges for each POS transaction	Up to 2000	Over 2000	Instant
	At Petrol Pumps	0.50 %	0.75%	
	At Railway Bookings	RS 5/-	RS 5/-	

MCBL will debit the Transaction Fee for cash withdrawals/Balance enquiry wherever applicable will be debited to account on periodic basis.

## **POINT OF SALE (POS) Purchases at Merchant Establishments**

### **Merchant Establishment Usage**

1. The Debit Card is accepted at all electronic Point-of-Sale terminals at Merchant Establishments which displays RuPay logo.

2. The Debit Card will be accepted only at Merchant Establishments that have EDC swipe terminals. Any usage of the Debit Card other than electronic use will be deemed unauthorized and the Card holder will be solely responsible for such transactions.
3. The Card holder is required to enter his PIN to confirm the transaction and sign the charge slip and retain a copy of the same whenever the Debit Card is used at Merchant Establishments. Bank will not furnish copies of the charge slip. Any charge slip not personally signed by the Card holder but which can be proven/confirm, as being authorized by him will be deemed to be his liability.
4. The Debit Card is accepted at any Merchant Establishments displaying RuPay logo. Bank will not accept any responsibility for any dealings the merchant may have with the Card holder, including but not limited to the supply of goods and services so availed or offered. If the Card holder has any complaint relating to any POS at Merchant Establishment, he should resolve the matter with Merchant Establishment and failure to do so will not relieve him from any obligation to the Bank.
5. Bank accepts no responsibility for any charges over and above the value/cost of transactions levied by any Merchant Establishment and debited to Card holder account along with the transaction amount.
6. In case of Debit Card linked to multiple accounts, transaction at Merchant Establishments will be effected only on the primary account. In case there are insufficient funds in the said account, the Bank will not honor the transactions even if the necessary funds are available cumulatively or severally in the other accounts linked to the Debit Card.

## **POS (Point Of Sale) Purchases at Merchant Establishments**





## Here's how your Debit Card with PIN works



### Step 1:

The merchant swipes/inserts your Debit Card at a Point Of Sale (POS) machine.



### Step 2:

The merchant then enters the transaction amount.



### Step 3:

The POS machine prompts for a PIN to be entered by you.



### Step 4:

You enter your Debit Card ATM PIN in the POS machine to complete the transaction.



### Step 5:

The merchant will print two copies of the receipt and ask you to sign one copy and give you the other



### Step 6:

You will then receive an instant alert via SMS on mobile number registered with the bank confirming the amount debited.

## Limitation of Banks liabilities

1. The Bank shall not be liable to the customer or to any third party for any loss or damage suffered due to the following reasons.
  - a) Any action carried on by the bank based upon the instructions of the customer by exercising due diligence and reasonable care.
  - b) Any action carried on by the bank in good faith based upon the transactions of the Card holder.
  - c) Any unauthorized and illegal transactions occurring through the use of Bank account(s), which can be attributed to the fraudulent or negligent conduct of the customer.
  - d) Intrusion or hacking into the computer system/Network or communication network of the bank.
  - e) Failure to carry out any instruction of the customer due to insufficiency of balance in the customers Bank account(s).
  - f) Failure of the customer to access the bank account due to any force majeure event or any technical problem or any other reason beyond the control of the bank.
  - g) Failure of the customer to inform the Bank when the customer Bank account is being illegally used by third parties for carrying out unauthorized and illegal transactions.
  - h) Failure of the Customer to keep confidential and secure PIN or any password, Key words or other identification marks given to the customer for operating of the bank account and/or Debit Card.
  - i) Failure of the customer to inform the Bank regarding any changes in the customers personal information or account information or other material information.
  - j) Under no circumstances shall the bank be liable for any damages, whatsoever whether such damages are direct, indirect, incidental, consequential and irrespective of whether any

claim based on loss of revenue, investment, production, goodwill, profit interruption of business or any other loss of any character of whatsoever nature and whether sustained by the customer or any other third party.

k) MCBL will receive the SMS from Card holder for STOP or BLOCK similarly MCBL will send the confirmation SMS to customer and from that movement only MCBL will be held responsible for transactions. If customer not received the confirmation SMS he will co-ordinate with ATM section through TOLL free number.

