



Saraswat Co-operative Bank Ltd.

(Scheduled Bank)

Corporate Internet Banking (CIB)

New Registration **Modification**
 (tick the correct option)

Details of Non-Individual customer:

Date:

Account Name*: _____ **Customer Number*:** _____

Mobile Number*(As per CBS): _____ **Email ID***(As per CBS): _____

Account No.: _____ (If multiple accounts available, provide any one)

Daily Transaction Limit: View only Rs.10000/- Rs.50000/- Rs.1Lakh Rs.5Lakh Rs.10Lakh
Rs.20Lakh Rs.50Lakh Rs.1Cr Rs.5Cr Rs.10Cr Rs. 25Cr

Authentication Levels*: Self Authorize Level2 (Maker + Authorizer) Level3 (Maker+Checker+Authorizer)

Customer ID	Account Number	Entity Name	Entity Type (e.g. Pvt Ltd / Partnership)

User details

User 01: Username*: _____

User ID(In case of existing user): _____ Mobile Number*: _____ Email ID*: _____

Admin: Yes No (To Reset user's password. For more details refer notes)

Number of transactions per day (Default 25txns per day. Tick here, if required): 100 (Txn Limit should be Rs.50Lakh and above)

User initiate / Authorize the transaction: With workflow (Maker/Checker/Authoriser) No workflow (self-authorize)

If workflow selected, then select role: Maker Checker Authorizer

Daily Limit for User 1: (Select anyone) View only Rs.10000/- Rs.50000/- Rs.1Lakh Rs.5Lakh Rs.10Lakh
Rs. 20Lakh Rs. 50Lakh Rs. 1Cr Rs. 5Cr Rs. 10Cr Rs. 25Cr

Account access details:

Sr No	Account Number (15-digits)	Only View	Transaction (Don't tick on 'Checker' if 2 level authentication is selected)		
			Maker	Checker	Authorizer
1		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

User 02: Username*: _____

User ID(In case of existing user): _____ Mobile Number*: _____ Email ID*: _____

Admin: Yes No (To Reset user's password. For more details refer notes)

Number of transactions per day (Default 25txns per day. Tick here, if required): 100 (Txn Limit should be Rs.50Lakh and above)

User initiate / Authorize the transaction: With workflow (Maker/Checker/Authoriser) No workflow (self-authorize)

If workflow selected, then select role: Maker Checker Authorizer

Daily Limit for User 2: (Select anyone) View only Rs.10000/- Rs.50000/- Rs.1Lakh Rs.5Lakh Rs.10Lakh
Rs. 20Lakh Rs. 50Lakh Rs. 1Cr Rs. 5Cr Rs. 10Cr Rs. 25Cr

Account access details:

Sr No	Account Number (15-digits)	Only View	Transaction (Don't tick on 'Checker' if 2 level authentication is selected)		
			Maker	Checker	Authorizer

1		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

User 03: Username*: _____

User ID(In case of existing user): _____ Mobile Number*: _____ Email ID*: _____

Admin: Yes No (To Reset user's password. For more details refer notes)

Number of transactions per day (Default 25txns per day. Tick here, if required): 100 (Txn Limit should be Rs.50Lakh and above)

User initiate / Authorize the transaction: With workflow (Maker/Checker/Authoriser) No workflow (self-authorize)

If workflow selected, then select role: Maker Checker Authorizer

Daily Limit for User 2: (Select anyone) View only Rs.10000/- Rs.50000/- Rs.1Lakh Rs.5Lakh Rs.10Lakh
Rs. 20Lakh Rs. 50Lakh Rs. 1Cr Rs. 5Cr Rs. 10Cr Rs. 25Cr

Account access details:

Sr No	Account Number (15-digits)	Only View	Transaction (Don't tick on 'Checker' if 2 level authentication is selected)		
			Maker	Checker	Authorizer
1		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

To be used in case of modification:

Reset Password Block User Unblock User Delete User

User	Login ID* (Domin ID.User ID)	Username*
User1		
User2		
User3		

Guidelines for Customers:

