Internet Banking" refers to the internet banking service offered by Reserve Bank Of India to the User including services such as enquiry about balance in the Account, details about transactions in the Account(s), statement of Account, transfer of funds.

"Account(s)" or " Accounts" or " Account" refers to the User's bank account(s), credit card account(s), loan / facility account(s), depository account(s) and/or any other type of account

User” refers to a customer of Respective Bank and/or of the Affiliates authorised to use Internet Banking of user by these Terms. In case of the customer being a minor, the guardian of such minor shall be permitted to use Internet Banking upon accepting these Terms and will be considered as a ‘User’.

Unauthorised Use” means any usage of Internet Banking which is not in accordance with the Terms.

Personal Information " refers to the information provided by the User to Respective Bank of User.

The User may request for termination of the Internet Banking any time by giving a written notice of at least 15 days to Respective Bank. The termination shall take effect on the completion of the fifteenth day. The User will remain responsible for any transactions made through the Internet Banking until the time of such termination.

With Respective Bank of User Mobile Banking discover quick, simple and convenient way to take command of your bank account, on your mobile phone.

Mobile Banking has the following advantages:

Convenient way to access your accountSafe and Secure BankingConvenient way to pay bills (Telephone, electricity & other utilities).

Our Internet banking services work with almost all types of Devices and help you access your ANY Bank account anytime, anywhere.

USER-ID AND PASSWORD

The USER shall:

Keep the User-id and password totally confidential and not reveal them to any third party.Create a password of at least 8 characters long and shall consist of a mix of alphabets, numbers and special characters which must not relate to any readily accessible personal data such as the USER's name, address, date of birth, telephone number, vehicle number, driver license etc. or easily guessable combination of letters and / or numbers;Commit the User-id and password to memory and not record them in a written or electronic form; andNot let any unauthorized person have access to his computer or leave the computer unattended while using Internet Banking Services.Not disclose/reveal his/her personal or confidential information to anyone over email/SMS/phone call even if its purportedly from Respitive Bank of User. Any Bank or any of it’s representatives will never send you emails/SMS or call you over phone to seek your personal information like Username, passwords, One Time SMS passwords.

**LIMITS**

The User is aware that the Bank may from time to time impose maximum and minimum limits including daily limits on transfer of funds that may be transferred or amount of the Demand Draft/ IOI (Inter Office Instruments) that can be issued by virtue of the payment instructions given hereunder. The User acknowledges that the same is to reduce the risks on him/her. For instance, the Bank may impose transaction restrictions within particular periods or amount restrictions within a particular period or even each transaction limits. The User shall be bound by such limits imposed and shall strictly comply with them. The Bank shall put an appropriate message on the relevant page or the website.

LIABILITY OF THE USER

The User shall be liable for

Non-compliance of Terms of Service (Terms & Conditions) mentioned herein.If he/she has breached the Terms of Service (Terms & Conditions) or contributed or caused the loss by negligent actions such as the following:In disclosing or failing to take all reasonable steps to prevent disclosure of the User-id and/or password to anyone including Bank staff and/or failing to advise the Bank of such disclosure within a reasonable time.Not advising the Bank within a reasonable time about unauthorized access to or erroneous transactions in the account(s) through internet banking service.