



GCCI
GUJARAT CHAMBER OF
COMMERCE & INDUSTRY
(SINCE 1949)

(ગુજરાત વેપારી મહામંડળ)

18th July, 2019

GCCI/DYSGR/FIN&B/2019-20/7722

To,
ZH – Branch Ops, West
Fincare Small Finance

Sub: Request to re-credit wrongly debited charges for digital payments

Respected Sir,

We appreciate the announcement made by Hon'ble Finance Minister in the Union Budget-2019-20 regarding abolishment of Merchant Discount Rate [MDR] on payment made through low cost digital modes of payment, which include payments made through digital modes such as BHIM UPI, UPI-QR code, AADHAAR pay, Debit cards, NEFT, RTGS amongst others.

However, we are seriously concerned about the fact that such charges are still being recovered by your bank. Merchant Discount Rate [MDR] and other such digital payment charges are wrongly recovered from the customer's account although it has been abolished from 1st July, 2019.

We request you to kindly instruct your bank branches to credit the amount wrongly recovered by them against Merchant Discount Rate [MDR] and other such digital payment charges with interest, to the customer's account within 48 hours and notify us about the total amount of such charges recovered and the details of re-credit made to the customers' accounts, so we can inform our members accordingly.

Sir, we are looking forward to your positive and urgent intervention in this serious matter.

With regards,

Durgesh Buch
President

- C.C to: 1. Shri Shaktikanta Das Governor, RBI
2. Regional Director, RBI
3. SLBC - Gujarat

Contax Details of Controlling Office of Member Banks - 31.03.2019

1	ALLAHABAD BANK	DEPUTY GENERAL MANAGER	07926304310	07926304315	zo.ahmedabad@allahabadbank.in	Zonal Office, 1st Floor, Zodiac Plaza,104,105, St. Xaviers Corner, HL College of Commerce Road, Navrangpura, Ahmedabad, 380009
2	ANDHRA BANK	Zonal Manager	07926651221	07926651210	zmahd@andhrabank.co.in	Andhra Bank Zonal Office, Shop No 103 to 106, ONYX II,First Floor, Paldi Road, Paldi, Ahmedabad, PIN 380007
3	BANK OF BARODA	General Manager	07926467815	07926473097	ps.gujarat@bankofbaroda.com fic.gujarat@bankofbaroda.com	8th floor, Bank of Baroda Towers. Nr. Law Garden, Ellisbridge, Ahmedabad 380006
4	BANK OF INDIA	GENERAL MANAGER	07925350878	07966122544	nb.central@bankofindia.co.in	NBG CENTRAL OFFICE, 1ST FLOOR, BANK OF INDIA BUILDING, BHADRA, AHMEDABAD 380001
5	BANK OF MAHRASHTRA	ZONAL MANAGER	07925507575	07925507901	zmahemedabad@mahabank.co.in	BANK OF MAHARASHTRA, ZONAL OFFICE, 2nd floor, MAVLANKAR HAVELI, BHADRA, LAL DARWAJA, AHMEDABAD
6	CANARA BANK	DGM	07927583021	07927583027	afpscoahd@canarabank.com	Canara Bank Circle Office, CANARA BANK IIIrd FLOOR, NEELKANTHA AVENUE1, NAVJEEVAN PRESS RD,INCOME TAX CIRCLE AHMEDABAD GUJARAT
7	CENTRAL BANK OF INDIA	FGM	07971786001	07971786008	zmahmezo@centralbank.co.in	9th floor central bank building ,zonal office. latdarwja Ahmedabad.380001
8	CORPORATION BANK	General Manager	07926403299	07926441979	cb9001@corpbank.co.in	Corporation Bank,2nd Floor, Navrangpura,Ahmedabad
9	IDBI BANK	CGM & ZONAL HEAD	07966072802	07966072836	aa.vaidya@idbi.co.in	IDBI Complex Lal Bungalows Off CG Road
10	INDIAN BANK	General Manager	07927490826	07927431248	zoahmedabad@indianbank.co.in	INDIAN BANK, ZONAL OFFICE,RUDRA ARECADE 2nd floor HELMET CIRCLE,MEMNAGAR, AHMEDABAD 380052
11	INDIAN OVERSEAS BANK	DGM	26589868	26589858	ahmedabadrm@iobnet.co.in	INDIAN OVERSEAS BANK REGIONAL OFFICE,CHINUBHAI TOWER, ASHRAM ROAD AHMEDABAD 380009
12	PUNJAB NATIONAL BANK	DEPUTY GENERAL MANAGER	07926583958	07926586220	coahm@pnb.co.in, ladderahmedabad@pnb.co.in	PUNJAB NATIONAL BANK Co:AHMEDABAD 6th FLOOR,GUJARAT BHAVAN, Nr. M J LIBRARY,ELLISBRIDGE,

