

MOBILE BANKING POLICY

This Mobile Banking Policy governs the use OF **SUNDARLAL SAWJI URBAN CO-OPERATIVE BANK LTD** (herein referred to as "BANK", "we" or "us") Mobile Banking offering.

Bank's Mobile Banking allows customer to bank anytime anywhere through his mobile phone. Customer can access his banking information and make transactions on his accounts at absolutely no cost.

In this document all references to the user being referred in masculine gender shall be deemed to include the feminine gender.

Definitions:

In this policy document, unless there is anything repugnant to the subject or context thereof, the expressions listed below shall have the following meanings viz.

- "Customer" shall mean a customer of BANK or any person who has applied for any product/service of BANK.
- "Account(s)" shall mean any one or more accounts held and/or facilities provided to the Customer by BANK including but not limited to savings accounts, current accounts, term deposits or such other accounts and/or facilities as may be determined by BANK from time to time, for which the Facility is being offered or may be offered in future.
- "Alert(s)" means the customized messages sent to the Mobile Phone Number as an SMS in response to the triggers set by the customer.
- "BANK Contact Number" refers to the number/s provided by BANK to its Customers for availing of Request/Pull Facility or such other facilities which may be availed of through the BANK Contact Number, as communicated by BANK from time to time.
- "Service" or "Facility" shall mean mobile banking facility (which provides the Customers, services such as information relating to Account(s), details about transactions and such other services as may be provided on the Mobile Phone Number by BANK, from time to time.
- "Website" refers to www.sundarlalsawjibank.com or any other website as may be notified by BANK.
- "Registered Mobile Number (RMN)" shall mean the number registered/provided by the Customer in writing (either through a printed form provided by BANK or otherwise), or through ATM, website, through call centre, for the purpose of availing the Facility.
- "Personal Information" shall mean the information about the Customer obtained in connection with the Facility.
- "Request/Pull Facility" shall mean facility through which Customers will be able to make requests about their Account(s) by sending "key words" through SMS to BANK Contact Number provided by BANK for the purpose.
- "SMS" shall mean Short Messaging Service, which is the transmission of short text messages to and from SMS enabled devices including but not limited to mobile phones.

- "Mobile Banking app" shall mean the mobile banking application which can be installed on the mobile phone handset to access information pertaining to the Account(s).

Other abbreviations used:

RBI -- Reserve Bank of India
NEFT - National Electronic Funds Transfer
RTGS - Real Time Gross Settlement
IMPS - Immediate Payment Service
MPIN – Mobile Banking Personal Identification Number
OTP - One Time Password
FD – Fixed Deposit

1. Go-Mo (BANK Mobile Banking):

“Go-Mo” is a comprehensive Mobile Banking platform that will enable customers to manage their own accounts with incredible ease from wherever they have mobile connectivity. The product will give customers greater ease of use and a higher degree of convenience through an intuitive and design rich interface. BANK’s Mobile Banking lets customers bank from the comfort of their home, office or even if they are on the move, 24 hours a day, and 7 days a week. This facility is absolutely free for all eligible BANK account holders.

With BANK Mobile Banking, customers can avail of a wide range of banking services that literally puts the bank at their fingertips.

It gives customers instant access to their:

- A) Savings Accounts
- B) Current Accounts
- C) Overdraft Accounts
- D) Term Deposit Accounts

Customers can:

1. Check their account balance
2. Know their cheque status
3. Track FD
4. Transfer funds within own BANK accounts, to other BANK accounts, non-BANK accounts using NEFT
5. Request for cheque book
6. Stop cheque
7. Request for account statement
8. Change their MPIN
9. Locate BANK branches and ATMs
10. Block/Unblock ATM Card

2. Mobile Banking Policy:

Disclaimer:

Please note that the resources contained in this policy, the terms and conditions and descriptions that appear herein are subject to change without any notice.

