Frequently Asked Questions (FAQ)

Eligibility and Registration

Q. What are the key benefits of Mobile banking (bob World)?

A. User can avail more than 430+ banking services around the clock conveniently from the comfort of user's home using a smart mobile phone.

Q. Who can avail Mobile Banking services?

A. User can avail of Mobile Banking with transactions right having Main, Joint, or Authorized signatories of Savings, Current, Overdraft accounts (with limited scheme codes) with any of the following modes of operation - Self, Either-or-survivor, Anyone-or-survivor, or Proprietor. For more information Please visit: https://bobworld.bankofbaroda.bank.in/

Q. Can NRI users avail Mobile Banking services?

A. Yes, NRI users are eligible to avail Mobile banking services.

Q. Can NRI users avail mobile banking service with foreign registered mobile number?

A. Yes, NRI users can avail mobile banking services with foreign registered mobile number.

Q. How can users register for Mobile Banking?

A. User can use the following channels to register for mobile banking:

- Self-Registration using Debit card details.
- Internet Banking bob World Internet (https://feba.bobibanking.com) Login > Services > Mobile Banking (bob World) **(For Retail users only) **
- ATM

Q. How to download Mobile Banking application?

A. Mobile banking application bob World can be downloaded via respective Play stores. Never download applications from unknown/unverified sources. Confirm the genuineness of the Bank of Baroda's Mobile Banking application under "App info" section of Playstore / Appstore.

- Android 8 & above – Google Play store
- iOS 17 & above – Apple Appstore

Q. Is user mobile device compatible for bob World?

A. Both Android and iOS devices are supported if User's Android OS version is 8 & above and iOS version is 17 & above.

Q. How to register via self-registration option using debit card details?

A. Please follow the steps given below:

- Launch the bob World app after installing it in User's device.
- Grant mandatory permissions like location, phone, and SMS as and when prompted.
- Select User's preferred language and go through informative/educational screens.
- Click "Login" button on welcome screen to begin User's mobile banking journey.
- Grant permissions, if not granted already, and proceed after granting permissions.

- We need to send a one-time SMS to verify User's mobile number. Select SIM of mobile number registered with Bank and press confirm to send one-time SMS. Carrier charges may apply.
- App will display the mobile number from which Bank has received SMS. Confirm if it is User's registered mobile number. User will receive an OTP after confirmation. Click on "select another number" button if mobile number displayed is wrong.
- We will send a 6-digit OTP to User's mobile number. Click on Verify button after OTP is auto read by app.
- Accept Terms & Conditions and proceed to register for mobile banking by entering User's 14-digit account number, last 6-digits of User's debit card and card expiry (MM/YY).
- User will receive a 4-digit activation Key on User's Registered Mobile Number and enter the same on application to proceed further.
- Now Set User's own Transaction PIN & Login PIN and submit.
- Enter referral code if received to get benefits before proceeding to login.

Q. What to do if self-registration got disabled?

A. Self-registration will be disabled if card authentication fails thrice in a row. Please use alternate digital channels like ATM, or Internet banking to register for mobile banking.

Q. What to do if User get "Card Authentication failed" error during self-registration?

A. User will get this error if there is a mismatch in the details of account number and debit card submitted during self-registration. Make sure that user's debit card is active and issued for the account number entered during registration of mobile banking. Also check eligibility criteria of account to avoid card authentication error.

Q. How to register for mobile banking via Internet Banking channel?

A. Please follow the steps given below:

• Login to Internet Banking "Baroda Connect" at https://feba.bobibanking.com and go to Services > Service Request > Mobile Banking Registration.

• Users can also access the same under Login > Services > Mobile Banking (bob World) > Registration.

• Select user's customer ID, confirm that the mobile number shown is user's registered mobile number, and click on Continue.

• Confirm Details, then enter remarks and Transaction password. Click on Submit button. • User will get a confirmation message on screen. If registration is successful, User will receive an SMS consisting of 4-digit activation Key on user's registered mobile number along with a link to download our app from play store or app store.

• Download the mobile banking app and use the activation key to activate mobile banking and set user's own transaction and login PINs.

Q. How to register for mobile banking via ATM channel?

A. Please follow the steps given below:

• Visit user's nearest Bank of Baroda ATM. Insert user's debit card in the card slot and enter its PIN. Click on the Mobile Banking (bob World) tab post PIN validation.

• Select Registration option.

• Enter user's 10-digit registered mobile number and Press if Correct.

• Re-enter the mobile number and Press if Correct.

• After successful registration, User will receive an SMS consisting of 4-digit activation key on user's registered mobile number along with a link to download our app from play store or app store.

• Download the mobile banking app and use the activation key to activate mobile banking and set user’s own transaction and login PINs.

Q. What accounts are eligible for registration to mobile banking?

A. All scheme codes of savings and current accounts are eligible for registration if mode of operation and relation type are eligible. Mode of operation must be one of the following:
- Self
- Either or survivor
- Proprietor
- Anyone or survivor

Relation type must be either main, joint, or authorized signatory.

For more information Please visit: https://bobworld.bankofbaroda.bank.in/

Q. How to set User login and transaction PINs?

A. Both PINs are set during activation of mobile banking after successful registration. Please follow the steps given below:
- After successful registration, User will receive an SMS consisting of 4-digit activation key on user’s registered mobile number along with a link to download our app from play store or app store.
- Download the mobile banking app and use the activation key to activate mobile banking and set user’s own login and transaction PINs.

Q. How to activate mobile banking?

A. Please follow the steps given below:
- Launch the bob World app after installing it.
- Grant mandatory permissions like location, phone, and SMS as and when prompted.
- Select user’s preferred language and go through informative/educational screens.
- Click “Login” button on welcome screen to begin user’s mobile banking journey.
- Grant permissions, if not granted already, and proceed after granting permissions.
- We need to send a one-time SMS to verify user’s mobile number. Select SIM of mobile number registered with Bank and press confirm to send one-time SMS. Carrier charges may apply.
- App will display the mobile number from which Bank has received SMS. Confirm if it is user’s registered mobile number. User will receive an OTP after confirmation. Click on “select another number” button if mobile number displayed is wrong.
- We will send a 6-digit OTP to user’s mobile number. Click on Verify button after OTP is either auto-read by app in Android devices or manually entered in iOS devices.
- Accept Terms & Conditions and enter the 4-digit activation Key (Validity of Activation Key is 48 Hours) received on user’s Registered Mobile Number after successful registration.
- Create user’s own transaction and login PINs.
- Enter referral code, if received, to get benefits before proceeding to login.

Q. User forgot existing login PIN and Transaction PIN of bob world app. What to do?

A. Please de-register from Mobile Banking using any of the following alternate channels and do fresh registration of Mobile Banking.
- ATM
- Internet banking (Baroda Connect)

Q. User forgot existing login PIN of bob world app. What to do?

A. User can reset login PIN through bob world app using registered mobile number and Transaction PIN through Forgot login PIN option on Pre login Screen.

Q. User forgot existing Transaction PIN of bob world app. What to do?

A. User can reset Transaction PIN through any of the following alternate channels. User will receive a new 4-digit transaction PIN in an SMS on user's registered mobile number. Login to app and when prompted, set user's own transaction PIN using this default PIN.

- ATM
- Internet banking (Baroda Connect)
- Base Branch

Q. User didn't receive activation Key or activation key expired after 48 hours. What to do?

A. User will receive activation Key on user's registered mobile number in an SMS after successful registration. If User has not received it, please reset activation Key of Mobile banking using any of the following alternate channels.

- ATM
- Internet banking (Baroda Connect)
- Base Branch

Q. User have not received OTP on User mobile number. What to do?

A. 6-digit OTP sent to registered mobile number will be either auto-read by app in Android device or must be manually entered in iOS device before expiry of timer. If User have not received OTP, please click on "resend OTP" after timer expires to request a new OTP.

If OTP is still not received, please clear all old messages from sender IDs like BOBTXN, BOBSMS, and BOBOTP. Restart user's mobile device and ensure good network coverage. Please also insert SIM card into other mobile device, if available, to check if there is any handset specific issue.

Q. User have received OTP, but app is not auto-reading it. What to do?

A. OTP will not be auto read if sender ID of OTP sent by Bank is modified by network carriers. Please contact user's network carrier to prevent modification of sender ID. Please grant device specific permissions which otherwise prevent third-party apps to auto-read OTP.

Q. User mobile numbers are wrongly detected by app. What to do?

A. We need to send a one-time SMS to verify user's mobile number. App will display the mobile number from which bank has received one-time SMS. Users have selected the correct SIM but if mobile number shown is wrong, then sender ID of user's SMS would have been modified by network carriers. Please contact user's network carrier to prevent modification of sender ID.

Q. User got "Request Timed Out" error. What to do?

A. User will get this error if user takes too long to finish activation and session got expired. Please ensure good reception of cellular network and finish activation in quick time.

Login PIN and Transaction PIN

Q. What is a login PIN?
A. 4-digit Login PIN is used to gain access to mobile banking app – bob World. Never share user's PIN with anyone. Bank or its employees will never ask for user's PIN.
• Users can create user's own login PIN during activation of mobile banking.

Q. What is a transaction PIN?
A. 4-digit Transaction PIN is used to authorize any transaction (both financial and non-financial) carried out in mobile banking app – bob World. Never share user's PIN with anyone. Bank or its employees will never ask for user's PIN.
• Users can create user's own transaction PIN during activation of mobile banking.

Q. How to set a strong PIN?
A. Any 4-digit number of user's choice can be set as PIN.
• Don't use same PIN everywhere for all PINs.
• Don't use same PIN repeatedly when changing.
• New PIN can't be same as any of the previous 3 PINs.

Q. How to change User login PIN?
A. If User remember user's existing login PIN, User may change it after login. The new login PIN can't be same as any of the previous 3 PINs (both login and transaction PINs) used. Please follow the steps given below:
• After login, go to profile on the top-right corner of user's dashboard/homepage, and click on "Change login PIN."
• Enter user's existing login PIN in the first one of the 3 fields shown.
• Enter a new PIN of user's choice in the second field and re-enter it in the third field to confirm.
• Click on submit to change user's login PIN.

Q. How to change User transaction PIN?
A. If User remember user's existing transaction PIN, User may change it after login. The new transaction PIN can't be same as any of the previous 3 PINs (both login and transaction PINs) used. Please follow the steps given below:
• After login, go to profile on the top-right corner of user's dashboard/homepage, and click on "Change transaction PIN."
• Enter user's existing transaction PIN in the first one of the 3 fields shown.
• Enter a new transaction PIN of user's choice in the second field and re-enter it in the third field to confirm.
• Click on submit to change user's transaction PIN.

Q. User forgot existing login PIN. How to reset login PIN?
A. User could reset login PIN if user forgot existing PIN. Please follow the steps given below:
• Visit "Forgot login PIN" page on login page of the app.
• Select the country code of user's mobile number and enter user's registered mobile number without country code in the first field.
• Enter user's existing 4-digit transaction PIN in the second field and proceed to create a new login PIN.

<u>Tips:</u>
• The new login PIN can't be same as any of the previous 3 PINs (both login and transaction PINs) used.
Use a stronger combination of random digits to make user's PIN secure.
• If User get "Unable to process the request, please try again" error, close the app, clear app

running in background and re-launch it.

Q. User forgot transaction PIN. What to do?

A. Please reset transaction PIN of Mobile Banking using any of the following alternate channels. User will receive a new 4-digit transaction PIN in an SMS on user's registered mobile number. Login to app and when prompted, set user's own transaction PIN using this default PIN.

- ATM
- Internet banking (Baroda Connect)
- Base Branch

Q. User have not received any SMS after resetting transaction PIN. What to do now?

A. User will receive a default 4-digit transaction PIN in an SMS after successful reset via alternate channels like Internet Banking, ATM, and Base Branch. If SMS is not received, please reset it freshly after ensuring that user's mobile device can receive SMS as per the steps below:

- Please grant all SMS related permissions to bob World app under device settings.
- Please clear all old messages from same sender ID like BOBTXN, BOBSMS, and BOBOTP etc.
- Restart mobile and ensure enough network coverage after restart.
- If issue persists, please insert SIM card into a new mobile handset to check if there is any issue with user's existing handset.

Q. User is entering correct login PIN, but app says it is Invalid. What to do?

A. Please note that entering wrong login PIN thrice in a row will lock user's login access. User may always reset user's login PIN if User forgot User's existing PIN, as per FAQ "I forgot User existing login PIN. How to reset login PIN?"

Q. User is entering correct transaction PIN, but app says it is invalid. What to do?

A. Please note that entering wrong transaction PIN thrice in a row will lock User's login access. User may always reset user's transaction PIN if user forgot user's existing PIN, as per FAQ "I forgot user transaction PIN. What to do?"

Q. User is unable to login due to "user is locked." What to do?

A. Login access is locked if user enters wrong PINs thrice in a row. Please reset User's login PIN as per FAQ "I forgot user existing login PIN. How to reset login PIN?" to unlock login access.

Q. User got "change in device/SIM detected" error. But user have not changed device or SIM. What to do?

A. Any change in software or hardware will attract this error. Please proceed through OTP authentication to gain access of mobile banking.

Login page

Q. User see someone else’s name on User login page. Why?

A. User might see a different name if someone else was using this app earlier. Please clear cache data/Close app from background and relaunch the app for fresh activation.

Q. Username is wrongly shown on login page. What to do?

A. Please approach base branch to update user’s name in bank records. After successfully updating the name in bank records correct name will be shown in the app.

Q. What is Quick Balance and how to set it up?

A. User can use this to view balance and 3 latest transactions of any one of user’s accounts without using login PIN. Check under “Quick View balance” icon on login page.
Users need to choose a quick view balance account after login, go to profile on the top-right corner of user’s dashboard/homepage, and click on “App settings” and confirm setup of Quick balance using both existing login and transaction PINs.

Q. What is the version of User app?

A. User may check the installed app version under the bottom drawer of login page or User can check app version “App settings”.

Q. bob World is available in how many Languages?

A. Currently bob Word is available in 14 Languages. (English, Hindi, Gujarati, Bangla, Malayalam, Odia, Punjabi, Tamil, Assamese, Kannada, Marathi , Telugu, Urdu, Konkani)

Q. What services can user access directly from login page?

A. User can access the following services without using login PIN:

- Change preferred language.
- Quick View balance
- Unlock/Forgot login PIN.
- IFSC search
- Loan & Deposit calculator.
- ATM/Branch/E-lobby locator
- Links to apply for loans, insurances, credit card, e-trade, lockers, mutual funds, NPS, and submit Pension Life certificate.
- Watch demo.
- FAQs
- Contact us.

The following services can also be accessed but with login PIN:

- Setup biometric login
- Setup Quick View balance
- Scan QR
- Cash on Mobile (Cardless cash withdrawal)
- FASTag recharge
- Fund transfer.
- Pre-approved micro personal loans
- Flight Booking
- Train Booking
- Bus Booking
- Hotel Booking

User Profile

Q. Where is User profile located?
A. After login, visit “Profile” on the top-right corner of user’s dashboard/homepage.

Q. What services are available under User profile?
A. User can access the following services under user’s profile:
- Full name
- Customer ID
- Last login date & time
- Last unsuccessful login date & time
- Set/update profile picture.
- Credit score
- KYC/CKYC details
- Customer profile updation
- Contact details.
- Contact my branch.
- Change login PIN.
- Change transaction PIN.
- Switch to Persona (only for Women, Senior Citizen, NRI, Millennial customers)
- Digital calendar
- Alerts & notifications
- App settings
- Need help?
- Logout

Q. What is Switch to Persona?
A. Switch to persona is a functionality where different type of customer (Women, Senior Citizen (Gold Pesona), NRI, Millennial customers can make app more customized which give user choice to make more frequently used services on dashboard and users can move sections and icons based on their preference which will enhance user experience.

Q. What is Contact My Branch?
A. Contact my Branch is a functionality where user can see the details of branch where user maintain his account.

Q. Where can we navigate to Contact my branch in the bob world ?
A. Login > click profile icon > Contact my branch. From where the user can see the branch details as well as address.

Q. What is women/Gold/NRI/Millennial persona and what special feature does it have?
A. Different persona in the bob world app in which customers can make app more customized and all the special products specially designed for different group of customers (Women, Senior Citizen (Gold Persona), NRI, Millennial) will be displayed on the dashboard.

Q. How to switch from any persona (Women, Senior Citizen (Gold Persona), NRI, Millennial) back to Classic persona?
A. Login> profile section> switch to classic persona.

Q. Where can user check KYC details?
A. Post login, visit “KYC details” under user’s profile where User can do the following:
- View CKYC Number
- View PAN
- Status of FATCA declaration
- Date of birth

Q. Where can user check customer profile?
A. Post login, visit “Customer profile Updation” under user’s profile where User can do the following:
- View and update Mother’s name
- View and update Goss annual income
- View and update Marital status.
- View and update Customer type
- View and update Occupation
- View and update Employment status
- View and update Source of income

Q. Where can user check and update Contact details?
A. Post login, visit “Contact details” under user’s profile where User can do the following:
- View and update Email ID
- View registered mobile number.
- View communication address

Q. Where can user view app settings?
A. Post login, visit “App settings” under user’s profile where User can do the following:
- Change preferred Language.
- User Limit Setup (set custom limits within default limit cap)
- Subscribe/unsubscribe SMS.
- Biometric login setup
- Set Primary account (for quick view balance)
- Set quick view balance.
- De-link accounts
- App-version

Q. How can a user delink accounts?
A. If User don’t want to view and transact in any of user’s accounts, User can de-link that account under “App settings” of user’s profile. Users can view a list of all delinked accounts here.

