

# **Dnyandeep Co-Op. Credit Society Ltd., Mumbai**

## **Digital Dnyandeep Application Terms and Conditions**

### **Definitions:**

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

"Accounts" shall mean bank account and / or any other type of account so maintained by the Customer with Dnyandeep Co-Op. Credit Society Ltd., Mumbai or any of its Affiliate for which the Facility is being offered or may be offered in future (each an "Account" and collectively "Accounts");

"Affiliate" of Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall mean and include:

(a) Any company which is the holding company or subsidiary of Dnyandeep Co-Op. Credit Society Ltd., Mumbai, or

(b) A person under the control of or under common control with Bank Dnyandeep Co-Op. Credit Society Ltd., Mumbai or

(c) Any person, in which Dnyandeep Co-Op. Credit Society Ltd., Mumbai has a direct or beneficial interest or control in more than 26% of the voting securities of such person. For the purpose of this definition of Affiliate and terms and conditions, "control" together with grammatical variations when used with respect to any Person, means the power to direct the management and policies of such Person, directly or indirectly, whether through the ownership of the vote carrying securities, by contract or otherwise howsoever; and "Person" means a company, corporation, a partnership, trust or any other entity or organization or other body whatsoever.

"Customer" shall mean a customer of Dnyandeep Co-Op. Credit Society Ltd., Mumbai or of an Affiliate or any person who has applied for any product/service of Dnyandeep Co-Op. Credit Society Ltd., Mumbai

"Facility" shall mean mobile banking facility (which provides the Customers, services such as information relating to Account(s), details about transactions and such other services as may be provided on the Mobile Phone Number by Dnyandeep Co-Op. Credit Society Ltd., Mumbai from time to time.

"Mobile Phone Number" shall mean the number specified by the Customer on the Website, through the call center or in writing either through any Form provided by Dnyandeep Co-Op. Credit Society Ltd., Mumbai or otherwise for the purpose of availing the Facility.

"Personal Information" shall mean the information about the Customer obtained in connection with the Facility.

"Website" refers to [www.dnyandeep.co.in](http://www.dnyandeep.co.in) or any other website as may be notified by Dnyandeep Co-Op. Credit Society Ltd., Mumbai from time to time.

In this document all reference to Customer in masculine gender shall be deemed to include the feminine gender.

### **Applicability of Terms and Conditions:**

These terms and conditions together with the application made by the Customer and as accepted by Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall form the contract between the Customer and Dnyandeep Co-Op. Credit Society Ltd., Mumbai and shall be further subject to such terms as Dnyandeep Co-Op. Credit Society Ltd., Mumbai may agree with the other service providers . These terms and conditions shall be in addition to and not in derogation of the terms and conditions governing Dnyandeep Co-Op. Credit Society Ltd., Mumbai Phone Banking, Dnyandeep Co-Op. Credit Society Ltd., Mumbai Internet Banking and relating to any Account of the Customer and /or any other product/services provided by Dnyandeep Co-Op. Credit Society Ltd., Mumbai and its Affiliates.

### **Application**

The Customer shall apply to Dnyandeep Co-Op. Credit Society Ltd., Mumbai for use of the Facility (and/or for any changes to the options available under the Facility) by use of Dnyandeep Co-Op. Credit Society Ltd., Mumbai's Branch or by any other method as provided by Dnyandeep Co-Op. Credit Society Ltd., Mumbai from time to time including application through forms as prescribed by Dnyandeep Co-Op. Credit Society Ltd., Mumbai from time to time for use of the Facility.

### **Eligible Customer**

The Customer desirous of using the Facility should be either a sole Account holder or authorized to act independently. All or any transactions arising from the use of the Facility in the joint account shall be binding on all the joint account holders, jointly and severally. An Account in the name of the minor, in which a minor is a joint account holder or any account where the mode of operation is joint, is not eligible for the Facility.

