

RAJASTHAN MARUDHARA GRAMIN BANK

**Alternate Delivery Channel cell
Head Office, Jodhpur**

Mobile Banking (MB) Policy



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Mobile Banking Policy

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1. INTRODUCTION

Mobile Banking Policy governs the use of RAJASTHAN MARUDHARA GRAMIN BANK (RMGB) Mobile Banking offering.

RMGB's Mobile Banking allows banking to the customer anytime anywhere through their 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/customer being referred in masculine gender shall be deemed to include the feminine gender.

2. 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.

"Account(s)" shall mean any one or more accounts held and/or facilities provided to the Customer by RMGB including but not limited to Savings accounts, Current accounts, Term deposits or such other accounts and/or facilities as may be determined by RMGB 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 Registered Mobile Phone Number as an SMS in response to the triggers set by the customer.

"Alert/Push Facility" shall mean the service provided by RMGB wherein a customer can obtain specific information to the customer's Account on the customer's Registered Mobile Phone Number.

"Customer" shall mean a customer of RMGB or any person who has applied for any product/service of RMGB.

"RMGB Contact Number" refers to the number/s provided by RMGB to its Customers for availing of Request/Pull Facility or such other facilities which may be availed of through the RMGB Contact Number, as communicated by RMGB 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 Registered Mobile Phone Number by RMGB, from time to time.

"Registered Mobile Number (RMN)" shall mean the number registered /provided by the Customer in writing (either through a printed form provided by RMGB or otherwise), for the purpose of availing the Facility.

"Website" refers to www.rmgb.in or any other website as may be notified by bank.

"Personal Information" shall mean the information about the Customer obtained in connection with the Facility.

"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) from Android Play Store & Apple Store.

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
 TPIN – Transaction Personal Identification Number
 OTP – One Time Password
 RMGB – RAJASTHAN MARUDHARA GRAMIN BANK

3. ELIGIBILITY

The facility is available for customers having mobile number registered with his/her Account and the Facility shall be offered to resident individuals (above the age of 18 years) with mode of operation 'Self, Either/ Survivor'. In the case of joint Account(s) with mode of operation 'Jointly', this facility shall not be available. At present RMGB Mobile Banking is not available to Non Resident Accounts. For Corporate Customers, the facility is available to Current A/c with Individual name & Current A/c of proprietorship firm only.

4. APPLICATION

Customers can apply for RMGB Mobile Banking by placing a request at any RMGB Branch by filling in the Customer Request Form or by opening Digital/Insta account using RMGB DISA application or by any other mode provided by RMGB time to time.

5. AVAILABILITY & DISCLOSURES

- I. RMGB has adopted the mode of authentication of the Customer by means of verification of the Mobile Phone Number and/or through verification of MPIN or TPIN set by customer or through any other mode of verification as may be stipulated at the discretion of RMGB. 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 / TPIN 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/TPIN/OTP without any liability to the Bank.
- II. The Facility is made available to the customer at his request, at the sole discretion of RMGB and may be discontinued by the Bank at any time without notice. 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 registered by the Customer or through any other mode of verification as may be stipulated at the discretion of the Bank.



- III. RMGB 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 RMGB's internal policies.

6. SERVICES OFFERED UNDER THE FACILITY

RMGB's Mobile Banking Services is the facility available to the customers for having access of their account(s) and let them Bank 24x7 from the comfort of their Home/Office. With RMGB Mobile Banking, customers can avail a wide range of banking services that literally puts the bank at their fingertips. It gives customer instant access to his/her accounts associated with Customer ID (CIF).

RMGB shall endeavor to provide the facility, services through the mobile banking, which may be decided from time to time by the Bank. RMGB may also vary the services offered through the Facility at its sole discretion.

To avail of such services offered:

- The mobile phone should be registered with the Bank and compatible with the mobile banking channel/s.
- A mobile banking PIN (MPIN) & Transaction PIN (TPIN) has to be used for this service.
- GPRS connectivity and a mobile web browser to access GPRS channel.
- GPRS connectivity and Android/iOS supported mobile to download the software application and use this channel.

