



THE KALUPUR COMM. CO-OP. BANK LTD.

SINCE : 1970

MULTI STATE SCHEDULED BANK

Head Office: "Kalupur Bank Bhavan," Nr. Income Tax Circle, Ashram Road, Ahmedabad-14

Phone: 079-27582020 to 27582026 Fax: 079-27544450, 27582033

E-BANKING Registration Form for **Corporate** User

To,
The Branch Manager,
The Kalupur Comm. Co-Op. Bank Limited

Dear Sir/Madam,

In terms of the Board Resolution (Specimen provided in Annexure) from Company or Mandate from the Proprietor/ Partners/ Trustees/ Society/ Club/ Association of Persons (Strikeout whichever is not applicable) dated _____ which has been handed over to Bank, I/We the following, who have been appointed as the Authorized persons, request the Bank to provide me/us Corporate E-Banking Facility.

I/We understand that my/our registration as E-Banking customer is subject to my/our acceptance and abiding by the terms and conditions as in force from time to time, which are exhibited on the site of The Kalupur Commercial Co-Op. Bank Limited (www.kalupurbank.com) and also attached to this Application Form provided to me/us. The required details for providing the E-Banking facility are furnished below;

I. Constitution :

- | | |
|--------------------------------------------------|--------------------------------------------------------|
| <input type="checkbox"/> Private Limited Company | <input type="checkbox"/> Society |
| <input type="checkbox"/> Public Limited Company | <input type="checkbox"/> Trust |
| <input type="checkbox"/> Partnership Firm | <input type="checkbox"/> SHG |
| <input type="checkbox"/> HUF | <input type="checkbox"/> Limited Liability Partnership |
| <input type="checkbox"/> Proprietorship Firm | <input type="checkbox"/> Other _____ (Please specify) |

II. CIF Details of Corporate: (In Block Letters please)

CIF No.:	CIF Title/Name:
Address of the Office:	Corporate E-mail id:
Telephone/Mobile:	

III. Details of Accounts and Authorized Persons :

Following are the details of the account attached to the above mentioned CIF No. and details of the persons authorized to operate the accounts through e-banking Solution ;

Sr. No.	A/c Type	Name of the Account	Account Number	Authorized Persons	User Access Right (Tick which applicable)	
					AV**	FT**
1.	CA/OD/OCC					
2.	CA/OD/OCC					
3.	CA/OD/OCC					
4.	CA/OD/OCC					
5.	CA/OD/OCC					

(Please use separate sheet if more account details are to be given)

** AV: A/c View, FT: Fund Transfer

Note: Details of CIF and account numbers linked to the CIF can be obtained from the Branch. All accounts linked to the CIF should be in the name of the **Corporate only.**

- IV. I/We authorize the above mentioned user(s) to undertake Corporate E-Banking Transactions. I/We understand that all the future transactions requested by my/our user(s) over Corporate E-Banking Services, complying the following workflow rules, will be put through as valid transactions by the Bank. Particulars of Corporate E-Banking Workflow are given below;

Details of Role/Designation of Users and their hierarchies as well as their limits: (Before filling up the details, please carefully read the guidelines given below the table)

Sr. No.	Name of the Authorized Person	Designation	Hierarchy Level	Transaction Amt.	Approver(s) required when transaction exceeds the limit						
					1	2	3	4	5	6	7
1			1								
2			2								
3			3								
4			4								
5			5								
6			6								
7			7								

Please mention (1) under the respective level of approvers. For example, if a txn is originated by level 7 exceeding his limit, and if it is to be approved by users at level 5 and 6, against row 7, under "approver" column, mention (1) under 5 and 6.

Note: Change in Limit mapping, role mapping and hierarchy structure will be defined by the Bank on receiving request from the Corporate duly signed by the authorized signatories. The proforma application for such requests can be downloaded from the Bank's website www.kalupurbank.com.

- V. Details of Role/Designation of Users and their specimen signature:

Sr. No.	Name of the Authorized Person	Designation	Signature

- VI. Permanent Account Number of the Organization :

I/We _____ the Applicant herein do hereby verify and confirm that all the details of the Applicant provided in this application are true and correct and nothing stated in the application is false.