### **Availability & Disclosure**

Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall endeavor to provide to the Customer through the Facility, such services as Dnyandeep Co-Op. Credit Society Ltd., Mumbai may decide from time to time. Dnyandeep Co-Op. Credit Society Ltd., Mumbai reserves the right to decide what services may be offered to a Customer on each Account and such offers may differ from Customer to Customer. Dnyandeep Co-Op. Credit Society Ltd., Mumbai may also make additions/deletions to the services offered through the Facility at its sole discretion. Only those Accounts opened with the Affiliates of Dnyandeep Co-Op. Credit Society Ltd., Mumbai and attached to the respective Customer's ID will be accessible through the Facility.

The Facility is made available to the Customer at his request, at the sole discretion of Dnyandeep Co-Op. Credit Society Ltd., Mumbai and may be discontinued by Dnyandeep Co-

Op. Credit Society Ltd., Mumbai at any time, without notice. Dnyandeep Co-Op. Credit Society Ltd., Mumbai reserves the right to offer the Facility for those Customers who are availing the services of specific cellular service providers only. The Facility is currently available to only to the Customers holding Accounts with Dnyandeep Co-Op. Credit Society Ltd., Mumbai s branches in Gujarat state. Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall have the discretion to offer the Facility to Non Resident Indians subject to applicable laws.

The access of the Customer to the Facility shall be restricted to Customer availing the Facility through the Mobile Phone Number.

The instructions of the Customer shall be effected only after authentication of the Customer by means of verification of the Mobile Phone Number and/or through verification of TPIN/ password allotted by Dnyandeep Co-Op. Credit Society Ltd., Mumbai to the Customer or through any other mode of verification as may be stipulated at the discretion of Dnyandeep Co-Op. Credit Society Ltd., Mumbai

Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall endeavor to carry out the instructions promptly provided that Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall not be responsible for the delay in carrying out the instructions due to any reason whatsoever including failure of operational system, failure at mobile operator end or due to any requirement of law.

#### **Authority to Dnyandeep Co-Op. Credit Society Ltd., Mumbai**

The Customer irrevocably and unconditionally authorizes Dnyandeep Co-Op. Credit Society Ltd., Mumbai to access all his Accounts for effecting banking or other transactions of the Customer through the Facility. The Customer further authorizes Dnyandeep Co-Op. Credit Society Ltd., Mumbai to share the Account information with Third Party for the purpose of accepting/ executing request of the Customers.

#### **Records**

All records of Dnyandeep Co-Op. Credit Society Ltd., Mumbai generated by the transactions arising out of use of the Facility, including the time of the transaction recorded shall be conclusive proof of the genuineness and accuracy of the transactions. The authority to record the transaction details is hereby expressly granted by the Customer to Dnyandeep Co-Op. Credit Society Ltd., Mumbai

#### **Instructions**

All instructions for availing the services under the Facility shall be provided through the Mobile Phone Number in the manner indicated by Dnyandeep Co-Op. Credit Society Ltd., Mumbai The Customer is also responsible for the accuracy and authenticity of the instructions provided to Dnyandeep Co-Op. Credit Society Ltd., Mumbai and the same shall be considered to be sufficient for availing of the services under the Facility.

Where Dnyandeep Co-Op. Credit Society Ltd., Mumbai considers the instructions to be inconsistent or contradictory it may seek clarification from the Customer before acting on any instruction of the Customer or act upon any such instruction as it may deem fit. The Customer and Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall have the right to

suspend the services under the Facility if Dnyandeep Co-Op. Credit Society Ltd., Mumbai has reason to believe that the Customer's instructions may lead to direct or indirect loss or may require an indemnity from the Customer before continuing to operate the Facility.

The Customer accepts that all information /instructions will be transmitted to and /or stored at various locations and be accessed by personnel of Dnyandeep Co-Op. Credit Society Ltd., Mumbai (and its Affiliates). Dnyandeep Co-Op. Credit Society Ltd., Mumbai is authorized to provide any information or details relating to the Customer or to third party to facilitate the providing of the Facility and so far as is necessary to give effect to any instructions.

### **Accuracy of Information**

The Customer undertakes to provide accurate information wherever required and shall be responsible for the correctness of information provided by him to Dnyandeep Co-Op. Credit Society Ltd., Mumbai at all times including for the purposes of availing of the Facility. Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall not be liable for consequences arising out of erroneous information supplied by the Customer. If the Customer suspects that there is an error in the information supplied by Bank to him, he shall advise Dnyandeep Co-Op. Credit Society Ltd., Mumbai as soon as possible. Dnyandeep Co-Op. Credit Society Ltd., Mumbai will endeavor to correct the error wherever possible on a best effort basis.

