

Notice to NEPS Members Bank

CARD PAYMENT SERVICE FROM INDIA (DEBIT / CREDIT / PREPAID CARD) STANDARD OPERATION PROCEDURE (SOP)

Due to some technical issues with NEPS switch, currently the NEPS integrated switch cards will not be working on OFF-US module. The cards will be on used ON-US module. Since the cards can be used in ON-US module only as of now, the withdrawal from ATMs/POS in India & Bhutan is also not possible. Hence, in order to provide services to the extremely needy people traveling to India, Prabhu Bank Ltd will provide alternate solutions for ATM/POS withdrawals till the current problems is resolved. A standard Operation Procedure is developed in line with the notice from Central Bank of Nepal.

STANDARD OPERATION PROCEDURE

1. The focal contact center will be Prabhu Bank Staffs in India. **(Annex I)**
2. The services are delivered in the following states of India
 - a. Delhi / Mumbai / Haryana / Gujarat / Hyderabad / Bangalore / Kolkata /Pune / Chennai
3. This service is available to the customers of NEPS integrated Banks only **(Annex II)**
4. Customer in India must contact the Prabhu Bank Staffs in India and visit to him/her in person along with the card (DEBIT/CREDIT/PREPAID CARD)
5. Customer must fill **“Authorization to Make Payment”** form **(Annex III)** duly signed along with Account Number, Card Number, Customer Name and Card Belonging Bank Name.
6. Prabhu Bank Staff in India shall send filled form to the PRABHU BANK LTD - FINANCIAL MARKET (SALES) DEPT. (nisha.rajbanshi@prabhubank.com) (binda.adhikari@prabhubank.com) / WHATSAPP group **“PRABHU CARD SOLUTION”** for further processing with the respective banks.
7. Financial Market (Sales) Department will send the same to the respective banks Treasury Department for verification of Account Name / Account Number / Signature / Balance / Card Number.
8. Upon matching all, the respective banks shall debit the customer account and cover the payment to **PRABHU BANK LTD** account **(1205126041-000-524)** maintained with NEPAL RASTRA BANK through a confirmed Treasury Deal.
9. Upon receiving confirmation and Treasury Deal is made, Financial Market (Sales) Dept. shall instruct the Prabhu Bank Staff in India via email / Whatsapp Group **“PRABHU CARD SOLUTION”** to make the payment to the customer in cash.
10. The limitation of amount shall be as per the ATM cash withdrawal limits.
 - a. Per Day withdrawal limit : up to INR 25000/- (as per POS withdrawal limit)
 - b. Per month withdrawal limit : INR 100,000/-
**subject to approval from case to case basis on the limit enhancement request*
11. As per NRB notice, there shall be no charge (FEE) for availing this service.(Both Customer and Bank to Bank).

Thanking You.

Prabhu Bank Ltd
Babarmahal, Kathmandu
Tel: 00 977 1 4786668

ANNEX I : CONTACT PERSON IN INDIA

S.N	NAME	AREA	POSITION	CONTACT NO.	MAIL ID
1	SUNIL MISHRA	DELHI H.O	COUNTRY HEAD	7042399999	sunil@prabhumoneytransfer.co.in
2	MITRA GHIMIRE	DELHI H.O	ADMIN HEAD	8527500777	mitra@prabhumoneytransfer.co.in
3	RAJAN BUDHATHOKI	DELHI H.O	MARKETING HEAD	9899442794	rajan@prabhumoneytransfer.co.in

ANNEX II : NEPS MEMBER BANKS

SUNRISE BANK LTD	PRABHU BANK LTD
MACHHAPUCHHRE BANK LTD	GLOBAL IME BANK LTD
JANANTA BANK LTD	DEVA DEVELOPMENT BANK LTD
CITIZENS BANK NEPAL LTD	LUMBINI BIKAS BANK LTD
NIC ASIA BANK LTD	JYOTI BIKASH BANK LTD
SIDDHARTHA BANK LTD	SHANGRILA DEVELOPMENT BANK LTD
BANK OF KATHMANDU LTD	OM DEVELOPMENT BANK LTD
PRIME COMMERCIAL BANK LTD	SHINE RESUNGA DEVELOPMENT BANK LTD
NEPAL BANGLADESH BANK LTD	EXCEL DEVELOPMENT BANK LTD



AUTHORIZATION TO MAKE CASH PAYMENT

(As per Nepal Rastra Bank Notice dated 26 Bhadra, 2076 – Cash payment for Card)

२०७६ (नेपाल राष्ट्र बैंकद्वारा जारी सूचना मिति २६ भाद्र २०७६)

Dear Sir/Madam,

I/We, hereby authorize to make cash payment of NPR..... (In words) with the details as stated below.

(प्रभु बैंक लि. को शाखा कार्यालयमा रहेको मेरो/हाम्रो खाता नं. /कार्ड . नं. बाट खर्च लेखी तल उल्लेखित विवरण भएका व्यक्तिलाई रु (अक्षरेपी) मात्र भुक्तानी दिनु हुन अनुरोध गर्दछु / गर्दछौं)

ACCOUNT NAME खातावालाको नाम			BANK NAME बैंक को नाम
ACCOUNT NUMBER खाता नं.			
CARD NUMBER कार्ड . नं.			
CARD TYPE कार्ड को प्रकार	DEBIT	CREDIT	PREPAID
BENEFICIARY DETAILS (रकम पाउनेको विवरण)			
BENEFICIARY NAME (नाम) :			
ADDRESS IN INDIA (ठेगाना)		CONTACT NO: (रकम प्राप्त गर्नेको फोन नं.)	
ID NUMBER (परिचयपत्र नं.)		PURPOSE (उद्देश्य)	

CUSTOMER SIGNATURE (खातावाला को दस्तखत)

PAYMENT RECEIVED BY

FOR OFFICIAL USE

PROCESSED BY (INDIA)		
STAFF NAME		
ADDRESS		
PRABHU BANK - TREASURY DEPARTMENT		
DEAL WITH (BANK)		
DEALER NAME		
AMOUNT		
SETTLEMENT BANK		
SETTLEMENT ACCOUNT NO:		
CORRESPONDING BANK / BRANCH		
DEAL WITH (BANK)		
DEALER NAME		
AMOUNT		
AUTHENTICATION FOR PAYMENT		
AUTHORIZED SIGNATURE	NAME	SIGNATURE