2. Transaction Fee for cash withdrawals/Balance enquiry wherever applicable will be debited to account on periodic basis.
3. Bank will not be responsible for any dispute arising between the Card holder and the Merchant Establishment after successful transaction like warranty, goods damage etc.

## **Statement and Records**

1. The records of Debit Card transactions will be available on the account statement issued by the bank or account passbook which is to be got updated by the customer. It will be obligatory on the part of the customer to get his passbook updated from the branch where he is maintaining Debit Card account at least one's in a month. Any discrepancy in the statement or the transactions must be reported by the Card holder to the bank within 15 days from the settlement date.
2. The banks record of transactions processed by the use of the Debit Card shall be conclusive and binding for all purposes.

## **ATM cum Debit Cards - Precautions for Secure Card Transactions**

- The Debit Card is not transferable and shall be used only by the Debit Card holder in India.
- The Debit Card holder at all times ensure that the Debit Card is kept at a safe place and shall under no circumstances whatsoever allow the Debit Card to be used by any other individual. The Debit Card holder will sign on the reverse of the Debit Card in the signature panel immediately upon receipt of the Debit Card from the Bank.
- The Debit Card holder should register his mobile number with the Bank to receive transaction alerts of Debit & other transaction. Any change in the registered mobile number should be informed to the Bank to update Banks record.
- Change your PIN after first usage & periodically after that, remember the PIN.
- Never keep the PIN with the Debit Card. Never write it on the Debit Card. Best to memorize it.
- Hide keypad with one hand while keying in your PIN at ATM / POS terminals.
- Do not let strangers come in to the ATM room while you are doing your transaction and do not take help of strangers at an ATM.
- Insist on swiping your Debit Card in your presence in hotels/shops/malls etc.
- Don't throw your transactions slip in ATM room.
- Don't transact if you observe any attachments or unusual devices connected to the ATM. Inform such cases to the Security Person available at ATM or call the Customer Support.
- Check your account statement periodically.
- If you lose your Debit Card, Hot list it immediately.
- Do not provide ATM card & PIN details to anyone, not even to the Bank / IBA / RBI / Govt. Agency. Bank or any other institution will never ask for this information.
- Register your Mobile number at the ATM / Branch to get SMS alerts for all transactions.



- Type of transactions offered on shared network ATMs may differ from those offered on the Banks own network. Bank reserve the right to change the types of transactions supported without any notice to the Customer.

## **Lost or Stolen Card**

1. If the Debit Card is lost or stolen, the Card holder must report the loss to the Bank immediately for hot listing the Debit Card. Card holder can hotlist the Debit Card by sending SMS "**LOST**" from his registered mobile with the Bank to "9220092200". Though the lost or theft may be reported by means of the 24 hours Customer Service, at his own expenses, the Card holder must confirm the same in writing to the Bank as soon as possible. The Customer will receive Debit Card Block confirmation SMS on his registered mobile number. Then Customer should apply for the new Debit Card as per the Bank procedure for issuance of new Debit Card.
2. Once the Debit Card is reported lost or stolen and his subsequently found, same should be promptly cut in half and destroyed by the Debit Card holder under intimation to the Bank. The Debit Card holder is responsible for the security of the Debit Card and shall take all the step to keep the Debit Card safely.
3. If any transaction happens to Customer account after losing the Debit Card and before blocking the Debit Card (before receiving confirmation SMS from the Bank), in that case it will be the responsibility of the Card holder.
4. After the lost/theft is reported to the Bank followed by SMS confirmation, the Debit Card Holder is protected from any financial liability arising from any purchase transaction done on his Debit Card from the time Debit Card holder reports the loss to the Bank. It may please be noted that during the process of blocking the Debit Card **NO SUCH COVERAGE** will be available on the CASH withdrawals done through ATMs or POS as such transactions are governed by PIN, which is confidential to Debit Card Holder only.
5. The Debit Card Holder agrees to indemnify the Bank fully against any liability (Civil or criminal), loss, and not reported to the Bank or lost and misused before it is reported to the Bank.

