

BUSINESS BANK

THE BUSINESS CO-OPERATIVE BANK LTD.

Rajan Complex Arcade, Dattamandir Circle, Nashik Road - 422 101. Ph.No: 2467604

Application for Mobile / IMPS / SMS Banking

All Fields with * are mandatory

Name of the Applicant :

Mr./Mrs./Ms. *

Surname

First Name

Middle Name

Mailing Address : *

City *

Pin Code*

Mother's Maiden Name :*

Date of Birth:*

/ /

Email Address :

Phone No.:

Mobile:*

PAN No.:

INSTRUCTIONS :

- I In case of Joint Account (s), the application is required to obtain the attached Letter of Authorization from the joint account holders).
- II The Business Bank account holders can access their bank accounts through Business Co-Operative Bank's Mobile (SMS) Banking on with the mode of operation of Business Bank's account is Single/ Either or Survivor / Anyone or Survivor.

ACCOUNT DETAILS :

I hereby confirm that I am the sole account holder of I have authorization letter from the joint account holder (s) to operate the accounts.

Bank A/c No.	Branch Name	Mode of Operation (tick one)	Service to be Subscribed (Strike off the option not to be applied	Customer ID (For Official use only)
		*Single/ *Joint	Mobile / IMPS Banking	
		*Single/ *Joint	Mobile / IMPS Banking	
		*Single/ *Joint	Mobile / IMPS Banking	
		*Single/ *Joint	Mobile / IMPS Banking	
		*Single/ *Joint	Mobile / IMPS Banking	

Terms & Conditions:

1. DEFINITIONS: "Business Bank" refers to the The Business Co-Operative Bank Ltd, a Urban Co-operative Bank registered under the Maharashtra Co-operative Societies Act, 1960 and (licensed) as a bank under the Banking Regulation Act, 1949 and having its registered office at "Rajan Complex Arcade, Datta Mandir, Nashik Road, Nashik, Maharashtra".

"Authorized User" means the Account Holder/s availing the facility of Mobile Banking on demand from a branch of Business Bank where the account holder/s is maintaining an account. Such an account for which the facility is sought/provided is referred as the "Designated Account".

"Facility" shall mean IMPS Mobile Banking facility (which provides the Authorized Users, services such as information relating to account (s), details about transaction and such other services as may be provided on the Mobile Phone Number by Business Bank from time to time.

"Mobile Phone" means the mobile phone or such other communication device which is used to access the Facility.

"Mobile Phone Number" shall mean the number specified by the User in the Form provided by Business Bank or otherwise for the purpose of availing the Facility.

"Customer ID" & "PIN" are deemed to include a Unique Customer ID and Personal Identification Number of the user under these Terms.

"Transaction Password" and / or "TPIN" means the account holder/s unique number for executing the request under this Facility. The Designated Account/s will require this password when he/they opts for general equity.

"Base Branch" is the Branch where the Designated Account is maintained.

"Uncleared Balance" means the amount of cheque/s deposited in the account but not realized.

"Balance" means the balance in the account at the time of enquiry / executing the request.

"CR" means Credit Balance. "DR" means the Debit Balance.

2. MOBILE BANKING:

Each Account holder by default will be given system generated customer ID and four digit Transaction Password in respect of all the accounts maintained with the The Business Co-Operative Bank on registration as a Authorized User. The TPIN/ Transaction Password will be issued to the account holder/s in person or through courier service. It is advisable on the part of the Authorized User to change the Transaction Password with any other four digit number of his choice on his first log in, subsequently for security reason.

3. The Mobile Banking Facility is available only for one mobile/Cell number per account. The Authorized User may register one Mobile for all the accounts maintained by the Authorized User. However, Business Bank may at its discretion make the said facility available only for one account.

4. **TPIN/Transaction Password** will be for the Authorized User's Personal use, strictly confidential and not transferable. TPIN / Transaction Password should not be disclosed to a third party under any circumstances by the Authorized User. All transactions carried out with the use of the TPIN / Transaction Password will be at the responsibility of the Authorized User and he/she/they will abide by the record of the request as generated. Business Bank shall no under any circumstances be held responsible for any misuse of the TPIN/ Transaction Password.

5. It is noted by the Authorized User that any unauthorized person could access the IMPS Banking services on Authorized User's account if he gains access to the Designated Account, TPIN and the Transaction Password. Therefore, the Authorized User should keep such information a closely guarded secret as the facility is extended under the condition that Business Bank bears no liability or responsibility for any misuse of the facility by an unauthorized person. In case a Authorized User forgets his TPIN/Transaction Password number(s), Business Bank will regenerate new number(s) on a written request only at the Base Branch.

6. In the event of the mobile/Cell being misplaced or lost, the Authorized User undertakes to inform Business Bank shall not be held responsible/ liable for any loss, cost, expensed etc. suffered or incurred by the Authorized User by reason of availing the said Facility and/or by reason of misuse of the said Facility and/or by reason of the mobile phone being misplaced/lost.

7. Facility cannot be claimed as a matter of right. Business Bank reserves the right to refuse/withdraw the Facility without ascribing any reason. Business Bank is in its absolute discretion may prescribe or levy service charges/fee in future under intimation to the Authorized User. The Authorized user will have an option to continue the Facility with the fee/charges levied or discontinue the facility.

8. The Facility is available only for individual / joint account with the mode of operation as "either or survivor", "anyone or survivor" and individual as proprietary concern. The Business Bank at its sole discretion may add/provide the said Facility to other categories of deposit account holders.

9. All request for balance details or otherwise received from the Authorized User relating to Facility will be logged at the Base Branch where the Authorized User is maintaining the Designated Accounts (s). The Authorized User will be responsible for all the requests executed through the Facility and such transactions will be constructed by Business Bank to have emanated from the registered Authorized User and will be binding on him/her/ them.

