

ગુજરાત ગ્રામીણ બેંક  
GUJARAT GRAMIN BANK  
(ભારત સરકાર, ગુજરાત સરકાર તથા બેંક ઓફ ઍરોડા દ્વારા પ્રાયોજિત)

**Internet Banking Application Form**

(For Retail Pg1-2 & Corporate Customers Except Pg 2 All)

To  
The Branch Manager  
Gujarat Gramin Bank,  
\_\_\_\_\_ Branch

I/We wish to register for Internet Banking Service.

Name of Customer: \_\_\_\_\_

Mobile Number (Must): +91

E-Mail: \_\_\_\_\_

Date of Birth (NA for Corp):   
DD MM YYYY

CIF No _____ to be Registered (All the linked account number will be shown)	<b><u>Retail / Corporate</u></b> (Tick the applicable)* * Transaction facility will not be available for JOINTLY OPERATED A/cs.	<b>Facility Required</b> (Option Only for Corporate) –  <b><u>View / Transaction</u></b> (Tick the applicable one)
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If you wish to avail **corporate INB** kindly provide following additional details. Please provide User Name & User Role (**Maker / Checker / MakerAndChecker / SoleProprietor**)

User Full Name	User Role

Customised Limit Option (Only for Corporate Customers) (Max. Rs. 50 Lakh allowed for total of all channels)

Channel Name	Customised Amount
NEFT (Default Rs. 10 Lakh)	
RTGS (Default Rs. 10 Lakh)	
IMPS (Default Rs. 50,000)	
Own Account Transfer (Default Rs. 10 Lakh)	
Third Party Account Transfer in GGB (Default Rs. 10 Lakh)	

I/we have read the provisions contained in the “Terms of Service (Terms & Conditions) document of GGB INB and accept them. I agree that the transactions executed on INB under my/our Username and Password will be binding on me/us. Modified limit is granted to me/us only in special case and I/we will take extra care while transacting any issue will be binding on me.

Customer Signature / Authorised Signatory (With Stamp – if applicable)

Date: \_\_\_\_\_

**For Office Use**

We have verified KYC and Signature of A/c holder/s \_\_\_\_\_ and entered/verified above Mobile No. in CBS and also enabled SMS Alert & INB facility for the above CIF in CBS & Admin Panel. We have also verified that all the account/s is/are linked with same CIF.

**Signature of Admin** \_\_\_\_\_

**Branch:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**For Branch Manager (Applicable in case of Enhanced / Modified limit to Corporate Customers)**

If Customised transaction limit is given to the customer the whole application is to be authorised by branch manager over and above admin user as following undertaking.

A customized / enhanced limit is granted to M/s \_\_\_\_\_ Authorised signatories are 1) \_\_\_\_\_ 2) \_\_\_\_\_ 3) \_\_\_\_\_

\_\_\_\_\_ considering a very special request looking to their account size with our bank.

Customer also undertakes that any activity arising from his/their ID is binding on them and they take the full responsibility. I have also gone through the application given by the customer. We may approve special limit.

**Signature of Branch Manager** \_\_\_\_\_

**Branch:** \_\_\_\_\_

**Date:** \_\_\_\_\_

Terms of service: GGBOnline

**General Information**

1. You should register for 'GGBOnline' with the branch where you maintain the account.
2. Retail Customer will do self-registration on GGB online.
3. We invite you to visit your account on the site frequently for transacting business or viewing account balances. If you believe that any information relating to your account has a discrepancy, please bring it to the notice of the branch.
4. In a joint account, all account holders are entitled to register, as users of 'GGBOnline', but transactions would be permitted based on the account operation rights recorded at the branch. (To begin with the services will be extended only to Single or Joint "E or S" accounts only).
5. All accounts at the branch whether or not listed in the registration form, will be available on the 'GGBOnline'.
6. By default Retail customers will be given transaction rights. If any customer wishes to opt for view rights, he/she has to contact branch after self-registering online.

**Security:**

1. The customer can create User Name and Password of their choice at the time of first log-on. This is mandatory. The User name can only be changed one time.
2. Bank will make reasonable use of available technology to ensure security and to prevent unauthorised access to any of these services.
3. You are welcome to access 'GGBOnline' from anywhere anytime. However, as a matter of precaution, customers may avoid using PCs with public access.
4. The Password will be set by customer while self-registration

**Bank's terms:**

1. All requests received from customers are logged for backend fulfillment and are effective from the time they are recorded at the branch.
2. Rules and regulations applicable to normal banking transactions in India will be applicable mutatis mutandis for the transactions executed through this site.
3. The 'GGBOnline' service cannot be claimed as a right. The bank may also convert this into a discretionary service anytime.
4. Dispute between the customer and the Bank in this service is subject to the jurisdiction of the courts in the Republic of India and governed by the laws prevailing in India.
5. The Bank reserves the right to modify the services offered or the Terms of service of 'GGBOnline'. The changes will be notified to the customers through a notification on the Site.