- Corporate Internet Banking can be availed by Company, Firm, Society, Trust, HUF etc.
- Fields marked with * are mandatory.
- This form can be used for new registrations as well as modifications. Tick on relevant as per your requirement.
- Total Daily Limit for Corporate Internet Banking can be set up to maximum Rs.25 Crore.
- Each user can be given access to specific accounts along with view/transaction rights.
- Viewer: Such users can only view the accounts (Transactions not allowed).
- Maker: Such users can only initiate the transactions.
- Checker: Such user can approve the transactions initiated by maker (Checker is available only in 3 level authentication).
- Authorizer: Such user can approve the transactions initiated by maker and/or transactions approved by checker.
- Please note that, Maker cannot authorize his/her own transaction.
- If more than 3 users are to be created or modified, please fill another application.
- For any modification/deletion requests, fill only relevant fields that needs to be modified (for e.g. Limit, Account link/role for transaction/Mobile number/Email ID)
- New password will be sent to the user's registered mobile number and/or Email ID.
- Only user with authorisation rights can make Payment Gateway transactions. (Single Authentication required for Payment Gateway transactions)
- Admin can be one of the users mentioned in the application who can Reset the password of other users, enable/disable users or delete users.
- OTP will be sent to customer's registered mobile number as well as on Email ID.
- In Case of RTGS/NEFT, after cut off time and on holiday, NEFT transactions above Rs.2Lakh and RTGS transactions above Rs. 10Lakh will be scheduled for next working day. The same note is mentioned on the fund transfer page of Internet Banking application. To check cut off time please refer Bank's website.

Declaration by Authorised Signatories

- I/We accept that I/we have been empowered by the Board resolution (or equivalent) dated _____ to authorise users to operate accounts mentioned in the application form.
- I/We confirm that the details mentioned in the application form are correct and the Email ID provided is official.
- I/We are aware of the fact that the facility of Corporate Internet Banking is granted solely at our request and that the Bank shall in no way be responsible for any kind of hacking and/or phishing attacks and/or cyber related crime, which may take place or happen in the account during pendency of the facility and which may result in a loss due to the transfer of funds from my/our account to the third party's account. I/We agree that Bank shall stand indemnified from any such claims.
- I/We have read and agree to abide by the terms and conditions governing Corporate Internet Banking and understand that any changes to the terms and conditions will be available on the website www.saraswatbank.com only.
- I/We hereby request Saraswat Bank to activate Internet Banking offered by the Bank to carry out transactions using Corporate Internet Banking in my/our account stated above to the stated Mobile Number and Email of Authorized official. I/We give my/our consent to receive such information on the said Mobile number and/or Email of the authorized user. I/We agree to provide any further information required and demanded by the Bank, from time-to-time, for providing this Internet facility.
- I/We shall advise the Bank immediately in case of any change in the above details including the addition and deletion of user and the information given in the application form.

TERMS AND CONDITIONS:

1. The use of Corporate Internet Banking Services is governed by below mentioned Terms and Conditions. These Terms and Conditions are in addition to and not in derogation of any other Terms and Conditions applicable to the Customer as prescribed by Saraswat Bank
2. I/We shall be free to utilize the Services herein through Net Banking for transfer of funds and for such purpose as I/We shall deem fit. I/We however agree not to use or permit the use of the Payment Instruction Services or any related services for any illegal or improper purposes. Whilst utilizing the Services for making any payments for any products for any goods or any services obtained whether on-line or otherwise, I/We shall ensure that (a) I/We have the full right and /or authority to access and avail of the services obtained and the goods purchased and I/We shall observe and comply with the applicable laws and regulations in each jurisdiction in applicable territories. (b) I/We shall not involve the Bank as a party to such transaction. (c) I/We shall provide the Bank with such information and/or assistance as is required by the Bank for the performance of the Services and/or any other obligations of the Bank under this Agreement. (d) I/We shall not at any time provide to any person, any details of the accounts held by me with the Bank including, the passwords, account number, card numbers and PIN which may be assigned to me by the Bank from time to time.