I/We enclose herewith the necessary documents and request the Bank to enable Corporate E-Banking facility.

Declaration : I/we have duly read the terms and conditions, user instructions for Corporate E-Banking and understood the meaning/implications of these conditions, and accept the terms and conditions as mentioned on your website and also attached to the application form. I/We also agree to abide by and be bound by the terms and conditions as in force from time to time. The risk factors relating to Corporate E-Banking have been duly explained to me/us by the Bank and I/We hereby consent for the same and in particular shall not hold the Bank responsible for any conversion. In respect of accounts in which working limits have been sanctioned, we hereby declare and undertake that the funds utilization through Corporate E-Banking will be done only for the purposes for which the advance/limit is sanctioned and not otherwise.

Yours faithfully, (please affix signature with official seal)

1 _____
[Name: _____]

2 _____
[Name: _____]

3 _____
[Name: _____]

4 _____
[Name: _____]

Application Form.

iii) The password so mailed is not known to anyone including the Bank staff. In the event of the mails containing User id and password reaches the customer in a tampered / damaged condition, contact the Bank immediately.

iv) On accessing e-banking for the first time, the Corporate/Retail user has to compulsorily change the password assigned by the Bank through the relevant option. The User is at liberty to change the password as many times as possible at his/her risk and consequences. The Corporate/Retail user will be solely responsible for maintaining secrecy of the password, so changed, and the Bank shall in no way be responsible for the misuse of the said password by any person other than the authorised User.

v) Choose passwords with minimum 8 characters and maximum 16 characters long consisting of a mix of alphabets, numbers and special characters not relating to any readily accessible personal data, such as, his / her name, address, telephone number, vehicle number, driving licence no. etc. or easily guessable combination of letters and / or numbers.

vi) The Bank does not assume any responsibility in this behalf including against loss incurred by the Corporate/Retail user as a result of misuse / unauthorised use of User Id / password. Corporate/Retail user agrees to fully indemnify and hold harmless Bank in respect of the same.

vii) In case the Corporate/Retail user forgets the password, a new password may be obtained from the Bank against a written request in the prescribed Bank's format available on e-Bankingnet or from Bank's branch. Such replacements shall not be construed / deemed as the commencement of new contract. In such an event the Bank shall provide the new password within a reasonable period of time. However, till such time no transactions could be effected.

viii) If third party gains access to the services in the User accounts, the Corporate/Retail user will be responsible and indemnifies KCCB against any liability, costs or damages arising out of claims or suits by such parties based upon or relating to such access and use.

9. Requirement of Minimum Balances:

The Corporate/Retail shall maintain, at all times, such minimum balance of in account(s) as per their account scheme, as the Bank may stipulate from time to time. The Bank may, at its discretion, levy penal charges for non-maintenance of the minimum balance. The Bank may withdraw the e-Banking Services facility, if at any time the amount of deposit falls short of the required minimum as aforesaid and / or if the other charges remain unpaid, without giving any further notice to the Corporate/Retail user and / or without incurring any liability or responsibility whatsoever by reason of such withdrawal.

10. Charges:

The Bank reserves the right to charge and recover from the Corporate/Retail user charges, if any fixed, for providing any service under e-banking facility. The Corporate/Retail user hereby authorises the Bank to recover the service charges by debiting one of the accounts of the User to make the payment within a specified period. However, there are no charges levied to the customers for e-banking services at present. Charges such as exchange on DD, commission on Bankers' Cheque, postages, courier charges, etc. be borne by the customer.

11. Mailing Address:

All correspondence / delivery of any instructions by the Bank or their communication shall only be made at the normal postal address and / or e-mail address as registered with the Bank. The Bank shall in no way be held responsible for non-receipt of the same.

12. Cheque Book Issue:

The Corporate/Retail user can request for issuance of a chequebook and the same will be mailed by the Bank to the address given in the Rrequest. It will take two working days to process the request, which is given in the normal banking hours.

13. Demand Draft/Bankers' Cheque Request:

The Corporate/Retail user can request for Demand Draft/Bankers' Cheque and opt for mailing the DD / Bankers' Cheque to the communication address of the customer. The courier/postage charges, exchange on DD and commission on Bankers' Cheque will be borne by the customer.