Q. Can user set the different Primary account as well as the different Quick view balance account?
A. Yes, the user can set the different Primary account as well as the different Quick view balance account.

Q. How can a user re-link User accounts?
A. User need to approach branch to re-link a specific account which was de-linked earlier by User. Users may also de-register and do fresh registration to re-link all accounts at once.

Q. How can user logout of app?
A. User may also click logout button under user’s profile or from the three dots that are provided at right top corner in the app and then click on the logout the app will get log out.

Q. Where can the user see the unsuccessful login time stamp along with successful login in the bob world?
A. On profile page below the customer ID the user can see the unsuccessful login time stamp along with successful login in the app.

Accounts

Q. How can user check account details?
A. Post login, click on "view all" under Accounts tab to view balance, account details, Mini-statement and start transfer.

Q. User accounts are not visible after login. What to do?
A. The following accounts are eligible for mobile banking.

- Savings Account (age 15 & above, mode of operation – Self, Either or Survivor, Anyone or Survivor) – eligible for registration, view and transaction rights.
- Baroda Champ Account (age 10 & above, mode of operation – Self) – eligible for registration, view and transaction rights.
- Current Account (mode of operation – Self, Either or Survivor, Anyone or Survivor, Proprietor) – eligible for registration, view and transaction rights.
- In joint accounts with mode Either or Survivor, Anyone or Survivor, registration can be done as per choice of all account holders. Application to be signed jointly. All other joint accounts and schemes are not eligible for mobile banking.
- Overdraft account (mode of operation – Self, Either or Survivor, Anyone or Survivor, Proprietor) – eligible for registration, view and transaction rights. For more information Please visit: https://bobworld.bankofbaroda.bank.in/
- NRI customers are also eligible for view and transaction right to know the eligibility of NRI. Please visit: https://bobworld.bankofbaroda.bank.in/
- CC accounts are eligible for balance enquiry only but are not eligible for registration. They will be auto-fetched provided CC account holder is already registered using other eligible account schemes.
- PPF accounts are auto fetched in mobile banking if User's PPF account is linked with same CIF ID used for mobile banking.
- SSY accounts must be added manually by parents or guardians of girl child in their mobile banking before they can view balance, transfer funds, and request statement.
- All deposit accounts with mode of operation Self, Either or Survivor, Anyone or Survivor will be visible.
- All loan accounts with mode of operation Self, Either or Survivor, Anyone or Survivor will be visible.

Q. What to do if User OD account is not visible?
A. For the OD schemes that are eligible for mobile banking Please visit: https://bobworld.bankofbaroda.bank.in/

Q. What to do if User CC account is not visible for fund transfer?
A. CC account has only view rights and no transaction rights in Mobile banking. If User registers for mobile banking using any of the eligible accounts like saving, current or overdraft accounts then user's CC account will be auto fetched for balance enquiry only.

Q. What to do if User PPF account is not visible?
A. PPF accounts are auto fetched in mobile banking if user's PPF account is linked with same CIF ID used for mobile banking.

Fund Transfer

Q. How to transfer funds to self-accounts?
A. Visit Send Money > View More > fund transfer > User bob accounts (Self Linked Accounts), select source and beneficiary accounts, and initiate fund transfer.

Q. How to transfer funds to other Bank of Baroda accounts?
A. Visit Send Money > View More > fund transfer > Quick Transfer (within bank/Other bank) or Transfer to beneficiary (within bank/Other bank) under Fund transfer, select source and beneficiary accounts, and initiate fund transfer. Please cross-check the beneficiary's name which appears after entering beneficiary account number to avoid credit to wrong beneficiary.

Q. Why User is not able to add beneficiary or transfer fund to other Bank of Baroda account, even though account number is correct?
A. Beneficiary addition and transfer not allowed for dormant and inactive accounts within bank transfer in the bob world, so please check the account status in CBS.

Q. How to transfer funds to virtual accounts?
A. Visit Send Money > View More > fund transfer to merchant's virtual accounts > Start new VA transfer.

Q. User funds were transferred to the wrong third-party within bank account. What to do?
A. If a wrong third-party within bank account is credited, please submit written application in user's branch first. Then request branch to take up the issue with beneficiary branch for refund. The beneficiary branch will refund the funds if they are available after obtaining confirmation from beneficiary customers. If funds are not available, lean will be marked in the account first and only refunded once funds are available and confirmation obtained from beneficiary customer.

Q. User want to transfer funds to Sukanya Samriddhi Account (SSA). What to do?
A. If User are a parent or guardian of the account holder of SSA, then first User need to add SSA account under invest section of Sukanya samriddhi account. After successful addition of SSA account, go to Send Money > View More > fund transfer > User bob accounts (Self Linked Accounts)

Q. Customer want to transfer funds to User PPF account. What to do?
A. Visit Send Money > View More > fund transfer > User bob accounts (Self Linked Accounts)

Q. Customer want to transfer funds to User RD account. What to do?
A. Visit Send Money > View More > fund transfer > User bob accounts (Self Linked Accounts)

Q. User accounts are not visible for doing transactions. What to do?
A. The mode of operations of user's account can only be Self/Sole-Proprietor/Either or Survivor/Anyone or Survivor. It may also be possible that mode of operation is not updated properly in user's accounts. Please contact user's base branch to get the details updated. All account holders of an account with mode "Anyone or Survivor" have to sign an application in branch to request transaction rights in mobile banking.

Q. What if the fund transfer times out?

A. Timeout transactions will be refunded within defined TAT.

Q. How can user transfer funds to other bank Accounts?
A. This can be done via three options:
- IMPS
- NEFT
- RTGS

Q. How to add a beneficiary?
A. User can add beneficiaries under Send Money > View More > fund transfer > My beneficiary > view all > add new beneficiary. Addition of beneficiary will be authenticated using OTP and transaction PIN.

Q. How to delete a beneficiary?
A. User can delete beneficiaries under Send Money > View More > fund transfer > My beneficiary > view all > select beneficiary > click on bin icon. Addition of beneficiary will be authenticated using OTP and transaction PIN.

Q. Can user transfer funds immediately after adding a beneficiary?
A. No. New beneficiaries will be available for transactions after a cooling period of 4 hours (IMPS/NEFT transaction) and 24 hours (RTGS transaction) from the time of beneficiary registration.

NEFT

Q. How can user check the status on NEFT transaction?
A. NEFT transaction can be enquired through transaction history available on home page under send money.

Q. What is UTR number?
A. The UTR number is a 16-digit transaction identification number known as Unique Transaction Reference number for NEFT transactions.

Q. User did a NEFT transaction, and funds have not been credited to beneficiary account?
A. 1. Please check your account for refund of transaction
2. Please cross-check and confirm with beneficiary for credit of funds in his/her account.
3. In case the funds are not reversed/credited to beneficiary, please lodge the complaint through Raise Dispute/ Branch/ Contact Center/ Online complaints portal.

Q. User has sent funds to Incorrect Account/ Wrong Beneficiary?
A. Please lodge reversal request (complaint) through Raise Dispute/ Branch/ Contact Center/ Online portal.
Please note that based on your request we will escalate your case to Wrong Beneficiary Bank through email but there is no 100 percent surety of reversal of funds sent to wrong beneficiary due to customer negligence.

Q. User has done the NEFT transaction twice.
A. Please lodge your reversal request (complaint) through Raise Dispute/ Branch/ Contact Center/ Online portal.
Please note that based on your request we will escalate your case to Wrong Beneficiary Bank through CHARGEBACK but there is no 100 percent surety of reversal of funds sent twice.

We further request that in future before initiating a second transaction, please cross-check and confirm with the beneficiary customer for credit of first transaction.

Q. User has received a fraudulent call, and my account has been debited suspiciously.
A. Please block the compromised channel (Mobile Banking/ UPI application/ Debit Card) or on immediate basis by contacting the branch/ Contact Center or Debit Freese your account by visiting: https://www.bankofbaroda.in/contact-us.htm Lodge a complaint under 'Unauthorized transaction' category though Raise Dispute/ Branch/ Contact Center/ Online Complaints portal.
Please lodge an FIR and provide the FIR copy to the Bank.
Please Note: All the cases in which customer has himself/herself shared the credentials (like OTP, password etc.) are treated as customer's negligence. Bank will be taking all the necessary action(s) on "good-faith basis."

Q. Will user gets a refund/ reversal of wrong fund transfer?
A. No, there is no 100 percent surety for the reversal of funds. The wrong fund transfer cases are taken up with beneficiary bank on GOOD FAITH BASIS by raising the Chargeback.
It is advisable to first initiate a transaction of smaller value and post confirmation is received from the customer complete the actual transaction to avoid Wrong Fund Transfer Transaction.

Q. What are the defined timelines for receiving the response from beneficiary bank?
A. There are no defined timelines for beneficiary bank to respond to transaction status enquiry request or wrong fund transfer reversal request.

Q. Where can user initiate a NEFT transaction?
A. The NEFT transaction can be initiated from Home page > Send Money > View more > Quick transfer (within bank/other bank) or Transfer to beneficiary (within bank/other bank)

Q. Where can NEFT transactions be stopped once initiated by customer/ branch?
A. Once initiated, there is no means of stopping/ revoking a NEFT transaction.

RTGS

Q. What is RTGS and how does it work?
A. RTGS (Real Time Gross Settlement) allows high-value transactions in real time.

Q. What is the minimum and maximum limit for RTGS transactions?
A. The minimum RTGS transaction amount is ₹2 lakh, with no upper limit.

Q. What is the settlement cycle of RTGS?
A. Settlements of RTGS are made individually in real time on a gross basis. The full amount of the transaction is transferred from the payer account to the payee bank account immediately. Each transaction is settled instantly eliminating netting risk.

Q. If RTGS facility is available 24x7?
A. Yes, individuals can transfer funds even on weekends, adding convenience.

Q. What details are required to initiate RTGS transaction?
A. Beneficiary account details, like account number, name, and branch IFSC code are required.

UPI

Q. From where user can initiate UPI transaction?
A. The UPI transaction can be initiated from home page of the app UPI section.

Q. How can user check the status of my UPI transaction?
A. The status of UPI transaction can be checked from the Transaction history tab in Mobile Banking/UPI application. You can also enquire the status of your transaction from your Branch or Contact Center.

Q. User did a UPI transaction, and funds have not been credited to beneficiary account.
A. There can be 3 statuses of any UPI transaction viz successful, time-out or failed.
1. For Successful Txn - Please check with the beneficiary whether funds received at their ends.
2. For Time-out Txn - Beneficiary banks (as per NPCI process) credit their respective beneficiary account manually on next working day.
3. For Failed Txn - Remitter Bank (BOB) will reverse the funds to your account on next working day.

Q. User's UPI transaction failed but user has not received a refund.
A. The refund for failed UPI transaction is returned to your account on next working day. Please check your account statement for refund. If not received, you may lodge the complaint through Raise Dispute.

Q. User has sent funds to Incorrect Account/ Wrong Beneficiary
A. Please lodge your reversal request (complaint) through Raise Dispute/ Branch/ Contact Center/ Online portal.
Please note that based on your request we will escalate your case to Wrong Beneficiary Bank through email but there is no 100 percent surety of reversal of funds sent to wrong beneficiary due to customer negligence.

Q. User has done the UPI transaction twice.
A. Please lodge your reversal request (complaint) through Raise Dispute/ Branch/ Contact Center/ Online portal.
Please note that based on your request we will escalate your case to Wrong Beneficiary Bank through CHARGEBACK but there is no 100 percent surety of reversal of funds sent twice.
We further request that in future before initiating a second transaction, please cross-check and confirm with the beneficiary customer for credit of first transaction.

Q. What to do in case transaction status is "time-out"?
A. In time-out cases, beneficiary banks (as per NPCI process) credit their respective beneficiary accounts manually on next working day.
If beneficiary account is not credited on next working day, then please lodge a complaint through Raise Dispute/ Branch/ Contact Center/ Online complaints portal SIEBEL CRM.

Q. User has received a fraudulent call, and user's account has been debited suspiciously.
A. Please block the compromised channel (Mobile Banking/ UPI application/ Debit Card) or on immediate basis by contacting the branch/ Contact Center or Debit Freese your account by visiting: https://www.bankofbaroda.in/contact-us.htm Lodge a complaint under 'Unauthorized transaction' category though Raise Dispute/ Branch/ Contact Center/ Online Complaints portal.
Please lodge an FIR and provide the FIR copy to the Bank.

Please Note: All the cases in which customer has himself/herself shared the credentials (like OTP, password etc.) are treated as customer's negligence. Bank will be taking all the necessary action(s) on "good-faith basis."

Q. What is the TAT for chargeback?

A. The chargeback can be raised on beneficiary bank within 60 days from date of transaction for Person-to-Person Transaction and within 90 days from date of transaction for merchant transactions.

Post raising the chargeback the Beneficiary bank has 35 days to respond (accept/ represent(reject)) the chargeback for Person-to-Person transaction and 15 days to respond (accept/ represent) for Merchant transaction.

Q. What happens if chargeback is accepted by Beneficiary banks?

A. The funds of the amount of value transaction will be reversed to your account within 3 working days of acceptance of chargeback (or 40 working days from raising the complaint/ chargeback).

Q. What happens if chargeback is represented (rejected) by Beneficiary banks?

A. The chargeback can be represented (rejected) by
beneficiary bank due to multiple reasons such as -
- Unavailability of funds in wrong beneficiary customer's account
- Wrong beneficiary customer refused to give debit consent.
- Wrong beneficiary customer is not accessible to obtain debit consent.
- For merchant transactions, the merchant has not reversed the funds, and transaction is successful as per beneficiary bank
- Any other reason as per policy of beneficiary bank Please note that if chargeback is represented (rejected) the funds of value transaction cannot be reversed to your account.

Q. Will user gets a refund/ reversal of wrong fund transfer?

A. No, there is no 100 percent surety for the reversal of funds. The wrong fund transfer cases are taken up with beneficiary bank on GOOD FAITH BASIS by raising the Chargeback.

It is advisable to first initiate a transaction of smaller value and post confirmation is received from the customer complete the actual transaction to avoid Wrong Fund Transfer Transaction.

Q. What is RRN number?

A. RRN number is a 12-digit transaction identification number known as Retrieval Reference Number for IMPS transaction.

<u>AEPS</u>

Q. Is there a limit on AEPS transactions?

A. Yes, AEPS transactions have a daily limit depending on the bank's policies.

Q. How can user withdraw cash using AEPS?

A. User can withdraw cash using AEPS at any micro-ATM with Aadhaar authentication.

<u>NACH/ECS</u>

Q. What is the difference between NACH and ECS?

A. NACH is an advanced version of ECS with better automation and faster processing.

Q. How do user register for NACH auto-debit?

A. User can register for NACH auto-debit by submitting a mandate in his/her bank.

Transaction limits

Q. What are the default transaction limits of bob World Mobile Banking?
A. For Transaction limit information Please visit: https://bobworld.bankofbaroda.bank.in/

LIMIT SETUP

Q. How to set fund transfer limit?
A. User can set per transaction and per day fund transfer limit for bob World mobile banking through following path:

Login > Profile (Top right circle) > App Settings > My limits setup > Select service (Cash on Mobile, IMPS, NEFT, RTGS, Recharge Bill Pay & Others, Third Party Fund Transfer within bank) > Set Maximum amount per transaction and Maximum amount per day > Proceed > Confirm > T-PIN.

Q. Can user set fund transfer limit beyond the default limit?
A. No, Users are allowed to set transaction limits within the default provided limits.

Scheduled fund transfers

Q. What are Scheduled fund transfers?
A. Scheduled fund transfers are a functionality through which user can schedule a transfer to future date (one time or recurring) and on scheduled day fund will be transferred.

Q. What type of transfer user can Scheduled?
A. User can schedule following type of transfers, to own accounts, To third party within bank, to other Bank account (IMPS, NEFT, RTGS), To RD, To PPF, To loan account etc.

Q. What type of frequency can be scheduled?
A. User can schedule one time or recurring with frequency Daily, Weekly, Monthly, Quarterly, Half Yearly.

Q. How to schedule a fund transfer?
A. At the time of initiating the transfer, user can select schedule transfer and can select frequency or from Send Money > View More > fund transfer > Scheduled fund transfer > schedule now.

Q. How to Manage (stop) scheduled fund transfer?
A. User can manage/Stop single or all schedule fund transfer from the path as follow, Send Money > View More > fund transfer > Scheduled fund transfer > manage scheduled transfers.

Cash on Mobile

Q. What is Cash on Mobile?
A. Card less cash withdrawal up to Rs. 5000 in multiple of Rs. 100 per day from Bank of Baroda ATM using OTP shown in app.

Q. How to withdraw money using Cash on Mobile?
A. Cash on Mobile > Enter amount and remarks > Enter Transaction Pin > OTP will be generated (OTP validity is 15 Minute). Use this OTP to withdraw cash from any of the nearby Bank of Baroda ATM.

