

1. Eligibility

- a. Customers having a Savings / Current / Cash Credit / Overdraft / TD / Loan account with any branch of the Bank having satisfactory operations in the account are eligible to avail the SMS Banking facility subject to all conditions mentioned herein.
- b. Facility will be provided to Individual Accounts as well as Joint Accounts. In case of Joint Accounts all the joint account holders will have to sign in the Declaration form authorizing the Bank to provide the facility to the applicants. Applicant can also register individually.
- c. Bank can reserves the right to offer this SMS Banking facility to a customers, add or change the existing services and may withdraw such a facility at any time without notice and without giving any reasons thereof.

2. Registration for SMS – Banking Facility

- a. Eligible customers of the Bank wish to avail the SMS Banking facility should submit an application in the prescribed form duly filled, at the branch of the Bank, where the customer has his primary account.
- b. Customers of the Bank shall be enjoyed the SMS Banking facility within 7 working Days only after his/her/their application has been submitted at the branch of the Bank, where the customer has his primary account.
- c. The customer undertakes that he / she shall provide accurate information wherever required and shall be responsible for the correctness of information provided by him to Bank at all times for the purposes of availing of the facility. Bank shall not be liable for consequences arising out of incorrect information (Mobile Number(s)) supplied by the customer.
- d. The Bank shall have the right to reject the application of any person without assigning any reasons.

3. Authorization by the Customer

- a. The Customer expressly authorizes the Bank to disclose to the mobile service provider all user information in its possession, as may be required by them to provide the services to the Customer.
- b. Customer authorizes the Bank to send any message such as promotional, greeting or any other message that the Bank may consider appropriate for the Customer.
- c. The Bank shall make all reasonable efforts to ensure that the Customer information is kept confidential. The Bank however shall not be responsible for any leakage of confidential information related to customer.

4. Usage / Process for SMS Banking

- a. The Customer shall use only his mobile phone, the number of which has been informed to the Bank to access the facilities.
- b. The Customer must keep the SIM card and his Mobile Phone in his possession at all times. The customer shall be solely responsible for the consequences in case, the customer do not adhere to the above.
- c. All the information arising out of the use of SMS Banking in relation to a joint account shall be binding on all joint account holders. The customers shall take all necessary precautions to prevent unauthorized and illegal use of our SMS Banking service and unauthorized access to the Accounts provided by SMS Banking Services.
- d. Once activated, the Customer would receive Push Alert Messages, when the preferred events occur in the Accounts as mentioned in the Point No. 5. In the days to come some additional Banking alerts would also be added to the services.
- e. The Bank also reserves the right to make any additions or deletions or revisions in the services offered through SMS Banking at any time.