14. Transaction Processing:

All the Fund Transfers will be effected instantaneously in the account after invoking Instant Funds Transfer.

All the Scheduled Funds Transfer will be carried out on the scheduled dates subject to availability of clear balance in the account.

In case Funds Transfers scheduled for effecting any transactions are received on weekly off / holiday / public holidays, they shall be effected on the immediately succeeding working day.

The Corporate/Retail user shall not hold the Bank responsible for not processing/effecting any transactions in case the Bank does not receive instruction to this effect even though the customer has forwarded the same.

15. Funds Transfer:

The Corporate/Retail user shall advise its Users including the Account Administrator that they shall not use or attempt to use e-Bankingnet sole risk and responsibility of the Corporate/Retail user and the Bank shall not be held responsible for the consequences.

The Corporate/Retail user User accepts that the Corporate/Retail user will be responsible for keying in the correct account number / other particulars of the beneficiary for the fund transfer request. In no case, the bank will be held liable for any erroneous transactions incurred arising out of or relating to the user entering wrong/incorrect/incomplete account number, information of the beneficiary and/or any other particulars.

The Bank shall not be liable for any omission to make funds transfer (s) due to circumstances beyond the reasonable control of the Bank.

16. Any Bill Payments :

The Corporate/Retail user shall maintain sufficient balance in his account for payment of bills on the scheduled date. The Bank shall not be liable for non-payment due to insufficient balance or circumstances beyond the reasonable control of the Bank, including technical problems of connectivity, computer breakdown, non-availability of communication links, etc.

The Bank shall in no way be responsible for the non-payment of the User's bills within the time stipulated and the Corporate/Retail user alone shall be bound to pay or discharge e-Bankingest, penalty or any such charges. Further, the Bank shall not be called upon to indemnify the Corporate/Retail user. All disputes such as excess billing, disconnection of service or facility, wrong credit or debit, shall be resolved by the Corporate/Retail user only, and the Bank shall in no way be responsible for the same.

17. Authority to the Bank:

E-banking transactions in the User's Account(s) are permitted only after authentication of the User Id and transaction Password of the User. The Bank shall have no obligation to verify the authenticity of any transaction/instruction received from the user through e-Banking. The User irrevocably and unconditionally grants express authority to the Bank for carrying out the banking transactions performed by him/her through e-banking. The Bank shall have no obligation to verify the authenticity of any transaction received from the User through e-banking or purporting to have been sent by the User via e-banking other than by means of verification of the User-Id and the transaction password.

Illegal or improper use of the e-banking facility shall render the Corporate/Retail user liable for payment of financial charges as decided by the Bank or will result in the suspension of the operations through e-banking.

The display or printed output that is produced by the User at the time of operation of e-banking is a record of the operation of the e-Bankingnet transactions. The Bank's own records generated by the transactions arising out of the use of the e-Banking, including the time the transaction recorded shall be conclusive proof of the genuineness and accuracy of the transaction and shall be accepted as conclusive and binding for all purposes.

18. Obligation of the Corporate/Retail user:

The Corporate/Retail user agrees that the authentication of transactions effected by the Corporate/Retail user on the e-Bankingnet is done by the use of "User ID" and "passwords" including Corporate/Retail user ID in Corporate/Retail Accounts. It is expressly agreed that any operation done by use of "User ID" and "Passwords" including Corporate/Retail user ID in the Corporate/Retail accounts, will be deemed to be genuine operation by the Corporate/Retail user.

The Corporate/Retail user agrees that it shall be able to exercise the right to close / freeze the accounts with the bank, only if there is no obligation pending to be met by the Corporate/Retail user towards either Bank and their subsidiaries.

19. Accuracy of Information:

The Corporate/Retail user is responsible for the correctness of information provided to the Bank through the use of e-banking or through any other means such as electronic mail or written communication. The Bank accepts no liability for the consequence arising out of erroneous information provided by the User. The user shall at periodic e-Bankingvals check the correctness of the statement and shall inform the Bank about any discrepancies that may occur. However, Bank does not accept any liability.