The replacement Debit Card may be issued at the sole discretion of the Bank after receipt of written request and upon payment of requisite fees, provided the Debit Card Holder has complied with the terms and conditions in all respects.

## **Card Operating Instructions**

### **1. Cash Transactions**

- For cash withdrawal insert your Debit Card into the ATM at the slot indicated, as directed on the Debit Card by an arrow. If the ATM is dip card ATM, dip the card in the slot and take it back. In case of motorized Debit Card readers, Debit Card will be retained in the ATM till the transaction is completed.
- Please confirm minimum balance limit in your a/c i.e. minimum Rs. 500 in Saving A/c and minimum Rs. 3,000/- in Current Account
- Card will prompt you to select the languages in which you desire to interact.
- ATM will prompt you to key in the PIN.
- At this stage customer can avail the services of fast cash, withdrawal, PIN change and mini statement.

- If you have no further transaction please collect your Debit Card.
- Debit Card should be collected as soon as it is ejected (within 30 seconds), in case of motorized Debit Card reader ATMs, or else it will be retained by the ATM. In such an event, please feel free to contact the ATM linked branch or case issuing Branch.
- Please do not forget to collect your Debit Card from the ATM.
- Please press Clear Key on the Key board after completion of transaction.

## **2. VAS - Value added Services**

- Insert your Debit Card into the ATM at the slot indicated. If the ATM is dip card ATM, dip the Debit Card in the slot and take it back. In case of motorized card readers, card will be retained in the ATM till the transaction is completed.
- Card will prompt you to select the languages in which you desire to interact.
- ATM will prompt you to key in the PIN.
- At this stage customer can avail the Value Added Services like PIN change and mini statement, card block, etc.

## **3. E - Commerce**

- The RuPay Debit issued to MCBL Customers will be useful for them for use on internet payment or the payments to be made on internet for services received by them on the internet. The examples of such services like rail ticket booking, bus ticket bookings, payments of LIC policy premium on the internet, payment of service tax, income tax, online purchases\* on the internet, etc. The payments made on the internet will be fully secured & authenticated. The customer has to put their PIN / OTP number while making online payments\*.

## **4. POS (Point Of Sales) Transaction**

- You can offer this Debit Card to merchant to enjoy your shopping. Debit Card will be accepted at all the Merchant Establishments displaying “RuPay” logo.
- The sale terminal will validate the transaction with your PIN.
- The terminal will process the transaction and charge slip will be printed.
- Merchant will give you two copies of charge slip, sign one copy & hand over to merchant & retain one copy with you for your record.

# **RuPay Insurance Policy for Customer**

## **A. Background**

A unique feature of insurance of Rs. 1 Lac (accidental death or permanent disablement only) is being provided to eligible RuPay Debit Card Holders respectively. NPCI has entered into

an arrangement with HDFC ERGO General Insurance Company (HDFC Ergo). The Insurance Program has come into effect from April 01, 2014 and shall remain effective for a period of one year i.e. up to March 31, 2015.