While Dnyandeep Co-Op. Credit Society Ltd., Mumbai and its Affiliates will take all reasonable steps to ensure the accuracy of the information supplied to the Customer, Dnyandeep Co-Op. Credit Society Ltd., Mumbai and its Affiliates shall not be liable for any inadvertent error, which results in the providing of inaccurate information. The Customer shall hold Dnyandeep Co-Op. Credit Society Ltd., Mumbai harmless against any loss, damages etc. that may incurred / suffered by the Customer if the information supplied to the Customer turns out be inaccurate / incorrect.

### **Disclaimer of Liability:**

Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall not be responsible for any failure on the part of the Customer to utilize the Facility due to the Customer not being within the geographical range within which the Facility is offered;

If the Customer has reason to believe that his mobile phone number is / has been allotted to another person and / or there has been an unauthorized transaction in his account and / or his mobile phone is lost, he shall immediately inform Dnyandeep Co-Op. Credit Society Ltd., Mumbai under acknowledgment about the same.

The Customer agrees that Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall not be liable if

- a) the Customer has breached any of the terms and conditions herein or
- b) the Customer has contributed to or the loss is a result of failure on part of the Customer to advise Dnyandeep Co-Op. Credit Society Ltd., Mumbai within a reasonable time about unauthorized access of or erroneous transactions in the Account; or
- c) as a result of failure on part of the Customer to advise Dnyandeep Co-Op. Credit Society Ltd., Mumbai of a change in or termination of the Customer's Mobile Phone numbers.

The Customer agrees that the access to the Facility shall be only through the Mobile Phone Number and any transaction which originates from the same, whether initiated by the Customer or not, shall be deemed to have originated from the Customer.

Under no circumstance, Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall be held liable if the Facility is not available for reasons including but not limited to natural calamities, legal restraints, system error, faults in the telecommunication network or network failure, or any other reason beyond the control of Dnyandeep Co-Op. Credit Society Ltd., Mumbai. Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall not be liable under any circumstances for any damages whatsoever whether such damages are direct, indirect, incidental consequential and irrespective of whether any claim is based on loss of revenue, interruption of business or any loss of any character or nature whatsoever and whether sustained by the Customer or by any other person. Improper use of the Facility or illegal or shall render the Customer liable for payment of financial charges as decided by Dnyandeep Co-Op. Credit Society Ltd., Mumbai or will result in suspension of the Facility to the Customer.

Dnyandeep Co-Op. Credit Society Ltd., Mumbai is in no way liable for any error or omission in the services provided by any cellular or any third party service provider (whether appointed by Dnyandeep Co-Op. Credit Society Ltd., Mumbai in that behalf or otherwise) to the Customer, which may effect the Facility.

Improper use of the Facility, does not warrant the confidentiality or security of the messages whether personal or otherwise transmitted through the Facility. Dnyandeep Co-Op. Credit Society Ltd., Mumbai makes no warranty or representation of any kind in relation to the system and the network or their function or performance or for any loss or damage whenever and howsoever suffered or incurred by the Customer or by any person resulting from or in connection with the Facility

Without limitation to the other provisions of this terms and conditions, Dnyandeep Co-Op. Credit Society Ltd., Mumbai its employees, agent or contractors, shall not be liable for and in respect of any loss or damage whether direct, indirect or consequential, including but not limited to loss of revenue, profit, business, contracts, anticipated savings or goodwill, loss of use or value of any equipment including software, whether foreseeable or not, suffered by the Customer or any person howsoever arising from or relating to any delay, interruption, suspension, resolution or error of Dnyandeep Co-Op. Credit Society Ltd., Mumbai in receiving and processing the request and in formulating and returning responses or any failure, delay, interruption, suspension, restriction, or error in transmission of any information or message to and from the telecommunication equipment of the Customer and the network of any cellular service provider and Dnyandeep Co-Op. Credit Society Ltd., Mumbai's system or any breakdown, interruption, suspension or failure of the telecommunication equipment of the Customer, Dnyandeep Co-Op. Credit Society Ltd., Mumbai system or the network of any cellular service provider and/or any third party who provides such services as is necessary to provide the Facility.