3. Applicability of this policy:

APPLICATION:

Customers can apply for BANK Mobile Banking by using any of these options:

1. Call BANK 24 Hour Customer Care 02241561111/22, if the mobile number is already updated in bank’s records

2. Click the link for 'Registration for BANK On The Go – Instant Mobile Banking' through BANK Personal Internet Banking
3. Place request at any BANK Branch by filling in the Customer Request Form

4. ELIGIBILITY:

- The facility is available for customers having a satisfactory running account. The Facility will be offered to resident individuals and sole proprietary concerns with mode of operation 'Self and/or Either/ Survivor'. In the case of joint Account(s) with mode of operation 'Jointly', this facility will not be available. BANK Mobile Banking will also not be available to Non Resident Accounts.

5. AVAILABILITY & DISCLOSURE:

- BANK has adopted the mode of authentication of the Customer by means of verification of the Mobile Phone Number and/or through verification of MPIN allotted by BANK to the Customer or through any other mode of verification as may be stipulated at the discretion of BANK. The customer agrees that while the Information Technology Act , 2000 prescribes that a subscriber may authenticate an electronic record by affixing his digital signature which has been given legal recognition under the Act, the Bank is authenticating the customer by using mobile phone number, MPIN or any other method decided at the discretion of the Bank which may not be recognized under the Information Technology Act, 2000 for authentication of electronic records and this is acceptable and binding to the customer and hence the customer is solely responsible for maintenance of the secrecy and confidentiality of the MPIN without any liability to the Bank.
- BANK shall endeavor to provide to the Customer through the Facility, services that the Bank, may decide from time to time. BANK reserves the right to decide what services may be offered to a Customer on each Account and such offers may differ from Customer to Customer. BANK may also vary the services offered through the Facility at its sole discretion.
- The Facility is made available to the user at the Customer request, at the sole discretion of BANK and may be discontinued by the Bank at any time without notice. BANK shall have the discretion to offer the Facility to Non Resident Indians subject to applicable laws. Access to the Facility shall be restricted to the Customer availing the Facility. Customer instructions shall be effected only after authentication of the Customer by means of verification of the Mobile Phone Number and/or through verification of MPIN allotted by BANK to the Customer or through any other mode of verification as may be stipulated at the discretion of the Bank.
- BANK shall endeavor to carry out the instructions of the Customer promptly, provided that the Bank, shall not be held responsible for the delay in carrying out such instructions due to any reason whatsoever, including, but not limited to, failure of operational system or any requirement of law or BANK's internal policies.

6. AUTHORITY TO BANK:

- In its endeavor to provide best of the class facilities to its users, BANK Mobile Banking incorporates many services from its third party vendors and partner tie-ups. The user irrevocably and unconditionally authorizes BANK to access all his Account(s) for effecting banking or other transactions performed by the user through the BANK Mobile Banking and to share the Account information with any third parties for the purpose of accepting/executing such requests of the users. The instructions of the user shall be effected only when such instruction is in accordance with the prescribed procedure.

- BANK shall have no obligation to verify the authenticity of any transaction / instruction received or purported to have been received from the user through BANK Mobile Banking or purporting to have been sent by the user other than by means of verification of the Mobile Banking user-id and MPIN.

7. RECORDS:

- All records of BANK generated by the transactions arising out of use of the Facility, including the time of the transaction recorded shall be conclusive proof of the genuineness and accuracy of the transactions. The authority to record the transaction details is hereby expressly granted by the Customer to BANK.

8. INSTRUCTIONS:

- All instructions for availing the services under the Facility shall be provided through the mobile phone number in the manner indicated by BANK. The Customer is also responsible for the accuracy and authenticity of the instructions provided to the Bank and the same shall be considered to be sufficient for availing of the services under the Facility. The Alerts would be sent to the mobile phone number, last registered with BANK. Alerts will not be offered for two mobile phone numbers for the same Account. The same mobile phone numbers cannot be registered for availing the Facility in relation to different Account(s) under different customer-id. Keywords for various information requests shall be as may be provided for, from time to time, including on the application forms or as available on BANK's website www.sundarlalsawjibank.com.com or available at BANK's branches.
- Where BANK considers the instructions to be inconsistent or contradictory it may seek clarification from the Customer before acting on any customer instructions or act upon any such instruction as it may deem fit. BANK shall have the right to suspend the services under the Facility if the Bank has reason to believe that the Customer's instructions may lead to direct or indirect loss or may require an indemnity from the Customer before continuing to operate the Facility.