Q. Where can user get OTP for cash on mobile?
A. OTP can be generated by going to Cash on Mobile option in the application. It will not be sent as SMS.

Q. How long is OTP of cash on mobile valid?
A. Cash-on-mobile OTP is valid for 15 minutes only.

Q. Can users withdraw from other Bank ATM by using cash on mobile?
A. No, this facility can be used only on Bank of Baroda ATMs.

Recharge and Bill Pay

A. Recharge

1. FASTag
2. Fleet Card Recharge
3. DTH
4. NCMC Recharge
5. Mobile Recharge

B. Bill Payment

Utility bills

1. Cable TV
2. Gas
3. LPG Gas
4. Landline postpaid
5. Housing Society
6. Electricity
7. Broadband Postpaid
8. national pension System
9. Prepaid Meter
10. Water
11. Mobile Postpaid
12. Rental

Taxes and finance

1. Municipal Taxes
2. e-Challan
3. Insurance
4. Credit Card

Other Services

1. Municipal Services
2. Donation

3. Agent Collection
4. Subscription
5. Education Fees
6. B2B
7. EV Recharge
8. Forex
9. Club and Associations
10. Loan Repayment

- **Quick Bill Payment / Unregistered bill payment**- Customer must enter bill details for making Payment every time customer wants to initiate payment towards a respective biller.
- **Registered Bill Payment**- Allows registration of biller details once and fetches bill amount automatically every month.

Also, users can check bill payment history from the respective biller.

Q. Can user recharge in roaming?

A. Yes

Q. Billers not visible in option under Recharge/ Bill payment?

A. Kindly visit Recharge/Bill payment option under Quick Bill payment to find more billers.

Q. What if the Recharge or Bill payment transaction gets failed or recharge is made to incorrect mobile?

A. Kindly cross-check all the details before making the payment. In case of failed transactions of Recharge or Bill payment, money will be refunded to account within T+7 working days (T is date of transaction). Please read terms and conditions section of the application.

Brands2you

Q. What is Brands2you in bob World?

A. Brands2you is D2C (Direct-to-Customer) marketplace where companies sell their products directly to customers, by passing traditional intermediaries like wholesalers, distributors, or retailers. We are now providing D2C service to customers through mobile banking with name brands2you.

Q. What is benefit of Brands2you service in bob World?

A. The Brands2you Marketplace features 300+ renowned brands with over 2 lakh best-selling products delivered pan Indi**a.** Customers can enjoy top deals and discounts directly from the brand while making payment exclusively through mobile banking.

Q. How can user access Brands2you functionality through bob World?

A. Login> Home > Shop > Explore More services > Brands2you

Xplore the Globe

Q. What is Xplore the Globe in bob World?

A. Exploring and booking top attractions, sightseeing tours, and events worldwide is now easier than ever through our mobile banking app. We have introduced the Xplore the Globe service, to give users access to over 2,000 tours, attractions, and activities globally, including iconic landmarks such as the Burj Khalifa, Statue of Liberty, Stonehenge, and the Louvre.

Q. What is benefit of Xplore the Globe service in bob World?
A. Users can seamlessly browse and book these experiences directly through the mobile banking app. Each event, tour, or activity includes a detailed summary with operating hours, inclusions, exclusions, FAQs, and Google Map directions. Flexible booking options allow users to customize dates, time slots, and different packages (if any) of the tickets and passes to the event/tour/attraction/activity, according to the fare.

Q. How can user access Xplore the Globe functionality through bob World?
A. Login > Home > Shop > Explore More services > Xplore the Globe

Stamp the Passport

Q. What is Stamp the Passport in bob World?
A. Stamp the Passport is an online visa processing service provided by our mobile banking app.

Q. What is benefit of Stamp the Passport service in bob World?
A. It offers all kinds of visa you need like the Visa on arrival, E Visa, Stamping. It also provides a premium service called VisaPro. If you don't have the time to apply for yourself or if you need the assistance of a Visa expert, especially in case of complications or confusion, such as a previous visa rejection you can opt for VisaPro.

Q. How can user access Stamp the Passport functionality through bob World?
A. Login > Home > Shop > Explore More services > Stamp the Passport

Healthcare Services

Q. What is Healthcare Services in bob World?
A. To ensure seamless experience for users to purchase authentic medicines and healthcare products online, we have introduced the Healthcare service in our mobile banking app.

Q. What is benefit of Healthcare Services in bob World?
A. Medicines, Lab tests and Doctor Consultations are the major healthcare services offered under this functionality.

Q. How can user access Healthcare Services functionality through bob World?
A. Login > Home > Shop > Explore More services > Healthcare Services

Periodic Updation of KYC (Re-KYC) through bob World

Q. What is Periodic Updation of KYC (Re-KYC)?
A. Periodic Updation of KYC (Re-KYC) is a regulatory requirement where at frequent intervals as per the profile of the customer, Re-KYC must be done.

Q. What is prerequisite to updating Periodic Updation of KYC (Re-KYC) through bob World?
A. Customer should not attempt request through any other channel and Either Home or Mailing address should be available in CBS.

The customer profile must be updated with Mother’s Name, Gross annual income, Marital status, customer type, Occupation, Employment status, Company name, Source of income and if these details are not updated, the customer will be directed to update them and then continue with the Re-KYC journey.

Full name, date of birth, gender, nationality, constitution code, PAN/FORM60 should be updated in CBS for carry out RE-KYC through bob World.

In case of a name mismatch between Aadhaar and CBS during the process, an option will be provided to update the name in CBS according to Aadhaar. If the customer wants to update their address, this can also be done through this journey.

Q. What type of customer can update Re-KYC through bob World?

A. Only retail customers will be eligible to update Re-KYC through bob World and corporate customers are not eligible to update Re-KYC through bob World.

Q. Is NRI customer eligible to update Periodic Updation of KYC (Re-KYC) through bob World?

A. No, NRI is not eligible to update Re-KYC through bob World.

Q. What Risk profile customer is eligible to update Periodic Updation of KYC (Re-KYC) through bob World?

A. The functionality will be available to all eligible customers based on their Money Laundering Risk Category I.e. Low & Medium. High Risk customers are not allowed for Re-KYC through bob World.

Q. How can customer update Periodic Updation of KYC (Re-KYC) through bob World?

A. Login > Home > More > Explore > Request Services > Miscellaneous> Periodic updation of KYC(Re-KYC)

Fixed /Recurring Deposit

Q. Who is eligible to open deposits in Mobile Banking?

A. Customers who have declared FATCA and submitted PAN in branch are eligible to open deposit through operative account only.

Q. How to open FD/RD?

A. Login > Home > Save > Fixed/recurring deposit > FD Account opening > Deposits (select the option in which you want to open FD/RD).

Q.NRI eligible to open FD/RD?

A. Yes, NRI eligible to open FD/RD.

Q. How to close FD/RD?

A. Login > Home > Save > Fixed/recurring deposit > FD/SDP closure(select the FD/RD you want to close).

Q. How to view receipt?

A. Login > Home > Save > Fixed/recurring deposit > view receipt(select the FD/SDP you want to view the receipt of).

Q. How to view closed receipt?
A. Login > Home > Save > Fixed/recurring deposit > view receipt > view closed deposit

Q. User is unable to open deposits using OD account. Why?
A. OD accounts are not eligible to open deposits, invest in PPF or SSY accounts. Only Savings and current accounts are eligible.

Q. User is not able to View FD/RD receipt in Mobile Banking?
A. Only FD/RD accounts opened using Mobile banking will be visible in View receipt.

Q. All User Term Deposit Account not showing under Closure option.
A. Only the Term Deposit Accounts opened through alternate channels like Mobile Banking and Internet Banking will be shown. In addition, accounts should be only in user's name. Accounts operated jointly will not be shown. Non – Callable term deposit/Tax saving Term deposits/Flexi fix term deposit are not eligible to close through online channels so same will not be visible.

Q. Not able to close FD/RD account in Mobile Banking?
A. Only FD/RD accounts are opened using Mobile banking or Internet Banking and having mode of operation 'Self' will be eligible for closure in Mobile Banking.

Q. Where are User funds credited after maturity or closure of FD account?
A. Funds will be credited to the REPAYMENT ACCOUNT that will be shown explicitly while placing the closure request.

Baroda FASTag

Q. How to add FASTag details?
A. Login>Click on More> Explore > Baroda FASTag> Click "Add FASTag" button to add > Fill FASTag Customer ID or Vehicle Number and proceed.

Q. How to Buy FASTag?
A. Login>Click on More > Explore > Baroda FASTag> Buy FASTag> Provide all necessary details and proceed. Customer must be ready with following details before proceeding - Vehicle Registration/License No, Chassis No, Engine Number and Front and Back Image of RC (Size of image below 1MB and format of image must be jpg, jpeg, png)

Q. How to Check Status for FASTag Request?
A. Login>Click on More> Explore > Go in Baroda FASTag> Go in Status of FASTag request.

Q. How to View FASTag statement?
A. Login>Click on More> Explore > Go in Baroda FASTag> Click on ellipsis (three dot) and select statement.

Q. How to Recharge FASTag?
A. Login>Click on More> Explore > Go in Baroda FASTag> Click on Recharge

Digital Loan

Q. How to request a Digital Loan?
A. Through bob World user can request for different type of digital loans from home screen/dashboard > Loan & EMIs > digital loan or from Borrow section of bob World.

Q. Which Digital Loan user can apply through bob world?
A. Through bob World user can request for different type of digital loans like Personal loan, Mudra Loan, Home loan, Digital Car Loan, Two-wheeler loan, MSME loan, Education loan, Digital Gold Loan, Agriculture loan, Shishu Mudra loan, Digital BKCC, bob world Kishan, PM Surya Ghar Yojana, Digital Pension Loan etc.

Q. What is Loan/Overdraft against FD/RD in Digital Loan?
A. Customer can avail Loan/Overdraft against FD/RD opened online with Bank of Baroda. FD/RD accounts having mode of operation Self will be eligible under this category. The Minimum amount of Loan will be Rs.500/- and in multiples of Rs.50/- (i.e., 500, 550, 600, 650…)

Q. What to do if unable to apply for Loan/Overdraft against FD/RD in Digital Loan?
A. Customer will not be eligible to apply for Loan/Overdraft against FD/RD, if FD/ RD account is not opened using Mobile Banking or Internet banking Channel and mode of operation of FD/ RD account is other than 'Self'. Customer must contact base branch for availing Loan/Overdraft against FD/RD account not opened using digital channel or having mode of operation other than "Self'.

Cheque services

Q. How to apply for a cheque book using Mobile Banking?
A. Login>Click on More> Explore > Go in Request Services> Click on Cheque Book Request> Select Account no > Enter Transaction PIN.

Q. How to inquire about the Status of Cheque using Mobile Banking?
A. Login>Click on More> Explore > Go in Request Services> Click on Status Inquiry of Cheque> Select Account no and provide cheque number. After entering Transaction PIN status will be provided.

Q. How to give "Stop Cheque" request using Mobile Banking?
A. Login>Click on More> Explore > Go in Request Services> Click on Stop Cheque> Select Account no and provide cheque number > Enter Transaction PIN to complete Request. Cheque will only be stopped if not passed or presented in clearing.

Q. How to give Positive Pay Confirmation request using Mobile Banking?
A. Login>Click on More> Explore > Go in Request Services> Click on Positive Pay Confirmation > Select Account no, provide cheque number and other details. Please enter Transaction PIN to complete Positive Pay Confirmation Request
Confirmation registered up to 06:00 PM (daily) will be booked for next clearing session. *There is no option for Modify/Delete the confirmation once submitted successfully. *Cheque will be cleared if key details of the cheque matched with cheque presented in the CTS clearing and if cheque is otherwise is in order.

Q. How to inquire about Cheque clearing status request using Mobile Banking?
A. Login>Click on More> Explore > Go in Request Services> Click on Cheque Clearing status> Select Account type, Account no and date range > Click on Apply filter.

Q. How to Track cheque book status of cheque book requested using Mobile Banking?
A. Login>Click on More> Explore > Go in Request Services> Click on Track user's cheque

book> Select Account number.

Certificates & Statements

Q. How to generate statements using Mobile Banking?

A. Login>Click on More> Explore > Go in Request Services> Click on Account Statement> Select Account number and statement duration (Customer can fetch statement of up to 24 months) > clicking on ‘E-Mail Statement’ or ‘Download statement’, statement will be sent to email id registered in Bank or will be downloaded on phone.

Q. How to generate Interest Certificate using Mobile Banking?

A. Login>Click on More> Explore > Go in Request Services> Click on Interest Certificate> Select Account no/ Customer ID > select date range After clicking on ‘E-Mail Certificate’, certificate will be sent to email id registered in Bank.

Q. How to generate TDS certificate using Mobile Banking?

A. Login>Click on More> Explore > Go in Request Services> Click on TDS Certificate> Select date range > clicking on ‘E-Mail Statement’ or ‘Download statement’, statement will be sent to email id registered in Bank or will be downloaded on phone.

Q. How to give FATCA declaration using Mobile Banking?

A. Login>Click on More> Explore > Go in Request Services> Click on FATCA Declaration> Provides all necessary details > Click the Tick box of Terms and Conditions > Click PROCEED > Enter Transaction PIN to submit FATCA declaration.

Q. How to generate Provisional Interest certificate using Mobile Banking?

A. Provisional Interest certificate can be generated only for the eligible Housing loan accounts. User can Login>Click on More> Explore > Go in Request Services> Click on. Provisional Interest certificate > Select date range > clicking on ‘E-Mail Statement’ or ‘Download statement’, statement will be sent to email id registered in Bank or will be downloaded on phone.

Other Services:

Q. What is “Aadhaar Update” option?

A. Customer can seed (add) Aadhaar number with their Bank account using mobile banking. Customer can link Aadhaar for AEPS transaction purpose only, for both DBT & AEPS transaction purposes, or simply linking AADHAR for non-transaction purpose. Login>Click on More> Explore > Go in Request Services> Miscellaneous > Click on Aadhaar Update option> Select Account no and provide all details.

Q. Is there a limit on AEPS transactions?

A. Yes, AEPS transactions have a daily limit depending on the bank's policies.

Q. How can users withdraw cash using AEPS?

A. User can withdraw cash using AEPS at any micro-ATM with Aadhaar authentication.

Q. How can user Add/Modify Nomination in account using Mobile banking?

A. Login>Click on More> Explore > Go in Request Services> Miscellaneous >Click on

Nomination registration option> Select Account no and provide all details. Customer can select Add/Modify option as per their choice in nominee registration.

Q. How many times can user change nomination in account?

A. Nomination for an Account can be added/modified up to 4 times in a year.

Q. Can user transfer Savings Bank Account to any Bank of Baroda Branch of India using the service "Request for Transfer of Savings Account"?

A. Yes, User have to furnish local proof of address for where User want to transfer the Account in user's new branch. For Transfer of account from mobile banking follow Login>Click on More> Explore > Go in Request Services> Miscellaneous > Click on Request for saving account Transfer option> Select Account no and provide all details. After submitting all details, a request number will get generated which has to be provided to new branch for verification purpose within 30 days from request.

Q. How can user Set/Change Communication e-mail ID using Mobile banking?

A. Login>Click on More> Explore > Go in Request Services> Miscellaneous > Click on Set Communication Email ID option> Enter the new email ID.

Q. What is "Subscribe/Unsubscribe SMS Alerts" option?

A. Customer can use this option to subscribe/unsubscribe SMS alert facility for each account separately. After unsubscribing, customers will get only mandatory alerts, informative & educative SMS and channel-initiated SMS alerts. Please peruse the guidelines on SMS alerts facility available on our Bank's website for further details. For Subscribe/Unsubscribe SMS alerts from mobile banking follow Login>Click on More> Explore > Go in Request Services> Miscellaneous > Click on Subscribe/Unsubscribe SMS alerts > Select Account no > Toggle SMS alerts enable/disable > enter T- PIN

Q. Where can user update profile using mobile banking?

A. Login>Click on More> Explore > Go in Request Services> Miscellaneous > Click on Customer profile updation where customer can,

- View and update Mother's name
- View and update Goss annual income
- View and update Marital status.
- View and update Customer type
- View and update Occupation
- View and update Employment status
- View and update Source of income

Card Services

Q. How to Manage Debit Card Using Mobile Banking?

A. Login>Click on Cards (Available on dashboard/Home Screen footer)>Go in Debit Cards> Select card which User want to manage > Click on Manage option> Now choose the MANAGE CHANNEL option. Now ENABLE or DISABLE the service or change the limit for different services as per user's choice. Customers must enter the Transaction PIN to enable or disable the Transaction Channel for selected debit card.

Q. How to provide Debit Card Request Using Mobile Banking?

A. Login>Click on Cards (Available on dashboard/Home Screen footer)>Go in Debit Cards>

Click on ‘Apply now- Apply for Physical debit card” > Now select the account number and Card type> Proceeds and enter Transaction PIN

Q. How to provide Re-Issuance Debit Card Request Using Mobile Banking?

A. Login>Click on Cards (Available on dashboard/Home Screen footer)>Go in Debit Cards> Click on ‘Re-issuance of blocked debit card” > Now select the account number and Card type> Proceeds and enter Transaction PIN *The debit card selected during re-issuance must be in block status.

