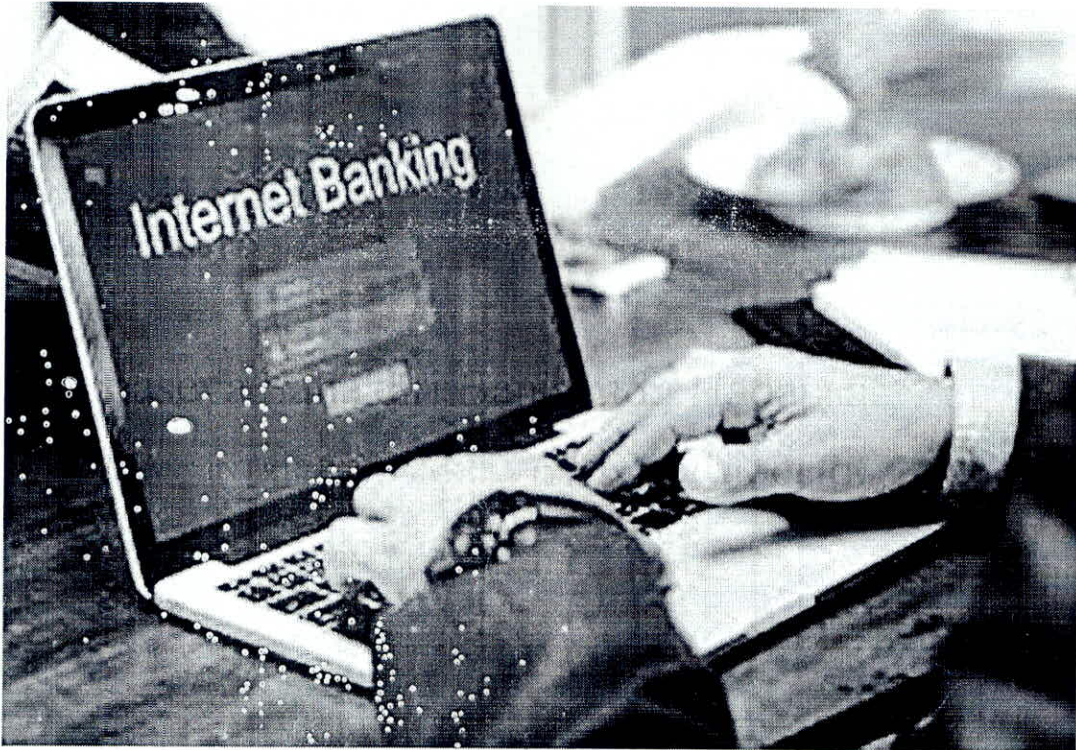


# Janaseva Sahakari Bank Ltd., Hadapsar, Pune

## INTERNET BANKING (VIEW MODE) POLICY



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# Janaseva Sahakari Bank Ltd., Hadapsar, Pune

## INTERNET BANKING (VIEW MODE) POLICY

### Index

Sr.No.	Particulars	Page No.
1	Introduction	3
2	Objective of Internet Banking View Mode	3
3	Definition /Abbreviation	3
4	Internet Banking View Mode Procedural Guidelines	4
5	Internet Banking View Mode Eligibility	5
6	Registration Process	5
7	Services offered through Internet Banking View Mode	5
8	Purpose of Information Gathering	6
9	Privacy & Security	6
10	Responsibilities and obligations of the customer	7
11	General Business /Operational rules governing Internet Banking View Mode service	9
12	Terms & Conditions	10
13	Handling of Customer Complaints	11
14	Indemnity	12



This Internet Banking View Mode Policy governs the use of Janaseva Sahakari Bank Ltd., Hadapsar Pune's Internet Banking View Mode services.

### 1 .Introduction –

Customer service is one of the key services of our bank. Bank always strives to provide customers the best products and services with consistent improvement in customer experience and quality of operations. We strongly believe that a satisfied customer is the most important factor in developing our business.

