

Rajasthan Marudhara Gramin Bank

Alternate Delivery Channel Cell
Head Office Jodhpur

Internet Banking (INB) Policy



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1. INTRODUCTION:

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The Bank intends to offer Internet Banking Service to eligible/select customers. The customers would need to accept our terms and conditions and should have access to the Internet. Having account with our Bank does not automatically imply the acceptance of application for Internet Banking Services. The Bank reserves the right to change/amend/upgrade the Internet software such as Browser, platform, aggregator etc. from time to time. There will be no obligation on the part of the Bank to support all the versions of Internet software/browser available in the market.

Bank needs advanced technological/security features on the accounts for operating because of the inherent risks involved in. The confidentiality of the customer's details is prime. The Internet Banking facility is very convenient. All users are advised to familiarize themselves with the correct and proper use of Internet Banking Service and the terms and conditions mentioned herein, before opting or using the internet banking facility. Link to register/login is available on the Home Page of Bank's website i.e www.rmgb.in, which is a secured/certified website.

2. INTERNET BANKING SERVICES:

The Bank shall endeavour to provide, gradually, following INB facilities in phases:

- (i) Inquiry about the balance in his/her account(s)
- (ii) Details about transactions, statement of accounts.
- (iii) Request for issue of cheque-books.
- (iv) Request for transfer of funds between accounts of the same User and other accounts, RTGS/NEFT/IMPS transactions.
- (v) Creation of e-TDR/e-STDR/e-RD.
- (vi) Mobile Top Up, DTH Recharge.
- (vii) Utility Bill Payments.
- (viii) TDS enquiry, Generation of Form 15G/H.
- (ix) Payment of fees of schools/colleges/universities etc.
- (x) Home Loan Interest Certificate.
- (xi) E-Ticketing such as railway, buses, air etc.
- (xii) Standing instruction Enquiry.
- (xiii) Any other useful/contemporary services

Bank may add/delete any facilities as the Bank may decide from time to time. These facilities shall be offered in a phased manner at the discretion of the Bank. The Bank at its sole discretion may also make additions/deletions to the Internet Banking Services being offered without giving any prior notices or reasons. The availability /non-availability of a particular service may be advised through the web page or any other mode as the bank thinks fit. No written communication will be compulsory on the part of bank. Providing of above facilities will take cognizance of regulatory frame work.



The Bank shall take reasonable care/precaution to, ensure the security of and prevent unauthorized access to the Internet Banking Services using technology available to the Bank. The User shall not use the Internet Banking Service or any related service for any illegal or improper purposes, nor shall they be permitted to do so. Users will be advised to use Internet Banking Services from a safe location and in private. The User would be allotted a User-id and a Password (to be used at the time of login) by the Bank in the first instance. The User will be required to mandatorily change the password assigned by the Bank on accessing Internet Banking Services for the first time. As a safety measure the User shall change the password as frequently as possible, at least once in 90 days.

In addition to User-id and Password the Bank may, at its discretion, advise the User to adopt any other means of authentication including (but not limited to debit cards), One Time SMS Password (OTP). Digital certification as and when issued/resorted by Bank, licensed or approved Certifying Authorities/vendors may also be used. The User shall not attempt or permit others to attempt accessing the account information stored in the computers and computer networks of the Bank through any means other than the Internet Banking Services.

OUTSOURCING

The Bank may have to engage outsourcing agency (ies) to provide/support INB transactions such as aggregators, enter in to agreement with various players such as Ticketing (Air,Bus,Railway). All out sourcing contracts will have detailed security requirements and the vendor(s) should be in a position to comply with such requirements. Bank may specify accountability of such service providers.

3. USER-ID AND PASSWORD:

The USER shall:

Keep the User-id and Password absolute confidential and not reveal them to any other person including any person representing or claimed to be representing the Bank;

Password shall consists minimum 8 and Maximum 14 characters, mix of alphabets, numbers and special characters & shall start with Capital letter.