13	PUNJAB AND SIND BANK	Zonal Manager	02222626055	02222626055	zo.gandhinagar@psb.co.in	PUNJAB & SIND BANK, ZONAL OFFICE GANDHINAGAR UNIT 4, 3RD FLOOR, TOWER 1, GIFT CITY, GANDHINAGAR GUJARAT, PIN : 382355
14	ORIENTAL BK OF COMMERCE	Deputy General Manager	26580479	26580180	cmoclassic_ahm@obc.co.in	4th Floor, Chanakaya Tower, Off, Asharam Road, Ahmedabad
15	SYNDICATE BANK	DY GENERAL MANAGER	07926589082	07926582772	ro.ahmedbad@syndicatebank.co.in	NEPTUNE TOWER ASHRAM ROAD AHMEDABAD 380009
16	UNION BANK OF INDIA	FGM	07926574450	07926580724	smgsdroahd@unionbankofindia	172\1, prem chand house, old high court road, ashram road, ahmedabad
17	UNITED BANK OF INDIA	DGM	25507031	25507034	advahb@unitedbank.co.in	United Bank building, 2nd floor, Lal Darwaja, Near Bijli Ghar, Ahmedabad 380001
18	UCO BANK	DGM & ZONAL HEAD	07940176904	07940176909	zo.ahmedabad@ucobank.co.in	UCO BANK, UCD BHAVAN, ZONAL OFFICE, 7TH FLOOR, NEAR SANYAS ASHRAM, SANYAS ASHRAM ROAD AHMEDABAD 380009
19	STATE BANK OF INDIA	Chief General Manager	07925500340	07925511746	agmlbrrb.lhoahm@sbi.co.in	State Bank of India ,Lead Bank & RRB Department, 6th Floor Local head Office State Bank Building Lal Darwaja Ahmedabad
20	GSCARDB	General Manager	07926581403	07926581403	gscardbloan@gmail.com, agri@gscbank.coop	489, Ashram Road, Opp.Nehru bridge, Navarangpura, Ahmedabad 380009
21	GSCB	Chief Executive Officer	07927459014	07927459028	sanjay.sakhidas@gscbank.coop	"Sardar Vallabhbhai Patel Sahakar Bhavan" Post Box No.5, Nr. Shastrinagar BRTS Bus Stand, Ankur Road, Naranpura, Ahmedabad 380013
22	BARODA GUJARAT GRAMIN BANK	Chairman	0264247992	02642247991	ho@barodagujaratrrb.co.in	2nd Floor, SkyLine Building, Near SHital Guest House, Bharuch 392002.
23	SAURASHTRA GRAMIN BANK	CHAIRMAN	02812482421	02812482422	chairmansgb@sgbrrb.org	1st Floor, Wing 2, LIC Jeevan Prakash Building, Tagore Marg, Rajkot 360001
24	ICICI BANK	ZONAL HEAD	66523732	66523732	mithilesh.jha@icicibank.com	ICICI BANK LTD, 10TH FLOOR, JMC HOUSE, OPP PARIMAL GARDEN, AMBAWADI AHMEDABAD
25	HDFC BANK	Sr. Vice President	07966001010	07966001010	alpa.kothari@hdfcbank.com	HDFC BANK HOUSE 1st floor opp ain derasarNear mithakali 6th road navranpura
26	FEDERAL BANK	Asst.General Manager	02226566704	02226566728	bbyg@federalbank.co.in	Zonal office A1 4th floor Laxmi towers BKC Bandra W Mumbai51