## **B. Eligibility**

1. All RuPay Debit Card Holders i.e. RuPay Debit, RuPay Kisan (KCC) and RuPay Prepaid Classic and Platinum will be eligible for the benefit under the Insurance Program.
2. Facility is available to the RuPay Debit Card Holders who have performed minimum one successful financial or non-financial transaction at any Channel i.e. ATM/Micro ATM/POS/eCom in last 45 days prior to incident e.g. for accident occurred on April 01, 2014, transaction by RuPay Debit Card MUST have been done on or after Feb. 15,2014.
3. Eligible transaction conducted in both On-Us & Off-Us environment will be eligible for the benefit of the insurance Program.
4. The insurance benefit offered under RuPay Debit Cards is independent of any similar insurance benefit available to Debit Card holder as per the respective terms by any other entity and any such policy obtained by Debit Card holder.
5. RuPay Debit Card holders will be eligible for the compensation on all eligible Debit Card up to maximum 5 cards per card holder. For example, in case a RuPay Debit Card holder has five RuPay Debit Cards as on April 01, 2014 of which only three Debit Cards had done a successful financial or non-financial transaction on or after Feb.15,2014 (as per above example), nominee(s)/legal heirs/ Debit Card holder will be eligible for maximum insurance benefit of Rs. 3 Lac. In another case, where a Debit Card holder has six RuPay Debit Cards as on April 01, 2014 and all six cards have conducted a successful financial or non-financial transaction on or after Feb. 15, 2014, he/she will be eligible for a maximum claim of Rs. 5 Lac.
6. Compensation of insurance benefit will be made to the eligible beneficiary on submission of complete documentation prescribed under "Procedure for Claim". The claim will need to be submitted by the Debit Card issuing entity, at the request of eligible beneficiary, directly to the insurance Company. It may be noted that settlement of insurance claim will be between RuPay Debit Card issuing entity and insurance agency. NPCI will not entertain any request, whatsoever, in this regard either from Debit Card issuing bank or RuPay Debit Card holder. Any recourse, if required, should be as per the provisions of law without any recourse to NPCI.
7. While filing insurance claim at the request of beneficiary, the Bank would ensure that applicant is bonafide beneficiary as per the law of the land.

## **C. Key Terms and Conditions**

1. The Claim under Accidental Death and / or Permanent Disablement shall be payable only if the RuPay Debit Card holder has carried out at least one successful financial or non-financial purchase (Point of Sale) at a Merchant Establishment or at ATM or Micro ATM or ecommerce transaction, upto 45 days prior to the date of incident resulting into Accidental death / Permanent Disability.
2. Personal Accident insurance is open to everyone from the age of 18 years to 70 years. Age near birth shall be considered. It may be noted that age below 18 and beyond 70 year will not be eligible.
3. The claims will be settled in 10 working days from the date of receiving the complete documents set by HDFC Ergo and assessment of entitlement.

## D. TABLE OF BENEFITS - TABLE (D)

### Specific Definitions for all Tables of Benefits .

1. **Limb** means the hand above the wrist joint or foot above the ankle joint.
2. **Loss of Hearing** means the total and irrecoverable **Loss of Hearing**.
3. **Loss of Mastication** means the total and irrecoverable loss of ability to chew food.
4. **Loss of Sight** means the total and irrecoverable **Loss of Sight**. This is considered to have occurred if the degree of sight remaining after correction is 3 / 60 or less on the Snellen Scale.
5. **Loss of Speech** means the total and irrecoverable **Loss of Speech**.

