



THE VARACHHA CO-OP. BANK LTD.



NET BANKING & MOBILE BANKING

Version-2.0

REGISTRATION FORM

No. _____

For Transaction Facility

Administrative Office : Mezzanine Floor, Adatiya Awas, Old Bombay Market, Umarwada, Surat- 395010. Ph.: 0261-2308090. Fax. : 4008152.

Customer ID*																Branch Name :													Date :																		
Email ID*																																															
Mobile No*																																Mobile Number must be same in all Account Numbers.															
PAN Card No.*																																															

Account No. (1)*																																															
A/c Holder Name*																																															
																																Signature															

Account No. (2)*																																															
A/C. Holder Name*																																															
																																Signature															

Account No. (3)*																																															
A/C. Holder Name*																																															
																																Signature															

Account No. (4)*																																															
A/C. Holder Name*																																															
																																Signature															

Declaration

I/we declare that I/we have read and understood the document containing the "Terms & Conditions" in Bank's Official Website governing The Varachha Bank's Net Banking facilities as provided in the Bank's Net Banking page in www.varachhabank.com and I accept the same. Further, I/we also agree that the transactions and requests executed in the above mentioned accounts through Net Banking & Mobile Banking under my User ID and PIN will be legally binding on me/us and I/we am/are responsible for maintenance of secrecy and confidentiality of the information passed on to me/us by the Bank through Mobile Phone/email. I/we understand that the bank may, at its absolute discretion, discontinue/modify any of the services completely or partially without any notice to me/us. The Bank has rights to change daily upper ceiling limits for fund transfer.

- **MANDATE INDIVIDUALS** We authorize ("USER") to avail of the Mobile Banking service in respect of all accounts linked to his/her Customer-ID mentioned in this application form. We undertake to ratify and confirm all and whatever the User does or causes to do through Net Banking Service. This authority shall continue to be in force until any one of us revokes it by a notice in writing delivered to home Branch. Bank reserves the right to alter/amend/change the rules from time to time with or without informing the user, duly published in the website and my/our responsibility to abide for the changes implemented by the Bank.

Signature of Primary Account Holder

Branch Manager's Certificate

I/we hereby confirm that, I/we met the customer(s) and he/she/they signed before me. All required documents are verified and found correct. Customer ID, KYC details and documents are verified and found correct. Recommended to avail Net Banking services with us.

Verified Name : _____

Date : /___/___/_____ Signature Verified by : _____

USER CREATED BY

REGISTERED & ENABLED BY

Staff Code : _____
Sign. : _____

APPROVED BY

Staff Code : _____
Sign. : _____
Date : _____

THE FOLLOWING WORDS AND EXPRESSIONS SHALL HAVE THE CORRESPONDING MEANINGS WHEREVER APPROPRIATE FOR MOBILE BANKING AND NETBANKING FACILITY WITH FINANCIAL TRANSACTIONS

Applicant	Applicant is the account holder applying for the Mobile Banking Service and Net banking service provided by the bank
Primary Account	The account wherein the applicant is the first account holder
Customer	The holder of a bank account in The Varachha co-op. Bank Ltd.
Bank	The Varachha co-op.Bank Ltd.or any successor or assign
Base Branch	The branch where the customer has his/her primary account
Facility	Mobile banking and Net banking Facility provided to the customer
Application	Bank's Mobile Banking software downloaded in the mobile phone of the customer after registration. Net banking application access from bank official website varachhabank.com under sub - head NET BANKING Tab after Registration. (Now online Application means Mobile banking and Net banking facility including Financial Transaction.)
Mobile Phone Number	Mobile number that has been given by the customer to register for Mobile Banking and Net Banking facility.
PASSWORD	Mobile banking and Net banking application are different but USERID and Password is common for the both application. If customer reset/change/block password for one application then it is applicable for other application also.
IMPS	Immediate Payment Service (IMPS) is an instant inter-bank electronic fund transfer service through mobile phones.
WAP and Internet connectivity	Wireless Access Protocol(WAP) is accessing your mobile banking and Net banking application through internet by using 6RPS connection or Internet connectivity provided by your service provider
OTP	One Time Password (OTP). This is to ensure that all your Net Banking and Mobile banking transactions are conducted in a safe online environment. OTP will come to customer's Registered Mobile at the time of Financial Transaction.

