

TERMS AND CONDITIONS FOR ELECTRONIC BANKING FACILITY

1. Electronic Banking Service is exclusively for personal use. It is not transferable. It should not be used for any purpose other than the transactions designated by the Bank.
2. The customer should keep the User ID/Password/Personal Identification Number (PIN) strictly confidential and undertake not to reveal such number to any person any time under any circumstances.
3. The customer should keep the Bank informed immediately upon becoming aware that the User ID/Password/Personal Identification Numbers (PIN) has fallen in to hands of any unauthorized party.
4. The customer should accept full responsibility for all transactions processed from the use of Electronic Banking Facilities offered by the Bank.
5. The customer shall be responsible for all Customer Instructions and he/she shall not be entitled to disclaim any responsibility even if a customer password was used by a third party without the Customer knowledge for authority.
6. Further, the Bank has the authority to debit the account with all the charges that the Bank may charge for using Electronic Banking Facility, and also with any other liability inclusive of legal fees or other statutory charges, if any, relating to the use of Electronic Banking Facility.
7. The Bank is not bound to carry out the instructions given through Electronic Banking Facilities, if the Bank at its sole discretion believes that such instructions do not emanate from the customer.
8. The Bank will not be liable, responsible or accountable in anyway whatsoever siding by any malfunction or failure of the Electronic Banking Facility or on the failure or delay on the Bank to act on instructions given via this medium.
9. At no time the customer should use or attempt to use the Electronic Banking Facility to execute transfer of funds, unless sufficient funds are available in the account. The Bank is under no obligation to honour any payment instructions unless there are sufficient funds in designated account/s at the time of receiving such payments instructions.
10. If the account is a Joint Account, the parties will be jointly and severally liable for all transactions arising from the use of Electronic Banking Facility.
11. The customer shall accept the Bank's record of transactions as conclusive and binding for all purposes.
12. The Bank shall not be responsible for any loss or damage incurred or suffered by the customer as a result of non acceptance of instructions given on Electronic Banking Facility.
13. The Bank shall at any time be entitled to amend, supplement or vary any of these terms and conditions and fees applicable at its absolute discretion with or without notice to the customer and such amendment, supplement or variation shall be binding on the customer.
14. The use of Electronic Banking Facility shall be subject to the Bank's prevailing rules and regulations.
15. The Bank shall have the full discretion to cancel, withdraw or renew any Electronic Banking facilities extended to the customer without prior notice or any reasons given.

I/We hereby confirm that the information given below is true and correct. I/We further confirm that I/We have read and understood the terms and conditions governing the Electronic Banking Facility. I/We hereby agree to abide by them and subsequently amendments variations or changes thereto which may at any time be made by the Bank with of without notice to us.

Name _____

Name _____

Date _____

Date _____

For Bank use only

To be used at the Branch	Date	Signature
Application Received		
Signature & Customer particulars verified		

Approved

.....
Authorized Officer

.....
Branch Manager

Remarks- (if any)

To be used at the Operations Dept	Date	Signature
Password Number Issued		
Facility Activated		

Approved

.....
Authorized Officer (A)

.....
Authorized Officer (B)