Sr No	The Disablement	Compensation Expressed as a Percentage of Total Sum Insured
1	<b>Permanent Total Disablement</b>	<b>100 %</b>
2	Permanent and incurable insanity	<b>100 %</b>
3	Permanent Total Loss of two <b>Limbs</b>	<b>100 %</b>
4	Permanent Total <b>Loss of Sight</b> in both eyes	<b>100 %</b>
5	Permanent Total <b>Loss of Sight</b> of one eye and one <b>Limb</b>	<b>100 %</b>
6	Permanent Total <b>Loss of Speech</b>	<b>100 %</b>
7	Complete removal of the lower jaw	<b>100 %</b>
8	Permanent Total <b>Loss of Mastication</b>	<b>100 %</b>
9	Permanent Total Loss of the central nervous system or the thorax and all abdominal organs resulting in the complete inability to engage in any job and the inability to carry out <b>Daily Activities</b> essential to life without full time assistance	<b>100 %</b>
10	Permanent Total <b>Loss of Hearing</b> in both ears	<b>75 %</b>
11	Permanent Total <b>Loss of one Limb</b>	<b>50 %</b>
12	Permanent Total <b>Loss of Sight</b> of one eye	<b>50 %</b>
13	Permanent Total <b>Loss Hearing</b> in one ear	<b>15 %</b>
14	Permanent Total <b>Loss of the lens</b> in one eye	<b>25 %</b>
15	Permanent Total Loss of use of four fingers and thumb of either hand	<b>40 %</b>
16	Permanent Total Loss use of the four fingers of either hand	<b>20 %</b>
17	Permanent Total Loss of use of one thumb of either hand. a) Both Joints b) One Joint	<b>20 %</b> <b>10 %</b>
18	Permanent Total Loss of one finger of either hand. a) Three Joints b) Two Joints c) One Joint	<b>5 %</b> <b>3.5 %</b> <b>2 %</b>
19	Permanent Total Loss of use of toes a) All - One Foot b) Big - Both Joints c) Big - One Joint d) Other than Big - each toe	<b>15 %</b> <b>5 %</b> <b>2 %</b> <b>2 %</b>
20	Established non -union of fractured leg / kneecap	<b>10 %</b>
21	Shortening of leg by at least 5 cms.	<b>7.50 %</b>
22	Ankylosis of the elbow, hip or knee	<b>20 %</b>

## **E. Claim Process - RuPay Debit Card for Personal Accident Benefit**

**Policy No - 2999200723397400000**

### **Document receipt / Follow - up**

All Documents are to be received at HDFC ERGO office at the below mentioned address:

To,  
Mr. Parimal Machhi  
Claims Manager - Accident Department  
HDFC ERGO General Insurance Company Limited  
6th Floor, Leela Business Park  
Andheri - Kurla Road, Andheri (E)  
Mumbai - 4000 079.

- Claim intimation should be within Thirty (30) days from the date of Loss.
- All supporting documents relating to the claim must be submitted within sixty (60) days from the date of loss.
- The claims will be settled in 10 working days from the date of receiving the complete document set.
- In case documents are not received within 60 days of claim intimation, 1<sup>st</sup> reminder hard copy letter will be issued to Member Bank, followed by an email communication.
- Second reminder hard copy letter will be sent after 81 days from claim intimation followed by an email.
- Closure letter hard copy letter will be sent to Member Bank on 90th day from claim intimation in case of no communication received from Member Bank.

## **F. Document check List -**

### **Accident Death Claim :-**

- Duly Filled and signed claim form.
- FIR copy.
- Post mortem report.
- "Cause of Death" certificate from treating doctor.
- Death Certificate - issued by a municipal authority.
- Viscera report (if done).
- Passport, PAN Card, Aadhaar Card, address proof (KYC documents).
- Copy of the RuPay Debit Card / Declaration from Bank on letter head with sign and stamp.
- Switch Log / Core Banking System screenshot from Bank for Transaction verification.
- Declaration from Bank for nominee including NEFT details with sign and stamp (in case nominee is available) / legal heir certificate or any other document in discussion with claimant as a proof (in case nominee not available with bank).

### **Permanent Disability Claim :-**

- Duly Filled and signed claim form.
- FIR copy.
- Disability certificate from treating doctor / Government hospital.
- Hospital Indoor case paper.
- Full size photo of insured with disable / Amputated limb.
- Passport, pan Card, Aadhaar Card, address proof (KYC documents).
- Copy of the RuPay Debit Card / Declaration from Bank on letter head with sign and stamp
- Switch Log / Core Banking System screenshot from Bank for Transaction Verification.

\* As soon as Bank is live on E-Commerce, Bank will intimate the Customer that the Card is acceptable on E-Commerce (On line Payments)