FAQ on ATM/Debit Card

Who can avail Debit card?

Debit cards can be issued to all saving Bank Current account (individual and proprietorship) account holders. Card will be issued in individual name only. Debit cards should not be issued in OD/CC accounts. Cards will be issued only upon receiving request from the customer.

What is the eligibility of availing RuPay Debit Card?

In order to avail any of the RuPay Debit cards, the applicant must have a bank account. A bank account can be opened post fulfilling the Know Your Customer (KYC) based in KYC guidelines.

Which mode of operation accounts are eligible for Debit Card?

- Debit cards shall only be issued to customers having Savings Bank/Current Accounts under Individual, joint account having operational instructions as Self, Either or Survivor, HUF. However, under the non-individual category, HUF and Sole Proprietorship accounts shall be eligible for issuance of debit card.
- Debit Card should not be issued to deceased/ inoperative/ Club/ Society/ Association/ Institutional / Trust / Company Accounts/ jointly operated Account

How do I apply for a RuPay Debit Card?

To apply for RuPay Debit card, customer can visit and submit the application from to any of the nearest branch of NJCBL.

What is a Personal Identification Number (PIN)?

Personal Identification Number (PIN) is a 4 / 6-digit number combination known only to the cardholder and it is used for transacting using a RuPay Card. The PIN is required for using the card:

- Cash Withdrawal at ATM
- Purchase transactions at POS terminal
- Customer can Generate card PIN using Green Pin Option from ATM Terminal or using Sarvatra Card Safe Application.

What is an OTP (One Time Password)?

OTP is the 6 digit numeric personal identification number created by the Card-member in relation to the Credit/Debit Card and approved by Issuing Bank from time to time for the purpose of authenticating the Card-member while making online payment using the Credit/Debit Card.

What is CVD (Card Validation Data)?

It's a three-digit number printed on the back of the card the same as CVV as referred to by other international schemes.

Can I transfer Debit Card to others?

No, ‘Debit Card” is non- transferable under any circumstances and shall be used only by the card holder.

What is an ATM?

An automated teller machine (ATM) is an electronic telecommunications device that enables customers of financial institutions to perform financial transactions, such as cash withdrawals, deposits, transfer funds, or obtaining account information, at any time and without the need for direct interaction with bank staff.

What is a POS?

POS stands for point of sale. A point-of-sale (POS) transaction is what takes place between a merchant and a customer when a product or service is purchased, commonly using a point of sale system to complete the transaction.

Where can I start using my RuPay Card?

RuPay card can be used at any of the following channels:

- On ATM – To withdraw funds, balance enquiry, etc.
- On POS Terminals – Grocery store, Fuel station, etc.
- E-commerce – Online purchase such as Prepaid Recharge , ticket booking, etc.

What if a customer has forgotten his PIN and has keyed wrong PIN in any ATM for more than 5 times?

When a customer has forgotten his PIN and has keyed wrong PIN in any ATM for more than 5 times his card will be blocked and can be reset through Branch or Customer can reset himself through the option PIN RESET available in ATM and MB.

What should I do if my RuPay Card is lost or stolen?

In the event that you lose your RuPay Debit Card, please report to your respective Issuing Bank branch for blocking the Card.

- By calling the Customer Service
- Visiting the nearest branch
- Banks Mobile Banking Application

Where do I register a complaint?

Customer can log a complaint with their respective bank branch or on banks website ‘navjeevan.bank.in’ under lodge complaint section.