Q. How to Set Debit Card Pin Using Mobile Banking?

A. Login>Click on Cards (Available on dashboard/Home Screen footer)>Go in Debit Cards> Select card for which User wants to set PIN > Click on Set PIN> OTP will come on registered mobile number> Now set the PIN.

Q. How to Hotlist/Block Debit Card Using Mobile Banking?

A. Login>Click on Cards (Available on dashboard/Home Screen footer)>Go in Debit Cards> Select card which User want to hotlist/Block > Click on Block > Please use Transaction PIN to block the debit card.

Q. How to Request New Virtual Debit Card Using Mobile Banking?

A. Login>Click on Cards (Available on dashboard/Home Screen footer)>Go in Debit Cards> Click on ‘Apply now – Apply for Virtual debit card” > Now select the account number, Card

type and card validity> Proceeds and enter Transaction PIN. *Cardholders can set the card usage period as per their wish within the default expiry of 5 years. Please note, once the virtual card is generated the card usage validity cannot be reduced.

Q. Where will the Debit Card be delivered?

A. Debit Card will be delivered to the communication address that is also displayed while making the Debit Card request through the application.

Q. User Debit Card is yet not delivered?

A. In case debit card delivery is taking considerably long time, User must follow the below path for tracking of debit card request, Log In > More > Explore > Request Services > Miscellaneous > Tracking and select account number for which User requested debit card.

<u>Wearable</u>

Q. How to Manage wearable Using Mobile Banking?

A. Login>Click on Cards (Available on dashboard/Home Screen footer)>Go in Wearable> Select Wearable which User wants to manage > Click on Manage option> Now choose the MANAGE CHANNEL option. Now ENABLE or DISABLE the service or change the limit for different services as per user’s choice. Customer has to enter the Transaction PIN for enabling or disabling the Transaction Channel for selected debit card.

Q. How to purchase wearable using mobile Banking?

A. Login>Click on Cards (Available on dashboard/Home Screen footer)> Go in Wearable> Select Purchase > Select Product > Now select the account number and select preferred variant> Proceeds and enter Transaction PIN.

Q. How to Set wearable Pin Using mobile Banking?

A. Login>Click on Cards (Available on dashboard/Home Screen footer)> Go in Wearable> Select Wearable for which User want to set PIN > Click on Set PIN> OTP will come on registered mobile number> Now set the PIN.

Q. How to Hotlist/Block wearable Using mobile Banking?
A. Login>Click on Cards (Available on dashboard/Home Screen footer)>Go in wearable > Select wearable which User want to hotlist/Block > Click on Block > Please use Transaction PIN to block the debit card.

Q. Where will the wearable be delivered?
A. Wearable will be delivered to the communication address that is also displayed while making the wearable request through the application.

Q. User wearable is yet not delivered?
A. In case wearable delivery is taking considerably long time User must follow the below path for tracking debit card request, Log In > More > Explore > Request Services > Miscellaneous > Tracking and select account number for which User requested wearable.

Commonly faced errors

Q. User is not getting option of Debit Card Variant even though user have never availed this variant with the account selected?
A. One Debit Card variant can be issued only once against a customer id. If it is already issued against any one account, can't avail the same variant in other account.

Q. Are there any charges for Mobile Banking?
A. No, it is free of cost for now. But charges related to individual services will be applicable as per the guidelines.

Q. Is Mobile banking safe to use?
A. Yes, we have implemented latest security standards and continuously upgrading them to the best of industry standards.

Hotels

Q: Where can user check bookings?

- **A.** User can check user's bookings by visiting the Hotels module on Dashboard/home screen under Shopping and booking or under shop tab.

Steps to Check:

- Click on the ellipsis (three dots) icon on the top right of the screen and select 'User Bookings'.
- user's bookings will be listed in this section under Upcoming, Completed or Cancelled tab depending on the status of the booking.

Q. User want to reschedule booking.
A. Please get in touch with partner (service provider through Cleartrip).
Email: support@cleartrip.com
Phone: +91 9595333333
Please note that re-scheduling is dependent on the availability at the hotel and hence we cannot guarantee the same.

Q. How does user contact the Hotel partner?
A. Please reach out to partner (service provider through Cleartrip) for details -
Contact Number: +91 9595333333

Email: support@cleartrip.com

Q. User have booked hotel but have not received any confirmation?
A. Please reach out to partner (service provider through Clear trip) for details -
Contact Number: +91 9595333333
Email: support@cleartrip.com

Cancellation & Refund

Q. User want to cancel booking.
A. Please select the booking User wish to cancel from the Upcoming tab of User Bookings section of the Hotels module. Select 'Cancel Booking' from the ellipsis (three dots) icon on the top right of the page and confirm the cancellation. Tap the 'Confirm Cancellation' button at the bottom to cancel user's booking. We request User to read the cancellation policy mentioned on the page before user cancel the booking.

Q. What are the cancellation charges for booking?
A. Cancellation policy is different for every hotel. For a confirmed booking the cancellation policy is mentioned on the cancellation screen and charges can be derived on that basis.

Q. When will user gets User cancellation refund?
A. The refund will be processed to user's payment account within 7 business days. Please note that the refund will be net for any cancellation charges charged by the hotel / booking partner.

Service-related issue

Q. User have a service-related issue.
A. For any kind of Reschedule request/Invoice Request/Staff Misbehavior/Hotel cleanliness issue/AC not working/Hotel Service not good or any other service-related issue, please write to partner at: bobsupport@gonuclei.com

Flights

Q: Where can user check bookings?
- **A.** User can check bookings by visiting the Flight module on Dashboard/home screen under Shopping and booking or under shop tab.

Steps to Check:

- Click on the ellipsis (three dots) icon on the top right of the screen and select 'User Bookings'.
- User's bookings will be listed in this section under Upcoming, Completed or Cancelled tab depending on the status of the booking.

Q: Users have a service-related issue
A: For any kind of Reschedule request/Invoice Request//Modification Request /Flight delayed/ Terminal Change or any other service-related issue, please write to partner at: bobsupport@gonuclei.com

Q: Users want to download E-Ticket
A: Please open the booking User wish to download the e-ticket for, from the 'User Bookings' section. Users will see the option to download the e-ticket at the bottom.

Q: User wants to reschedule booking

A: Please directly get in touch with the airlines for re-scheduling user's booking.
Alternatively, User may call partner (service provider through Cleartrip) to make a re-schedule request.
Email: support@cleartrip.com
Phone: +91 9595333333

Q: Where can user find the contact details for Airlines?

A: Indigo
Contact no. – 01246173838

SpiceJet
Contact no: 01244983410

Air Asia
Contact no: 08046662222 / 08067662222

Air India
Contact no: 1169329333/1169329999

Go Air
Contact no: 18002100999

Vistara
Contact no: 09289228888

Q: Why does the user charge convenience fee?

A: Convenience fee is charged by the partner for processing payments and facilitating a seamless booking experience for the users.
For details, please write to partner at email: bobsupport@gonuclei.com

Q: Where can user check bookings?

A: User can check user's upcoming, cancelled and completed bookings in the 'User Bookings' section of the Flights home screen.

Steps to check:

1. Visit the 'Flight booking' section.
2. Click on the ellipsis (three dots) icon on top right of the screen and select User Bookings.

Q: User was charged more than expected.

A: We apologize for the inconvenience caused to User. Please write to partner at bobsupport@gonuclei.com with the details of how User were overcharged**.**

<u>Cancellation & Refund</u>

Q: User wants to cancel booking

A: Please select the booking User who wish to cancel from the upcoming Bookings tab in My Bookings section. Select 'Cancel Booking' from the three-dot menu at the top right corner. Select 'Cancel Booking' from the ellipsis (three dots) icon on the top right of the page and confirm the cancellation. Tap the 'Confirm Cancellation' button at the bottom to cancel user's booking. We request User to read the cancellation policy mentioned on the page before User cancels the booking.

Alternatively, User can also call partner (service provider through Cleartrip) at +91 9595333333 to make a cancellation request. User's refund will be processed to user's respective payment source within 7 working days of successful cancellation.

Q: What are the flight cancellation charges?
A: For airline cancellation charges and more details, please refer to the cancellation policy available on the flight booking details page.

Q: User haven't received refund after cancellation of the ticket
A: Please write to partner at bobsupport@gonuclei.com with the details. It generally takes 5 to 7 days to get processed.

Bus

Q: User have not received refund after the cancellation of ticket
A: We strongly recommend that User let the partner know immediately after cancelling directly with the bus operator or Redbus on email bobsupport@gonuclei.com. The refund generally takes 5 to 7 days (from the day partner's customer support is informed about the cancellation) to get processed.

Q: Is partial cancellation allowed?
A: Partial cancellation is not allowed currently in the application. Please get in touch with partner (service provider through Redbus).
Customer Support No.: 9945600000/9513595131

Q: How does user get a refund in case user cancel ticket?
A: The refund will be credited to the original payment mode within 7 business days after the ticket is cancelled. The refund is made as per the cancellation policy of the ticket.

Q: User wants to cancel tickets. How much of a refund can user expect after cancellation charges?
A: Cancellation policy is mentioned in the e-ticket sent to user's email id. For a confirmed booking the refund can be derived based on the cancellation policy**.**

Q: How does user know if ticket has been cancelled?
A: Once user cancels ticket, user can find booking under the "Cancelled" section of "My Booking" under the Bus category.

Q: How do user cancel bus tickets online?
A: User can cancel ticket in the following way:
1. Click "My Booking " at the top right corner of the Bus booking home screen and then click on Cancel Ticket
2. Select user's journey from the "Upcoming" section of 'My Booking' and tap "Cancel Ticket."

General Queries

Q: Can user make changes to tickets once booked?
A: Sorry, once the ticket has been booked user cannot alter any details.

Q: User did not receive e-ticket. Can user resend it?
A: User can download E-ticket by visiting the 'My Bookings' section of the Bus booking section and select the booking User wishes to download the e-ticket for. Upcoming trips are present under the 'Upcoming' tab**.**

Q: Is a printout of the ticket mandatory?
A: It varies with bus operators. There are bus operators who support e-tickets. For these operators, the e-ticket which user has received can be produced during the time of boarding. For the other operators who do not support e-tickets, it is mandatory to produce a printout of the e-ticket, which was sent to user's e-mail ID. It is recommended for users to carry a printout of the ticket**.**

Q: Is there any need to carry an ID Proof?
A: The passenger whose name the ticket is booked should carry proof of his identity along with the ticket at the time of boarding.

Q: User missed the bus. Does user get a refund?
A: If the bus was missed due to any reason not directly related to the bank or its booking partner, no refund will be provided.
However, a refund is provided by the partner if the bus is missed due to bank or our booking partner's (Redbus) fault.

Q: User have lost ticket. What should user do now?
A: A copy of the ticket was sent by e-mail at the time of ticket booking. Printout of this e-ticket can be shown at the time of boarding. To download user's E-ticket, visit the 'My Bookings' section of the Bus booking section and select the booking user wish to download the e-ticket for. Upcoming trips are present under the 'Upcoming' tab.

Q: User has a service-related issue
A: For any kind of Reschedule request/ Invoice Request/ Bus delayed/ Driver Misbehavior/ Bus cleanliness issue/AC not working or any other service-related issue, please write to partner at bobsupport@gonuclei.com

Account Aggregator

Q. Where can user find the linking of other accounts in bob World?
A. User can find the option to link account in "My accounts" and Dashboard.

Q. What are the various messages users will be receiving if login?
A. OTP verification SMS is sent every time user starts account aggregator consent request, delivery confirmation, account delinking and closing account aggregator account.

Q. Why should users link accounts with account aggregators?
A. Account linking is a one-time activity. Once user links the accounts then as per User's requirement user can grant consent to multiple FIUs (FINANCIAL INFORMATION USER) to share the bank statement.

Q. Can account aggregator access user accounts details and transactions if user links them?
A. No

Q. Does user need to share bank credentials with an account aggregator or the FIU (Financial Information User) to link accounts?
A. No, Account linking happens with an OTP verification sent by the bank directly to User's registered mobile number with the bank and is also verified by the bank itself. Once verified

only accounts get linked to the account aggregator.

Q. How do bob World discover User accounts with the banks?
A. Discovery of accounts happens with a strong identifier like a verified mobile number.

Q. How to link new accounts at a later point time?
A. User can choose the FIP (Financial Information Providers) name with which User wants to discover and link new accounts, verify with OTP sent by the FIP (Financial Information Providers) and then new accounts get linked to profile.

Q. Where can user see all linked accounts list?
A. User can see the list of all linked accounts in My accounts section.

Q. Can user delink or remove an account after its linked?
A. Yes, User can use the delink option displayed for each linked account in account aggregator app/website. Please note once the account is delinked then all the approved consents in which this account is linked are revoked.

Q. What will happen if users delink an account for which user has granted consent to share data to an FIU (Financial Information User) on account aggregator?
A. Consent gets revoked, that means FIU (Financial Information User) will no longer be able to fetch data for the consent.

Q. What if user doesn’t want to give consent?
A. User has the choice to either approve or reject the consent. Users can reject the consent if User don’t wish to give consent.

Q. User no longer wish to share User consent. How to revoke the consent already approved?
A. User can revoke already approved consent by logging into account aggregator web app or downloading android app.

Q. What is the difference between pause consent and revoke consent?
A. Pause consent will only temporarily pause the sharing of data with the FIU (Financial Information User) and can be resumed later but once revoked FIU (Financial Information User) will no longer be able to fetch data for that approved consent.

Q. Where can user see the list of all consents granted or revoked or paused etc.?
A. User can see the list of all consents in Profile setup page in app and account aggregator web app or Mobile app

Q. Is there any deadline or expiry for a consent request received?
A. Yes, every consent will be valid. At the time of consent approval, the validity is clearly displayed on the consent screen. Users can check the consent parameters before approval.

Q. Is it possible to close User account with account aggregator?
A. Yes, using account aggregator web app or Mobile app User can close the account. account aggregator sends OTP to the registered mobile number for verification. Once OTP is verified account gets closed. Account closed will delink all the linked accounts and revoke all the active or paused consents.

Q. What will happen to User consents granted if user close account aggregator account?
A. Consents will get revoked.

Q. Will account aggregator deletes all User information pertaining to User account? What is the information account aggregator will retain after user submits request for closure?
A. account aggregator will retain the consents data for audit and archive purposes.

Q. How long will account aggregator take to close User account?
A. Immediately

Q. Will account aggregators be able to retrieve User account once user close at a later point of time?
A. No

Q. User want to temporarily deactivate account aggregator account, is it possible?
A. No, User will not be able to deactivate User's account temporarily with account aggregator, but User will be able to pause User's active consents instead to prevent User's data to be shared with the FIU (Financial Information Users).

Q. What types of accounts will user be able to fetch?
A. At present User will be able to fetch only Savings and Current accounts.

Q. Where can users find the linked accounts in bob World?
A. User can see User's other bank accounts in view all Accounts section.

View locker details through bob World

Q. Where is the user able to get locker services in the application?
A. User can get locker services in User accounts section > save tab of the application. By clicking on Locker > 'view now' User will get User's existing locker details.

Q. What are all locker details available in the application?
A. In view of locker services User can be able to view locker details viz., locker number, annual rent, branch name, branch SOL ID, issue date, due date, due amount, mode of operation, linked account number, security deposit ID, nominee registered.

Q. How can avail locker facility through bob World?
A. Branch wise locker availability is available in more section > Apply for > Locker. By clicking on locker User can get all the branch wise details of locker.

Q. Where should user get User locker number?
A. Existing locker number is available in User view all accounts section of the application under view locker facility.

Q. User want to pay User locker due amount. How can user pay through application?
A. Presently only view details are available for the locker facility in which User will be able to view due amount for User's locker. For the payment of due amount User has to visit User's base branch.

Q. How will user know annual rent of locker?
A. In User accounts section of the application, view locker facility is available. By clicking on view details User will get to know about annual rent of User's availed locker.

Q. Users have availed two lockers from the bank; will user be able to get details for both lockers?
A. Yes, User will be able to view details of all User's locker availed from the bank.

Q. User want to know about registered nominee details for the locker availed. What to do?
A. Information about nominee registered or not for User's locker is available in view locker services which are under User accounts section. Users can get User's registered nominee details by visiting User's base branch.

Sending of e-mail alerts for financial transactions

Q. How will user get notified regarding financial transactions which are made through application?
A. Now we are sending email alerts on User's registered email id as well for financial transactions done through bob Word application. E-mail alert facility is available for self-linked fund transfer, third party fund transfer within bank, IMPS, NEFT, RTGS & scan to pay.

Q. User have not updated email id in the bank then how user can get email alerts on preferred email id?
A. We send email alerts for financial transactions on customer's registered email id only. Users can update User's email id by utilizing our email id updation facility which is present in the application under contact details section of profile.

Online LABOD/ODBOD closure

Q. Where will user get digitally opened LABOD/ODBOD account in the app for closure?
A. LABOD/ODBOD option is available in the borrow section of the application & under digital loan facility which is available on dashboard of the app. Under LABOD/ODBOD option User's digitally opened LABOD/ODBOD accounts are available with option of pay loan amount & close account.