ELIGIBILITY :

Type of Account	Constitution	Mode of operation	Who is eligible for Mobile Banking facility
Saving Account (Only Normal SB account)	Single	Single	The account holder
	Joint	Either or Survivor	As per choice of all account holders. However, application is to be signed by all account holders.
		Joint	Not Eligible
Current Account (CA), CASH CREDIT (CC) OVERDRAFT (OD)	In the name of Individual	Single	The account holder
	In the Name of Firm	Single	The account holder
		Jointly Operated	Not Eligible
	Partnership firm	Anyone	Separate Authority Letter submit with all Partners signature
Private Limited company account	Any one (by Company Resolution Authority letter)	Separate Authority Letter with resolution submit with all Directors signature	

RESPONSIBILITIES AND OBLIGATIONS OF THE CUSTOMER :

- 1 The Customer will use offered facility using their password in accordance with the procedures laid down by the Bank from time to time.
- 1 The Customer will be responsible for all transactions, including unauthorized /erroneous/ wrong/ incorrect/mistaken/false transactions made through the use of his/her mobile phone, SIM card, password, transaction Password and OTP, regardless of whether such transactions are in fact entered into or authorized by him/her. The Customer will be responsible for the loss/ damage, if any suffered in respect of all such transactions.
- 1 The Customer shall keep the customer ID and password confidential and will not disclose these to any other person. He/she will not record the same in a way that would compromise the security of the facility. In case of using the facility by making use of SMS based SMS; the Customer will take utmost precaution to delete the SMS stored in Sent folder of the mobile phone, which may have password in readable form.
- 1 The Customer shall be liable for all loss or breach of the Terms and Conditions contained herein or contribute or caused the loss by negligent action or a failure to advise the Bank within a reasonable time about any unauthorized access in the account.
- 1 Add Beneficiary and also at the time of execute a fund transfer from the account to a Beneficiary account as per details provided. Bank takes no responsibility and shall also not be liable for claims, for any incorrect details/data keyed-in by the customer at the time of this execution. Such acts are irrevocable and will be executed at your risk and responsibility. Bank will change /Add new services time to time without informing to Customer. Like cheque stop payment, cheque book request, fixed deposit request, NEFT and RTGS etc. and also transaction limit change from time to time.

INDEMNITY :

In consideration of the Bank providing the Facility, 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 anytime incur, sustain or be put to as a consequence of or arising out of or in connection with any services provided to the Customer pursuant here to. The Customer shall indemnify the Bank for unauthorized access by any third party to any information /instructions/triggers given.

CONFIDENTIALITY AND DISCLOSURE :

To the extent not prohibited by applicable law, The Varachha Co-Operative Bank Ltd. shall be entitled to transfer any information relating to the Customer and/or any other information given by the Customer for utilization of the Payment Platform/Mobile Banking and Net banking Service to and between its branches, subsidiaries, representative offices, affiliates, representatives, auditors and agents of The Varachha Co-Operative Bank Ltd., Intermediaries and third parties selected by The Varachha Co-Operative Bank Ltd, wherever situated, for confidential use in and in connection with the Payment Platform/Mobile Banking Service and Net banking services. Notwithstanding anything contained above, The Varachha Co-Operative Bank Ltd., shall be entitled at anytime to disclose any and all information concerning the Customer within the knowledge and possession of The Varachha Co-Operative Bank Ltd., (a) to any party in connection with the Payment Platform/Mobile Banking and Net banking Service provided by The Varachha Co-Operative Bank Ltd .,and/or its Intermediaries to the Customer, including inter alia, information relating to the cause for termination of Payment Platform/Mobile Banking and Net banking Service (b) to any other bank/association/financial institution or any other body in respect of any negative information in respect of the Customer. This clause will survive the termination of this Agreement. The Customer hereby waives the right of privacy, privilege and privacy.

TERMINATION:

The Varachha Co-Operative Bank Ltd., reserves the right to terminate the service of Payment Platform/any or all of the Mobile Banking and Net banking Service, either partially or in totality, at any time whatsoever, without prior notice. The Varachha Co-Operative Bank Ltd ., also reserves the right at any time without prior notice to add/alter/modify/change or varies all of these Terms & Conditions.

Date : _____

Place : _____

CUSTOMER'S SIGNATURE _____