

LETTER TO ALL ZONES, REGIONS & BRANCHES

धनसंपदा प्रबंधन विभाग, कॉर्पोरेट कार्यालय, मुंबई द्वारा जारी
ISSUED BY WEALTH MANAGEMENT SERVICES, CORPORATE OFFICE, MUMBAI

प्रिय/महोदय Dear Sir/Madam,

Re: Complimentary bob World Sapphire Debit Card for Radiance Segment w.e.f. 01 Feb 2023

Radiance customer segment was instituted with an objective to ring-fence our important liability franchise from competition by offering them differentiated service, privileges (in terms of charges waiver) and lifestyle benefits. This segment already holds 26% of our deposits portfolio with 2.5 Lacs plus customers (having combined relationship value of above INR 30 Lacs, inclusive of Liability, Mutual funds AUM and Demat AUM). Dedicated Relationship Managers act as single point of contact to service their Banking and Wealth business needs.

The objective of Radiance segmentation was also to improve customer experience and gain higher wallet share of business through our wide-array of offerings under wealth management like family banking, estate planning, improved exchange rates, NRI airport pick & drop program, concierge program etc., which add up to deliver the best in class banking experience.

Most of the curated offers, bespoke features and lifestyle benefits are stitched through high-end debit proposition, including Lounge Access and Airport Pick-up & Drop Program, which stack competitively to match taste & preferences of HNIs, Millennials and Gen Zers. Equivalent card available with Bank is bob World Sapphire Debit Card recently introduced vide Circular no. BCC:BR:114:724 dated Nov 01, 2022. Field functionaries have often shared customer feedback, where charges waiver are required, similar to what peer banks have towards their affluent client segment. Therefore, it has now been decided to extend this card variant on complimentary basis for Radiance customers.

✚ **Salient features of bob World Sapphire Card**

The bob World Sapphire card will come in two sub variants - bob World Sapphire (Male) and bob World Sapphire (Female) offering gender-specific privileges to customers,

- Complimentary Airport Pickup and Drop Service
- Complimentary Domestic Airport Lounge Access
- INR 750/- welcome voucher from Lifestyle brand
- Offers from Premium Brands, such as Satya Paul, Truefitt & Hill and House of Masaba
- Room upgrades, late checkouts, complimentary benefits at select hotels, which are a part of the Visa Luxury Hotel Collection
- Higher Spending Limits on ATM, POS and E-Commerce transactions

Other Benefits* of bob world Sapphire- Female:

- Get 15% off on all transactions at Kalki Fashion online store.
- Get FLAT INR 750/- Off on purchase of INR 5000/- & above on 'Label Ritu Kumar'.
- Get 10% off on minimum cart value of INR 995/- on 'Sonata'

Other Benefits* of bob World Sapphire - Male:

- Get 50% off on 'Arvind Fashions'
- Get 10% off on the Minimum Order Value of INR 2000/- on 'Rare Rabbit'.
- Get additional 10% off on 'Raymonds Online Store'

(*Note: Terms & conditions apply and offer/benefits are subject to change at discretion of bank or card issuer)

धनसंपदा प्रबंधन, डिपार्टमेंट / Wealth Management Dept.

बड़ौदा सन टावर, सी-34, जी-ब्लॉक, बान्द्रा- कुर्ला काम्प्लेक्स बान्द्रा (पु), मुंबई 400051, भारत
Baroda Sun Tower, C-34, G-Block, Bandra Kurla Complex, Bandra(E), Mumbai 400051, India
फ़ोन/Tel. 67592513/14/15, wms.bcc@bankofbaroda.com

Exclusive bespoke proposition offered with bob World Sapphire is as under:

Features	Details
POS E-COM Limits per day	5 lacs
ATM Withdrawal Limit per Day	3 lacs
Airport Pick and Drop Services	On complimentary pick up/ drop Service per Quarter
Complimentary Domestic Airport Lounge Access	2 per quarter

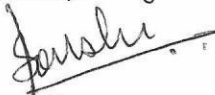
Eligibility & Process Guidelines: bob World Sapphire Debit Card issuance is possible after obtaining debit card request from the customers, subject to the following:

- ✚ Mode of operation **allowed** is:
 - "Self" or "Either or Survivor" or " Anyone or Survivor" for saving bank accounts
 - "Proprietor" for current accounts
- ✚ Kindly refer to Circular no. BCC:BR:114:724 dated Nov 01, 2022 for detailed process on:
 - Applicable scheme codes
 - Card issuance in CBS
 - PIN generation (Green PIN facility)
 - Daily ATM withdrawal limits
 - Daily POS/E-Commerce limits
 - Daily limit on Contactless mode
- ✚ In other scheme codes (beyond those mentioned in circular no. BCC:BR:114:724 dated Nov 01, 2022) pertaining to Individual 'Radiance' flagged SB or CA Accounts, maintaining QAB > INR 10,000/- are also eligible.
- ✚ Radiance flagged clients in CBS, meeting above eligibility criteria will be auto-marked for **NIL** charges (including any Issuance, Annual and Re-issuance Fee). However, while issuance branches to **ensure** that Radiance eligibility norms **are met** as per Master Circular no. BCC:BR:114:519 issued dated 05 Aug 2022.
- ✚ **In-eligible customers not meeting Radiance eligibility norms, post de-flagging shall be subject to prevailing card charges, as applicable.**

For 'Baroda Radiance' segment, WMS Dept. plans to issue centralized communication including product collaterals, public domain/website, bulk email campaign, marketing through Radiance Client events and leveraging Bank's social media platform. Besides this, filed functionaries under 'Baroda Radiance' will actively market card specific proposition and benefits amongst the HNI affluent Segment.

We are sure that, addition of bob World Sapphire Card will further strengthen our HNI Client Value Proposition and ensure customer delight with its curated offerings. We therefore, solicit active support from Branches, Regions & Zones to popularize this card entitlement amongst the Radiance customers and arrange to bring the contents of this Circular to the notice of all concerned.

Yours faithfully,



(वीरेंद्र सोमवंशी / Virendra Somwanshi)
(प्रमुख- धनसंपदा प्रबंधन सेवाएँ, पूंजी बाजार और एनआरआई व्यवसाय)
(Head- Wealth Management Services, Capital Market Division & NRI Business)

धनसंपदा प्रबंधन, डिपार्टमेंट / Wealth Management Dept.

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