Q. User wants to close LABOD/ODBOD account. What to do?
A. Only digitally opened LABOD/ODBOD accounts will be closed through application. LABOD/ODBOD option is available in the borrow section of the application & under digital loan facility which is available on dashboard of the app. Under LABOD/ODBOD option User's digitally opened LABOD/ODBOD accounts are available with option of pay loan amount & close account. Accounts which are opened through branches will be closed by branch only.

Q. User want to close LABOD/ODBOD account which is opened through branch. What to do?
A. Presently LABOD/ODBOD closure facility is available for those accounts which are opened digitally. Kindly visit User's base branch for closure of User's LABOD/ODBOD account which is opened by branch.

Q. User want to close LABOD/ODBOD account which is opened through net banking. What to do?
A. LABOD/ODBOD option is available in the borrow section of the application & under digital loan facility which is available on dashboard of the app. Under LABOD/ODBOD option User's digitally opened LABOD/ODBOD accounts are available with option of pay loan amount & close account.

Q. How will user get to know about outstanding amount of LABOD/ODBOD account?
A. LABOD/ODBOD option is available in the borrow section of the application & under digital loan facility which is available on dashboard of the app. Under LABOD/ODBOD service all the digitally opened LABOD/ODBOD accounts are available with outstanding amount.

Q. User want to pay LABOD/ODBOD account. Where will user get option for payment?
A. LABOD/ODBOD option is available in the borrow section of the application & under digital loan facility which is available on dashboard of the app. Under LABOD/ODBOD service all the digitally opened LABOD/ODBOD accounts are available with option Pay now. By selecting pay now option User can pay fully or partially outstanding amount of User's account. Kindly visit base branch for payment in User's account which is opened through branch.

Q. User want to pay LABOD/ODBOD account which is opened through branch. What to do?
A. Presently payment in LABOD/ODBOD account is available for those accounts which are opened digitally. Kindly visit User's base branch for payment in User's LABOD/ODBOD account.

Q. User want to pay LABOD/ODBOD account which is opened through net banking. What to do?
A. LABOD/ODBOD option is available in the borrow section of the application & under digital loan facility which is available on dashboard of the app. Under LABOD/ODBOD option User's digitally opened LABOD/ODBOD accounts are available with option of pay loan amount & close account.

Q. User is not able to close LABOD account which is paid off or there is no any outstanding available for payment. What should user do?
A. Kindly visit User's base branch for closure of already paid LABOD account.

Q. User have completely paid off outstanding amount of User LABOD account but still account is getting displayed in the application. What to do?
A. Kindly visit User's base branch for closure of already paid LABOD account.

Q. User have completely paid off outstanding amount of User ODBOD account but still account is getting displayed in the application. What to do?
A. ODBOD option is available in the borrow section of the application & under digital loan facility which is available on dashboard of the app. Close account option is available under ODBOD service.

Credit Score

Q. What is a Credit Report?

A. A Credit Report (also known as CIR i.e. Credit Information Report) is a record of User's credit history. Credit report has information of the individual's Loan accounts over a period of time.

Q. What does the Credit Report include?

A. It may include information on applications for credit that User have made in the past as well as information relating to User's history of repaying credit card debts, personal loans and mortgages.

Q. What is credit score?

A. A credit score is a statistical number that depicts a person's creditworthiness. A credit score plays a key role in a lender's decision to offer credit.

Q. User was just a Guarantor however the loan account is reflecting on credit report?

A. A guarantor on any form of loan is equally responsible to ensure the repayment of the loan. Any late payments made by the primary account holder will be reflected in the Guarantor's report and will also impact on his/her credit score.

Q. Why is User EQUIFAX Score not the same as User CIBIL score?

A. While all credit bureaus have the same score range, it is likely that an individual will have different scores in each Bureau. This is because each Bureau uses their proprietary scoring model to develop a credit score.

Q. What information is required to generate User Credit Report?

A. Below information are required to generate Credit report:

I. First name
II. Middle Name
III. Last Name
IV. DOB
V. Input Address
VI. Input State code.
VII. Input Postal Code
VIII. Input Phones
IX. Input Email ID
X. Input ID Value (PAN / Passport / Voter / DL / Ration ID / UID)
XI. Gender

Q. User account status and Balance are incorrect or not updated. How do user dispute it?

A. We report information as per the details provided by the Institutions in the Data Submission.
If account status and balance is incorrect or not updated, please email on ecissupport@equifax.com or call - 1800 209 3247. The turnaround time for disputes is 30 days.

Q. What is Credit Report Number which user is asked to input on Dispute?

A. Credit report number is same as Report Order No. provided on the top left of the Credit Report.

Q. What if User personal details populated in Credit score feature is incorrect?

A. Please raise a complaint with the branch if the personal details are incorrectly displayed in Credit score feature.

Q. How can user raise dispute on the Credit score or Credit report received?
A. User can write to ecissupport@equifax.com or call - 1800 209 3247 for any dispute on the Credit score or Credit report.

Q. How to check User Credit Score?
A. Log In > Borrow section > Credit Score
Log In > Profile Section > Credit Score > Check Now

Q. What are charges to generate Credit Score?
A. Credit Score will be shown to the customer free of cost once each financial year for the first time irrespective of digital channel After that Rs. 20 + GST will be Charged for subsequence request.

Q. User account has been debited but user has not received the Credit report?
A. Please check the credit report status in the transaction history. If the status is failure, please raise a complaint by writing to ecissupport@equifax.com or call - 1800 209 3247.

Q. User is unable to generate Credit score as User email ID is not updated?
A. Kindly set the email ID under request services to receive the Credit score report.

Customer profile updation

Q. User want to update mother's name/ Gross annual income/ Marital status/ Customer type/ Occupation/ Employment status/ Company name/ Source of income. Where will user get option for updation of User profile?
A. Customer profile updation option is available under More > Request services > Miscellaneous > Customer profile updation or Profile Section > Customer profile updation. With the help of this option, User can update User's Mother's name, Gross annual income, Marital status, Customer type, Occupation, Employment status, Company name & Source of income.

Q. Is there any supporting documents required for updation of User profile?
A. No, there is no need to submit supporting documents for updation of Mother's name/ Gross annual income/ Marital status/ Customer type/ Occupation/ Employment status/ Company name/ Source of income through bob World.

Q. Will user has to visit branch for updating User's profile?
A. No, there is no need to visit branch for updation of User's profile parameters- Mother's name/ Gross annual income/ Marital status/ Customer type/ Occupation/ Employment status/ Company name/ Source of income through bob World.

Q. For how many times will user be able to update or modify User profile through bob World?
A. User can update or modify User's profile details (Gross annual income/ Marital status/ Customer type/ Occupation/ Employment status/ Company name/ Source of income) in the frequency of 6 months & mothers' name will be updated only once through bob World.

Blocking of bob World application through SMS

Q. User received an SMS for transaction done through bob World which was not initiated by user. How can user report suspicious transactions done through bob World or block bob World application?
A. User can block User's bob World application by sending SMS as "BLKMB" to 09920077025 through User's registered mobile number to avoid further loss.

Q. How can user get to know whether bob World application has been blocked or not as per request through SMS?
A. As soon as bank receives SMS for blocking bob World then application will get deregistered & User's mobile number for bob World will get block & same should be convey to User's registered mobile number through acknowledgement SMS.

Q. User want to unblock mobile number for bob World application. How can user again register for bob World application?
A. Firstly User must unblock User's mobile number for bob World application by visiting User's base branch. After successful unblocking of mobile number, User can again register User's bob World application through base branch/ ATM/ internet banking.

Unscheduled loan payment through bob World

Q. User want to make lump sum payment to loan account. Where will user get option for payment?
A. User can make lump sum payment to User's loan account with the option- "Fund Transfer". Under fund transfer journey, User will get option- User bob accounts where User must select loan account number in which User want to make payment. Once User clicks on loan account number, option for Prepayment (Unscheduled payment) will get display.

Q. If users make lump sum payment (Prepayment) to loan account then whether User EMI amount will also get change? What will be the impact on User EMI?
A. Prepayment amount will get adjusted against principal amount & it will not be treated as overflow. Recovery of EMI will continue as per original repayment schedule.

Digital Calendar

Q. What is Digital Calendar?
A. Digital Calendar feature of bob World provides various information to customer like birthday date, Holidays (state wise), EMI dates for all loan account, FD/RD maturity date, Standing Instruction, Credit card bill payment date, registered bill payment date, ECS date, reminders, etc.

Q. How can user check EMI date of Car/Home loan in digital calendar?
A. For checking of EMI date of any loan please use the following path.
Login →Home → Customer Profile → Digital Calendar → Get started → Click on current month calendar → EMI date will show with loan account number.

Q. How can user check FD/RD Maturity date in digital calendar?
A. For checking of FD/RD Maturity date please use the following path.
Login → Home → Customer Profile → Digital Calendar → Get started → Click on current month calendar → FD/RD Maturity will show with account number.

Q. How can user check SI (Standing Instruction) date of RD Account in digital calendar?

A. For checking of SI date of RD Account please use the following path.
Login → Home → Customer Profile → Digital Calendar → Get started → Click on current month calendar → SI date of RD Account will show with account number.

Q. How can user check Holiday in digital calendar?
A. For checking of Holiday please use the following path.
Login → Home → Customer Profile → Digital Calendar → Get started → Holidays → View all holidays → Change State → Search State → Select Branch → Apply.

Q. Can users check Holiday of states other than existing account state?
A. Yes, User can check holiday of states other than User's existing account state using following path.
Login → Home → Customer Profile → Digital Calendar → Get started → Click on current month calendar → Bank Holiday will show with event name. Users can change state and branch from view all holiday tab.

Q. How can user check Birthday in digital calendar?
A. For checking of Birthday please use the following path.
Login → Home → Customer Profile → Digital Calendar → Get started → Click on birthday month in calendar → Birthday date will display with message.

Q. How can user add task/reminder in digital calendar?
A. For addition of task/reminder in digital calendar please use the following path.
Login → Home → Customer Profile → Digital Calendar → Get started → Click on '+' icon on top right of the screen.
Users can add task/reminder in different categories viz. BOB Credit Cards, Electricity bills, Gas, etc. and frequency option is also given for Every Year, Every Quarter, Every Month and Never.

Mutual Fund

Q. How can user open an Online Mutual Fund Account with Bank of Baroda?
A. User can open mutual fund account by self through bob World-Mobile Banking application using following path by entering required details like, Annual Income, Nominee Name, etc.
Login > Home > Invest > Mutual funds > On-boarding Journey.

Q. Can user transact anytime during the day?
A. Yes, User can transact at any time of the day. However, in order to get the NAV of the same day User have to transact before the cut-off time of the scheme. If User place an order after the said cut-off time, User will be eligible for the NAV of the next day.

Q. Can user transact on a holiday?
A. Yes, user can place User's request even on a holiday. However, the request will be processed on the next business day, and the respective NAV will be applicable as per Mutual Fund's offer document.

Q. What are different options given to customers for transaction in Mutual Fund section?
A. Bob World has given six options to customers for transaction viz. Lumpsum, SIP, Switch, Redeem, SWP and STP etc.

Q. Where can the customer see transaction details of the purchase?

A. User can see the transaction details of the purchase using following path.
Login > Home > Invest > Mutual funds > Account Selection > Reports > Transaction Report

Q. How will user receive the redemption amount?
A. User can receive redemption amounts through direct credit in User's Savings Bank Account mentioned while onboarding to mutual fund account opening journey.

Q. How does user purchase Mutual Fund through Lumpsum?
A. User can purchase mutual funds through Lumpsum using following path.
Login > Home > Invest > Mutual funds > Account Selection > Transact > Lumpsum.

Q. How do users purchase Mutual Fund through SIP?
A. User can purchase mutual funds through SIP using following path.
Login > Home > Invest > Mutual funds > Account Selection > Transact > SIP.

Q. How do users redeem Mutual Fund units?
A. User can redeem mutual fund units of User's using following path.
Login > Home > Invest > Mutual funds > Account Selection > Transact > Redeem.

Q. How do users switch from existing Mutual Fund?
A. User can switch from existing mutual fund to another fund of User's choice using following path.
Login > Home > Invest > Mutual funds > Account Selection > Transact > Switch.

Q. How do users select SWP option?
A. User can choose SWP option using following path.
Login > Home > Invest > Mutual funds > Account Selection > Transact > SWP.

Q. How do users select STP option?
A. User can choose STP option using following path.
Login > Home > Invest > Mutual funds > Account Selection > Transact > STP.

Q. Where will user find different types of funds to invest?
A. User can use following path to find different types of funds to invest.
Login > Home > Invest > Mutual funds > Account Selection > Explore Funds

Insurance

Q. What type of insurance user can buy from bob World?
A. User can buy Life Insurance, Two-Wheeler, Four-Wheeler and Health insurance.

Q. Can users be able to view key features of available insurance products?
A. Yes, user can view key features of available insurance products.

Q. Can users buy insurance for others also?
A. Yes, users can buy insurance not just for themselves but also for others.

Q. Can user transact anytime during the day?
A. Yes, User can transact at any time of the day.

Q. Can user transact on a holiday?

A. Yes, user can place User's request even on a holiday.

Q. How can users buy insurance through bob World?
A. Login > Home > Invest > Insurance & social security > Insurance > Buy Insurance

Q. How can users see existing policies through bob World?
A. Login > Home > Invest > Insurance & social security > Insurance > My Policies

Q. Can user see existing policies purchased through other than bob World?
A. No, currently user can be able to see policies only purchased through bob World.

Q. Can users purchase motor insurance for old vehicle also through bob World?
A. Motor insurance functionality covers 2-wheeler and 4- wheeler insurance for both Old and New Vehicles.

Demat and Trading account

Q. What is Demat and Trading account?
A. A Demat (dematerialized) account holds your shares and securities in electronic form, while a trading account enables buying and selling of these securities on the stock market.

Q. What details are mandatory to open Demat and Trading account?
A. To open a Demat and Trading account, it is mandatory to link your PAN number, mobile number, and email ID to the account.

Also, the user must have a Digi Locker. If the user does not have a Digi Locker, they will need to sign up for one during the account setup process, only then they can open a demat and trading account.

Q. How can user open Demat and Trading account through bob World?
A. Login > Home > Invest > Markets & securities > Demat and trading Account > Details are auto fetched, Select A/c number, give consent and click on Done to proceed > Open a new Account now.

Q. After opening account can user be able to trade through bob World?
A. No, this functionality is only available for the open demat and trading account. After opening account user must use bob World e-trade app for trading.

IPO

Q. Who can apply for IPO/NCD through bob World?
A. All bob World users with a savings account, Demat account and valid PAN can apply.

Q. Is Demat account required for IPO/NCD?
A. Yes, a valid Demat account is required.

Q. Can user apply IPO without Demat account?
A. No, Demat account is mandatory for IPO application.

Q. What are investor details in IPO/NCD?

A. Investor details include PAN, Demat account and personal information required for applying.

Q. What details are required to add investor for IPO/NCD?

A. User must provide Name, Demat Account Number and Depository details (CDSL or NSDL).

Q. What happens if wrong Demat details are entered?

A. Application may be rejected, or shares may not be credited.

Q. How to add investor details in bob World app?

A. Log In > Click on Invest Tab > Markets & securities > Apply for IPO >Add now (instantly add an investor) > Enter Details > Confirm

Q. Can user delete investor details?

A. Yes, user can delete saved investor details.

Q. How to delete investor details in bob World app?

A. Log In > Click on Invest Tab > Markets & securities > Apply for IPO >Investor profiles > Select Investor > Delete investor> Confirm.

Q. How can user apply for IPO/NCD through bob World app?

A. Log In > Click on Invest Tab > Markets & securities > Apply for IPO > Choose Issue > Enter Bid Details > Confirm.

Q. How is payment made for IPO/NCD application?

A. Amount is blocked in user's account (ASBA) and debited only if shares/bonds are allotted.

Q. How can user view IPO/NCD applications?

A. Log In > Click on Invest Tab > Markets & securities > Apply for IPO > Applied applications.

Q. Can user modify IPO bid after applying?

A. Only Non-Institutional bidder (Individual investor / NRI / HUF (bid amount exceed RS 2 lacs and eligible employee (bid amount exceed RS 2 lacs) can modify IPO that are also allowed for upper side only through bob World.

Retail individual investors are not eligible to modify through bob World.

Q. Can users delete IPO application?

A. Only Retail individual investors are eligible to delete IPO application through bob World. Non-Institutional bidder (Individual investor / NRI / HUF (bid amount exceed RS 2 lacs and eligible employee (bid amount exceed RS 2 lacs) are not eligible to delete IPO application through bob World.

Q. Can users modify NCD bid after applying?

A. No, modification is not allowed for NCD applications, regardless of the investor category whether retail investor or non-institutional, HNI investor.

Q. Can user delete/withdraw NCD bid after applying?

A. Yes, Deletion /Withdrawal allowed for both retail and non-institutional investors, HNI investors.

Q. How to modify IPO/NCD bid in bob World app?
A. Log In > Click on Invest Tab > Markets & securities > Apply for IPO > Applied applications> Select Application > Modify Bid > Update Details > Confirm.