All outputs of statements are duplicate statements of account and will be prepared by electronic means and the information contained therein will be extracted from a computerised back-up system maintained by the Bank. While the Bank will take all reasonable steps to ensure the accuracy of the statement, The Corporate/Retail user shall hold the bank harmless against any loss, damages, etc. that may be incurred /suffered by the Corporate/Retail user if the information contained in the above said outputs turns out to be inaccurate / incorrect.

20. Liability of the Corporate/Retail user:

User shall maintain the secrecy of all information of confidential nature and shall ensure that the same is not disclosed to any person voluntarily, accidentally or by mistake. The User alone shall be liable for any loss from unauthorised transactions in the e-banking accounts if he has breached the terms and conditions or contributed or caused the loss by negligent actions such as the following:

- Keeping a written or electronic record of e-banking password.

Sign _____

• Disclosing or failing to take all reasonable steps to prevent disclosure of the e-banking password to anyone including any minor, Bank staff and/or failing to advise the Bank of such disclosure within reasonable time.

• Not advising the Bank in a reasonable time about unauthorized access to or erroneous transactions in the e-banking accounts.

User shall comply with such guidelines, instructions or terms as the Bank may prescribe from time to time with respect to the password.

20. Liability of the Bank

The Bank shall not be liable for any unauthorized transaction(s) occurring through the use of e-Banking Services which can be attributed to the fraudulent, dishonest or negligent conduct of the User.

The Bank shall endeavor to take all reasonable steps to maintain secrecy and confidentiality of its customers' account(s) and data.

The Bank shall in no circumstances be held liable by the User if e-banking access is not available in the desired manner for reasons including but not limited to natural calamity, floods, fire and other natural disasters of any kind, legal restraints, faults in the telecommunication network or e-Bankingnet or network failure, power breakdown or UPS breakdown, software or hardware failure and/or error or any other reason beyond the reasonable control of the Bank. The Bank shall in no way be liable for any loss or damage that may occur due to hacking of the account by any persons other than the user, which fits in the definitions of a 'Cyber Related Crime' as accepted e-Bankingnationally. The Bank shall under no circumstances be liable for any damages whatsoever whether such damages are direct, indirect, incidental, consequential and irrespective of whether any claim is based on loss of revenue, investment, production, goodwill, profit, e-Bankingrupture of business or any other loss of any character or nature whatsoever and whether sustained by the Corporate/Retail user or any other person.

21. Indemnity:

The Corporate/Retail user shall indemnify and hold the Bank, its directors and employees, representatives harmless against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or by reason of arising out of providing e-banking facility or by reason of the Bank in good faith taking or refusing to take or omitting to take action on any instruction given by the User.

22. Disclosure of Personal Information:

The User agrees that the Bank may hold and process his Personal Information on computer or otherwise in connection with e-banking services as well as for statistical analysis and credit scoring. The User also agrees that the Bank may disclose, in strict confidence, to Government, Judicial Bodies, regulators or other institutions, such Personal Information as may be reasonably necessary for reasons inclusive of, but not limited to, the following:

- participation in any telecommunication or electronic clearing network
- compliance with a legal directive
- credit rating by recognized credit rating / scoring agencies
- fraud prevention purposes.

23. Bank's Lien:

The Bank shall have the right of set-off and lien, irrespective of any other lien or charge, present as well as future on the deposits held in the User's accounts whether in single name or joint name(s), to the extent of all outstanding dues, whatsoever, arising as a result of the e-banking service extended to and/or used by the Corporate/Retail user.

24. Proprietary Rights:

The Corporate/Retail user acknowledges that the software underlying the e-banking service as well as other e-Bankingnet related software which are required for accessing e-banking are the legal property of the respective vendors. The permission given by the Bank to access e-banking will not convey or confer any proprietary or ownership rights in the above software. The user shall in no way try to alter / tamper or experiment with the said program. Any breach on the part of the Corporate/Retail user will be dealt under the appropriate law and user shall be liable for damages that may be incurred by the Bank.

The Corporate/Retail user shall not attempt to modify, translate, disassemble, decompile or reverse engineer the software underlying e-banking or create any derivative product based on the software.