Internet Banking View mode is innovative facility which offers Individual and Commercial Internet Banking View Mode offering that lets customers bank online and wherever they have access to the Internet. It gives complete control over their accounts and lets them bank from the comfort of their home or office 24 x 7 days a week. This facility is absolutely free for all eligible Bank account holders. Customers can avail of a wide range of banking services that literally puts the bank at their fingertips. Customer can

### 2. Objectives of Internet Banking View Mode Facility to Customers

- i) To enable Customers (Individual and Corporate) to avail Internet Banking View Mode Facility like View Balance of account. Statement of account Cheque Book Request, Stop Payment Cheque Instruction and Status of Cheque.
- ii) To sub-serve the goal of Reserve Bank of India (RBI) in electronic notification of retail payments.

### 3. Definitions/Abbreviation: -

The use of the term

- i) "Bank" is in reference to the ' Janaseva Sahakari Bank Ltd., Hadapsar,Pune.
- ii) Account(s) refers to the different types of accounts and products which are presently offered or which may be offered in future and covers user's bank accounts, deposit accounts, loan accounts and / or any other type of account (each account hereafter referred to as an "Account and collectively as "Accounts") so maintained with Bank.
- iii) Customer: Customer means the holder of an Account in Bank where Constitutions like Individual/Self, Proprietary, Partnership Firm, LLP, Pvt. Ltd., Public Ltd, Society, Trust, HUF accounts etc.
- iv) "User or Client "refers to a customer of Bank authorized to use Individual and Commercial Internet Banking View Mode.



- v) "Individual Information" refers to the information provided by the user to Bank.
- vi) "Website" refers to the Bank's owned website established and maintained by the Bank.
- vii) SB, CA refers to Saving Bank Account and Current Account of the Bank
- viii) Registered Mobile Number (RMN) shall mean the number registered / provided by the Customer for SMS Banking Facility /Account opening form.
- ix) PIN - Permanent Identification Number
- x) UPI - Unified Payment Interface.
- xi) Facility: Facility shall mean to generate QR code for the corporate account for crediting the transaction via UPI platform.
- xii) Application for Internet Banking View Mode Registration means prescribed printed form for obtaining Internet Banking View Mode facility.
- xiii) Website : Website means Bank's website : [www.ianasevabankpune.net](http://www.ianasevabankpune.net).
- xiv) SMS Banking :- SMS 'Banking' means a service that allows customer to obtain SMS on RMN for banking transactions.
- xv) OTP - One Time Password xvi)T&Cs -Terms and Conditions

#### 4. Internet Banking View Mode Procedural Guidelines.

- i) For all SB, CA individual category customers and in case of SB, CA accounts where Mode of Operation is "Either or Survivor, Any One", after submitting Application for Internet Banking View Mode facility, branch will issue / inform customer id of the concern customer via mail on his registered mail id.
- ii) For Corporate (Other than Individuals) SB, CA and CC account also customers (Other than Individual Category and Joint accounts where Mode of Operation is other than "Either or Survivor, Any One, Proprietor"), customer has to submit consent letter from concern all parties.
- iii) Constitution of Corporate may change at any moment of time. The applicant of Internet Banking View Mode facility have to assure the Bank that customer shall be the responsible for the Corporate and that it shall not in any way hold the bank responsible / liable and in case of any complaints, third party claims, litigation, proceedings etc. It shall keep the bank fully protected, harmless at their costs and expenses.
- iv) It will allow customers to have a complete control over their accounts and comfort at home, office or even if they are travelling in India.



## 5. Internet Banking View Mode Facility Eligibility

Internet Banking View Mode Facility will be available to

- i) Savings and Current Cash Credit accounts where Mode of Operation is Self/Individual, E/S, Any One, Proprietor, HUF Karta only.
- ii) Corporate Customers like Partnership Firms, Pvt. Ltd. Co., Public Ltd. Co., accounts where Mode of Operation is Authorised Signatory/Constituent Authority etc. On the basis of Company resolution authorizing specific person to operate view mode.

Internet Banking View Mode Facility will not be available to:

- i) Society , Trust, Club, Association there are Joint Signatories Accounts are not allowed.