Q. How to delete IPO/NCD bid in bob World app?
A. Log In > Click on Invest Tab > Markets & securities > Apply for IPO > Applied applications> Select Application > Delete application > Confirm.

Q. Can IPO/NCD be cancelled after closing date?
A. No, once issue is closed, application cannot be modified or cancelled.

Q. What happens if IPO/NCD is not allotted?
A. Blocked amount in user's account is released (unblocked) after allotment process.

Q. When will amount be debited in IPO/NCD?
A. Amount is debited only if shares are allotted to the user.

Q. How will user know IPO/NCD allotment status?
A. User can check status in app or via registrar website after allotment is finalized.

Q. When are shares credited after allotment?
A. Shares are credited to Demat account before listing date.

Opening of Sukanya Samriddhi Account

Q. How does user apply for Sukanya Samriddhi Yojana account (SSY) through bob World application?
A.

- To apply for Sukanya Samriddhi Yojana account, the guardian is required to apply for the same via following path.
- Log In > Invest > Sukanya Samriddhi Account > Explore > Open Account/Add account.
- Guardian is required to enter Birth Certificate number of girl child with name and date of birth of birth of girl child (PAN number of girl child is not mandatory). After submitting the request through bob World, reference number will be generated, and acknowledgment receipt will be shared on mail. Guardian is required to reach the base branch within 30 days with all the required KYC documents and hard copy of acknowledgment receipt for opening of SSY account.

Q. How does user deposit money into Sukanya Samriddhi account?
A. User may deposit cash/cheque in Sukanya Samriddhi Yojana account by visiting Bank of Baroda branch or do fund transfer through the linked guardian's account using bob World app.
Log In > Send Money> View more > Fund Transfer > User bob accounts > SSY Account
User may add SSY account to User's mobile banking using following path.
Log In > Invest > Sukanya Samriddhi Account > Explore > Add Account

Q. Can more than one Sukanya Samridhi Yojna (SSY) account be opened for the same girl child?
A. No, only one SSY account can be opened in the name of the girl child either by natural or legal guardian.

Q. What are the documents required for opening Sukanya Samridhi Yojna account with Bank of Baroda?
A.
- Sukanya Samriddhi Yojana Scheme Account Opening Form
- Passport size photograph
- Copy of ID proof
- Birth Certificate copy of girl child.

Tracking of bank products through Central Dispatch Unit

Q. What is Central Dispatch Unit?
A. It provides option for tracking of products like Cheque book, debit card and wearables.

Q. How to track status of User cheque book, debit card and wearables.
A. User have to follow the below path for tracking of cheque book, debit card and wearables.
Log In > More > Request Services > Miscellaneous > Tracking.

Q. What details will be available in Tracking?
A. In Tracking option, customers have to select account number for which tracking is required. After selecting the account number, request present in the account number for Cheque book, debit card or wearables will be shown and after clicking on the required product following details will be shown.

1. Account Number
2. Air Waybill Number
3. Courier Name
4. Customer Name
5. Product Name
6. Processing Date
7. Current Stage
8. Destination Dept
9. Dispatch Date

Q. Is more than one request for cheque book, debit card or wearables will be displayed?
A. Yes, more than one request for any of the above-mentioned products will be displayed with tracking details.

Bob earth green deposits opening option through bob World.

Q. What are bob earth green deposits?
A. A bob earth green deposit is a type of bank deposit that allows investors to support environmental and sustainable projects with their money. Bob earth green deposits are like

traditional fixed deposits (FDs) in that investors put money into a bank for a set period and earn interest. However, the funds from bob earth green deposits are specifically used to fund environmentally friendly projects.

Q. Is NRI eligible to open bob earth green deposits?
A. Yes. Bank has introduced Bob earth green deposits schemes for Domestic and NRI customers (both NRE and NRO bob earth green deposits schemes) in both Callable and Non-callable schemes codes in RIRD/MIP/QIP schemes.

Q. What is the minimum amount to open bob earth green deposits?
A.Rs. 5000/- (Rupees Five Thousand Only).

Q. How can user open bob earth green deposits?
A. To open bob earth green deposits account. Users have to follow the following path.
Log In > Save > Open deposit > open the account > bob earth green deposits.

Q. How can user close bob earth green deposits?
A. Only Demand/callable deposits can be closed. To close demand/callable bob earth green deposits account. Users have to follow the following path.
Log In > Save > More > Fixed/Systematic Deposit Plan > FD/SDP closure

Q. How can user view deposit receipt?
A. After opening of deposit account, receipt has been sent to registered email ID. Customer can view receipt using below path also.
Log In > Save > More > Fixed/Systematic Deposit Plan > View receipt.

Displaying of CKYC Number in bob World

Q. What is CKYC number?
A. CERSAI maintains a centralized repository of KYC records of customers in the financial sector through Central KYC Records Registry. It has uniform KYC norms and inter-usability of the KYC records across the sector. The records are uniquely identified through CKYC Number, which is a 14-digit number.

Q. Where do user get CKYC number?
A. User will now be able to view their C-KYC number under Profile section. The 14-digit CKYC Number will be display in masked format as “XXXXXXXXXXXXXX” with a provision of Eye button/icon clicking on which will display full CKYC Number.

Jan Suraksha (PMSBY/PMJJBY)

Q. What is the nature of the scheme PMSBY?
A. The scheme is a one-year cover Personal Accident Insurance Scheme, renewable from year to year, offering protection against death or disability due to accident.

Q. How will the premium be paid?
A. The premium will be deducted from the account holder’s bank account through ‘auto debit’ facility in one installment, as per the consent given by the customer at the time of enrolment.

Q. Who will be eligible to subscribe?

A. All individual (single or joint) account holders of the banks, in the age group of 18 to 70 years, are entitled to join. In case multiple accounts are held by the customer in bob then, the person is eligible to join the scheme through any one account only.

Q. Will this cover be in addition to cover under any other insurance scheme the subscriber may be covered under?
A. Yes.

Q. Are NRIs eligible for coverage under PMSBY?
A. No.

Q. Is there any provision for reimbursement of hospitalization expenses following accident resulting in death or disablement?
A. No.

Q. Will the family get insurance benefit if the account holder commits suicide?
A. No.

Q. What is the nature of the PMJJBY scheme?
A. The scheme is a one-year cover term life insurance scheme, renewable from year to year, offering life insurance cover for death due to any cause.

Q. How will the premium be paid?
A. The premium will be deducted from the account holder's bank / Post office account through 'auto debit' facility in one instalment, as per the consent given by the subscriber at the time of enrolment.

Q. Who will be eligible to subscribe?
A. All individual (single or joint) account holders of participating banks / Post office, in the age group of 18 to 50 years are entitled to join. In case of multiple accounts held by an individual in one or different banks / Post offices, the person is eligible to join the scheme through one bank / Post office account only.

Q. Will this cover be in addition to cover under any other insurance scheme the subscriber may be covered under?
A. Yes.

Q. Are NRIs eligible for coverage under PMJJBY?
A. No.

Q. User does not remember if he/she already has enrolled for the PMJJBY scheme in Bank of Baroda. What should I do??
A. While enrolling for the scheme an error will be shown "User are already enrolled for this service."

Atal Pension Yojana (APY)

Q. What is Atal Pension Yojana (APY)?
A. Atal Pension Yojana (APY) is a government pension scheme that provides fixed monthly pension after the age of 60 years.

Q. Who can apply for APY?

A. Any Indian citizen, who are not income tax assesses (income taxpayers are ineligible) and age between 18 to 40 years having a savings bank account can apply for APY.

Q. What is the minimum and maximum pension amount in APY?
A. Minimum pension is Rs.1,000 and maximum pension is Rs.5,000 per month.

Q. How is contribution amount decided in APY?
A. Contribution depends on the age of the subscriber and the pension amount selected.

Q. How will contribution be paid in APY?
A. Contribution amount is automatically deducted from user's bank account on monthly basis.

Q. What happens if user misses contribution payment?
A. Penalty will be charged, and amount will be deducted along with next contribution.

Q. When does APY pension start?
A. Pension starts after the user attains 60 years of age.

Q. Can user exit from APY scheme?
A. Exit is allowed only in case of death or serious illness. Normal exit is not permitted before 60 years.

Q. What happens in case of death of subscriber?
A. Pension is paid to spouse, and after that, corpus amount is given to nominee.

Q. Is there any tax benefit in APY?
A. Yes, tax benefits are available as per applicable income tax rules.

Q. How can user apply for APY through bob World app?
A. Log In > Click on Invest Tab >> Pension & small savings > Select Apply for APY > Enter Details > Confirm.

Sovereign Gold Bond (SGB)

Q. What is Sovereign Gold Bond (SGB)?
A. Sovereign Gold Bond (SGB) is a government-backed investment scheme where users invest in gold without buying physical gold.

Q. How can user invest in SGB through bob World app?
A. Log In > Click on Invest Tab >markets & securities > Select Sovereign Gold Bond (SGB) > Proceed> Choose Issue > Enter Quantity > Confirm.

Q. How is payment made for SGB investment?
A. Amount is directly debited from user's bank account.

Q. How can user view SGB investment in bob World app?
A. Log In > Click on Invest Tab >markets & securities > Select Sovereign Gold Bond (SGB) > Proceed> My Investment > Select Account number > View application.

Q. What details can user see in SGB holdings?
A. User can view serial number, Name, Gram purchased, rate, Payment amount, payment date.

Q. can user see in SGB holdings purchased from other channels than bob world?
A. No, user can see in SGB holdings purchased from bob world only.

Q. can user able sale SGB through bob world?
A. No, users cannot sale SGB through bob world. Users have to contact branch to sale SGB after 5 years if users want to sale or amount will be automatically credited in account of the user after 8 years.

Credit Card

Q. How to Add a Credit Card?
A. Steps: Cards > Credit Card > Add now.

When User clicks the Add now button. The customer can enter:

- Name on the credit card received.
- Credit card number.
- Valid through
- Date of birth of the customer.

1.After filing out all the details, the customer can generate an OTP.

2.After successfully entering the OTP received in User's mobile, User would be able to see the credit card details.

Q. How to pay the pending due?
A. The customer can pay the pending amount by selecting the "Pay" button, and we can see the latest due amount. The customer would be asked for 1. Total Amount. 2. Minimum amount 3. Other Amount. The customer can select the account number to which the amount is to be debited.

Q. What should be done when Credit card Bill amount is debited, and transaction is failed/timed out?
A. In case the amount is debited from account, the amount will be settled in T+3 days.

Q. How to see the CVV number?
A. On clicking the card, the details of the card will be displayed. The customer can click on the "Press & Hold card" to view CVV.

Q. How to block the card?
A. User can click on the card. The details of the card will be displayed, along with an option to block it. After entering the reason and following the TPIN, the customer can block the card.

Q. How does user view transaction details?
A. Tap the card, and the customer will be able to see the recent transaction details. On clicking the "View All" option, customers can see the statement along with recent, unbilled and unsettled cases.

Q. How to manage and set limits on a credit card?

A. Tap the card, and the customer will be able to see "Manage channel and Limit. With a click of the Manage channel and Limit buttons, customers can manage both domestic and international cards using T-PIN verification.

For domestic and international cards, customers can manage the following options:

- Contactless
- ATM cash withdrawal
- Set the online transaction POS.
- Set online transaction ECOM.

Q. How does user redeem the bonus points earned?
A. When the user taps the card, the Rewards option appears. The customer can redeem the points earned, and the minimum number of points to redeem is 1000.

Q. How to Set/change the PIN?
A. The customer can change the pin by selecting the option "Set PIN." On click of Set PIN, the customer would be asked for an OTP, and upon successful OTP verification, the customer can enter the new PIN following the transaction PIN verification.

Credit card – Convert to EMI

Q. How to convert a credit card transaction to EMI?
A. The customer can click on the "Convert to EMI" option available in Cards>Credit card home page or Credit card details. Once Customer clicks on "Convert to EMI" option Customer will be able to see the transactions which are eligible for Conversion to EMI. On selecting any transaction, Customer will have option to select tenure of the EMI. As the user selects the tenure the EMI amount, Interest rate, processing fee will be displayed to the user. On click of Convert to EMI button, a confirm details page will be displayed to user with Transaction amount/Tenure/EMI amount/Interest amount/Interest rate/Processing fee. ON clicking the "Confirm" button, Customer will be prompted to enter Transaction Pin. After entering correct Transaction Pin, the request to "Convert to EMI" for selected transaction will be submitted to BOBCARD.

Q. How to get confirmation that Selected transaction is converted to EMI?
A. Customer will receive a mail confirmation in T+1 day from BOBCARD.

Q. There is no transaction showing on click of "Convert to EMI" button?
A. If there is no transaction eligible for "Convert to EMI", a pop up message will be displayed to customer "No Transaction available for EMI".

Offers

Q. How to view Top/Current/Upcoming offers?
A. Steps: On Login > Home page> User bob section>Offers & In Shop & Pay tab>Explore section>Offers.

- On clicking of Offers icon user will be redirected to the offers section in bob World.
- User can view TOP/CURRENT/UPCOMING offers on the offers section page.

Q. How to filter offers according to offer type/Categories/Discount/Brand?

A. There is filter option provided on right side of the screen ( ) for users to filter offers accordingly. Users can filter offers according to Offer type (Top/Current/Upcoming), Categories, Discount, Brands.

Q. How to avail any offer?

A. On clicking of "Explore" button provided on any offer, a disclaimer will be shown to the user and asking to choose the account in which the cashback is credited (if any), on clicking of proceed button user will be redirected to the offers details page to avail the offer.

Invite & Earn

Q. What is Invite & Earn in bob World app?

A. Invite & Earn is a referral program where users can invite friends and family to use bob World app and earn rewards or cashback as per ongoing offers.

Q. Where can a user find Invite & Earn option?

A. Log in to bob World app > Go to "More" > Click on "Explore" > Select "Invite & Earn".

Q. How does Invite & Earn work?

A. Share your invitation code with friends > Friend downloads and registers on bob World app > Friend enters your code during registration > Eligible reward is credited as per campaign.

Q. How can a user share the invitation code?

A. Go to Invite & Earn section > Click on "Share" > Share the code via WhatsApp, SMS, or other apps.

Q. Where will the reward/cashback be credited?

A. The reward amount will be credited to the selected Bank of Baroda account chosen by the user in the Invite & Earn section.

Q. Can a user select/change the account for reward credit?

A. Yes, if the user has multiple accounts, they can select or change the account where rewards will be credited.

Q. How much cashback or reward will a user get?

A. The cashback/reward amount depends on the offer available at that time. It may vary as per ongoing campaign.

Q. When will the reward be credited?

A. The reward is credited only if the referral meets all eligibility criteria and if the offer is active at that time.

Q. Will reward be given for every referral?

A. No, rewards are given only when the referral meets the campaign conditions and when the offer is applicable.

Q. What happens if there is no active offer?

A. If no campaign or offer is active, no reward will be credited for referrals.

Q. Can the bank change or stop the Invite & Earn offer?

A. Yes, as it is a promotional campaign, the bank can modify or discontinue the offer at any time without prior notice.

Q. How can a user check total rewards earned?
A. Go to Invite & Earn section to view total rewards earned and status.

Alerts & Notifications

Q. Where is Alerts & Notifications placed in bob World?
A. Steps: On Post Login >Home page> Profile Icon>Alerts icon (Bell Icon)

Q. What are Alerts & Notifications?
A. Alerts & Notifications Section is divided into 2 categories.

i. Alerts: This section included only bank initiate important alerts, Products launch, Customer Birthdays, EMI payment alert, FD maturity alert. Alerts are only for information.

ii. Notifications: This section will consist of all other and bank related offers/feature announcements for user. Notification will also have “Click here”. On clicking “Click Here” button user will be redirected to the particular screen in bob World/URL.

Currency Convertor

Q. Where is Currency Convertor placed in bob World?
A. Steps: On Post Login >Home page> More>Explore section>Currency Convertor
On pre-login>More>Others>Currency Convertor

- On clicking of current convertor user can select Currency in “From” & “To” section.
- After selecting currency customer can enter the inputs in “Amount” Section provided.

Liberalized Remittance Scheme (Send Money Abroad) through bob World

Q. What is Send money to abroad?
A. LRS (Liberalized Remittance Scheme/ outward Remittance) option in the bob world has been renamed to Send money abroad.

Q. Where to find the Send money abroad option in the bob World?
A. Log In >Click on More > Click on Request Services > Miscellaneous > Send money abroad.

Q. How many currencies are available in send money abroad feature?
A. Currently 14 (fourteen) currency are available in send money abroad feature.

Q. What are the permissible purposes for with User can send money through LRS (Send Money Abroad)
A: Money can be sent for the following purposes through LRS (Send Money Abroad):

I. Gift
II. Maintenance of Close Relatives

Q.LRS (Send Money Abroad) remittance for Maintenance of which close relatives are permitted:

A: User can send money to the following close relatives:

i. Father (including Stepfather)
ii. Mother (including Stepmother)
iii. Brother (including stepbrother)
iv. Son’s wife
v. Daughter
vi. Son (Including stepson)
vii. Member of HUF
viii. Daughter’s Husband
ix. Husband (or) Wife
x. Sister (Including Stepsister)

Q. When is the beneficiary account credited using the send money abroad feature?

A. In the T+1 Working Days, the beneficiary account is credited using the send money abroad feature.

Q. Where the customer can lodge the complaint Related to Send money abroad (LRS)?

A. The customer can lodge a complaint on the customer care no.1800 5700 and 1800 5000, mobile app, SIEBEL CRM and branch.