(A) Resetting of User-id/Password: In the event of forgetting User-id, User can retrieve it by using the 'Forgot Username' link available on login page of RMGB Internet Banking. If the User forgot login password, he/she can reset login password online using the link 'Forgot/Reset/Expired Password' link available on login page of RMGB Internet Banking by completion of additional features/security question/profile password as the case may be. The selection of a new password shall not be construed as the commencement of a new contract.

(B) Non-liability of the bank: In case of Compromise of User-id and Password The User should be agreed and acknowledge that Bank shall in no way be held responsible or liable if the User incurs any loss as a result of compromise of User-id and password by the User himself or User has failed to follow the Internet Banking Service instructions as published/hosted by the Bank on the website from time to time. User should be agreed to fully indemnify and hold the Bank harmless in respect of the same.

(C) Locking of User-id Internet Banking: User-id shall get locked after a 6 incorrect attempts or as may be decided by the Bank from time to time. The same shall be available after 24 hours.

(D) Deactivation of User-id: The Bank will reserve its discretion to deactivate an Internet Banking User-id, if the same has not been used for a period defined by the Bank. Apart from this, the Bank has the right to deactivate the internet banking login of User due to unsatisfactory behavior in the account, as also for misuse of INB facility the same may be deactivated by the Bank.

4. CYBER CRIME:

The Internet per se is susceptible to various cybercrimes like phishing, vishing (Voice phishing), Smishing (phishing through SMS), compromise of User's system security etc., that could affect Payment Instructions / other instructions to the Bank. Whilst the Bank shall endeavour to protect the interest of the customers, there will be no guarantee from such cybercrimes and other actions that could affect Payment Instructions / other instructions to the Bank including but not limited to delay or failure in processing the instructions.

The User shall separately evaluate all such risks and the Bank shall not be held responsible for the losses arising out of such cybercrimes.

TECHNOLOGY RISKS:

The site of the Bank may require maintenance and during such time it may not be possible to process the request of the customers. This could result in delays and/or failure in the processing of instructions. The User should understand that the Bank disclaims all and any liability, whether direct or indirect, whether arising out of loss or otherwise arising out of any failure or inability by the Bank to honour any customer instruction for whatsoever reason. In the event of up gradation/break down of system or any other reason beyond the control of the bank, the website remains unavailable to the user, it shall not construe any liability or responsibility on the part of the bank.

The bank cannot be held responsible/liable financially or otherwise for non-availability of the facility/web site for any or whatever reason.

NON-TRANSFERABILITY:

The grant of facility of Internet Banking Services to a User is non-transferable under any circumstances and shall be used by the User only.

5. FACILITIES EXTENDED TO DIFFERENT TYPES OF ACCOUNTS:

The Bank may offer Internet Banking Service to selected customers at its discretion. Customer can apply for RMGB Internet Banking by placing a request at RMGB Home Branch by filling in the Customer Request Form or by any other mode provided by RMGB time to time. Internet banking facility is extended to both Retail & Corporate users.

Retail: Retail Internet Banking facility will be available to customers having Personal CIF. Retail Internet Banking Services will be available in case of Joint accounts only if the mode of operation is indicated as 'either or survivor' or 'anyone or survivor' or 'former or survivor'. For 'former or survivor' account, Internet Banking facility may be available only to the 'former'. For 'either or survivor' and 'anyone or survivor' accounts, Internet Banking may be provided to each one of the joint account holders on their request. In case of 'either or survivor' and 'anyone or survivor' accounts if any of the



joint account holder(s) gives "stopping of operations" instructions for the use of Internet Banking Service in writing, on any of the Internet Banking Services, it will be discontinued for the User. In case of 'former and survivor' account, such instructions will not be issued by other account holder.

Corporate: Corporate Internet Banking facility will be available to all corporate customers having non-personal CIF. Internet banking facility may be provided to the HUF accounts where Karta will be acting as the Account Administrator for Internet Banking Services and may appoint himself as a Corporate User.

FUTURE ACCOUNTS:

The terms and conditions of INB facility shall automatically/mutatis mutandis apply to account opened in future by the User under the same CIF.