25. Change of Terms and Conditions:

The Bank has the absolute discretion to amend or supplement any of the Terms at any time without prior notice to each user about the same. The changes so made will be available on the website of the bank which the customers are requested to refer to from time to time. Proposed and existing users to the services are advised to confirm themselves about the terms and conditions contained therein to take note of any changes, modifications and/or amendments which may be made to the scheme from time to time by the Bank. The bank may introduce new services within e-banking from time to time. The existence and availability of the new functions will be displayed on the bank's website along with the revised/changed terms and conditions applicable to such

other e-banking services. By using the services, it is deemed that the User agrees to be bound by the terms and conditions applicable.

26. Non-Transferability:

The grant of facility of e-banking to a Corporate/Retail user is not transferable under any circumstance and shall be used only by the Corporate/Retail user who will be responsible for all the consequences thereof.

27. Cancellation / Termination of e-banking:

The Corporate/Retail user may request for cancellation of the e-banking facility any time by giving a reasonable notice to the Bank. The Corporate/Retail user will remain responsible for any transactions made in his accounts through e-banking prior to the time of such cancellation of the e-banking Service as informed by Bank after accepting such request. The Bank may withdraw the e-banking facility anytime provided the User is given reasonable notice. The closure of all Accounts of the Corporate/Retail user will automatically terminate the e-banking service. The Bank may suspend or terminate e-banking facilities without prior notice if the User has committed breach of these terms and conditions or the Bank learns of the death, bankruptcy or legal incapacity of the Corporate/Retail user.

28. Disclaimer

The User expressly agrees that use of the website is at its sole risk and cost. The services offered on the website is provided on an "as is" and "as available" basis.

Except as warranted in the Terms, Bank expressly disclaims all warranties of any kind, whether express or implied or statutory, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose, data accuracy and completeness, and any warranties relating to non-infringement in e-Banking.

Bank does not warrant that access to the website and e-Banking shall be uninterrupted, timely, secure, or error free nor does it make any warranty as to the results that may be obtained from the website or use, accuracy or reliability of e-Banking. Bank will not be liable for any virus or computer contaminant that may enter the User's system as a result of the user using e-Banking. Bank does not guarantee to the user or any other third party that e-Banking would be virus or computer contaminant free.

29. Notices:

The Bank and the Corporate/Retail user may give notices under these Terms and Conditions:

• Electronically to the mailbox of either party. Such notices will be regarded as being in writing.

• In writing by delivering them by hand or by sending them by post to the last address given by the Corporate/Retail user

In addition, the Bank may also publish notices of general nature, which are applicable to all Corporate/Retail user of e-banking on its web site. Such notices will have the same effect as a notice served individually to each Corporate/Retail user and/or that of a notice published in a newspaper of print media.

30. Governing Law:

The terms and conditions and/or the operations in the accounts of the Corporate/Retail user maintained by the Bank and/or the use of the services provided through e-banking shall be governed by the appropriate laws as prevalent in India and no other nation.

The Corporate/Retail user and the Bank agree to submit to the exclusive jurisdiction of the Courts located in Ahmedabad, India as regards any claims or matter arising under these terms and conditions.

Any dispute or difference arising between the User and the Bank shall be settled by mutual consultation /discussion failing which, the same shall be referred to Arbitration. The Arbitration proceedings shall be governed and conducted in accordance with the Indian Arbitration and Conciliation Act, 1996 and that the Arbitration proceedings shall take place in Ahmedabad and Mumbai.

The Bank accepts no liability whatsoever, direct or indirect, for non-compliance or breach of the laws of any country other than the Republic of India. The mere fact that the e-banking Service can be accessed through e-Bankingnet by a Corporate/Retail user in a country other than India shall not be interpreted to imply that the laws of the said country shall govern these terms and conditions and/or the operations in the e-banking accounts of the Corporate/Retail user and/or the use of e-banking. The user of the e-banking facility by a person from any place other than India will not alter the situation and the said user shall be deemed to have submitted himself to the laws of the Republic of India and only the Indian courts shall have the jurisdiction.

31. General:

The clause headings in this agreement are only for convenience and do not effect the meaning of the relative clause. The User shall not assign this agreement to anybody else.

For Bank's Use

I. At the Receiving Branch

Signatures of authorised persons under serial numbers _____ are already available with the bank and verified with the specimen signature cards/signatures scanned in the system.