7. FUNDS TRANSFER FACILITY

The payer accepts that he shall be responsible for keying in the correct details, which are required to make fund transfers through NEFT/RTGS/IMPS or any other third party transactions, such details being specified by RMGB from time to time. In no case, the Bank shall be held liable for any erroneous transactions arising out of or relating to the payer keying in erroneous details required to make fund transfers through the above mentioned facility. If the aforementioned facility is made available to the Payer, it may be used to transfer funds to self-Account(s), other accounts belonging to self and/or third parties maintained at RMGB and/or at any other bank which falls under the network of RBI's Electronic Fund Transfer (EFT) or NEFT or RTGS or NPCIs IMPS or any other payment system approved by RBI and/or NPCI. In such an event, the terms applicable to such facilities, in addition to those applicable to the Facility, shall be applicable.

8. LIMITS of TRANSACTIONS

- I. Bank shall impose the limits for carrying out funds transfer through various channels of Mobile Banking as per the limit described by RBI/NPCI/Internal policies of RMGB.
- II. RMGB may, at its sole discretion, increase or reduce the limit up to the limit as permissible under applicable laws.

9. RECORDS

All records of RMGB generated by the transactions arising out of use of Mobile Banking 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 RMGB.



10. INSTRUCTIONS

The Customer should, in all circumstances, accept full responsibility for any and all Instructions sent to the Bank from the RMGB Mobile Banking and hereby authorizes the Bank to act on the Instructions and process the instructions received from the customer.

RMGB 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.

11. SIGNATURE REQUIREMENTS

When any transfer or other instruction is initiated through the Mobile Banking facility, user agrees that RMGB shall execute the instruction without requiring user's signature on the instruction. Login with MPIN & Transaction with TPIN & OTP by customer is considered as consent to execute the transaction through Mobile Banking Application.

12. ALERTS

- I. The Customer is responsible for intimating any change in the Mobile Phone Number or email address or Account details to RMGB and RMGB shall not be liable for sending Alerts or other information over the Mobile Phone Number not recorded with the Bank.
- II. 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 RMGB, that particular Alert may not be received by the Customer.
- III. 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 RMGB or otherwise. The Customer accepts that timelines, accuracy and readability of Alerts sent by RMGB shall depend on factors affecting other service providers engaged by the Bank or otherwise. RMGB shall not be liable for non-delivery or delayed delivery of Alerts, error, loss or distortion in transmission of Alerts to the Customer.
- IV. The Alerts would be sent to the mobile phone number, latest registered with RMGB. Alerts shall not be offered for two mobile phone numbers for the same Account.

13. 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 RMGB 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, he should inform RMGB at the earliest. The Bank shall endeavor to correct the error wherever possible on a best effort basis. While RMGB shall take all reasonable steps to ensure the accuracy of the information supplied to the Customer, RMGB shall not be liable for any inadvertent error, which results in the providing of inaccurate information.



14. INDEMNITY

In consideration of RMGB providing the Facility, the Customer, at his own expense, agrees to indemnify, defend and hold harmless, RMGB, its management 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, RMGB 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, RMGB from any losses occurring as a result of -

- 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 MPIN/TPIN or OTP as a consequence of leaving the mobile phone unattended or loss of mobile phone.
- iii. Sharing of MPIN/TPIN or OTP with third party by the customer.

15. FEES

Currently this facility is absolutely free for all eligible RMGB account holders. However, RMGB 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.

Display of such charges on website of RMGB (www.rmg.in) would serve as sufficient notice and the same is binding on the customer.

16. RESPONSIBILITIES AND LIABILITIES OF CUSTOMERS

- a. The customer shall be responsible for all transactions, including fraudulent/erroneous transactions made through the use of his mobile phone, SIM card and MPIN/TPIN, regardless of whether such transactions are in fact entered into or authorized by him. The customer shall be responsible for the loss/damage suffered. The customer should take all steps possible to ensure that his mobile phone is not shared with anyone and should report any misuse / loss of the mobile phone or SIM card immediately to the Bank.
- b. The customer shall use the services offered under Facility using the MPIN/TPIN in accordance with the procedure as laid down by RMGB from time to time.
- c. The customer should keep the USER ID, MPIN, TPIN and OTP confidential and should not disclose these to any other person or should not record them in a way that would compromise the security of the services. It shall be the responsibility of the Customer to notify RMGB immediately if he suspects the misuse of the MPIN/TPIN/OTP. The Customer should also immediately initiate the necessary steps to change MPIN/TPIN. If the mobile phone or SIM is lost, the customer must immediately notify the



telecom service provider to block the SIM. After that, user should contact the Bank for suspending/deactivating RMGB Mobile Banking Service.

