

Reg.:- Restriction on per day Cash Withdrawal transaction from ATMs.

Earlier our bank had already implemented the complete restrictions on Fallback Issuer transactions (Our Bank cards used at Other Bank ATMs). In view to mitigate the risk of fraudulent withdrawal from ATMs, an additional security feature is introduced by the bank for the safety of customers. According to newly introduced functionality implemented in our ATMs, a customer would not be able to withdraw an amount from our Bank ATMs also in case of Onus Fallback transaction (Transactions Authorized through magnetic stripe-In case ATM machines not able to process the transaction by reading security details mentioned in the EMV chip).

With this restriction, Fallback transaction is completely restricted for cash withdrawal through ATM for our customers i.e. whether Our Bank card used at Other Bank ATMs or Our Bank card used at our ATMs if it's a Fallback transactions then customer would not be able to withdraw cash from ATM.

We hereunder give you revised information for restriction per transaction on Cash Withdrawal at ATMs

Restriction Per transaction on Cash Withdrawal at ATMs Card limit for transaction & Amount as per Product.			
Type of Transaction done by customer through our Debit Card	EMV Transaction (all cards are EMV enabled)	Fallback Transaction (Non-EMV transactions)	Requirement of additional authentication OTP (EMV transactions)
Issuer Transaction (Our Bank card used at Other Bank ATMs)	Limit Per Transaction of Rs 10000/- (or the limit as set by acquiring Bank)	Restricted (Transaction of any amount will be declined)	Not applicable
Onus Transaction (Our Bank card used at our ATMs)	No restriction	Restricted (Transaction of any amount will be declined)	Rs 10000/- & above

It may be informed that all our ATMs are EMV enabled