

RAJARAMBAPU SAHAKARI BANK LTD; PETH

A.P. Peth, Tal.- Walwa, Dist- Sangli.

(Scheduled Bank)

Application Form For Rajarambapu Bank Mobile Banking ServiceTo,
The Branch Manager,

_____ Branch

Application Date :

I/We apply for mobile banking services extended by the bank pertaining to my/our SB/ Current/ CC account, Please register my mobile number details for mobile banking services with the details mentioned below.

(SB- Saving Bank, CA- Current Account, CC- Cash Credit Account)

Name of the A/c Holder*				
/Proprietor Name*				
Mobile No*				
Primary Account Number*	BRcode	SB	CA	CC
Secondary Account Number	BRcode	SB	CA	CC
Customer ID*				
Date of Birth*				
Communication Address*				
City				
State				
Pin Code				
Email Address				
Pan No.*				

General Conditions :

1. Each joint account holder desirous of availing the service shall use a separate application form.
2. The account number and customer details should be as per the Bank records.
3. Transaction rights are strictly as per mode of operation registered in Bank records.
4. Mobile Banking Services is provided only in case of single and either or survivor type of joint account.
5. Mobile Banking Services will be provided for Saving, Current and CC type of accounts.

Definitions : The following words and expressions shall have the corresponding meanings wherever appropriate.

Account	Shall mean account at the bank which has been registered for Mobile banking facility.
Customer	The holder of a bank account in Rajaram Bapu Sahakari Bank.
MPIN	Shall mean the Personal Identification Number (Password) For the Mobile banking Facility.
TPIN	Shall mean the Personal Identification Number (Password) For the Transaction Facility.
MBF	Mobile Banking Facility.
GPRS	General Packet Radio Service.
SMS	Short Messaging Service.
Application	Shall mean the Bank's Mobile Banking Application which will be downloaded on to the mobile Phone of the Customer.

Applicability of Terms and Conditions

By using Our services the Customer thereby agrees to these Terms and Conditions, Which form the contract between the Customer and Bank. Our Application shall be governed by such terms and conditions as amended by the Bank from time to time. These terms and conditions shall be in addition to and not in derogation of other terms and conditions relating to any account of the Customer and/ or the respective product or the service provided by the Bank unless otherwise specifically stated.

Disclaimer

The Bank, when acting in good faith, shall be absolved of any liability in case :

1. The Bank is unable to receive or execute any of the requests from the Customer or there is loss of information during processing or transmission or any unauthorized access by any other person or breach of confidentiality or due to reasons beyond the control of the Bank.
2. There is any kind of loss, direct or indirect, incurred by the Customer or any other person due to any failure or lapse in the facility which are beyond the control of the Bank.
3. There is any failure or delay in transmitting of information or there is any error or inaccuracy of information or any other consequence arising from any cause beyond the control of the Bank which may include technology failure, mechanical breakdown, power disruption, etc.
4. There is any lapse or failure on the part of the service providers or any third party affecting the said facility and that the Bank makes no warranty as to the quality of the service provided by any such provider. The Bank, its employees, agent or contractors, shall not be liable for and in respect of any loss or damage whether direct, indirect or consequential, including but not limited to loss of revenue, profit, business, contracts, anticipated savings or goodwill, loss of use or value of any equipment including software, whether foreseeable or not, suffered by the Customer or any person howsoever arising from or relating to any delay, interruption, suspension, resolution or error of the Bank in receiving and processing the request and in formulating and returning responses or any failure, delay, interruption, suspension, restriction, or error in transmission of any information or message to and from the telecommunication equipment of the Customer and the network of any service provider and the Bank's system or any breakdown, interruption, suspension or failure of the telecommunication equipment of the Customer, the Bank's system or the network of any service provider and/or any third party who provides such services as is necessary to provide the Facility.
5. The Bank will not be responsible if Bank's mobile banking application is not compatible with/ does not work on the mobile handset of the Customer.

Indemnity :

In consideration of the Bank providing these facilities, the Customer agrees to indemnify and hold the Bank harmless against all actions, claims, demands proceedings, loss, damages, costs, charges and expenses which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or arising out of or in connection with any services provided to the Customer pursuant hereto. The Customer shall indemnify the Bank for unauthorized access by any third party to any information/ instructions/ triggers given by the Customer or breach of confidentiality.