Notwithstanding anything in the contrary provided in this terms and conditions, Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall not be involved in or in any way liable

to the Customer for any dispute between the Customer and a cellular services provider or any third party service provider (whether appointed by Dnyandeep Co-Op. Credit Society Ltd., Mumbai in that behalf or otherwise).

The Customer agrees that Dnyandeep Co-Op. Credit Society Ltd., Mumbai and/or its Affiliates may hold and process his personal information concerning his Accounts on computer or otherwise in connection with the Facility as well as for analysis, credit scoring and marketing. The Customer also agrees Dnyandeep Co-Op. Credit Society Ltd., Mumbai may disclose, in strict confidence, to other institutions, such information as may be reasonably necessary for reasons inclusive of but not limited to the participation in any telecommunication or electronic clearing network, in compliance with legal directive, for credit rating by recognized credit scoring agencies, and for fraud prevention.

The Customer shall not interfere with or misuse in any manner whatsoever the Facility and in the event of any damage due to improper or fraudulent use by the Customer, the Customer shall be liable for damages to Dnyandeep Co-Op. Credit Society Ltd., Mumbai

The Customer is solely responsible for protecting his Mobile Banking Password Identification Number (PIN)/ Internet Banking / password or mobile phone number and any password given by Dnyandeep Co-Op. Credit Society Ltd., Mumbai for the use of the Facility.

**Dnyandeep Co-Op. Credit Society Ltd., Mumbai will not be liable for:**

(a) any unauthorized use of the Customer's PIN, password or mobile phone or for any fraudulent, duplicate or erroneous instructions given by use of the Customer's PIN, password or mobile phone number.

(b) Acting in good faith on any instructions received by Dnyandeep Co-Op. Credit Society Ltd., Mumbai

(c) Error, default, delay or inability of Dnyandeep Co-Op. Credit Society Ltd., Mumbai to act on all or any of the instructions.

(d) Loss of any information/instructions in transmission.

(e) Unauthorized access by any other person to any information /instructions given by the Customer or breach of confidentiality.

Dnyandeep Co-Op. Credit Society Ltd., Mumbai will not be concerned with any dispute between the Customer and any cellular service provider and/ or any third party providing such services, through which the Facility is being provided by Dnyandeep Co-Op. Credit Society Ltd., Mumbai Dnyandeep Co-Op. Credit Society Ltd., Mumbai makes no representation or gives no warranty with respect to the quality of the service provided by any cellular service provider.

Dnyandeep Co-Op. Credit Society Ltd., Mumbai may provide any other services as a part of the Facility and Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall not be liable for the oversight on part of the Customer to update himself with the addition of services which have been included in the Facility and specific services for each product as may be provided on the website of Dnyandeep Co-Op. Credit Society Ltd., Mumbai and as will be available with the authorized call centers of Dnyandeep Co-Op. Credit Society Ltd., Mumbai

**Indemnity**

In consideration of Dnyandeep Co-Op. Credit Society Ltd., Mumbai providing the Facility, the Customer agree to indemnify and keep safe, harmless and indemnified Dnyandeep Co-

Op. Credit Society Ltd., Mumbai from and against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever Dnyandeep Co-Op. Credit Society Ltd., Mumbai may incur, sustain, suffer or be put to at any time as a consequence of acting on or omitting or refusing to act on any instructions given by use of the Facility.

The Customer holds Dnyandeep Co-Op. Credit Society Ltd., Mumbai its Affiliates, harmless against any loss incurred by the Customer due to failure to provide the services offered under the Facility or any delay in providing the services due to any failure or discrepancy in the network of the cellular service provider.

The Customer agrees to indemnify and hold Dnyandeep Co-Op. Credit Society Ltd., Mumbai harmless for any losses occurring as a result of the:

- i. the Customer permitting any third parties to use the Facility.
- ii. the Customer permitting any other person to have access to his mobile phone or as a consequence of leaving the mobile phone unattended or loss of mobile phone.