9. ACCURACY OF INFORMATION:

- The Customer undertakes to provide accurate and complete information wherever required and shall be solely responsible for the correctness and completeness of information provided by him to BANK at all times, including, but not limited to, for the purposes of availing of the Facility. The Bank shall not be liable for consequences arising out of erroneous information submitted by the Customer. If the Customer suspects that there is an error in the information supplied by the Bank to the customer, he should inform BANK at the earliest. The Bank will endeavor to correct the error wherever possible on a best effort basis. While BANK will take all reasonable steps to ensure the accuracy of the information supplied to the Customer, BANK shall not be liable for any inadvertent error, which results in the providing of inaccurate information.

10. DISCLAIMER OF LIABILITY:

- BANK shall not be responsible for any failure on the part of the Customer to utilize the Facility due to the Customer not being within the geographical range within which the Facility is offered and which forms part of the roaming network of the mobile phone service provider. If the Customer has reason to believe that the Mobile Phone Number is / has been allotted to another person and / or there has been an unauthorized transaction in the Account and / or the mobile phone handset is lost, the customer shall immediately inform BANK of the same.

11. INDEMNITY:

- In consideration of BANK providing the Facility, the Customer, at his/her own expense, agrees to indemnify, defend and hold harmless, BANK, its directors and employees, representatives, agents and/or the affiliates, as the case may be, against all losses, damages, expenses, actions, claims, demands and proceedings whatsoever, that the Bank may incur, sustain, suffer or be put to at any time as a consequence of acting on or omitting or refusing to act on any instructions given by the Customer or otherwise for use of the Facility.

- The Customer agrees to indemnify, defend and hold harmless BANK and/or its affiliates, against any loss incurred by the Customer due to failure to provide the services offered under the Facility or any delay in providing the services due to any failure or discrepancy in the network of the mobile phone service provider.

- The Customer agrees to indemnify, defend and hold harmless, BANK from any losses occurring as a result of the:
 - i. The Customer permitting any third parties to use the Facility.

 - ii. The Customer permitting any other person to have access to his mobile phone or as a consequence of leaving the mobile phone unattended or loss of mobile phone.

12. FEES:

- Currently this facility is absolutely free for all eligible BANK account holders. However, BANK shall have the discretion to charge such fees as it may deem fit from time to time and may at its sole discretion, revise the fees for use of any or all of the Facility, by notifying the Customer of such revision.

- The Customer may, at any time discontinue or unsubscribe to the said Facility. The Customer shall be liable for payment of such airtime or other charges which may be levied by any mobile phone service provider in connection with availing of the Facility and BANK is in no way concerned with the same.

- The charges payable by the Customer is exclusive of the amount payable to any mobile phone service provider and would be debited from the account of the Customer on periodical basis (monthly/quarterly basis).

- BANK reserves the right to charge the Customer a fee for the use of services provided under the facility and change the fee structure at its discretion. Display of such charges on website of BANK (www.sundarlalsawjibank.com) would serve as sufficient notice and the same is binding on the customer.

13. MODIFICATION:

- BANK shall have the absolute discretion to amend or supplement any of the features and benefits in relation to the Facility.

- BANK shall communicate the amended Policy by hosting the same on Bank's website (www.sundarlalsawjibank.com) or in any other manner as decided by BANK. The Customer shall be responsible for regularly reviewing this Policy, including amendments thereto as may be posted on the Bank's website (www.sundarlalsawjibank.com) and shall be deemed to have accepted the amended Terms and Conditions by continuing to use the Facility.

14. TERMINATION:

- The Customer may request for termination of the Facility at any time by giving a written notice of at least 7 days to BANK or through any other mode as

specified by the Bank through its website (www.sundarlalsawjibank.com) or through any other channel. The Customer will continue to be responsible for any transactions that may have been effected through the Mobile Phone Number in relation to the Facility prior to such cancellation of the Facility.