## 6. Registration:

For registration, customer has to fill a form available on bank's website & branches and submit it to his home branch. Branch will issue / inform customer id of the concern customer via mail on his registered mail id.

If customer knows his customer ID then customer can register for Internet Banking View Mode.

All types of SB, CA, Cash Credit Customers can also apply for registration at the time of account opening by submitting prescribed format of Internet Banking View Mode facility.

At present this facility is available at free of cost to all customers.

Customer who wishes to avail the facility should visit Website of the Bank

[www.janasevabankpune.net](http://www.janasevabankpune.net) and should complete the process for Registering Internet Banking View Mode Facility successfully

## 7. Services offered through Internet Banking View Mode.

- View their account balance
- Print account statement
- View transaction History
- Inquire about Cheque Status
- Request for a Cheque Book
- Stop Payment of Cheque
- Any other activity permitted by RBI



## 8. Purposes of Information Gathering:

Bank collects and processes information about customers to conduct its Commercial, to inform, to develop and make available products and services that may be of interest to customers. The information customer provides will be used to contact customers when necessary, e.g. to alert customers about transactions and changes in their accounts, to notify about functionality changes and additions to the internet banking web site and to provide information on services that customers may find helpful provided the customer has opted to receive such services and registered his contact details viz. Mobile number, e-mail ID and mailing address with the bank.

## 9. Privacy and Security:

In the course of using this internet, banking website or availing the products and services vide the online application forms, our bank may become privy to the Individual information of our customers, including information that is of a confidential nature.

Our Bank is strongly committed to protecting the privacy of our customers and has taken all necessary and reasonable measures to protect the confidentiality of the customer information and its transmission through the world wide web and it shall not be held liable for disclosure of the confidential information when in accordance with this Privacy Commitment or in terms of the agreements, if any, with the Customers.

Our bank endeavors to safeguard and ensure the security of the information provided by the Customer. We employ a range of security features for our Individual and Commercial Internet Banking. These measures extend from data encryption to firewalls. We use 256 bit Transport layer Security (SSL) encryption technology, which is currently the permitted level of encryption in India, to ensure that the information exchanged between the customer's computer and the internet banking web site over the Internet is secure and cannot be accessed by any third party.

When the information provided by the Customers is not transmitted through this encryption, the Customers' system (if configured accordingly) will display an appropriate message ensuring the best level of secrecy for the Customers' information.

How Customers Can Protect Their Privacy:



## 10. Responsibilities and Obligations of the customer

The Customer would be required to co-operate with our bank

- i. In order to ensure the security of the information, and it is recommended that the Customers necessarily choose their passwords carefully such that no unauthorized access is made by a third party. To make the passwords complex and difficult for others to guess, the customers are required to use combination of alphabets, numbers and special characters (like !,@,#, \$ etc.) with a minimum password length of 8 characters. The passwords have validity of 90 days after which customer has to change the password to further access the service. It is recommended that customers change their passwords on periodic basis as per the convenience.
- ii. The Customers should ensure not to disclose their password, *account information* to anyone or keep any written or other record of the password such that a third party could access it.
- iii. Customers should create and maintain different passwords for Login and for Transactions (Presently Transaction facility not offered). This provides additional security for financial transactions through Internet Banking once bank will start Transaction Internet banking.
- iv. All account number in view mode to be shown in Masked Format with only last 4 digits visible.
- v. Protect your account records.
- vi. Avoid the use of birthdays, anniversaries, family member names or similar details which can be easily guessed as passwords.
- vii. If you are accessing Individual or Commercial Internet Banking website from cyber cafe, any shared computer or from a computer other than that of your own or if you suspect that your passwords have been compromised, please change your passwords immediately after such use from your own PC at workplace or at house. It is very important to do so especially when you have entered your password from such shared computer or cyber cafe computer. Change these Passwords from your own PC at workplace or at house.
- viii. All users should logout after every login session; however, online sessions will automatically be terminated after 5 minutes of inactivity. This to protect you in case you accidentally leave your computer unattended after you login.
- ix. Make sure that your computer is protected with anti-virus and you have latest anti-virus software.
- x. Avoid clicking on links which are sent via E-mails. Type URL (Universal Resource Locator) of all such links directly on the browser. Avoid sending or furnishing Individual and financial information on email. Also prior to providing any information (financial or Individual) on a website, verify the bonafides of the website,



its address and of the owners / operators of such websites. Make sure that the URL that appears in the "address" or "location" box on your browser window is the one you wish to access.