General Business Rules Governing Mobile Banking Facility

1. The facility will be available to customers having a satisfactorily running Savings/ Current account with the Bank.
2. The facility will not be offered to Non Resident Indians.
3. The daily upper ceiling per customer shall be 50,000/- for funds transfer when the facility is used over the GPRS application/ WAP.
4. Entering the wrong MPIN thrice will block the Mobile Banking facility for the day and two such consecutive blockages will de-activate the customer from the facility and the customer should re register for the facility as per the procedure laid down for the same. Any change in the business rules of any of the processes will be notified on Bank's website www.info@rajarambapubank.org which will be considered as sufficient notice to the customer.
5. The Bank reserves the right to reject a Customer's application for Mobile Banking without assigning any reasons.
6. The Bank shall suspend the registration of any Customer if the facility has not been accessed by the Customer for three months or more. If the facility has not been accessed for six months or more, the registration of the Customer will be cancelled.
7. The Customer can request for termination of the Facility by visiting branch. The Customer shall remain accountable for all the transactions on the designated account made prior to confirmation of any such cancellation request. It shall be the Bank's endeavour to give a reasonable notice for withdrawal or termination of the facility. but the Bank may at its discretion withdraw temporarily or terminate the facility, either wholly or partially, anytime.

without giving prior notice to the customer. The facility may be suspended due to maintenance or repair work or any breakdown in the Hardware/ Software for MBF. any emergency or for security reasons without prior notice and the bank shall not be responsible for any loss/ damage to the customer

8. The services offered under the Facility will be automatically terminated if the primary account linked for the Mobile Banking facility is closed. The Bank may also terminate or suspend the services under the Facility without prior notice if the customer has violated the terms and conditions laid down by the Bank or on the death of the Customer when brought to the notice of the Bank.

Responsibilities and obligations of the customer

1. The customer will be responsible for all transactions, including fraudulent/ erroneous transactions made through the use of his/ her mobile phone, SIM card and MPIN, regardless of whether such transactions are in fact entered into or authorized by him/ her. The customer will be responsible for loss/ damage, if any suffered.
2. The Customer shall take all steps possible to ensure that his/ her mobile phone is not shared with anyone and shall take immediate action to de-register from Mobile Banking as per procedure laid down in case of misuse/ theft/ loss of the mobile phone or SIM card.
3. The Customer will use offered facility using the MPIN in accordance with the procedure as laid down by the Bank from time to time.
4. The Customer shall keep the USERID and MPIN confidential and will not disclose these to any other person or will not record them in a way that would compromise the security of the facility.
5. It will be the Customer to notify the Bank immediately if he/ she suspect the misuse of the MPIN. He will also immediately initiate the necessary steps to change his MPIN.
6. If the mobile phone or SIM is lost, the user must immediately take action to de-register from the facility.
7. The Customer accepts that any valid transaction originating from the USERID and/ or registered mobile phone number shall be assumed to have been initiated by the Customer and any transaction authorized by the MPIN is duly and legally authorized by the Customer.
8. The Customer shall keep himself/ herself updated with regard to any information/ modification relating to the services offered under the facility which would be publicized on the websites and at the branches and would be responsible for the same.
9. The Customer shall be liable for all loss on breach of the Terms and conditions contained herein or contributed or caused the loss by negligent actions or a failure to advise the Bank within a reasonable time about any unauthorised access in the account.

Declaration :

I declare that I have read and understood the document containing the "Terms & Conditions" and "disclaimer" governing Rajarambapu Sahakari Bank's Mobile Banking Services as provided in the Bank's Network.

I accept the same. Further, I also agree that the transactions and requests executed in the above mentioned accounts through 'Mobile Banking under my User ID and Password will be legally binding on me and I am responsible for maintenance of secrecy and confidentiality of the information passed on to me by the Bank through Internet/ Mobile/ Email/ Telephone. I have the mandate from the other joint holders to view/ inquire/ operate the joint accounts mentioned above.

Date :

CUSTOMER SIGNATURE

Date:

Branch Stamp

Signature of Officer (SP.No.)

Signature of Branch in-charge