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TO:THE GENERAL MANAGERRetail Liabilities, Savings, Time Deposits, and Branch Cross Sell,BCC, Baroda Sun Tower, C-34, G Block,Bandra Kurla Complex, Bandra, Mumbai- 400051E.Mail: depresources.bcc@bankofbaroda.com |

Sir,

Bank of Baroda, vide  circular No. BCC:BR:111:588 DATED 8/11/2019 , have directed all Ex-Staff Members of  erstwhile Vijaya Bank , holding e.Vijaya Bank Credit Cards to apply for a Bank of Baroda Credit Card at the earliest.

The Circular also states that age of applicants for credit card should be below 65 years.

The Circular further states that all e.Vijaya Bank retirees, who recieve their Bank of Baroda credit cards should repay all outstanding dues on their earlier Vijaya Bank credit card.

We also wish to bring to your notice that on 2/12/2019, all retirees, holding e.Vijaya Bank Credit cards have received a message reading as follows:

" Dear card holder, your credit card ending with No... is invalid from 01-Jan-2020 due to amalgamation.Contact your base branch for issue of fresh BoB credit card"

As this message created a panick situation among the recipients, we immediately contacted the higher authorities in the bank and the following message was received:

"Dear card holder, please ignore previous SMS. Inconvinience regretted."

In the back ground of these, we request you to please inform us the following:

1. Is it necessary for all e.Vijaya Bank retirees, holding e.Vijaya Bank credit cards to apply for fresh BoB credit cards immidiately, before the due dates of the e.Vijaya Bank credit cards?

If it is so, please clarify the following:

a. What about those retirees, who are holding credit cards of e.Vijaya Bank and are aged above 65 years? In our opinion, depriving credit card facilities to those retirees, who have been enjoying it for a very long period will create a lot of difficulties to such persons and therefore, this restriction needs to be removed.

b. A few Branch Heads/ staff members are telling that those above the age of 65 years are to have a minimum deposit of Rs.15000/- to be eligible for fresh credit cards from BoB. Is it so? There are no such mention in the Bank's circular mentioned above.

DATA TRANSFER:

Instead of compelling fresh application, arranging data transfer from the Bank would be safe and will also save money and man power to the issuing entity. We request you to consider this.

VERIFICATION: It is informed to us that Telephonic verification is done by the BoB Financial. In these days of increasing  Cybercrimes, the verifying staff may be instructed to properly identify themselves and tell the AAdhar No, Pan No etc, themseles and seek confirmatiom from the applicant. A list of Verifying Staff, with their Mobile numbers from which they would be verifying may please be circulated in advance.

Thanking You,

Truly Yours,

K Vishwanath Naik

CONVENOR

ALL INDIA CO ORDINATION COMMITTEE OF BANK OF BARODA, DENA BANK AND VIJAYA BANK RETIREES' ASSOCIATION.

Date: 11/12/2019