- xi. If you are a victim of fraud or identity theft, please contact the call center or branch immediately so that the bank may place the necessary restrictions on your account(s) to put holds on your accounts.
- xii. Neither bank nor its service providers will contact you via telephone or email or any other means requesting Individual information your customer ID or your password. If you are contacted by anyone requesting this information, please do not share it and contact us immediately.

Janaseva Sahakari Bank Ltd., Hadapsar, Pune undertakes not to disclose the information provided by the Customers to any person, unless such action is necessary to:

- i) Confirm to legal requirements or comply with legal process;
- ii) Protect and defend DCB's rights, interests or property;
- iii) Enforce the terms and conditions of the products or services including Internet Banking services; or
- iv) Act to protect the interests of our bank or its members, constituents or of other persons.

The client shall not disclose to any other person, in any manner whatsoever, any information relating to our bank 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 our bank to terminate the services, without prejudice to any damages, which the client is liable to pay our bank.

We will limit the collection and use of customer information only on a need to-know basis to deliver better service to the customers. We may use and share the information provided by the customers with third parties for providing services and any service-related activities such as collecting subscription fees for such services and notifying or contacting the 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 our bank and our sub-contractors.

The Customer authorizes us to exchange share part with all information related to the details and transaction history of the Customers to its banks / financial institutions / credit bureaus / agencies / participation 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 us liable for use or disclosure of this information.





## 11 .General Business/Operational Rules Governing Internet Banking View Mode facility to Corporate Customers

The following Business rules will be applicable to the customers:

- i) The Facility will be available to Individual, Joint as well as Corporate Customers who are holding Savings / Current account with the Bank.
- ii) For availing this facility. Mobile number should be registered for SMS banking for which customer has to submit SMS banking registration format which is available at branch of the bank.
- iii) The facility availed in such accounts shall be binding on the all the Joint Holders/authorities /Firm/Company/ Society /Trust account holder, jointly and severally. The Customers are bound to inform the Bank Separately for any change in the RMN, Constitution, Mode of operation and / or changes in the Members Name and should submit revised Internet Banking View Mode Facility Form along with revised Indemnity Bond formalities amended from time to time. on Rs. 500/- with all required
- iv) Customer account should be KYC Complaint for availing this service.
- v) Customer will submit the Internet Banking View Mode Registration Form after completing all the formalities to Branch and Branch will issue / inform Customer on their registered mail id as per bank records to concern account holder.
- vi) Bank has adopted the mode of authentication of the Customer by means of verification of the Mobile Phone Number. After entering Customer id, OTP will be delivered on RMN of the bank. For Successful Registration, Customer has to enter OTP and the user id and password as per his choice.
- vii) After successful registration for Internet Banking View Mode Customer will be able to avail the services like View Balance, Statement of account. Cheque Book Request, Stop Payment of Cheque Instruction and Status of Cheque.
- viii) The Bank reserves the right to decide the services to be offered or not and such offers may differ from Customer to Customer. The Bank may also vary the services offered through the facility at its sole discretion.
- ix) Any change in the rules of the process will be notified on Bank's website. [www.janasevabankpune.net](http://www.janasevabankpune.net) which will be construed as sufficient notice to the Customer service.
- x) The Bank reserves the right to Revoke / Reject a Customer's request for Internet Banking View Mode Registration without assigning any reasons.
- xi) The Bank may suspend the Internet Banking View Mode Facility, discretion vested with the Bank.
- xii) If the customer wish to terminate Internet Banking View Mode Facility, he/she should submit written request /mail via the registered mail id to home branch.



