

OBC Reward Points Matrix For Campaign period (01st July 2019 to 30th September 2019)

A. Debit Cards (Savings Bank Customers only)

S. No	Transaction types	OBC Reward Points for target base during campaign period
1	First Transaction within two month of Debit Cards issuance on POS/ eCommerce/ BQR/ Paywave etc. for a minimum amount of ₹ 100/-	100 Bonus Points
2	5 Transactions within one month of Debit Card issuance on POS/ eCommerce / BQR/ Paywave etc. for a minimum amount of ₹ 100/-	100 Bonus Points
3	Domestic Debit Card usage on POS/ eCommerce / BQR/ Paywave etc. (For Classic, Gold and Platinum variants of Visa or RuPay Cards)	i. 100 Points or ii. 1 Point for every ₹100/- subject to minimum spend of ₹500/- per transaction, Whichever is higher
4	Domestic Debit Card usage on POS/ eCommerce / BQR/ Paywave etc. for Visa Signature Cards or Business Debit Cards	i. 100 Points or ii. 2 Points for every ₹100/- subject to minimum spend of ₹500/- per transaction, Whichever is higher
5	International Transactions on Debit Cards for POS/ eCommerce	i. 100 Points or ii. 4 Points for every ₹100/- subject to minimum spend of ₹500/- per transaction, Whichever is higher

B. Internet Banking (Savings Bank Customers only)

S. No	Transaction types	OBC Points During Campaign
1	Internet Banking Registration and First Transaction within 1 month of registration	100 Bonus Points
2	10 Transactions within a month from Internet Banking	100 Bonus Points
3	Payment Transactions from Internet Banking with <u>Transaction amount upto ₹5000</u> (Within Bank/ NEFT/RTGS/IMPS/Bill Payments etc.)	50 points per Transaction (Reward points to ensure continued association of the customer with Bank)
4	Payment Transactions from Internet Banking with <u>Transaction amount above ₹5000</u> (Within Bank/ NEFT/RTGS/IMPS/Bill Payments etc.)	100 points per Transaction (Reward points to ensure continued association of the customer with Bank)
5	E-FDR/E-CDR/E-PD	100 points per transaction for creation of E-FDR/E-CDR/E-PD



6	E-Statement Registration (Onetime)	100 Points (<i>Incentivize customer for paper-less banking</i>)
7	Aadhaar Seeding (Onetime)	100 Points

C. Mobile Banking

S.No	Transaction types	
1	Mobile Banking Registration and First Transaction within 1 month of registration	100 Bonus Points (<i>Ensure customer registers and uses Mobile Banking</i>)
2	10 Transactions within a month from Mobile Banking	100 Bonus Points (<i>Change consumer behavior to use Mobile Banking</i>)
3	Outward Payment Transactions from Mobile Banking with Transaction amount upto ₹ 5000 (<i>Within Bank/ NEFT/ IMPS/Online Mutual Fund Fund/Bill Payments etc.</i>)	50 points per Transaction (<i>Reward points to ensure continued association of the customer with Bank</i>)
4	Outward Payment Transactions from Mobile Banking with Transaction amount above ₹ 5000 (<i>Within Bank/ NEFT/RTGS/IMPS/Online Mutual Fund/Bill Payments etc.</i>)	100 points per Transaction (<i>Reward points to ensure continued association of the customer with Bank</i>)

D. Unified Payment Interface (UPI)/ BHIM

S.No	Transaction types	
1	UPI Registration and First Transaction within 1 month of registration	100 Bonus Points
2	10 Transactions within a month from date of UPI registration	100 Bonus Points (<i>Minimum transaction amount ₹ 100/-</i>)
3	Further on from 11 th transaction	50 point per Transaction (<i>Minimum transaction amount ₹ 100</i>)

- The maximum ceiling under this campaign is 10 transactions per customer per channel
- All OBC Points for this campaign will be credited after the closure of the campaign