



# DNS BANK

डोंबिवली नागरी सहकारी बँक लि.  
(Incorporated in India)

## Terms & Conditions :

**1. DEFINITIONS:** "DNS Bank" refers to the Dombivli Nagari Sahakari Bank Limited, a Scheduled Co-operative Bank registered under the Maharashtra Co-operative Societies Act, 1960 and [licensed] as a bank under the Banking Regulation Act, 1949 and having its registered office at "Madhu Kunj", Plot No. P/52, M.I.D.C. Phase II, Kalyan Shill Road, Sonarpada, Dombivli (East), 421204, Dist. Thane, Maharashtra.

"Authorized User" means the Account Holder/availling the facility of Phone & Mobile Banking on demand from a branch of DNS Bank where the account holder/s is maintaining an account. Such an account for which the facility is sought/provided is referred as the "Designated Account".

"Facility" shall mean Phone & Mobile banking facility (which provides the Authorized Users, services such as information relating to Account(s), details about transaction and such other services as may be provided on the Phone & Mobile Phone Number by DNS Bank from time to time.

"Mobile Phone" means the mobile phone or such other communication device which is used to access the Facility.

"Mobile Phone Number" shall mean the number specified by the User in the Form provided by DNS Bank or otherwise for the purpose of availing the Facility.

"Customer ID" & "PIN" are deemed to include a Unique Customer ID and Personal Identification Number of the user under these Terms.

"Transaction Password" and / or "TPIN" means the account holder/s unique number for executing the request under this Facility. The Designated Account/s will require this password when he/they opts for general equity.

"Base Branch" is the Branch where the Designated Account is maintained.

"Uncleared Balance" means the amount of cheque/s deposited in the account but not realized.

"Balance" means the balance in the account at the time of enquiry/executing the request.

"CR" means Credit Balance. "DR" means the Debit Balance.

## 2. PHONE BANKING :

Each Account holder by default will be given a system generated Customer ID and four digit Transaction Password in respect of all the accounts maintained with the DNS Bank on registration as a Authorized User. The TPIN/Transaction Password will be issued to the account holder/s in person or through courier service. It is advisable on the part of the Authorized User to change the Transaction Password to any other four digit number of his choice on his first log in, subsequently for security reason.

3. The Mobile Banking Facility is available only for one Mobile/Cell number per account. The Authorized User may register one Mobile for all the accounts maintained by the Authorized User. However, DNS Bank may at its discretion make the said facility available only for one account.

4. TPIN/Transaction Password will be for the Authorized User's personal use, strictly confidential and not transferable. TPIN/Transaction Password should not be disclosed to a third party under any circumstances by the Authorized User. All transactions carried out with the use of the TPIN/Transaction Password will be at the responsibility of the Authorized User and he/she/they will abide by the record of the request as generated. DNS Bank shall no under any circumstances be held responsible for any misuse of the TPIN/Transaction Password.

5. It is noted by the Authorized User that any unauthorized person could access the Phone Banking services on Authorized User's account if he gains access to the Designated Account, TPIN and the Transaction Password. Therefore, the Authorized User should keep such information a closely guarded secret as the facility is extended under the condition that DNS Bank bears no liability or responsibility for any misuse of the facility by an unauthorised person. In case a Authorised User forgets his TPIN/Transaction Password number(s), DNS Bank will regenerate new number(s) on a written request only at the Base Branch.

6. In the event of the Mobile/Cell being misplaced or lost, the Authorized User undertakes to inform DNS Bank immediately about the same in writing, to enable DNS Bank to withhold/discontinue the said Facility. DNS Bank shall not be held responsible/liable for any loss, cost, expensed etc. suffered or incurred by the Authorized User by reason of availing the said Facility and/or by reason of misuse of the said Facility and/or by reason of the mobile phone being misplaced/lost.

7. Facility cannot be claimed as a matter of right. DNS Bank reserves the right to refuse/withdraw the Facility without ascribing any reason. DNS Bank is in its absolute discretion may prescribe or levy service charges/fee in future under intimation to the Authorized User. The Authorized User will have an option to continue the Facility with the fee/charges levied or discontinue the facility.

8. The Facility is available only for individual/joint account with the mode of operation as "either or survivor", "anyone or survivor" and individual as proprietary concern. The DNS Bank at its sole discretion may add/provide the said Facility to other categories of deposit account holders.

9. All request for balance details or otherwise received from the Authorized User relating to Facility will be logged at the Base Branch where the Authorized User is maintaining the Designated Account(s). The Authorized