3. RISKS:

I/We hereby acknowledge that I am utilising this facility at my own risk. These risks would include the following:

(a) Misuse of Password:

I acknowledge that if any third person obtains access to my password, such third person would be able to provide Payment Instructions to the Bank or conduct Third Party Funds Transfer. I shall ensure that the terms and conditions applicable to the use of the password as contained in the Net Banking Terms and Conditions are complied with at all times. I acknowledge that if my password has been compromised then I shall be required to get my Third Party Funds Transfer Rights/ Net Banking rights disabled immediately.

(b) Internet Frauds:

The Internet per se is susceptible to a number of frauds, misuse, hacking and other actions that could affect Payment Instructions to the Bank. I shall separately evolve/evaluate all risks arising out of the same. I understand that the susceptibility increases if a shared computer (at the cyber cafe/office/ or any other place) is used and as such the usage of Net Banking from a shared computer (at the Cyber cafe/Office/ or any other place) needs to be avoided.

(c) Mistakes and Errors:

The filling in of applicable data for transfer would require proper, accurate and complete details. For instance, in the case of funds transfer I am aware that I would be required to fill in the account number of the person to whom the funds are to be transferred. In the event of any inaccuracy in this regard, the funds could be transferred to incorrect accounts or sent to a wrong address and there is no guarantee of recovery thereafter. I shall therefore take all care to ensure that there are no mistakes and errors and that the information given by me to the Bank in this regard is error free, accurate, proper and complete at all points of time. I agree and acknowledge that the bank shall not be responsible to verify the beneficiary details comprised in the payment instructions. On the other hand, in the event of my Account receiving an incorrect credit by reason of a mistake committed by some other person, the Bank shall be entitled to reverse the incorrect credit at any time whatsoever without my consent. I shall be liable and responsible to the Bank and accede to accept the Bank's instructions without questions for any unfair or unjust gain obtained by me as a result of the same.

(d) Transactions:

The transactions which I may require for the transfer of the funds may not fructify or may not be completed by the parties to whom I request the Bank to transfer the funds. The Bank is not in any manner involved in the said transactions and contracts and my sole recourse in this regard shall be with the party with whom I have the transactions. The Bank is merely providing me services whereby the said funds would be transferred at my instructions.

(e) Technology Risks:

The technology for enabling the transfer of funds and the other services offered by the Bank could be affected by virus or other malicious, destructive or corrupting code, programme or macro. It may also be possible that the site of the Bank may require maintenance and during such time it may not be possible to process my instruction or request. This could result in delays in the processing of instructions or failure in the processing of instructions and other such failures and inability. I understand that the Bank disclaims all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out

of any failure or inability by the Bank to honour any customer instruction for whatsoever reason. I understand and I accept that the Bank shall not be responsible for any of the aforesaid risks. I also accept that the Bank shall disclaim all liability in respect of the said risks.

(f) Other Risks:

I understand that this service allows me to transfer funds to another Third Party account within the Bank or outside the Bank and I also understand that it becomes more imperative for me to not divulge/share **the Card Number, Expiry date of the Card Number, CVV, Passwords, PIN, OTP, customer id etc** to anyone including family members, office colleagues or with any third party and it is my/our own responsibility to keep the same private and confidential.

4. Limits:

I am aware that the Bank may from time to time impose maximum and minimum limits, including daily limits on funds that may be transferred through the payment instructions given by me. I realise and accept and agree that the same is to reduce the risks on me. For instance, the Bank may impose transaction restrictions within particular periods or amount restrictions within a particular period or even each transaction limits. I shall be bound by such imposed limits and shall strictly comply with them.

5. Charges:

I hereby agree to bear the Charges as may be stipulated by the Bank on its website from time to time for availing of these services. The same shall be mentioned on the website of the bank. I authorize the Bank to debit my Bank A/C to recover any charges.

6. Binding nature of above terms and conditions:

I agree that by use of this facility, I shall be deemed to have agreed to all the above terms and conditions and such terms and conditions shall be binding on us in the same manner as if I have agree to the same in writing.

7. INDEMNITY:

I agree that I shall indemnify and hold the Bank harmless from and against all actions, claims, demands, proceeding, losses, damages, cost, charges and expenses whatsoever which the Bank may at time incur, sustain, suffer or be put to as a consequence of or by reason of or arising out of providing me the Services herein and/or Net 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 me or due to breach by me of any of the Net Banking Terms and conditions and the terms and conditions mentioned herein.