Q. What are the things to be taken care while doing LRS (Send Money Abroad) transaction?

A. Following things need to be taken care while doing a LRS (SEND MONEY ABROAD) transaction though bob world:

I. Sufficient balance to be maintained in the account which includes remittance amount and charges.
II. Beneficiary details to be filled very carefully especially SWIFT code.

Simplified IMPS

Q. What is Transfer to Mobile?

A. Transfer to Mobile provides an option to make Inter Bank payments through IMPS. User can use Mobile Number and MMID of beneficiary or simply provide Mobile Number and select Beneficiary Bank to complete the transfer.

Q. How can user authenticate the beneficiary?

A. An option of "Authenticate the Beneficiary" made available which displays Name of the Account Holder to ascertain if the person to whom User are transferring funds is the intended one.

Q. While making transfer by providing mobile number and selecting Bank, fund transfer is getting declined?

A. If the beneficiary Bank does not live in this mode, transfer payment will decline. Also, in case beneficiary is having multiple accounts with none of the accounts marked as primary by beneficiary Bank, the transaction gets declined. In both the cases funds will be reversed. User can choose other options like Mobile Number and MMID or IMPS to Account in this case.

Q. How to transfer fund through mobile number (Simplified IMPS)?

A. Login > Send Money > View More > Fund Transfer > Transfer to Mobile

Q. How to generate MMID?
A. User can generate MMID through path Login > More > Quick actions > Generate MMID > Generate.

Q. How to manage (Delete/Share) MMID?
A. User can manage (Delete/Share) through path Login > More > Quick actions > Generate MMID > Delete/Share

National Pension System (NPS)

Q. How can user open an NPS account through bob World?
A. Log In >Click on Invest Tab > Click on National Pension Scheme > Apply for NPS account.

Q. Does user need to submit any document post opening this account online?
A. No, Bank of Baroda has a complete digital process for its customers. User will have to upload User's latest photograph and signature sample online.

Q. User already have NPS account. Can user have more than one NPS account?
A. No, multiple NPS accounts for a single individual are not allowed.

Q. How can users contribute individually to NPS?
A. Log In >Click on Invest Tab > Click on National Pension Scheme > Contribute.

PPF (Public Provident Fund)

Q. How can one apply for the Public Provident Fund (PPF) Scheme through bob World?
A. Log In > Click on Invest Tab > Click on Public Provident fund.

Q. How do user deposit money into Public Provident Fund (PPF)?
A. User may deposit cash/cheque in Public Provident Fund (PPF) account by visiting Bank of Baroda branch or do fund transfer through the bob World app.
Log In > Send Money> View more > Fund Transfer > User bob accounts > PPF Account

Disable Internet Banking

Q. How to disable internet banking through bob World?
A. Log In >Click on More > Click on Request Services > Internet Banking > Disable Internet Banking

Q. Can user re-activate internet banking after disabling the service?
A. Yes. The same can be re-activated by visiting to base branch.

Positive Pay Confirmation

Q. What is Positive Pay Confirmation?

A. Positive Pay Confirmation is a process that helps prevent cheque fraud by confirming the details of a cheque before it is presented. The PPS is available for cheques of a certain value or above, and the account holder can choose to use it.

Q. How user be able to avail the Positive Pay Confirmation service?
A. Log In >Click on More > Click on Request Services > Cheque > Positive Pay Confirmation

Q. Will User positive pay confirmation be processed today?
A. The confirmation submitted before 6 PM is processed on the next day.

Q. Can user modify/Delete the request?
A. No.

Q. What details are required for submitting positive pay confirmation?
A. Account number, cheque number, payee name, amount, cheque date and transaction code.

IRCTC/Train Booking

Q. What is IRCTC train booking in the bob World?
A. It is a feature that allows users to search, book train tickets directly through the app integrated with Indian Railway catering and tourism Corporation.

Q. From where can user access the IRCTC train booking service in the bob World?
A. 1.Login> Dashboard> Save tab>Shopping and booking> Train booking (IRCTC).
2.Login>shop tab> Shopping and booking> Train booking (IRCTC).

Q. Do user need an IRCTC account to book train tickets through the bob World?
A. Yes, a valid IRCTC user ID is mandatory to complete the train ticket booking through the bob world application.

Q. New user who doesn't have IRCTC account can book train tickets through the bob World?
A. Yes, New users can register for an IRCTC account within bob World and after successful creation of IRCTC account user can book the train ticket.

Q. Can user Retest User ID/Password of IRCTC account through the bob World?
A. Yes, User can retrieve their IRCTC User ID by entering their registered mobile number or email ID. The user ID will be sent via SMS or email to the registered contact details. Users can reset their IRCTC password securely within bob World. Option to reset via OTP verification on registered mobile/email available in bob World.

Q. Can User Change the Boarding Point?
A. Users can select or change their boarding station at the time of booking. Post-booking, users can request a boarding point change online as per IRCTC guidelines.

Q. Can User check PNR status in the bob World?
A. Yes, by entering the PNR Number in the PNR Enquiry option PNR status in the bob World.

Q. Can user book tatkal tickets through bob World?
A. Yes, tatkal bookings can be done through bob World.

Q. Can user select seats or berth preferences in bob World?
A. Yes, users can select berth preferences, but final allocation depends on IRCTC.

Q. Where can user check his booked tickets?
A. Under My Bookings the user can check his booked tickets.

Q. Can the user download the ERS (Electronic Reservation slip) through bob World?
A. Yes, the user downloads the ERS (Electronic Reservation slip) through bob World.

Q. Can user cancel his cancel his train tickets through bob World?
A. Yes, User can cancel tickets through bob World path- My Booking> upcoming>ticket detail> Cancel Ticket.

Q. How can user track trains through bob World?
A. User can track train through Train booking (IRCTC) > Track your train.

Q. How will the user receive the Refund after the cancellation of the ticket through bob World?
A. User will receive the refund within T+2 working days after the cancellation.

Q. What are the cancellation charges?
A. Charges depend on the IRCTC policies and timing of cancellation.

Q. Can user check the seat availability before booking?
A. Yes, Real-time seat availability is displayed.

Q. What happens if payment fails but amount is deducted?
A. If booking is unsuccessful, Refund will be initiated within T+2 working days.

Q. Is there any service charge Applicable?
A. Yes, as per IRCTC policy.

Q. Is train booking secure on the bob World?
A. Yes, Transactions are secured and train booking secure on the bob World.

Q. What should a user do if ticket is not generated?
A. The user can check transaction history, wait for confirmation or contact support if issue persists.

Passbook

Q. What is the passbook functionality in Bob world?
A. It is a digital version of a bank passbook that can show recent transaction and account balance in a simple, easy to understand format.

Q. What accounts are shown in the passbook in bob world?
A. All types of accounts are shown in the passbook example saving, current, OD/CC, Loan, fixed deposits and SDP.

Q. What Is Category wise spending outflow and inflow in the passbook feature of Bob world?
A. Category wise spending outflow and inflow is there in the passbook feature of Bob world under the Analysis tab of the passbook which shows user a spending based on category.

Q. What is the use of the Sort and Filter option of the passbook?
A. with help of short and filter users can find the data based on date, amount, category, transfer type etc.

Q. What Is Spending overview in passbook?
A. The Spending overview in passbook will show the user spending wise overview In graphs and charts for easy understanding of user.

Q. What Is merchant wise spending in passbook?
A. The merchant wise spending in passbook will show the user merchant wise spending overview in graphs and charts for easy understanding of user.

Help and Support

Q. Where can a user find the Help & Support section in bob World app?
A. Log in to bob World app > Go to Profile section > Click on “Need Help” to access all support options. Besides this on pre login as well after every transaction user will get an option with name, “Need help?”

Q. How can a user learn to use different functionalities available in app?
A. Users can access videos of different functionality available at Profile > Need Help > Click on “Watch Demo” to view videos explaining different app features. Besides this on pre login as well after every transaction user will get an option with name, “Need help?”

Q. How can a user view FAQs in bob World app?
A. Go to Profile > Need Help > Click on “FAQs” to access commonly asked questions and answers. Besides this on pre login as well after every transaction user will get an option with name, “Need help?”

Q. How can a user access AI Assistant Chat?
A. Go to Profile > Need Help > Click on “AI Assistant Chat” to interact with the chatbot for instant help. Besides this on pre login as well after every transaction user will get an option with name, “Need help?”

Q. How can a user start Aditi Chat in bob World app?
A. Go to Profile > Need Help > Click on “Aditi Chat” to chat with the virtual assistant for queries and guidance. Besides this on pre login as well after every transaction user will get an option with name, “Need help?”

Q. How can a user view customer support contact information?
A. Go to Profile > Need Help > Click on “Contact Us” to see helpline numbers, email IDs, and other contact details. Besides this on pre login as well after every transaction user will get an option with name, “Need help?”

Q. How can a user chat with customer support agent?
A. Go to Profile > Need Help > Click on “Agent Live Chat” to start chatting with a customer support executive. Besides this on pre login as well after every transaction user will get an option with name, “Need help?”

Q. How can a user set up a video call with customer support?
A. Go to Profile > Need Help > Click on “Video Call” to connect with a support executive through video assistance. Besides this on pre login as well after every transaction user will get an option with name, “Need help?”

Q. Where can a user find need help in bob world?
A. After the successful/failed transaction screen the need help section is at the bottom of the screen.

Q. How can a user raise a complaint in bob World app?
A. Go to Profile > Need Help > Click on “Help & Support” > Select complaint option >Raise complaint>Select transaction/skip Enter details > Submit request.

Q. How can a user track or view lodged complaints?
A. Go to Profile > Need Help > Help & Support > Track my complaints> Select account number>Select date range> Apply filter.

Q. What type of complaints can be raised through CRM?
A. User can raise complaints for UPI, IMPS, NEFT, RTGS transactions, failed payments, delays, and other service issues.

Q. Is it mandatory to select a transaction to raise complaints?
A. No, users can select an existing transaction or skip and enter details manually.

Q. Will user gets complaint reference number?
A. Yes, a reference number is generated after submitting complaint.

Q. How much time does it take to resolve complaints?
A. Resolution time depends on complaint type, usually within T+7 working days.

Q. Is it possible to raise a complaint through bob world for transaction done via other channels?
A. Yes, customers can raise complaints through bob world for transactions carried out via other channels (such as ATM, branch, or internet banking), provided the transaction is linked to their account.

<u>WhatsApp Banking</u>

Q. What is Bank of Baroda WhatsApp Banking?
A. WhatsApp Banking is a digital service that allows customers to access banking services like balance enquiry, mini statement, and other requests through WhatsApp.

Q. When is a user registered for WhatsApp Banking?
A. During registration or activation of bob World app, the user is given an option to opt-in for WhatsApp Banking. If selected, the user is registered for the service.

Q. Can a user opt out of WhatsApp Banking during registration?
A. Yes, the user can deselect the WhatsApp Banking option during registration and will not be enrolled in the service.

Q. How can a user enable WhatsApp Banking after logging in?
A. pre-login > More > WhatsApp Banking or Post Log in to bob World app > Go to More > Explore > WhatsApp Banking > User will be redirected to WhatsApp to initiate the service.

Q. Is WhatsApp Banking safe to use?
A. Yes, it is safe when used through the official Bank of Baroda number.

Q. Are there any charges for using WhatsApp Banking?
A. Bank of Baroda does not charge for WhatsApp Banking services. However, standard data charges by the mobile operator may apply.

Q. How can a user disable WhatsApp Banking?
A. The user can opt out by disabling the service through WhatsApp banking and selecting deregistration.

Contextual search voice enabled dynamic search

Q. What is Contextual Search (smart search) feature of bob world?
A. Contextual Search is a smart search feature that understands the user’s intent instead of only matching exact keywords.
Users can simply type or speak naturally, and the system automatically identifies what action they want to perform.
The system understands the context and directly navigates to the relevant functionality or prepares the action screen automatically.
Example: “Transfer 500 rupees to XYZ”, “Add beneficiary” etc**.**

Q. What is Voice Enabled Dynamic Search?
A. Voice Enabled Dynamic Search allows users to perform banking or app operations using voice commands instead of manual navigation. The user simply speaks naturally, and the application, Understands the request, Detects the intended feature, Opens the correct screen and pre-fills details when possible.
Example: Send 500 rupees to XYZ (beneficiary) > The app may automatically open transfer screen> the beneficiary transfer screen> with amount auto filled as Rs. 500.

Q. Where is this Contextual Search (Voice Enabled Dynamic Search) available in the bob world app?
A. This feature is available on the top right of the dashboard of bob world app by clicking on the search bar the user can either find the desired result by typing the keywords or using Voice search icon (mic icon).

Q. How to use this feature?
A. Tap the microphone icon and Speak naturally System processes the command and Relevant screen will opens automatically. Example: Send 500 rupees to XYZ (beneficiary) > The app may automatically open transfer screen> the beneficiary transfer screen> with amount auto filled as Rs. 500.

Q. What languages does the Contextual Search (Voice Enabled Dynamic Search) support?
A. Currently it supports the English language only, later it will support other languages also.

Q. Will transactions happen directly after voice command?
A. No, transactions will not happen directly after voice command only the user will be directed to the desired screen with essential detail filled but the user has to enter the other required field and enter the transaction pin to make the transaction.

Unified view of finances (Personal Finance Management)

Q. What is Unified View of Finances(Personal Finance Management)?
A. Unified view of finances(Personal Finance Management) is a new feature on the “bob world” app designed to help individuals manage their financial transactions and analyze their spending habits. Personal Finance Management empowers customers to budget effectively, plan for future goals and make informed decisions on financial front, Customers will be able to link their external financial details(Accounts, Loans, Investments etc) within the Bank’s Digital Channels.

Q. Do I need to install a separate app to use Personal Finance Managament?
A. No, Personal Finance Management is built directly into the Bank's existing mobile banking app, so you can access it by clicking on “ Unified view of your finances” on Home page of bob world app.

Q. What can I see on the Unified View of Finances overview page?
A. On the overview page you can see all the accounts you've linked, a summary of your net worth (Bank Accounts, Mutual funds, Stocks, Deposits, NPS), your recent spending, and quick links to budgets and goals.

Q. Do I have to link accounts held with other banks too?
A. Yes, you can link eligible accounts from other banks and financial institutions using the Account Aggregator framework, so you get one consolidated view instead of switching between apps.

Q. Is my consent required before my data is pulled from other institutions?
A. Yes. Your explicit consent is always taken before any data is fetched from another bank or institution, in line with regulatory guidelines. You remain in control and can manage or withdraw this consent at any time.

Q. How often is my account information updated?
A. 360° view refreshes your data automatically at regular intervals (for example daily) so your information stays current.

Q. How does Personal Finance Management know what each transaction is for?
A. Personal Finance Management groups your transactions into categories like groceries, entertainment or travel using technology-based categorization. It also shows the merchant name and logo wherever available, so it's easy to recognize your spends at a glance.

Q. Can I see how much I spent on a particular category or with a particular person/merchant?
A. Yes, you can filter your transactions by category or by counterparty (the person or merchant you paid) and see a breakdown in both chart and table form.

Q. How do I create a budget?
A. In the Budget section, you can choose categories and set a spending limit for each category. Personal Finance Management then automatically tracks your actual spending against this budget.

Q. Will Personal Finance Management tell me if I am overspending?
A. Yes. 360° view will highlight when you're close to or have crossed your budget limit for a category, so you can adjust your spending in time.

Q. Can I see my income versus my expenses over time?
A. Yes, Unified view shows a month-wise chart comparing your total income (credits) and total expenses (debits), along with your top spending categories and top counterparties.

Q. Does Personal Finance Management recognize recurring payments like EMIs or SIPs on its own?
A. Yes, Personal Finance Management automatically identifies recurring transactions such as EMIs, SIPs and regular bill payments, and gives you useful analysis around them.

Q. Can I see all my investments in one place?
A. Yes. Unified view gives you a consolidated investment view showing mutual funds, stocks (broker-wise), NPS holdings, and their related transactions .

Q. Can Personal Finance Management suggest where to invest my extra money?
A. Yes. Personal Finance Management can identify surplus funds lying idle in your account and nudge you to consider moving them into an investment.

Q. Can Personal Finance Management help me plan for a specific goal, like buying a house or retirement?
A. Yes. The Goals module lets you create a financial goal, set a target amount and timeline, and track your progress towards it, with Personal Finance Managemernt offering recommendations to help you get there faster.

Q. What is the Financial Health Score?
A. It's a single, easy-to-understand score that summarizes your overall financial well-being, based on factors like your savings rate, how much debt you carry compared to your income, your credit score, and how diversified your investments are.

Q. Can 360° help me with tax planning?
A. Yes, 360° view can help you track tax-deductible expenses, identify possible tax-saving opportunities.

Q. What kind of tips or insights will I receive?
A. Based on your spending and saving patterns, Personal Finance Management will share personalized, easy-to-understand insights — like your top spending categories, ways to cut expenses, or how you compare with peers with similar financial habits.