### **Fees**

Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall have the discretion to charge such fees as it may deem fit from time to time and may at its sole discretion, revise the fees for use of any or all of the Facility, by notice to the Customer. The Customer may at any time discontinue or unsubscribe to the said Facility. The Customer shall be liable for payment of such airtime or other charges which may be levied by any cellular service provider in connection with availing of the Facility and Dnyandeep Co-Op. Credit Society Ltd., Mumbai is in no way concerned with the same. The charges payable by the Customer is exclusive of the amount payable to any cellular service provider and would be debited from the account of the Customer on a monthly basis. The Customer shall be required to refer to the schedule of fees put up on the Website from time to time.

### **Modification**

Dnyandeep Co-Op. Credit Society Ltd., Mumbai has the absolute discretion to amend or supplement any of the terms and conditions at any time and will endeavor to give prior notice of fifteen days by email or by displaying on the Website depending upon the discretion of Dnyandeep Co-Op. Credit Society Ltd., Mumbai whichever feasible, and such amended terms and conditions will thereupon apply to and be binding on the Customer.

### **Termination**

The Customer may request for termination of the Facility any time by giving a written notice of at least 15 days to Dnyandeep Co-Op. Credit Society Ltd., Mumbai The Customer will remain responsible for any transactions made through his Mobile Phone Number through the Facility prior to the time of such cancellation of Facility

Dnyandeep Co-Op. Credit Society Ltd., Mumbai may, at its discretion, withdraw temporarily or terminate the Facility, either wholly or in part, at any time without giving prior notice to the Customer. Dnyandeep Co-Op. Credit Society Ltd., Mumbai may, without prior notice, suspend the Facility at any time during which any maintenance work or repair is required to be carried out or in case of any emergency or for security reasons, which require the suspension of the Facility. Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall endeavor to give a reasonable notice for withdrawal or termination of the Facility.

The closure of all Accounts of the Customer will automatically terminate the Facility. Dnyandeep Co-Op. Credit Society Ltd., Mumbai may suspend or terminate Facility without prior notice if the Customer has breached these terms and conditions or Dnyandeep Co-Op. Credit Society Ltd., Mumbai learns of the death, bankruptcy or lack of legal capacity of the Customer.

### **Notices**

Dnyandeep Co-Op. Credit Society Ltd., Mumbai and the Customer may give notice under these terms and conditions electronically to the mailbox of the Customer (which will be regarded as being in writing) or in writing by delivering them by hand or by sending them by post to the last address given by the Customer and in case to Dnyandeep Co-Op. Credit Society Ltd., Mumbai at its office at Sai Enclave, 2<sup>nd</sup> Floor, Hariyali Village, Vikhroli (E) Mumbai – 400 083. In addition, Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall also provide notice of general nature regarding the facility and terms and conditions, which are applicable to all customers of the Facility, on its Website and/ or also by means the customized messages sent to the Customer over his mobile phone as short messaging service ("SMS"). Such notice will be deemed to have been served individually to each Customer.

### **Governing Law**

Any dispute or differences arising out of or in connection with the Facility shall be subject to the exclusive jurisdiction of the Courts of Mumbai.

Dnyandeep Co-Op. Credit Society Ltd., Mumbai accepts no liability whatsoever, direct or indirect for non-compliance with the Laws of any country other than that of India. The mere fact that the Facility can be accessed by a Customer in a country other than India does not imply that the laws of the said country govern these terms and conditions and / or the operations in the accounts of the Customer and / or the use of the Facility.

Mobile Banking Facility

### **Applicability -**

All the terms and conditions as applicable to Dnyandeep Co-Op. Credit Society Ltd., Mumbai Mobile Banking Facility shall be applicable, unless excluded specifically or by necessary implication.

### **Definitions -**

In these Terms and Conditions, the following terms shall have the following meanings:

"Alert(s)" means the customized messages sent to the Customer over his mobile phone as short messaging service ("SMS") in response to the Triggers sent by the Customer.