8. I/We agree and understand that Saraswat Bank reserves the right to reject any application without providing any reason. I/We agree and understand that Saraswat Bank reserve the right to retain the application forms, and the documents provided therewith, including photographs, and will not return the same to me/us.

9. I/We declare that all the particulars and information given in this application form (and all documents referred or provided therewith) are true, correct, complete and up-to-date in all respects and I, and other joint accountholders have not withheld any information. I/We understand that certain particulars given by me/us are required by the operational guidelines governing banking companies. I/We agree and undertake to provide any further information that Saraswat Bank may require.

10. I/ We have read and understood the contents as mentioned in the Application form as well as the terms and conditions as displayed on Bank's website (www.saraswatbank.com), relating to Debit Card, Internet Banking, Mobile Banking, WhatsApp Banking etc. I/We sign here below as a token of my acceptance of the terms and conditions displayed on the Bank's website, which are in force and the same may be amended from time to time by the Bank.

Note: Bank never asks or call for any sensitive information related to your card details/ PIN/ Password etc.

11. DOCUMENTATION APPLICABLE

User	Constitution	Documentation required
Authorized Signatory	Proprietorship, Partnership	CIB Form
	Company/ LLP/ Trust/ Society/ Banks	CIB Form + Board Resolution
Non-Authorized Signatory	Proprietorship, Partnership	CIB Form + KYC (Entity + all users)
	Company / LLP/ Trust/ Society / Banks	CIB Form + Board Resolution + KYC (Entity + all users)

DECLARATION:

- I/We am / are aware that it is my/our own responsibility to update Mobile Number & Email ID to the bank as & when it is changed.
- I/We will use only Bank's official website, or the contact nos./address mentioned in the passbook for contacting the Bank's branch.
- I/We will bear the entire loss and I/We will not hold the Bank or its employees liable for any loss incurred due to compromise of my/our mobile banking/ internet banking/ debit cards/ UPI credentials or my/our negligence/unauthorized access to my/our devices like mobile/ laptop/ desktop leading to Malware/ Trojan or Phishing/ Vishing attack and/or any other cybercrime including the fraud occurred due to SIM deactivation by the fraudster. I/We am/are aware of the risk associated while downloading unknown mobile application or clicking on unknown link received on SMS or Email etc.
- I/We will block/deactivate the Debit card/Internet Banking/Mobile Banking/UPI facility immediately on receipt of unauthorized transactions alerts on SMS/Email.
- I/We am/are aware of, if the debit card is not at all used for 2 years for financial or non-financial transactions, such card shall be permanently blocked by the bank. If the I/We do not log in into Internet Banking for last 6 months, my/our internet banking facility shall be deactivated. If I/We do not log in into GoMo Mobile Banking for last 6 months, my/our Mobile Banking facility

shall be made dormant, process for which shall be deactivated. In all above cases, I/we have to visit the branch and submit the Digital Channel Registration form, post which the desired channel would be enabled.

I/We accept, I/We have read and understood the Terms and Conditions (a copy of which is in our possession) relating to the Net Banking facility. I/We accept and agree to be bound by the said Terms and Conditions. I/We agree that the Bank may debit for service charges as applicable from time to time.

Name of the Authorised Signatory	Stamp & signature of the Entity

Place: _____

Date: _____

For Office use only

Certification by Branch / SME:

I hereby confirm that the details filled in the Corporate Internet Banking application form: -

1. Like the mobile number, email id, signature match with the one registered in CBS.
2. Like mode of operation of the account(s), limits assigned to each user for transacting through Corporate Internet Banking are in conformity with the Board Resolution for operating the account(s).

I also confirm that before linking of accounts or customer numbers, consent from all the account holders has been taken on record.

Branch please note: In case of registration of Co-operative credit society for Corporate Internet Banking facility, prior approval from Retail banking is mandatory.

Application accepted & verified by

Name of the staff	
Designation & Employee ID	
Signature	

Name of the staff	
Designation & Employee ID	
Signature	

Date: _____

Branch code & Name: _____