Signatures under serial numbers _____ are not available list with the bank but have been duly attested by the existing authorised signatories of the company/firm/institution and have been verified.

Verified that all the accounts mapped to the CIF are in the name of the company/ firm/institution.

The signatures of authorised persons have been obtained in all pages of the terms & conditions.

Approved for allowing Corporate E-Banking facility with recommendations for per day aggregate transaction limit of Rs. _____

1 _____

Assistant Branch Manager

2 _____

Branch Manager

Name: _____

Name: _____

Emp No. _____

Emp No. _____

Terms and Conditions

1. Definitions:

In this document the following words and phrases have the meaning set opposite them unless the context indicates otherwise:

Bank refers to The Kalupur Commercial Co Op Bank Limited (KCCB), a Multi State Scheduled Bank registered under the Multi State Co-Op. Societies Act, 2002 having its Head office at Kalupur Bank Bhavan, Nr. Income Tax Circle, Ashram road, Ahmedabad-380014 having its branches in Gujarat and Maharashtra State is engaged in business of banking and finance.

E-Banking is the Bank's Internet based Service, offering the various facilities to the Corporate/Retail User such as Accounts enquiry, Statement of account, Funds Transfer, Utility Bills Payment, Stop payment, request for issuance of cheque book, request for issuance of DD, other requests, etc., alerts, financial modelling and other facilities as the bank may decide upon to provide from time to time. The Bank at its sole discretion may also make additions/deletions to the Internet based Services being offered.

User refers to any individual user availing e-Banking facility of the Bank and such user is identified as a Retail User. Any communication and/or action of the User through E-Banking facility provided by the KCCB will be acceptable and legally binding on the User.

Corporate means all accounts of Public / Private Limited Companies, Limited Liability Partnership, Registered partnership firms, Hindu Undivided Family (HUF), Clubs, Association of Persons, , Trusts, Society, and any other institution falling under this category.

Corporate/Retail Users(s) refer(s) to an authorized person(s) on behalf of the Corporate/Retail to utilize Corporate/Retail E-Banking Services of the Bank including account holder(s) / signatories.

Account refers to the User's Savings and / or Current Account and / or Time Deposit and / or Cash Credit, Overdraft, Loan Account and / or any other type of account as available in the Bank to be covered under the e-banking facility.

Terms refer to terms and conditions for use of e-banking as detailed in this document.

2. Applicability of terms:

These terms form the contract between the Corporate/Retail user using the e-Banking Services and the Bank. By applying for e-Banking Services and accessing the same, the Corporate/Retail user acknowledges and accepts these terms. Any condition relating to the accounts of the customer other than these terms will continue to apply except that in the event of any conflict between these terms and the account conditions, these terms will continue to prevail.

Any change in these terms and conditions will be applicable to the existing Corporate/Retail user E-Banking customers as long as they avail these services. Changed terms, if any, will also be displayed at the Bank's website

3. a) Application for e-banking:

Bank reserves the right to offer the Corporate/Retail user E-Banking Services to selected Corporate/Retail user customers at its discretion. Submission of the application form and the acknowledgement thereof does not automatically imply the acceptance of applications for providing Corporate/Retail user E-Banking services by the Bank.

The application form for e-banking may either be downloaded and printed or the same can be received from any branch of KCCB. The said form is to be filled up and duly signed by the Corporate/Retail user and submitted either to Centralised E-Banking Division, Ahmedabad or any of the KCCB branches. Upon receipt of request in the bank's prescribed application form for e-Banking and subject to the satisfaction of the eligibility criteria laid down by the Bank from time to time, e-Banking access shall be provided to the Corporate/Retail user by the Bank.

After submission of the application, the Bank would allot a Corporate/Retail user ID along with the User ID and a secret password (to be used at the time of login only) to the Corporate/Retail user for log in and for transaction password for transaction purposes. On confirming the delivery of the log in and transaction password to the Corporate/Retail user, the bank will activate the access to the e-Banking services to the customer. If the Corporate/Retail User does not log in within 90 days from the date of activation (first login) the pin status will become dormant. For reactivation of the pin the Corporate/Retail user has to contact the branch.

