## पेटेंट कार्यालय शासकीय जर्नल

# OFFICIAL JOURNAL OF THE PATENT OFFICE

निर्गमन सं. 12/2022 ISSUE NO. 12/2022

शुक्रवार FRIDAY दिनांकः 25/03/2022

DATE: 25/03/2022

### पेटेंट कार्यालय का एक प्रकाशन PUBLICATION OF THE PATENT OFFICE

(12) PATENT APPLICATION PUBLICATION

(21) Application No.202121042347 A

(19) INDIA

(22) Date of filing of Application :18/09/2021 (43) Publication Date : 25/03/2022

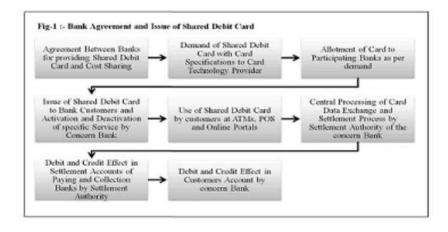
#### (54) Title of the invention: MULTI BANK SHARED DEBIT CARD

(51) International classification	:G06Q0020260000, G06Q0020340000, G06Q0020200000, G07F0009020000, G06K0019040000	<ul> <li>(71)Name of Applicant:</li> <li>1)Dr. Vijay Maruti Kumbhar</li> <li>Address of Applicant: Ganesh Park Flat No 25 Godoli Satara -</li> </ul>
(86) International Application No Filing Date (87) International Publication No	: NA	Name of Applicant: NA Address of Applicant: NA (72)Name of Inventor: 1)Dr. Vijay Maruti Kumbhar
(61) Patent of Additio to Application Number Filing Date (62) Divisional to Application Number Filing Date	n:NA er:NA :NA :NA	Address of Applicant :Ganesh Park Flat No 25 Godoli Satara

#### (57) Abstract:

My Invention Multi Bank Shared Debit Card is single debit card for multiple banks. I have designed a Debit Card for reducing the cost of issuing debit card and increase the easiness to carry debit card . I have converted our ordinary debit card in to multi bank debit card. I used five EMV Chips and multiple piece of MICR strip for providing multi bank debit card facility. This invention is to reduce the cost of issue of debit card to bank customers, to reduce the burden of carrying multiple debit cards, This invention is to an attempt to reduce difficulties and provide easiness for bank customers while carrying and handling of more than one debit card.

#### BRIEF DESCRIPTION OF THE DIAGRAM



No. of Pages: 11 No. of Claims: 4