10. Business Bank may at its discretion provide one or more TPIN number /Transaction password to the Authorized User/s in respect of the deposit accounts/s maintained by him/ her / them.

11. The facility is available only in respect of the Designated Accounts such as Savings Bank, Over Draft and Current Account.

12. The mandate issued at the time of opening the account or at any time thereafter shall continue and shall not stand altered by reason of the said Facility being provided to the Authorized User.

13. The Authorized User shall be solely liable and responsible for wrong/ incorrect information provided. Business Bank at its discretion may withdraw the said Facility for any incorrect/ wrong information provided besides being entitled for any other action as it may deemed fit and proper.

14. Any dispute between the Authorized User & Business Bank is subject to the jurisdiction of the Courts in Nashik.

15. The Authorized User desiring to discontinue the said Facility shall be required to give seven days written notice to Business Bank of his/her/their intention to discontinue the Facility.

16. It shall be the endeavour of Business Bank to make the Facility available round the clock. However, Business Bank shall not be responsible and/or liable for any failure of whatsoever nature to the Authorized User and / or third parties for any failure to provide the said Facility. Business Bank shall not be responsible and / or liable for any direct, consequential or indirect loss or damage suffered or incurred, arising from or related to use of Facility to the Authorized User and / or any third parties.

17. Business Bank reserves the right to terminate the Facility if the Designated Account is conducted not satisfactorily. Business Bank reserves the right to discontinue the Facility at any time

without giving any notice.

18. In the interest of the Authorized User, the Authorized User may change the PIN at regular intervals.

19. If the Authorized User does not use the Facility continuously for a period of ninety days, the Facility shall be withdrawn at the discretion of Business Bank. However, the Business Bank on written request of the Authorised User/s shall reinstate the same.

20. It should be noted that if the Authorised User keys in the wrong TPIN/ Transaction Password thrice in succession, the Facility will get temporarily blocked. On a written request from Authorised User, a new TPIN/ Password will be provided by Business Co-Operative Bank Ltd only on personal appearance at the Base Branch and on a written request.

21. The Authorized user shall be deemed to have notice of any change in the terms and conditions if displayed on the notice board of any of the branch or website of the Business Bank.

22. Any Amount through any channel erroneously credited to customer's account if not return to the BCB, Bank has right to deduct it from particular customers account. Without any prior intimation.

DECLARATION :

1. I affirm, confirm and declare that I have read and understood the terms and Conditions for usage of the Mobile Banking and/or mobile Banking service of the, The Business Co-Operative Bank Ltd. and that I am aware of Charges Applicable (if any) for the Mobile Banking Service, and that I agree for myself and /or on behalf of the joint account holders and I will adhere to all the terms and conditions of opening/ applying / availing/ maintaining / operating (as applicable) for Mobile Banking and/or Mobile Banking Service of the, The Business Co-operative Bank Ltd. as may be in force from time to time. I further authorize The Business Co-Operative Bank Ltd to debit my Account(s) towards Charges, If any, for Mobile Banking Service.

2. I declare that all the particulars and information given in this application form (and all documents referred or provided therewith) are true, correct, completed and up to date in all respects I and other joint account holders have not withheld any information. I understand that certain particulars given by me/us are required by the operational guidelines governing banking companies. I agree and undertake to provide any further information that the, The Business Co-Operative Bank Ltd. may require from time to time.

3. I agree and understand that I have to complete further applications for specific liability products/services from the, The Business Co-Operative Bank Ltd. as prescribed from time to time, and that such further applications shall be regarded as an integral part of this application and vice versa, and that the particulars and information set for the herein as well as the documents referred or provided herewith or true, correct, complete and up-to-date in all respects. I undertake to provide further information or change, if any, in such particulars on record on occurrence of such event. I agree and understand that such further applications will require incorporation of the application form number, and/or such details as the, The Business Co-Operative Bank Ltd. may prescribe, to facilitate date management.

Date : ____/____/____

Place : _____

Signature : _____

(Sole / First Holder)

Note : The form duly filled in to be submitted to Base Branch of the, The Business Co-Operative Bank Ltd.

BRANCH NAME	Branch Manager Name :
	Date _____ Signature _____



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LETTER OF AUTHORIZATION FOR MOBILE / IMPS BANKING FACILITIES

(Application for linking Joint Bank A/c, E/S and OD/CC etc.)

To,

The Business Co-Operative Bank Ltd.

Branch _____

Dear Sir, Madam,

I/We, the undersigned. _____

(All Account Holders other than the first holder

am/ are the joint account holder(s) of Bank A/C. No _____

(the "said account(s)") opened / operating with the The Business Co-Operative Bank Ltd along with _____ (name of the first holder) with

operating instruction as "either or survivor" or "anyone or survivor". I/We hereby authorize _____ (name of first holder) to view / access the said account (s) for and on my / our behalf.

I/We affirm, confirm and undertake that I/we have read and understood the Terms and conditions for usage of the Mobile Banking Service of the The Business Co-Operative Bank Ltd. and that I/We agree and undertake to abide by them.

I/We hereby state that should I/We wish to revoke the above authorization. I/We shall duly issue a letter of revocation ("the revocation letter") to the, The Business Co-Operative Bank Ltd. in this regard. The said revocation letter will be valid after 8 days from the date of receipt by the, The Business Co-Operative Bank Ltd.

Your's Faithfully,

Name :

Signature _____
(Second Holder)

Name :

Signature _____
(Forth Holder)

Name :

Signature _____
(Third Holder)

Name :

Signature _____
(Fifth Holder)

I CONFIRM THE ABOVE

Signature _____
(Forth Holder)