- BANK may, at its discretion, withdraw temporarily or terminate the Facility, either wholly or in part, at any time without giving prior notice to the Customer. The Bank may, without prior notice, suspend the Facility at any time during which any maintenance work or repair is required to be carried out or in case of any emergency or for security reasons, which require the suspension of the Facility.
- BANK shall endeavor to give a reasonable notice for withdrawal or termination of the Facility. The closure of all account(s) of the Customer will automatically terminate the Facility.
- BANK may suspend or terminate Facility without prior notice if the Customer has breached these Terms and Conditions or BANK learns of the death, bankruptcy or lack of legal capacity of the Customer.
- BANK may de-activate the facility if the facility has not been accessed for six months or more.

15. GOVERNING LAW:

- This policy shall be governed and construed in accordance with the laws of India and any dispute or differences arising out of or in connection with the Facility shall be subject to the exclusive jurisdiction of the Courts at Mumbai, India.
- BANK accepts no liability whatsoever, direct or indirect for non-compliance with the laws of any country other than that of India. The mere fact that the Facility can be accessed by a Customer in a country other than India does not imply that the laws of the said country govern this policy and / or the operations in the account(s) of the Customer and / or the use of the Facility.

16. ALERTS:

- The Customer is responsible for intimating to BANK any change in the Mobile Phone Number or email address or Account details and BANK will not be liable for sending Alerts or other information over the Mobile Phone Number/email address not recorded with the Bank.
- The Customer acknowledges that to receive Alerts, the Mobile Phone Number must be active and accessible. The Customer acknowledges that if the Customer's Mobile Phone Number remains inaccessible for a continuous period (such period dependent upon service providers) from the time an Alert is sent by BANK, that particular Alert may not be received by the Customer.
- The Customer acknowledges that the provision of the Facility is dependent on the infrastructure, connectivity and services to be provided by service providers engaged by BANK or otherwise. The Customer accepts that timelines, accuracy and readability of Alerts sent by BANK will depend on factors affecting other service providers engaged by the Bank or otherwise. BANK shall not be liable for non-delivery or delayed delivery of Alerts, error, loss or distortion in transmission of Alerts to the Customer.

17. SERVICES OFFERED UNDER THE FACILITY:

To avail of the various services offered, the mobile phone should be compatible with the mobile banking channel/s

- GPRS connectivity and a mobile web browser to access GPRS channel.
- GPRS connectivity and J2ME/Android/IOS/Windows 8 supported mobile to download the software application and use this channel.
 - A mobile banking PIN (MPIN) has to be used for this service.

- Also BANK provides Alerts Facility and Requests Facility to the customer for account(s). Format of sending keyword for accessing the Alert Facility and Request Facility shall be, as explained on BANK's website (www.sundarlalsawjibank.com) / other modes and as modified from time to time. BANK may specify from time to time the limit for generating Alert(s) for the Facility. Also, BANK shall specify addition of new Alert Facility or Request Facility on its website www.sundarlalsawjibank.com.

18. FUNDS TRANSFER FACILITY:

- The payer accepts that he will be responsible for keying in the correct details, which are required to make fund transfers through the above mentioned facility; such details being specified by BANK from time to time. In no case, will the Bank be held liable for any erroneous transactions arising out of or relating to the payer keying in erroneous details required making fund transfers through the abovementioned facility. If the abovementioned facility is made available to the Payer, it may be used for transfer of funds from Account(s) to other accounts belonging to third parties maintained at BANK and/or at any other bank which falls under the network of RBI's Electronic Fund Transfer (EFT) or National Electronic Fund Transfer system (NEFT) or Real Time Gross Settlement (RTGS) or any other network approved by RBI. In such an event, the terms applicable to such facilities, in addition to those applicable to the Facility, shall be applicable. The liability of BANK shall only commence subsequent to the debit in the payer's account.
- Customer can login to Mobile Banking app using his user ID and MPIN and access all the features of Mobile Banking. BANK may change or update the Mobile Banking app and its features at any time. You may be required to download and reinstall a new version of the Mobile Banking app if changes and updates are made.
- GPRS channel for mobile banking: The GPRS channel can be accessed from the mobile phone browser to transact. Mobile browser support is required in the mobile phone to access mobile banking. The mobile phone requires GPRS connectivity from the service operator.