6. OPTIMIZE LOAD ON IT RESOURCES:

The Internet Banking Service Support will be provided by our ASP – C-Edge Technologies Ltd. The service provider will assess the volume of transactions/ Daily transactions/reconciliation in order to optimize the resource. In the event of increase in volume of transaction/web hits the service provider will optimize/upgrade the server.

7. MARKETING OF INB SERVICES:

We have large number of educated customers, out of which many have their salary accounts with us. We would target these account holders for internet banking. It will reduce our overhead transaction cost as footfall of the customers will be reduced. It will promote non cash transaction. Internet banking portal may be used as a platform for advertising and marketing of banks' other products & services including limited period offers, detailed interest rates in Deposit and Advances. It will be used for direct communication with the customer base.

In order to increase the internet banking user marketing strategies looking to avenues available will be adopted including displaying hoardings, advertising through our web portal. Internally all members of staff will be motivated to use our internet banking facility to acquaint them with the system, use and its security features.

8. TRAINING OF STAFF:

In-house training, including on site will be conducted for employees on regular basis as when required.

9. TRANSACTION LIMITS:

The User should be aware that the Bank may from time to time impose maximum and minimum limits including daily time and amount limits on transfer of funds. The User should acknowledge 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 in this regard on the relevant page or the website.



10. CHARGES:

Currently, this facility is absolutely free for all eligible Account holders. However the Bank at its discretion may specify/levy charges for usage of Internet Banking Services and/or additional charges for selected services which will be published on the Website of the Bank (www.rmgb.in).

11. MAINTENANCE OF SUFFICIENT BALANCE:

User shall have to maintain sufficient funds (or drawing power for credit facilities) in any Account for transactions through the Internet Banking. Bank may, at its discretion, levy penal charges for non-maintenance of the minimum balance. Bank may withdraw the provision of Internet Banking, wholly or partly.

12. LIABILITIES OF BANK:

- a. The Bank shall not be liable for any unauthorized transactions in the account(s) through the use of Internet Banking Services which can be attributed to the fraudulent or negligent conduct/omission on the part of the User.
- b. The Bank shall not be liable to the account holder(s) for any damages whatsoever whether such damages are direct, indirect, incidental, consequential and irrespective of whether any claim is based on investment or any other loss of any character or nature whatsoever and whether sustained by the account holder(s) or any other person, if Internet Banking access is not available in the desired manner for reasons including but not limited to natural calamity, fire, war, civil unrest, government action, strikes, lock-outs or other industrial action or trade disputes and other natural disasters, legal restraints, faults in the telecommunication network or Internet or network failure, software or hardware error or any other reasons beyond the control of the Bank.
- c. The Bank shall endeavor to take all possible steps to maintain secrecy and confidentiality of its customer account(s)/information but shall not be liable to the account holder(s) for any damages whatsoever caused on account of breach of secrecy/confidentiality due to reasons beyond the control of the Bank.
- d. Bank at its discretion, for valid reasons, may refuse to execute any instructions placed by the User.
- e. The Bank will in no way be held responsible or liable for delay, failure and/or untimely delivery of SMS password and/or SMS Alerts due to but not limited to network congestions, network failure, systems failure or any others reasons beyond the reasonable control of the Bank or its service provider(s). Where Bank has reason to believe that any transaction or marking of liens, have been fraudulently made (hereinafter referred to as a "suspect transaction"), Bank shall be entitled to withhold payment pertaining to such suspect transaction in accordance with regulatory laws relating to Money Laundering or otherwise. If Bank determines after due enquiry and investigation that the transaction is a valid transaction and not a suspect transaction, Bank shall release such withheld payment subsequently