Q. What are 'nudges' and why does the Bank send them?

A. Nudges are simple, helpful prompts based on your financial behaviour — for example, if you're regularly paying fuel bills, Personal Finance Management may nudge you towards a FASTag; if you don't have insurance premium payments recorded, it may show you relevant insurance options. These are meant to help you, and you can always choose whether or not to act on them.

<u>Migration to New bob World</u>

Q. What is the new bob World?

A. The new bob World is the upgraded version of the Bank of Baroda mobile banking app, featuring enhanced security, improved performance, and new digital features.

Q. Why is the app being upgraded?

A. The upgrade is designed to provide better user experience, faster transactions, improved security, and access to new digital banking features.

Q. Can an existing mobile banking customer use the new application immediately?

A. No. Existing customers must continue using the existing application until they are migrated by the Bank.

Q. Who can use the new application from launch day?

A. Only customers who have never registered for Bank of Baroda Mobile Banking.

Q. Does a locked/blocked/deregistered customer become a new customer?

A. No. Such customers remain existing mobile banking users and should continue using the existing application.

Q. Is customer migration manual?

A. No. Migration will be carried out automatically by the Bank in phases.

Q. Can a migrated customer switch back to the existing application?

A. No. Once migrated and activated on the new application, the existing application can no longer be used.

Q. Is it mandatory to migrate to the new bob World?

A. Yes, you will need to switch to the upgraded app to continue using mobile banking services.

Q. Can I postpone my migration?

A. Once your account becomes eligible for migration, you may continue using the existing bob World app for a limited period; after this, you will be required to activate and use the new bob World app.

Q. Can I opt out of migration?

A. No, you must switch to the upgraded app to continue using mobile banking services.

Q. Should I uninstall the old app?

A. No, do not uninstall the existing bob World app until you have successfully activated the new one; once activation is complete, you may uninstall the old app.

Q. Why can't I access the old app?

A. Once your account is successfully activated on the new bob World app, you will no longer have access to the old bob World app.

Q. Can I switch back to the old app?

A. No, after successful activation on the new bob World app, you cannot switch back to the old version.

Q. Should I update my app before migration?

A. Yes, you are advised to update your existing app to the latest version before migrating to the new app.

Q. Do I need to visit a branch?

A. Normally, no. Most customers can complete the activation process themselves.

Q. Do I need to pay anything?

A. No, there are no charges for migration.

Q. How can I verify that a migration message is genuine?

A. Trust only communications sent through the Bank's official SMS sender IDs, verified email addresses, the official website, and the official bob World application. Never share your OTP, MPIN, passwords, or card PIN with anyone, including someone claiming to be from the Bank.

Q. What if I receive a call from someone asking me to migrate my app?

A. The bank will never call you to initiate a migration. You should only initiate migration through the official app store. Never share your OTP, MPIN or account details with anyone, even if they claim to be a bank official.

Q. How do I install the new bob World app?

A. 1. Open the Google Play Store (Android) or Apple App Store (iPhone).
2. Search for "bob World" published by Bank of Baroda. (App with name “new” on Icon)
3. Download the official application.
4. Open the app and complete the activation process as guided on the screen.
5. Log in using your existing credentials.

Q. Do I need to register again?

A. No, you can log in using your current credentials.

Q. Will my existing data be transferred automatically?

A. Yes, your account details, beneficiaries, and transaction history will be migrated securely.

Q. Will my User ID and Password change?

A. No, your existing credentials will remain the same unless you choose to update them.

Q. Will I lose my transaction history?

A. No.

Q. Will my beneficiaries be deleted?

A. No.

Q. Will my debit card details change?

A. No.

Q. Will my UPI ID change?

A. No.

Q. Will my loans be affected?

A. No.

Q. Will my fixed deposits be affected?

A. No.

Q. Is my money safe during migration?

A. Yes, the migration process is fully secure and does not impact on your account balance or funds.

Q. Is my data safe?

A. Yes, customer information is migrated using secure, bank-approved processes with multiple validation checks.

Q. Will my scheduled payments or standing instructions be affected?

A. No, your scheduled payments and standing instructions will remain active and will be processed as per the schedule set.

Q. Will I be able to perform transactions immediately after migration?

A. Yes, once your account is successfully activated.

Q. Will my saved beneficiaries remain?

A. Yes, existing beneficiaries will be carried forward.

Q. Will the app interface change?

A. Yes, the UI is redesigned for better navigation and usability.

Q. What if I forget my login credentials at the time of migration/activation of new app?

A. If you have forgotten your login password, use the “Forgot Password” option in the existing bob World app to reset it; once successfully reset, use the new password to log in to the new bob World app.

Q. What if my profile is blocked while activating new bob World app?

A. You must deregister using alternate channels like an ATM or internet banking, then register again to use the new bob World.

Q. What if my profile is locked while activating new bob World app?

A. If you are locked out, you must go back to the old app to unlock your account by providing your mobile number and TPIN, then set a new login PIN and log in to the new bob World again.

Q. What should I do if the app is not working after migration?

A. Try updating the app, clearing the cache, or reinstalling it; contact support if the issue persists.

Q. What if my data is not visible after logging in?

A. Log out and log back in; if your data is still not visible, contact support.

Q. Will the old app still works post-migration?

A. No, it will be discontinued after the migration is completed.

Q. Can I use the new and existing app simultaneously?

A. No, at any point in time, you will be active on only one app at a time.

Q. The app shows "Invalid PIN/ Wrong Password”. What should I do?

A. Please ensure you are entering the correct Login PIN/TPIN. If you have forgotten your PIN, use the Bank's prescribed PIN reset process

Q. What if I forgot my login PIN at the time of activation of new bob World app?

A. If you have forgotten your login PIN, open the existing bob World app, unlock your account using your registered mobile number and TPIN, set a new login PIN, and then log in to the new bob World App.

Q. What if I forgot my TPIN at the time of activation of new bob World app?

A. If you have forgotten your TPIN, please deregister or reset the PIN through available alternate channels (ATM or Internet banking), register again or use new reset PIN in the new bob World app, and set up a new TPIN.

Q. What if my previously linked other bank accounts are not visible after migration?

A. If your linked accounts are not visible, go to Dashboard > + Link Accounts, follow the Account Aggregator process, and link your accounts again.

Q. What if fewer accounts are visible after migration?

A. Only eligible accounts based on the Bank's criteria (such as MOP and scheme codes) will be migrated; if you believe an account is missing, please contact your home branch.

Q. What if more accounts are visible after migration?

A. Dormant, inactive, or frozen accounts will also be displayed in the new bob World app, though transactions may not be permitted on such accounts as per Bank policy.

Q. What if I change my mobile phone during migration?

A. You can activate the new bob World app on the new mobile device by following the standard activation process.

Q. What if I change my SIM card during migration?

A. If your registered mobile number remains the same, you can continue with the migration; if it has changed, you must first update it as per the Bank's prescribed process.

Q. What if I reinstall the old bob World app after migration?

A. Once you have successfully activated the new bob World app, the old app cannot be used; you should continue using the new bob World app only.

Q. What if I have multiple CIFs or multiple accounts?

A. All eligible accounts linked to the existing Customer ID (CIF) will be available in the new bob World app; if any eligible account is not visible, please contact Customer Care or your home branch.

Q. What if a joint account holder is unable to view the joint account after migration?

A. Joint accounts will be displayed as per the Bank's eligibility and account linkage rules; if the account is not visible, please contact your home branch or customer care.

Q. What happens if a dormant account is migrated?

A. Dormant accounts will be visible in the new bob World app, but transactions will not be permitted until the account is reactivated as per Bank guidelines.

Q. What happens if a frozen account is migrated?

A. Frozen accounts will be displayed in the new bob World app, but transactions will remain restricted until the freeze is removed according to Bank procedures.

Q. What if the app displays "Already Migrated" but I am unable to log in?

A. This indicates that your migration is complete; you should use the new bob World app and log in with your existing credentials or contact customer care if the issue persists.

Q. What if I accidentally deleted the new bob World app during activation?

A. You can download the official new bob World app again from the Play Store or App Store and continue the activation process.

Q. What if I accidentally deleted the old bob World app before migration?

A. If your migration is not yet complete, please reinstall the existing bob World app and continue using it until you receive migration confirmation; if your migration is already complete, simply install the new bob World app and complete the activation process.

Q. What should I do if activation is not complete?

A. Please Ensure:
- You are using the latest version of the app.
- Your registered mobile number is active.
- Your internet connectivity is stable.
- Required permissions (SMS, Phone, etc.) are enabled.

Q. What should I do if I do not receive the OTP?

A. Please Ensure:
- Ensure your registered SIM is inserted in the device.
- Check your mobile network connectivity.
- Wait for a few minutes and request a new OTP.
- Restart your mobile device if required.
- Ensure SMS services are active.

Q. What should I do if device verification fails?

A. Please Ensure:
- The registered SIM is present in the device.
- SMS permissions are enabled.
- Your internet connection is active.
- The app is updated to the latest version.

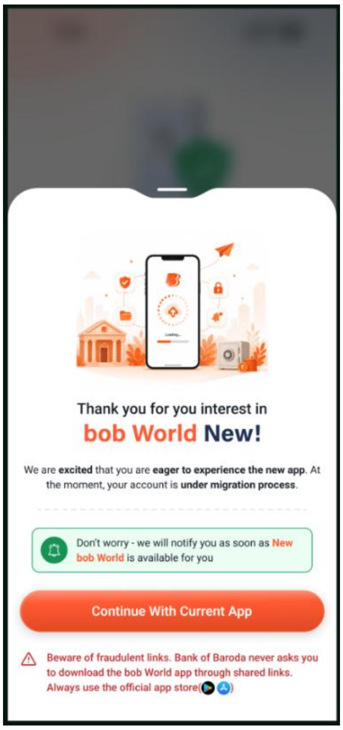
Scenarios For Migration

Scenario	User Type & Issue	Migration State	App Opened	System Behaviour & UI Action	Allowed User Actions	Expected Next State
1	Existing User	Not Migrated	Old App	Full access to old app. No migration triggers.	Use app normally.	Remains on Old App.
2	Existing User	Not Migrated	New App	Message: "Thank you for your interest." (The app will not allow them to proceed further). Refer- Screen No:1	Tap/Click Continue with the Current App	Redirected to use Old App only.
3	Existing User	Migrated (Grace Period)	Old App	a pop-up message on their existing app stating: "Welcome to the New bob World Experience." Refer- Screen No:2	1. Tap "SKIP for Now" 2. Tap "Experience Now"	1. Redirect to Play Store/App Store. 2. Temporary access to Old App.
4	Existing User	Migrated (Deadline Passed)	Old App	a pop-up message on their existing app stating: "Welcome to the New bob World Experience." Refer- Screen No:2	1. Tap "Experience Now" (SKIP for now will not Work)	Redirect to Play Sore/App Store. Old App unusable.
5	Existing User	Migrated	New App	Standard activation/SIM binding flow triggered.	Complete new registration / device binding	Active on New App.
6	Existing User	Migrated and Activated on New App	Old App	If they attempt to open the old app after migration, they will see the message: "New App Onboarding Completed." Refer- Screen No:3	Use New App normally. Click to Continue to use new app	Active on New App. Completely blocked on Old App.
7	Deregistered	Not Migrated User try to register	Old App	Full access to re-register on old app.	Complete standard registration.	Reactivated on Old App.
8	Deregistered	Not Migrated User try to register	New App	Message: "Thank you for your interest." (The app will not allow them to proceed further). Refer- Screen No:1	Use old app only	Redirected to Old App to re-register.
9	Deregistered	Migrated User	New App	Standard registration/activatio	Complete new	Reactivated on New

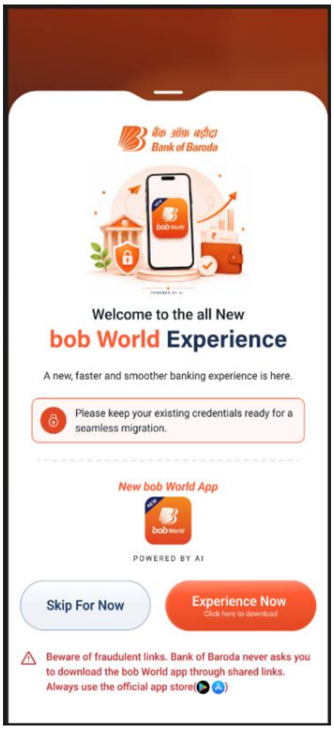
		tries to register		n flow triggered.	registration.	App.
10	Deregistered	Migrated User tries to register	Old App	a pop-up message on their existing app stating: "Welcome to the New bob World Experience." Refer- Screen No:2	1. Tap "SKIP Now" 2. Tap "Experience Now"	1. Redirect to Play Store/App Store. 2. Temporary access to Old App.
11	New User	N/A (First Time to mobile banking)	Old App	Error Message will show: “Welcome to Bank of Baroda! Download the latest bob World mobile banking app from Play store/App store and enjoy a smarter, faster banking experience."	"Download New App from Play store / App Store".	Redirect to Play Store/ App Store for New App.
12	New User	N/A (First Time)	New App	Standard registration/activation flow triggered.	Complete new registration.	Active on New App.
13	Forgot Login PIN (Locked User)	Not Migrated	Old App	Allow standard "Forgot PIN" recovery flow within the old app.	Validate via OTP to reset new login PIN	User resets PIN and logs into Old App.
14	Forgot Login PIN (Locked User)	Migrated	New App	Pop-up asks user to go to Old App, reset PIN, and come back. Refer- Screen No:4	Close New App, manually open Old App to reset.	User must complete reset PIN on Old App first and then Active on New App with new PIN.
15	Forgot Login PIN (Locked User)	Migrated User	Old App	Allow standard "Forgot PIN" recovery flow within the app.	Validate via OTP to reset new login PIN	User resets PIN and logs into Old App or New App as well
16	Forgot Login PIN (Locked User)	Not Migrated User	New App	Message: "Thank you for your interest." (The app will not allow them to proceed further). Refer- Screen No:1	Tap/Click Continue with the Current App	Redirected to use Old App only.
17	Forgot Transaction PIN (T-PIN) (Blocked-User)	Not Migrated	Old App	Allow standard T-PIN reset as per existing process through ATM or Net Banking.	Standard validation as per existing process	T-PIN reset successful on Old App.

18	Forgot Transaction PIN (T-PIN) (Blocked-User)	Not Migrated	New App	Message: "Thank you for your interest." (The app will not allow them to proceed further). Refer- Screen No:1	Tap/Click Continue with the Current App	Redirected to use Old App only.
19	Forgot Transaction PIN (T-PIN) (Blocked-User)	Migrated	Old App	Allow standard T-PIN reset as per existing process through ATM or Net Banking.	Standard validation as per existing process	T-PIN reset successful on Old App. User can use old as well new app
20	Forgot Transaction PIN (T-PIN) (Blocked-User)	Migrated	New App	Pop-up asks user to go to Old App, reset PIN, and come back. Refer- Screen No:5	Close New App, manually open Old App to reset.	User must complete reset PIN on Old App first and then Active on New App with new PIN.

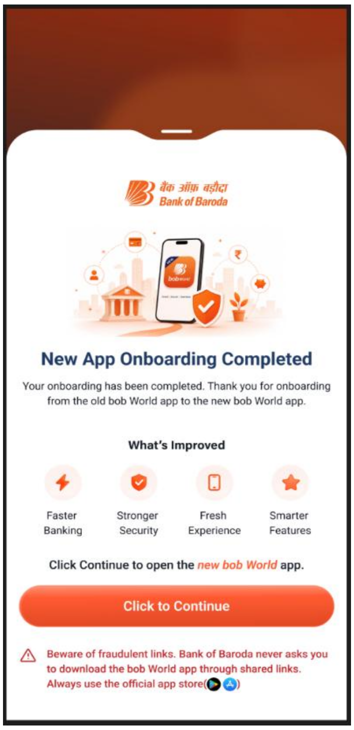
Screen No: 1



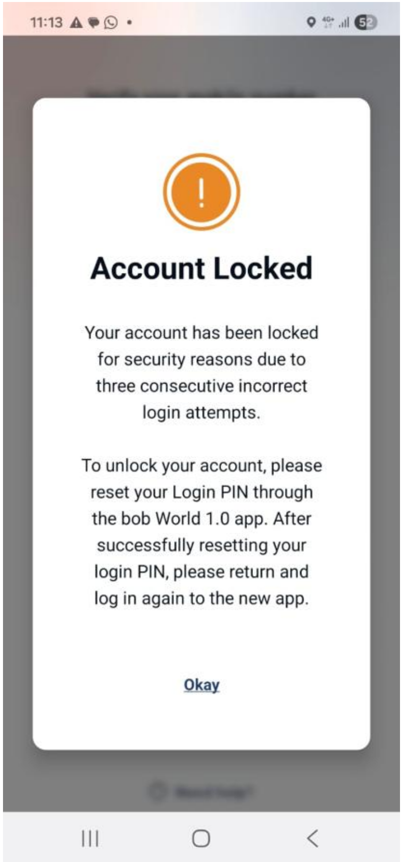
Screen No: 2



Screen No: 3



Screen No: 4



Screen No: 5