As a safety measure, all the Corporate/Retail users including the Account Administrator shall have to change the passwords compulsorily after the first login and accept the terms and conditions coming on the computer screen before the system permit them to start using e-Banking Services. The changed password is valid for 90 days, afterwards the password will expire, the Corporate/Retail user has to change login/transaction password using change login password/transaction password menu.

In addition to or in substitution of the User ID and Password, the bank may, at its discretion, advise the User to adopt such other means of authentication including but not limited to digital certification and / or smart cards.

b) Instructions:

Bank shall provide all instructions for operating the e-banking facility to the Corporate/Retail User. The Corporate/Retail user is also responsible for the accuracy and authenticity of the instructions so provided by the Bank and the same shall be considered to be sufficient to operate the E-Banking facility. The Bank shall not be required to independently verify the instructions and the instruction once given is effective unless countermanded by further instructions. The Bank shall have no liability if it does not or is unable to stop or prevent the implementation of the initial instructions. Where the Bank considers the instructions to be inconsistent or contradictory, it may seek clarification from the User or may act upon as it may think fit.

4. Provision of E-Banking Services

The Bank shall endeavour to provide various banking services to the Corporate/Retail user through e-Banking Services, such as, inquiry about the balance in its account(s), details about transactions, statement of account(s) etc. The facilities may 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 e-Banking Services being offered to the Corporate/Retail user. The availability / non-availability of a particular service shall be advised through e-mail or web page of the Bank or written communication.

The Bank shall take reasonable care to prevent unauthorized access and ensure security of the e-Banking Services by using technology reasonably available to the Bank. However, it is the mandatory obligation on the part of the customer to maintain Secrecy of the Customer's credentials and follow necessary security guidelines as displayed in the e-Banking Website of the Bank.

Banking Services for funds transfer without sufficient funds in the relative e-Banking Services account or without prior arrangement with the Bank for grant of an overdraft facility.,

The Bank will endeavour to affect such funds transfer transactions received through e-Banking Services provided there are sufficient funds available in the Corporate/Retail user account. The Bank shall not be liable for any omission to make all or any of the payments or for late payments due to circumstances beyond the reasonable control of the Bank.

If due to technical errors or non-giving effects to certain instructions, the account results in overdraft, the Corporate/Retail user will be liable to refund the overdrawn amount alongwith e-Bankingest as applicable to such type of accounts.

In case of limit a/cs, the Corporate/Retail user has to submit an undertaking to the Bank to the effect that all debits made to the limit a/c through e-Banking will be as per the sanctioned terms and the Corporate/Retail user shall ensure that no conversion / diversion of funds take place through this limit a/c.

The funds transfer limit per day fixed for a Corporate/Retail user may vary from Corporate/Retail user to Corporate/Retail user depending on the recommendations received from their home branch and depending on their conduct of their account.

5. Authority to the Bank in case of Corporate/Retail Accounts:

Banking transactions in the account(s) are permitted through e-Bankingnet after authentication of the Corporate/Retail user ID, User ID and passwords of the Corporate/Retail user(s) only. The Corporate/Retail user has to give an express authority to the Bank to carry out the Banking transactions performed by its Users through e-Banking Services. The Bank shall have no obligation to verify the authenticity of any transaction purported to have been sent by the Corporate/Retail user via e-Banking Services.

All transactions arising from the use of e-Banking Services shall be binding on all the parties of the Corporate/Retail user body, jointly and severally.

The display or printed output that is generated by the Corporate/Retail user at the time of operation of e-Banking Services is a record of the operation of the e-Bankingnet access and shall not be construed as the Bank's record of the relative transactions. The Bank's own records of transactions maintained through computer systems or otherwise shall be accepted as conclusive and binding for all purposes.

6. Software:

The Bank will advise from time to time for the e-Bankingnet software such as Browsers, which are required for using e-banking. There will be no obligation on the Bank to support all the versions of this e-Bankingnet software. The User shall upgrade his software, hardware and the operating systems at his own cost from time to time and the Bank shall be under no obligation to support the software, hardware, operating systems of the User and that the same shall be the sole responsibility of the User.

7. Security:

The Bank shall take adequate and reasonable care to ensure the security of and prevent unauthorised access to the e-banking service using 128 bit Secured Socket Layer which is the highest level of security available for the e-Banking services in India.