13. CUSTOMER'S OBLIGATION

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- a. The customer has to generate his own password by going to INB URL.
- b. Customer are advised to avoid choosing a password that is generic in nature, guessable / inferable from the personal data such as name, date of birth, address, telephone number, driving license / car number etc. The customer should not use the password for accessing other services (for example, connection to the internet or accessing other websites).
- c. The customers are welcome to access RMGB Internet Banking from anywhere anytime where it is legal to do so in the relevant place. However, as a matter of precaution and safety, the customer should avoid using PCs with public access or internet café computers.
- d. The customer must keep the User Name and Password strictly confidential and known only to himself / herself. The customer should not allow anyone else to use the User Name and Password, should not write down the User Name or Password on any device for accessing the RMGB Internet Banking service or on anything usually kept with or near it, and should not write down or record the User Name or Password without disguising it. The customer should refer to the security advice provided by the bank from time to time. The bank will not be responsible for any loss sustained by the customer arising out of a breach of this condition.
- e. The bank presupposes that log-in using valid User Name and Password is a valid session initiated by none other than the customer to whom the said User Name and Password belong. An authenticated session, together with its encryption protocol, remains intact throughout the interaction with the customer. Else, in the event of interference, the session is terminated and the affected transactions resolved or reversed out. The customer is promptly notified of such an incident as the session is being concluded or subsequently by email, telephone or through other means.
- f. Changes in mobile phone number can be done only at branch level.
- g. An online session is automatically terminated after a fixed period of 5 minutes of time unless the customer is re-authenticated for the existing session to be maintained. This prevents an attacker from keeping an internet banking session alive indefinitely.
- h. All transactions executed through a valid session as defined above will be construed to have been emanated from the customer and will be legally binding on the customer. The customers are cautioned against leaving the computer unattended during a valid session.
- i. If customer notice that any information relating to his/her/their account(s) is incorrect or discrepant the same should be immediately brought to the notice of the branch.
- j. The customer will not attempt or permit others to attempt accessing RMGB Internet Banking through any unlawful means or use or attempt to use RMGB Internet Banking for any unlawful purposes.
- k. The customer shall not attempt to decompile, reverse-engineer, translate, convert, adapt, alter, modify, enhance, add to, delete or in any way tamper with, or gain access to, any part of RMGB Internet Banking or any internet site or any software comprised in it.



- I. Customers are advised to adopt various good security precautions and practices in protecting their personal computer and to avoid conducting financial transactions from public or internet café computers.

14. DISCLOSURE/USE OF PERSONAL INFORMATION:

The User should agree that the Bank or its service providers may hold and process his/her Personal/Technical Information on Computer or otherwise in connection with Internet Banking Services as well as for statistical analysis purposes etc. The User should agree that the Bank may collect user system related information. The User should also agree that the Bank may disclose, in strict confidence, to other institutions, such Personal Information as may be reasonably necessary for reasons inclusive of, but not limited to, the following:

- For participation in any electronic clearing network.
- In compliance with legal and/or Reserve Bank of India's directive
- For fraud prevention purposes.
- Regulatory requirement.
- The Bank will not collect or disclose any confidential details to any person, in general.

15. AMENDMENTS:

The Bank will have the absolute discretion to amend or supplement any of the Terms and Conditions at any time, without prior notice. However the Bank will endeavour to notify the changes by posting it on the website or through advertisement or any other means as the Bank may deem fit which will be binding on the User. The existence and availability of the new functionalities/facilities/features will be notified to the User as and when they are made available. By using these new services, the User should agree to be bound by the terms and conditions applicable there for.

16. TERMINATION OF INTERNET BANKING SERVICES:

The User may request for termination of the Internet Banking Services facility any time by giving a written notice. The User will remain responsible for transactions made on his/her account(s) prior to the time of such cancellation of the Internet Banking Services.

The Bank may at its sole discretion, at any time without giving notice or reasons suspend or terminate all or any of the internet banking services offered by the Bank or there use by the User including but not limited for reasons such as:

- Breach of these terms and conditions by the User.
- Knowledge or information about the death, bankruptcy or legal incapacity of the User

17. JURISDICTION:

In case of any litigation, jurisdiction will be at the centre where Head Office of the Bank is located, i.e. Jodhpur (Rajasthan) at present. This INB policy will be subject to change/modify/amend/suspend periodically or as and when warranted.