"Alert/Push Facility" shall mean the service provide by Dnyandeep Co-Op. Credit Society Ltd., Mumbai wherein a Customer can obtain specific information pertaining to his Account on his Mobile Phone number.

"Request/Pull Facility" shall mean facility through which Customers will be able to make requests about their Accounts by sending "key words" through SMS to Mobile Phone Number provided by Dnyandeep Co-Op. Credit Society Ltd., Mumbai for the purpose.



"Triggers" means the customized triggers that are required to be set by the Customer with Dnyandeep Co-Op. Credit Society Ltd., Mumbai which shall enable Dnyandeep Co-Op. Credit Society Ltd., Mumbai to send the Alerts relating to his Account.

### **Applicability**

All primary savings account holders can avail of this service.

The last updated mobile number in the records of Dnyandeep Co-Op. Credit Society Ltd., Mumbai would be used to send the Alerts. Currently, Mobile Banking Facility is not offered for two Mobile numbers for the same account.

Mobile Banking facility will be available to the Customer only if the Customer is within the cellular service range of the particular cellular service provider or within such area which forms part of the roaming network of such cellular service provider providing services to the Customer availing such roaming facility from respective cellular service provider.

### **Process**

To receive Alerts, the Customer may select and set all or any of the Triggers through Dnyandeep Co-Op. Credit Society Ltd., Mumbai services or by logging into the Mobile banking account or by submitting an application in the prescribed format as applicable or by any other mode as notified by Dnyandeep Co-Op. Credit Society Ltd., Mumbai from time to time. The Customer shall be required to acquaint himself with the detailed process for using Mobile Alerts and Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall not be responsible for any error made by the Customer while setting the Triggers.

In setting of the Triggers by the Customer, the terms and conditions as applicable to Dnyandeep Co-Op. Credit Society Ltd., Mumbai Phone Banking, Dnyandeep Co-Op. Credit Society Ltd., Mumbai Mobile Banking and Dnyandeep Co-Op. Credit Society Ltd., Mumbai.

The Customer acknowledges that Alert Facility will be implemented in a phased manner and Dnyandeep Co-Op. Credit Society Ltd., Mumbai may at a later stage, at its discretion, send Alerts over email, expand the available Triggers or Alerts to meet Customer requirements, or may discontinue all or any of the facility/features. Dnyandeep Co-Op. Credit Society Ltd., Mumbai may, from time to time, change the features of any Trigger or Alert. The Customer shall be required to keep himself informed of the available Triggers or Alerts, which will be made available on the Mobile Banking App. The Customer may, from time to time, modify the Triggers selected by him, without the necessity of a fresh registration.

Any Customer availing the Facility will be provided with Alert Facility and/or Request Facility as may be decided by Dnyandeep Co-Op. Credit Society Ltd., Mumbai from time to time

Keywords for various information requests shall be as may be provided for, from time to time, including on the application forms, or available at Dnyandeep Co-Op. Credit Society Ltd., Mumbai on the Mobile Banking App.

## **Setting Triggers and Receiving Alerts**

Dnyandeep Co-Op. Credit Society Ltd., Mumbai will not acknowledge receipt of any instructions or Triggers nor shall Dnyandeep Co-Op. Credit Society Ltd., Mumbai be responsible to verify any Instructions or Triggers or the Customer's TPIN or password or Mobile Phone Number. Dnyandeep Co-Op. Credit Society Ltd., Mumbai will endeavor to give effect to Instructions and Triggers on a best effort basis and as soon as practically possible for Dnyandeep Co-Op. Credit Society Ltd., Mumbai

Dnyandeep Co-Op. Credit Society Ltd., Mumbai may, in its discretion, not give effect to any Triggers if Dnyandeep Co-Op. Credit Society Ltd., Mumbai has reason to believe (which decision of Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall be binding on the Customer) that the Triggers are not genuine or otherwise improper or unclear or raise a doubt or in case any Triggers cannot be put into effect for any reasons whatsoever.

