

TERMS AND CONDITIONS

- The Customer is aware that the Bank has provided him/her Phone Banking facility to carry out his /her banking transactions by giving telephonic instructions (which will be accepted by the Bank either manually or by an automated system) apart from any written standing instructions now given or that may hereafter be given to the Bank.
- The Telephone Personal Identification Number (T-PIN) is a system-generated number, which has to be kept confidential and not to be revealed to anybody else. Disclosure of the TPIN to others may lead to misuse of this facility and financial loss.
- The Customer is aware that in connection with such telephonic facility, he/she is required to provide to the Bank, over the telephone, his/ her customer number details.
- Voicing out of TPIN by the customer will not be accepted by the IVR security system, but he/she should authenticate his/her TPIN on the IVR (by punching in the appropriate keys in their telephone instrument), as originally selected by him/her or as advised by the Bank to him or as subsequently changed by the customer himself / herself.
- This telephonic facility shall cover and be applicable to all accounts (whether savings, current, fixed deposit, loan/overdraft or otherwise) of the Customer.
- The Customer hereby unconditionally agrees that:
 1. He /She shall not hold the Bank liable for any loss or damage or claim on account of the Bank acting in good faith on such instructions.
 2. In following the instructions of the Customer based on the TPIN acceptance, the Bank will be doing so on a best effort basis and the Customer will not hold the Bank liable on account of delay or inability on the part of the Bank to act immediately or at all on any of his/her instructions.
 3. The Bank reserves the right to charge for the service provided or withdraw or suspend the facility wholly or in part at any time with out assigning any reason whatsoever. Bank may recover from the Customer service charge for providing the Service. The Customer hereby authorises the Bank to recover the service charge by debiting the Account/Accounts of the Customer or by sending a bill to the Customer who will be liable to make the payment within the specified period.
 4. In case of Joint Operations, the Bank will not act on instructions from either/any of the holders. In respect of OD/Loan accounts or any account with debit balance (except OD against Deposit) facility for putting through financial transaction will not be available.
 5. The Bank shall at its discretion decide not to carry out any such instructions where the Bank has reason to believe (which decision of the Bank the Customer shall not question or dispute) that the instructions are not genuine or otherwise improper or unclear or raise any doubt. The customer agrees that for such rejection of instruction by the bank, no claim of any nature/loss suffered will be raised on the bank & that the bank will be totally absolved from making good the loss to the customer partly/completely.
 6. The Bank may at its discretion tape or record such instruction and may rely on transcripts of such telephonic instructions in evidence in any proceedings.
 7. At the customer's request the Bank may send to him/ her by Fax (at a fax number given by him/her) financial information (sought for by him/her) regarding his/her account(s) which may be of a private and confidential nature and the Customer shall not hold the bank liable in any manner whatsoever, should such information come to the knowledge of any third party.

8. The customer shall not disclose TPIN to any person voluntarily or accidentally or by mistake and shall take all the necessary care and precautions to ensure that no other person will be able to know the same and that the customer is solely responsible for the transactions done by others through fraudulent usage/access of the TPIN and Bank does not assume any responsibility on his/ her behalf.
9. The Customer, in his/her own interest is advised to call the Phone Banking number and select or change his/her TPIN on the IVR as any 4-digit number of his/her choice.

In case there is a discrepancy in the particulars or details of any transaction carried out by the bank in any of the Customer's accounts, he/she shall be obliged to intimate the Bank in writing the relevant discrepancy within 10 days of receiving the Bank's advice or within 10 days from the date when his/her periodic statement of account becomes due, whichever is earlier, failing to which the transaction shall be deemed to be correct and shall be construed as accepted and binding on the Customer. Customer is aware that Bank is providing the Phone Banking facility as a gesture of Customer Relationship and a customer's risk, in consideration of the Bank providing him/her this telephone banking facility, the customer agrees to indemnify and hereby keep the Bank indemnified from and against all actions, claims, demands, proceedings, losses, damages, costs charges and which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or by reason of or arising out of providing the Customer the said facility or by reason of the Bank in good faith taking or refusing to take or omitting to take action on the Customer's instruction. The Customer further certifies that the details provided by him/her in the application/relationship record are true and correct.