

Yearly Charges



(Not applicable to BSBDA)

For First Year	NIL
After 1 year	Rs. 150/- + GST
For lost / Damaged Card etc.	Rs. 200/- + GST

* As & when Regulatory Authority changes charges, it will be applicable from effective date.

Per day cash withdrawal transaction limit is ₹ 25,000/-

Options on Vidya ATM



Following options are available when you transact on **Vidya Bank** ATM

Balance Enquiry	The Balance in your savings/ current account is displayed.
Fast Cash	Withdrawal on press of one key ₹ 1000/- ₹ 1500/- ₹ 2000/- ₹ 3000/-
PIN Change	You can change your PIN using this option.
Mini Statement	Your statement of account for last 9 transaction will be printed

OUR NETWORK



Vidya Sahakari Bank Ltd

Head Office : S. No. 1355, Plot No. 72, Natu Baug,
Bajirao Road, Shukrawar Peth, Pune - 411 002.
Tel. No. 020-24477748/49

1 LAXMI ROAD

Phone : (020) 24454936, 24491672
E-Mail : bmlaxmiroad@vidyabank.com

2 SAHAKARNAGAR

Phone : (020) 24222294, 24222114
E-Mail : bmsahakarnagar@vidyabank.com

3 SENAPATI BAPAT ROAD

Phone : (020) 25656311, 25673968
bmsbroad@vidyabank.com

4 KOTHRUD

Phone : (020) 25435836, 25449611
E-Mail : bmkothrud@vidyabank.com

5 BIBWEWADI

Phone : (020) 24219106, 24213351
E-Mail : bmbibwewadi@vidyabank.com

6 GULTEKADI

Phone : (020) 24273658, 24273659
E-Mail : bmgultekadi@vidyabank.com

7 PIRANGUT

Phone : (020) 20291314, 8446002423
bmpirangut@vidyabank.com

8 PAUD ROAD

Phone : (020) 25432234, 25469039
E-Mail : bmpaudroad@vidyabank.com

9 BANER ROAD

Phone : (020) 25887299, 25885399
E-mail : bmbanerroad@vidyabank.com

10 BHOSARI

Phone : (020) 27111750, 9922421749
E-Mail : bmbhosari@vidyabank.com

11 BHAVANI PETH

Phone : (020) 26384791, 26384793
E-Mail : bmbhavanipeth@vidyabank.com

12 NAVI PETH

Phone : (020) 24534530, 24534531
bmnavigpeth@vidyabank.com

13 SINHAGAD ROAD

Phone : (020) 24350733, 24350750
E-Mail : bmsinhagadroad@vidyabank.com

The highest level of security



RuPay Debit Card

Suggestions : If you have any suggestions please write to your Bank at following address :

Vidya Sahakari Bank Ltd

Head Office : S. No. 1355, Plot No. 72, Natu Baug,
Bajirao Road, Shukrawar Peth, Pune - 411 002.
Tel. No. 020-24477748/49 Customer Care : 9011244644
E-mail : atmcell@vidyabank.com

**LOST YOUR ATM DEBIT CARD
DON'T WORRY!**

Contact your Branch



Dear Customer,

We are pleased to introduce the 'RuPay Debit Card', which is packed with comforts, conveniences and the increased protection against counterfeit and skimming card fraud.

RuPay Debit Card provides an enhanced level of protection against fraud. The data stored in the chip cannot be accessed by unauthorised persons, thus making it virtually impossible to copy or tamper with it. The EMV chip card also uses an encryption algorithm for authorisation, thereby making it difficult to counterfeit.

Card Front



- **Card Name** : Please check if your name is correctly embossed on the card.
- **Card Number** : This is exclusive 16-digit Card Number. Please make note of it.
- **Hologram and Logo** : Your card will be accepted at all establishments and ATMs.
- **Chip** : This special embedded feature in your "Debit Card" that allows you to transact with added the security of your card.

Secure Banking

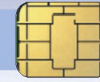


- Never respond to Phone Calls, E-mails, SMS, Social Media posts with suspicious links for Lottery winnings, Reward Point redemption, Cashback Expiry claim, KYC update, Fake Job Posts.
- Avoid interactions that ask for an OTP, ATM PIN, Bank Details, Card Number, Card CVV, Online Banking Password/UPI Pin.
- Block your card immediately if something feels suspicious.

- Always visit your branch if you're facing an issue.
- Immediately report unauthorized transactions to 9011244644

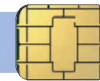
National Cyber Crime Helpline on 1930 or 155260

Do's



- Before signing or using your card, please make sure that you read the entire card booklet.
- Sign on signature panel on the reverse of your card.
- Keep your card in a prominent place.
- Always carry the telephone number of our 24 hour customer call center just in case of any emergency.
- If your card is lost or stolen please contact your home Branch.
- Make sure that your card is always swiped in your presence during the transaction.

Don'ts



- Please make sure that you don't bend or expose your card to electronic devices, gadgets or sunlight. Also make sure that you do not scratch your card's magnetic strip and the chip or expose it to magnets and magnetic fields such as handbag clasps, TV sets, speakers etc.
- Do not surrender your card to anyone even if they claim to represent the Bank. This card is for your exclusive use.
- Do not disclose your Personal Identification Number (PIN) to anyone
- Don't forget to collect your card before leaving the merchant establishment.

Important Tips



- Note that your Card has chip which would be dipped instead of being swiped.
- Note that your card is chip and signature based card.
- Note that all the merchants support chip, hence make sure your card is dipped during purchase and not swiped.
- Do not bend your card.

I have agreed to all terms & conditions including the interpretation of Rules, Risk, Limits, Charges & other conditions which will be applicable as updated from time to time for all types of ATM Debit Cards.

ATM Charges



As per Regulatory Authority ATM Transactions charges by our card holder on other bank ATMs-
Saving Account / Current Account

No. of Free Transactions per month at other Bank ATMs (Cash withdrawal + Balance Enquiry)	At Metro ATMs : First 3 Free Transactions
	At Non Metro ATMs : First 5 Free Transactions
Other Non-financial transactions are chargeable from 1st transaction. Charges as below :	
Charges beyond prescribed limit of free transactions	Cash Withdrawal - ₹ 20/- + applicable taxes Balance Enquiry - ₹ 10/- + applicable taxes
Pin Charges	₹ 10/- + applicable taxes
Mini Statement	₹ 10/- + applicable taxes