- d. 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.
- e. The Customer should ensure that the mobile is secured with required security features.
- f. The Customer should keep himself 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.
- g. 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 advise RMGB within a reasonable time about any unauthorized access in the account.
- h. Where the responsibility for the unauthorized electronic banking transaction lies neither with the bank nor with the customer, but lies elsewhere in the system, then liability of the customer shall be fixed as per compensation policy of the Bank.
- i. The customer should not disclose to any other person, in any manner whatsoever, any information relating to RMGB 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 RMGB to terminate the services without prejudice to any damages, which the customer is liable to pay RMGB.
- j. The Customer shall comply with all such terms and conditions as RMGB 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, or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of RMGB, 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 RMGB for such facilities/ services, as may be prescribed from time to time.

17. TERMINATION

- I. The Customer may request for termination of the Facility at any time by giving a written notice to RMGB or through any other channel where such type of facility available. The Customer shall continue to be responsible for any transactions that may have been effected through the Mobile Banking Facility prior to such cancellation.
- II. RMGB 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.

- III. RMGB shall endeavor to give a reasonable notice for withdrawal or termination of the Facility but RMGB may suspend or terminate Facility without prior notice if the Customer has breached the Terms and Conditions or RMGB learns of the death, bankruptcy or lack of legal capacity of the Customer. On the closure of all account(s) of the Customer, Mobile Banking facility shall terminate automatically.
- IV. RMGB may de-activate the facility if the facility has not been accessed for six months or more.

18. GOVERNING LAW

- I. The existing regulatory framework for the bank is extended to Mobile Banking also. Bank will follow all the instructions and guidelines from RBI regarding Mobile Banking Services for ensuring smooth functioning of the scheme.
- II. From a legal perspective, security procedure adopted for authenticating a user needs to be recognized by law as a substitute for signature. The provisions of the Information Technology Act 2000, Information Technology Amendment Act 2008 and other legal requirements should be scrupulously adhered to.
- III. The Mobile Banking is offered only in jurisdictions where and when it may be lawful. The service and information relating to the service are not intended for access or use by persons in other jurisdictions. The jurisdiction for disputes between bank and the customer shall be as per the guideline of Consumer Protection Act.
- IV. The bank shall adhere to the KYC guidelines / AML standards and the provisions and directions issued under the Prevention of Money Laundering Act.

19. AUTHORITY TO RMGB

In its endeavor to provide best of the class facilities to its users, RMGB Mobile Banking incorporates services from its third party vendors and partner tie-ups. The user irrevocably and unconditionally authorizes RMGB to access all his Account(s) for effecting banking or other transactions performed by the user through the RMGB 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.

RMGB shall have no obligation to verify the authenticity of any transaction / instruction received or purported to have been received from the user through RMGB Mobile Banking or purporting to have been sent by the user other than by means of verification of the Mobile Banking User-ID, MPIN, TPIN, OTP.

RMGB 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 shall be bound by such revisions/changes unless the customer terminates the Facility.



20. BANK'S LIABILITY

RMGB 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 RMGB for the same.

21. PRIVACY AND SECURITY BY RMGB

- I. In the course of using Mobile Banking application or availing the products and services vide the online application forms, RMGB may become privy to the personal information of its customers, including information that is confidential in nature.
- II. RMGB is strongly committed to protect the privacy of its customers and shall take 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.
- III. RMGB 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 RMGB'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 RMGB or its members, constituents or of others
- IV. RMGB endeavors to safeguard and ensure the security of information provided by the customer. RMGB employs a range of security features for its Mobile Banking service. These measures extend from data encryption to firewalls. RMGB uses 256-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.
- V. RMGB shall limit the collection and use of customer information only on a need-to-know basis, to deliver better service to the customer. RMGB 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 RMGB and their sub-contractors.
- VI. The customer authorizes RMGB 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 RMGB liable for use or disclosure of this information.



22. MODIFICATION

The resources contained in this policy, the terms and conditions and descriptions that appear herein are subject to change without any notice to customer after approval of Board of the Bank.

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

23. POLICY REVIEW

Technology Department shall put up the policy for review to the Board on annual basis. Any instructions/circulars received from regulators in respect of this policy shall form part of this policy and shall be implemented/amended suitably at the time of periodical review.