The Customer is responsible for intimating to Dnyandeep Co-Op. Credit Society Ltd., Mumbai any change in his Mobile Phone Number or email address or Account details and Dnyandeep Co-Op. Credit Society Ltd., Mumbai will not be liable for sending Alerts or other information over the Customer's mobile phone number/email address/fax number recorded with Dnyandeep Co-Op. Credit Society Ltd., Mumbai

The Customer acknowledges that to receive Alerts, his mobile phone number must be active and accessible. The Customer acknowledges that if the Customer's mobile phone number remains inaccessible for a continuous period (such period dependent upon service providers) from the time an Alert message is sent by Dnyandeep Co-Op. Credit Society Ltd., Mumbai that particular message may not be received by the Customer.

Triggers will be processed by Dnyandeep Co-Op. Credit Society Ltd., Mumbai after receipt and Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall have the discretion to determine the time taken to process such request. The Customer acknowledges that there shall be an intervening period between receipt of Triggers by Dnyandeep Co-Op. Credit Society Ltd., Mumbai process of the Triggers and the time that the Alerts are sent.

The Customer acknowledges that the Facilities provided is dependent on the infrastructure, connectivity and services provided by service providers engaged by Dnyandeep Co-Op. Credit Society Ltd., Mumbai The Customer accepts that timelines, accuracy and readability of Alerts sent by Dnyandeep Co-Op. Credit Society Ltd., Mumbai will depend on factors affecting other service providers engaged by Dnyandeep Co-Op. Credit Society Ltd., Mumbai Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall not be liable for non-delivery or delayed delivery of Alerts, error, loss or distortion in transmission of Alerts to the Customer.

Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall endeavor to provide the Facility on a best effort basis and the Customer shall not hold Dnyandeep Co-Op. Credit Society Ltd., Mumbai liable for non-availability of the Facility or non-performance by service providers, if any, engaged by Dnyandeep Co-Op. Credit Society Ltd., Mumbai or any loss or damage caused to the Customer as a result of use of the Facility (including relying on the Alerts for the Customer's commercial, investment or business purposes) for causes which are not attributable to Dnyandeep Co-Op. Credit Society Ltd., Mumbai Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall not be liable in any manner to the Customer in connection with the use of the Facility.

The Customer accepts that each Alert may contain certain Account information relating to the Customer. The Customer authorizes Dnyandeep Co-Op. Credit Society Ltd., Mumbai to

send Account related information, though not specifically requested, if Dnyandeep Co-Op. Credit Society Ltd., Mumbai deems that the same is relevant. Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall not be held responsible for the confidentiality, secrecy and security of the Personal or Account information being sent through the Facility.

### **Money Transfer Facility**

The Payer accepts that he/she will be responsible for keying in the correct details which are required to make fund transfers through the abovementioned Facility; such details being specified by Dnyandeep Co-Op. Credit Society Ltd., Mumbai from time to time. In no case, Dnyandeep Co-Op. Credit Society Ltd., Mumbai will be held liable for any erroneous transactions arising out of or relating to the Payer keying in erroneous details required making fund transfers through the abovementioned Facility,

Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall specify from time to time the upper limit that may be transferred by the Payer for the abovementioned Facility through [www.dnyandeep.co.in](http://www.dnyandeep.co.in).

If the above mentioned Facility is made available to the payer, it may be used for transfer of funds from Account to other accounts belonging to third parties maintained at Dnyandeep Co-Op. Credit Society Ltd., Mumbai and/or at any other Bank which falls under the network of Reserve Bank of India's Electronic Fund Transfer or National Electronic Fund Transfer system or Real Time Gross Settlement or Immediate Payment Service (IMPS)

The liability of Dnyandeep Co-Op. Credit Society Ltd., Mumbai shall only commence subsequent to the debit in the Payer's account.

### **Fees**

Dnyandeep Co-Op. Credit Society Ltd., Mumbai reserves the right to charge for the Alert Facility and revise such charges and such updates in charges shall be intimated to the Customer through Alerts/ display on the Website depending upon the discretion of Dnyandeep Co-Op. Credit Society Ltd., Mumbai

### **Disclaimer**

"Dnyandeep Co-Op. Credit Society Ltd., Mumbai may, at its sole discretion, utilize the services of external service provider/s or agent/s and on such terms as required or necessary, in relation to its products/services."