8. Password:

The Corporate/Retail user accepts and unconditionally agrees to the following:-

- i) Upon approval of the Corporate/Retail user's application, the customer will be allotted a User Id and password to access the e-banking facility.
- ii) The Corporate/Retail user id and password will be mailed separately by the Bank to the mailing address in terms of the option exercised by the customer in the

BOARD RESOLUTION FOR CORPORATE E-BANKING

A copy of the Terms and Conditions for Corporate E-Banking (which is also available at the web site address of the bank) has been made available to the Company and the same was placed at the Board meeting held on (date) at (place), for a discussion, where a proper quorum was present.

RESOLVED THAT the Company do avail the Corporate E-Banking Services for the account(s) opened with The Kalupur Commercial Co Op Bank in the name of the Company at various locations (with a single CIF) at its various branches and the Company accepts all the terms and conditions of the The Kalupur Commercial Co Op Bank and further do accept such terms and conditions, regulations, stipulations laid down by The Kalupur Commercial Co Op Bank from time to time for this purpose.

RESOLVED FURTHER THAT the following official/s is / are hereby (indicate singly or severally or jointly) authorized to accept, sign, execute, deliver and complete all documentation, agreements and abide by the modifications in order to apply for and avail the Corporate E-Banking facility provided by The Kalupur Commercial Co Op Bank Limited.

RESOLVED FURTHER THAT the following official/s is / are authorized to appoint the user(s) for various roles including Account Administrator and to provide mandate to the Bank to operate all the accounts / selected accounts mapped to them on behalf of the company through Corporate E-Banking Services including causing a debit balance in company's account(s) with The Kalupur Commercial Co Op Bank and / or continue to operate the account (s) even when overdrawn as per the access specifications provided to the Bank.

RESOLVED FURTHER THAT all the transactions done by the mandated users through the Corporate E-Banking are authorized and will be binding on the company. The company does agree to hold The Kalupur Commercial Co Op Bank harmless for providing access to carry out the transactions.

RESOLVED FURTHER THAT the Officials authorized by the Board to present the mandate to the Bank for transacting on the account will appoint an Account Administrator (who will be single point of contact between the Corporate and the Bank) to verify / monitor the veracity of the transactions put through E-Banking. The application form be duly filled and handed over to the Bank under the signature of the Officials authorized in this Board Resolution. The role level mapping of the various hierarchies of users for the Company under the Corporate E-BANKING, with specified powers for viewing, initiating and or approving transactions in a single or multiple levels has the desired authority by this Resolution.

RESOLVED FURTHER THAT as an internal control measure, the Company will create a user with no transaction powers (and preferably one who is not an

S.No.	Name of the authorized executive	Designation & Signature

account administrator and could be an internal auditor) to present the daily transaction reports to appropriate supervisory authority. Errors, if any, found in the transactions revealed during daily monitoring will be forthwith brought to the notice of the Bank.

RESOLVED FURTHER THAT we hereby confirm and accept that the risk factors relating to Corporate E-BANKING have been duly explained to us by the Bank and we hereby consent to the same. The Company shall not hold the Bank responsible for any Conversion or any misuse of the e-Banking facility availed by the Company.

RESOLVED FURTHER THAT a copy of the resolution be submitted to The Kalupur Commercial Co Op Bank duly certified by the Chairman of the meeting of the Board.

Signature of Chairman of Board (or) Company Secretary with seal and date

Any modification of the mandates shall be by a fresh resolution passed by the Company's Board to be followed by intimation to the Bank, enclosing the copy of the Board Resolution.

THE KALUPUR COMMERCIAL CO OP BANK LTD.

We want user id for following users and they are authorized person to operate our account/accounts and undersigned persons are laible for any transactions made by their user id via kalupur Bank E-banking:

Sr.no			Signature
1	Name		
	Mobile No		
	e-mail		
2	Name		
	Mobile No		
	e-mail		
3	Name		
	Mobile No		
	e-mail		
4	Name		
	Mobile No		
	e-mail		
5	Name		
	Mobile No		
	e-mail		

Authorized Signatories:

Sr.No	Name	Sign