19. MOBILE BANKING USING IMMEDIATE PAYMENT SERVICE (IMPS) CHANNEL:

- Immediate Payment Service (IMPS) is an instant interbank fund transfer service through mobile phones. IMPS let customers use their mobile phone as a channel for accessing their bank accounts and remitting funds. IMPS are managed by the National Financial Switch of National Payments Corporation of India (NPCI), a Government of India entity which is also used for routing ATM transactions in India. Customers do not need to separately register for IMPS. It is activated along with the SMS, GPRS/J2ME/Android/IOS/Windows 8 registration process. Customers can receive or transfer funds instantly on the mobile phone.

20. LIMIT of TRANSACTIONS:

- Customers shall be able to make financial transactions of up to Rs. 50,000 per day. BANK may, at its sole discretion, increase or reduce the limit up to the limit as permissible under applicable laws.

21. RESPONSIBILITIES AND OBLIGATIONS OF CUSTOMERS:

- 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 the loss/damage suffered. The customer shall take all steps possible to ensure that his/her mobile phone is not shared with anyone and shall report any misuse/ loss of the mobile phone or SIM card immediately.



- The customer will use the services offered under Facility using the MPIN/Password in accordance with the procedure as laid down by BANK from time to time.
- The customer shall keep the USER ID 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 services. It will be the responsibility of the Customer to notify BANK immediately if he/ she suspect the misuse of the MPIN. The Customer will also immediately initiate the necessary steps to change MPIN. If the mobile phone or SIM is lost, the customer must immediately notify the telecom service provider to block the SIM. After that, he/she shall advise the user ID, mobile phone number to Bank's helpline to suspend BANK Mobile Banking Service.
- The Customer accepts that any valid transaction originating from the USER ID and / or registered mobile phone number shall be assumed to have been initiated by the customer.
- The Customer shall ensure that the mobile is secured with required security features.
- 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.
- The Customer shall be liable for all loss on breach of the Policy, Terms and Conditions contained herein or contributed or caused the loss by negligent actions or a failure on to advice BANK within a reasonable time about any unauthorized access in the account.

22. SIGNATURE REQUIREMENTS:

- When any transfer or other instruction is initiated through the Facility, user agrees that BANK shall execute the instruction without requiring user's signature on the instruction.

23. MISCELLANEOUS:

- BANK reserves the right to revise the policies, features and benefits offered through the Facility from time to time and may notify the Customer of any such revisions/changes in any manner as deemed appropriate. The customer will be bound by such revisions/changes unless the customer terminates the Facility.
- The Customer shall comply with all such terms and conditions as BANK may prescribe from time to time for facilities/services availed of by the Customer. All such transactions effected by or through facilities for conducting remote transactions including the internet, world wide web, electronic data interchange, Bank's Customer Care Centre, telephone-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of BANK, for and in respect of such facilities/ services offered, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the policy prescribed by BANK for such facilities/ services, as may be prescribed from time to time.
- Maps and location data for branches/ATMs provided in the Mobile Banking app are provided for basic navigational purposes only. They should only be used as a guide and should not be relied upon in situations where precise location information is needed.

24. RISK MANAGEMENT, PRIVACY AND SECURITY BY BANK:

- In the course of using Mobile Banking application or availing the products and services vide the online application forms, BANK may become privy to the personal information of its customers, including information that is confidential in nature.
- BANK is strongly committed to protecting the privacy of its customers and has taken all necessary and reasonable measures to protect the confidentiality of the customer information and its transmission through the Mobile Banking application and it shall not be held liable for disclosure of the confidential information when in accordance with the Privacy Commitment or in terms of the agreement, if any, with the customer.
- BANK endeavors to safeguard and ensure the security of information provided by the customer. BANK employs a range of security features for its Mobile Banking service. These measures extend from data encryption to firewalls. BANK uses 128-bit Secure Socket Layer (SSL) encryption technology, to ensure that the information exchanged between the customer's mobile and the mobile banking servers over the Internet is secure and cannot be accessed by any third party. When the information provided by the customers is not transmitted through this encryption, the customers' system (if configured accordingly) will display an appropriate message ensuring the best level of secrecy for the customers' information.