- xiii) The Customer shall remain Bank's endeavor to give a reasonable notice for withdrawal or termination of the facility, but the Bank may at its discretion withdraw temporarily or terminate the facility, either wholly or partially, anytime without giving prior notice to the Customer. The facility may be suspended for any maintenance or repair work for any breakdown in the hardware / software in emergency or security reasons without prior notice and the bank shall not be responsible if such as action has to be taken for reasons of security or emergency.
- xiv) Internet Banking View Mode facility will be automatically terminated if all the accounts of concern customer will gets closed. The Bank may also terminate or suspend the services under Facility without prior notice if the Customer has violated the terms and conditions laid down by the Bank or on the death of the Customer when brought to the notice to the Bank.

## 12. Terms and Conditions:

- i) No customer is entitled to use Internet Banking View Mode Facility without understanding and agreeing the T&C for availing this service.
- ii) The Customer hereby agrees and consent to these T&Cs, which form the contract between the customer and Bank. Internet banking View Mode facility will be governed by such amended by the bank from time to time.
- iii) These T&Cs shall be in addition to and not in derogation of other T&Cs relating to any Account of the Customer and / or the respective product or the service provided by the Bank unless otherwise specifically stated.
- iv) The Bank reserves the right to decide the services to be offered or not and such offers may differ from Customer to Customer. The Bank may also vary the services offered through the facility at its sole discretion.
- v) Any change in the rules of the process will be notified on Bank's website [www.janasevabankpune.net](http://www.janasevabankpune.net) which will be construed as sufficient notice to the Customer.
- vi) The Bank reserves the right to Revoke / Reject a Customer's request form for Internet Banking View Registration without assigning any reasons.
- vii) The Bank may suspend the Internet Banking View Mode Facility, discretion vested with the Bank.
- viii) If the customer wants to terminate Internet Banking View Mode facility, he/she should submit written request to home branch.
- ix) The Customer shall remain Bank's endeavor to give a reasonable notice for withdrawal or termination of the facility, but the Bank may at its discretion withdraw temporarily or terminate the facility, either wholly or partially, anytime without giving prior notice to the Customer. The facility may be suspended for any maintenance or repair work for any breakdown



in the hardware/ software in emergency or security reasons without prior notice and the bank shall not be responsible if such as action has to be taken for reasons of security or emergency.

- x) Internet Banking View Mode facility will be automatically terminated if the concern account gets closed. The Bank may also terminate or suspend the services under Facility without prior notice, if the Customer has violated the terms and conditions laid down by the Bank or on the death of the Customer when brought to the notice to the Bank.

### 13. Handling of Customer Complaints

- i) Customer should lodge representation /queries/complaints, either at the home branch or at the customer care center.
- ii) On receipt of the any complaint from any customer, the same is required to attend by the respective branches promptly and grievances are redressed within TAT as prescribed by RBI. Complaints could be of the following nature:


Nature of the Complaint	Mechanism for Redressal
Any type complaint e.g. Internet Banking View mode not working/OTP not received within period	Customer should contact Branch/Customer Care via Phone and MailToll Free Numbers -1800 1200 304 (Working Banking Hours) -18002201 99 (ASP) (24X7) Mail id – <a href="mailto:customercare@janasevabankpune.in">customercare@janasevabankpune.in</a>
Disputes regarding operations	Branch / Bank's Customer Care /Call Centre/Digital Channel Section will handle such complaint



14. Indemnity:-

In consideration of the Bank providing the Facility, the Customer agree to indemnify and hold the Bank harmless against all actions, claims demands proceedings, loss damages, loss, charges and expenses which the Bank may at any time incur sustain, suffer or be put to as a consequence of or arising put of or in connection with any services provided to the Customer pursuant hereto. The Customer shall indemnify the Bank for unauthorized access by any third party to any information/ instruction/ triggers given by the Customer or breach of confidentiality.

  
Accountant

  
DGM-IT In-charge (Administrative)

  
General Manager

  
Chief Executive Officer

  
Hon. Chairman  
Executive Committee

  
Hon. Chairman BOD

संचालक मंडळ  
विषय क्र. 3  
उत्तर क्र. 3/2/3/15  
दिनांक 28/5/2024 ने मंजूर