27	J AND K BANK	SENIOR EXECUTIVE	07926562553	07926562553	ahamad@jkbmail.com	J&K BANK 1 PARISEEMA COMPLEX CG ROAD AHMEDABAD
28	SOUTH INDIAN BANK	Asst. General Manager	07926581600	07926585600	shahnamanr@sib.co.in	The South Indian Bank Ltd. Regional Office 4th Floor Sakar 7, Nehru Bridge Jn.
29	KARNATAKA BANK	Branch Manager	26460853	26460854	abad.navarangpura@ktkbank.com	Ground Floor, Sachet I, 38, Swastik Society, Off. C. G. Road, Navrangpura, Ahmedabad 380009
30	CATHOLIC SYRIAN BANK	SENIOR MANAGER	026585930	026585930	ahmedabad@csb.co.in	THE CATHOLIC SYRIAN BANK,GROUND FLOOR SHATDAL COMPLEX, OPP BATA SHOW ROOM,ASHRAM ROAD,INCOME
31	DCB BANK	CHIEF COMPLIANCE OFFICER	02266187035	00000000	beeja@dcbbank.com	DCB BANK LTD,corporate and registered office , peninsula business park, lower parel mumbai 400013
32	DHANLAXMI BANK	REGIONAL HEAD WEST	02224079440	07964502692	abhilash.r@dhanbank.co.in	DHANLAXMI BANK LTD REGIONAL OFFICE WEST, THIRUMALAI HOUSE NEAR SION HILL FORT ROAD NO 29 SION EAST MUMBAI
33	INDUSIND BANK	Regional HeadOperations	07930618035	42868967	mandar.juvekar@indusind.com	IndusInd Bank, 2nd Floor, Ambika Niwas, Nr. Bata House, Opp. Sharma Hyundai Showroom, Ashram Road, Ahmedabad – 380009
34	RBL BANK	Deputy Vice President	02243020858	02243020615	Bhakti.Dhuri@rblbank.com	RBL Bank One India Bulls Centre, Tower 2B, 6th floor, Senapati Bapat Marg,
35	TAMILNAD MERCANTILE BANK	Regional Manager	26445710	26445711	ahmedabad_region@tmbank.in	2B WALLSTREET, FIRST FLOOR, OPP ORIENT CLUB, ELLISBRIDGE, AHMEDABAD 380 006
36	AXIS BANK	Assistant Vice President	40142405	40142405	pratib.bulsara@axisbank.com	Gujarat Circle Office, 1st Floor, Abhishree Avenue, Near Nehrunagar Cross Roads,
37	KOTAK MAHINDRA BANK	RBM	67168901	67168057	ranak.setalvad@kotak.com	9th floor, venus amadeus, jodhpur, ahmedabad 380015
38	IDFC First Bank	Associate Director	022-71325795	022-71325795	kamran.kidwai@idfcfirstbank.com	IDFC FIRST Bank Limited. C-32 G Block, Naman Chambers, BKC, Mumbai 400051
39	YES BANK	CLUSTER HEAD AND NODAL OFFICE SLBC	9879275084	9879275084	archana.thosar@yesbank.in	YES BANK LTD GUJARAT
40	BANDHAN BANK	CLUSTER HEAD	7573035886	7573035886	ch.ahmedabad@bandhanbank.com	UNIT NO 3 & 4 ,GROUND FLOOR, 3 RD EYE COMPLEX, NR.PANCHVATI CROSS ROAD C G ROAD AHMEDABAD

41	DCCB	Sr. MANAGER	7927459028	7927459028	shailesh.shah@gscbank.coop	The Gujarat State Cooperative Bank Ltd Sardar Vallabhbhai Patel Sahkar Bhavan Nr. Shastrinagar BRTS Bus Stop, Ankur Road, Naranpura, Ahmedabad 380013
42	CITY UNION BANK	Chief Manager	7926448828	7926448828	cub101@cityunionbank.in	G 19 NIRMAN COMPLEX BEHIND NAVRANGPURA BUS STAND OPPOSITE HAVMORE RESTAURANT AHMEDABAD 380009
43	KARUR VYASYA BANK	ASSISTANT GENERAL MANAGER	7927540611	7927540611	devishankersuman@kvbmail.com	KARUR VYASYA BANK AHMEDABAD DIVISIONAL OFFICE 1ST FLOOR MOTILAL CENTRE NEAR INCOME TAX CIRCLE ASHRAM ROAD AHMEDABAD GUJARAT 380009
44	Equitas Small Finance Bank	Senior Vice President & Zonal Head West	2025512343	2025512343	vinaychandrakn@equitasbank.com	4th Floor, Phase II, Office Lobby, Spencer Plaza, No. 769, Anna Salai, Chennai, Tamil Nadu 600002
45	Ujjivan Small Finance Bank	Regional Business Manager Microfinance West	9561091036	9561091036	vikram.shingade@ujjivan.com	Grape Garden, 3rd A Cross, 18th Main, 6th Block, Koramangala, Bengaluru 560 095.
46	Jana Small Finance Bank	ZHSO	9886841602	9886841602	thomas.sebastian@janalakshmi.com	Ground floor, Auram Avenue, Mithakhali Six Road, Nr. Pentaloons, Ahmedabad : 380 006
47	AU Small Finance Bank	Region Head	7926767806	7926767806	rohith.nair@aubank.in	AU small finance bank ltd Shital varsha complex, ground floor shivranjani cross road, Satelite. AHMEDABAD 380015
48	Suryoday Small Finance Bank	EVP Banking	2241856700	2241856700	bharath.sondur@suryodaybank.com	1101, Sharada Terrace, Plot No. 65, Sector 11, CBD Belapur, Navi Mumbai - 400614
49	Fincare Small Finance Bank	ZH – Branch Ops, West	79 4001 1073	79 4001 1073	hiren.shah@fincarebank.com	301-306, 3rd Floor, Abhijeet-V, Opp Mayor Bungalow, Mithakhali,