How Customers Can Protect Their Privacy:

- a) The Customer would be required to cooperate with BANK in order to ensure the security of the information, and it is recommended that the Customers necessarily choose their 4 digit numeric MPINs carefully such that no unauthorized access is made by a third party.
- b) The Customers should ensure not to disclose their MPIN to anyone or keep any written or other record of the MPIN such that a third party could access it.
- c) Do not share your account information, MPIN or similar sensitive data with others.
- d) Never provide confidential information to unknown callers.
- e) When conducting business over the mobile browser, always use a secure browser and exit online applications as soon as you finish using them.
- f) Protect your account records.
- g) Avoid writing down MPINs/passwords.
- h) Avoid the use of birthdays, anniversaries or similar details which can be easily guessed as MPINs.
- i) Make sure that your mobile is protected with anti-virus and you have latest anti-virus software.
- j) Properly dispose of old mobiles that are not needed by hard reset and erasing all data.
- k) All users should logout after every login session; however, online sessions will automatically be terminated after ___ minutes of inactivity. This to protect you in case you accidentally leave your mobile banking session unattended after you login.
- l) Enable a device lock password on the mobile to prevent unauthorized access to personal and confidential information in contacts, messages and other media files.
- m) Avoid clicking on links which are sent via E-mails. Type URL (Universal Resource Locator) of all such links directly on the mobile browser. Avoid sending or furnishing personal and financial information on email. Also prior to providing any information (financial or personal) on a website, verify the bonafides of the website, its address and of the owners / operators of such websites. Make sure that the URL that appears in the "address" or "location" box on your browser window is the one you wish to access.
- n) If you are a victim of fraud or identity theft, please contact the call centre or branch immediately so that the bank may place the necessary restrictions on your account(s) to put holds on your accounts.
- o) Neither bank nor its service providers will contact you via telephone or email or

any other means requesting personal information, your customer ID or your MPIN. If you are contacted by anyone requesting this information, please do not share it and contact us immediately.

BANK undertakes not to disclose the information provided by the customer to any person, unless such action is necessary to:

- Conform to legal requirements or comply with legal process
- Protect and defend BANK's rights, interests or property
- Enforce the terms and conditions of the products or services including Mobile Banking services or act to protect the interests of BANK or its members, constituents or of others

The customer shall not disclose to any other person, in any manner whatsoever, any information relating to BANK of a confidential nature obtained in the course of availing the services through the website. Failure to comply with this obligation shall be deemed a serious breach of the terms herein and shall entitle BANK to terminate the services without prejudice to any damages, which the customer is liable to pay BANK.

BANK will limit the collection and use of customer information only on a need-to-know basis, to deliver better service to the customer. BANK may use and share the information provided by the customer with third party for providing services and any service related activities such as collecting subscription fees for such services and notifying and contacting customers regarding any problem with or the expiration of such services. In this regard it may be necessary to disclose the customer information to one or more agents and contractors of BANK and their sub-contractors.

The customer authorizes BANK to exchange, share, part with all information related to the details and transaction history of the customer with banks/ financial institutions/ credit bureaus/ agencies/ participating in any telecommunication or electronic clearing network as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring verification or risk management and shall not hold BANK liable for use or disclosure of this information.

25 CUSTOMER COMMUNICATION:

Customers can communicate with BANK Customer Care for Mobile Banking related matters 24x7 through below mentioned channels:

Contact Toll Free within India:

Email: atm@sawjibank.com

Letters and couriers may be addressed to:

APMC Market Yard, Yeldari Road, Jintur

Tq Jintur Dist Parbhani 431509