**Customer's obligations:**

1. The customer has an obligation to maintain secrecy in regard to Username & Password registered with the Bank. The bank presupposes that login using valid Username and Password is a valid session initiated by none other than the customer.
2. Transaction executed through a valid session will be construed by GGB to have emanated from the registered customer and will be binding on him / her.
3. The customer will not attempt or permit others to attempt accessing the 'GGBOnline' through any unlawful means.

**Dos' & Don'ts':**

1. The customer should keep his/her ID and password strictly confidential and should not divulge the same to any other person. Any loss sustained by the customer due to non-compliance of this condition will be at his/her own risk and responsibility and the Bank will not be liable for the same in any manner.
2. The customer is free to choose a password of his own for Online services. As a precaution a password that in is generic nature, guessable or inferable personal data such as name, address, telephone member, driving license, date of birth etc. is best avoided. Similarly it is a good practice to commit the password to memory rather than writing it down somewhere.
3. It may not be safe to leave the computer unattended during a valid session. This might give access to your account information to others.

Date: \_\_\_\_\_

Customer Signature / Authorised Signatory  
(With Stamp – if applicable)

**Annexure-A** (For Corporate Customers)

**Format of Board Resolution (in respect of companies) to be submitted by the Corporate along with the Corporate Internet Banking Application Form**

Resolved that:

The company do avail the 'Corporate Internet Banking Service' over Internet Channel with Gujarat Gramin Bank (the GGB) at their various Branches and the company accepts such "Terms of Service" for Corporate Internet Banking laid down by the GGB from time to time for the purpose.

Resolved further that each of the officials as empowered by the company to operate the company's accounts with the GGB either singly or jointly as the case may be, is hereby authorized to apply for and avail of the 'Corporate Internet Banking' facility offered by the GGB and do all they have been authorized, electronically, using their user name and password.

**TERMS OF SERVICE - Corporate**

**General**

1. M/s. \_\_\_\_\_ Hereinafter called as *the company* agrees to avail ‘**Corporate Internet Banking Service**’ of Gujarat Gramin Bank (the GGB) over Internet Channel. The company does accept such terms, regulations, conditions, stipulations laid down by the GGB, from time to time, for this purpose.
2. The company agrees to execute from time to time necessary agreement(s), form(s), authority letter(s) and any other related documents for this purpose.
3. The GGB is hereby authorized by *the company* to accept all valid instructions through the ‘Corporate Internet Banking’ service over electronic medium singly/jointly by using valid Username /Password from the authorized signatories in respect of the company’s account(s) as per the operating rules from time to time.
4. The company agrees to nominate Internet Banking Administrators and other users to manage the service for *the company*.
5. The GGB reserves the right to modify, change, add or cancel any of the services offered through the GGBOnline or the Terms of Service listed in this Document.
6. The GGB accepts obligations to maintain confidentiality, privacy and integrity of the transaction completed on the GGBOnline service. Record in respect of the transactions entered through the GGBOnline service will be maintained by the GGB in accordance with existing practices of the GGB.

**Operating Environment**

7. The GGB shall be entitled to use hardware, software and/or such other equipment(s) and modify the same as necessary or appropriate for the provision of the services. The company may also be required to modify/upgrade its systems to comply with the standards of the payment mechanisms (then in force) and the standards applicable to the various services provided by the GGB.
8. The registered User is allotted a Username. First time password can be set from new user link on INB. The password can be changed as per choice and guidelines on the site. However, User is advised to avoid choosing a password that is a dictionary word or is guessable / inferable from personal data such as name, date of birth, address, telephone number, driving license / car number etc.
9. The user can access the GGBOnline from anywhere, anytime. However, as a matter of precaution and safety, the user should avoid using PCs with public access.
10. In the interest of customer safety, *forget password* option is given and the user can change the same on receipt of OTP in registered mobile number. However, sharing of OTP to others is not in the interest of the user and bank will not be responsible/liable for the transactions being done due to sharing of OTP/password.
11. In case of an unintended termination of a valid session due to break in Internet Connectivity, it is suggested that the user logs in afresh and verify the status of last requested transaction and ensure that it has been recorded successfully.

**The GGB’s Terms**

12. “The GGBOnline” is a service offered by the GGB as per the Terms of Service and the GGB is within its rights to deny access or withdraw access if the company/User is found to be acting in violation of the terms of service.
13. Transactions originated by the users are logged and transmitted to Core Banking System for fulfillment. The requests take effect only after successfully processed by the Core Banking System. The rules, regulations and conventions applicable to the banking transactions in the physical world will be applicable mutatis mutandis for the transactions done through the GGBOnline service. For transaction requests processed during the business hours will generally be processed on the same day. However, transactions which are dependable on extraneous factors or due to technical issues may be processed on the next working day.

**14.** The GGB presupposes, and the same is acknowledged by the company, that log- in using appropriate Username and Password is a valid session initiated by none other than the user to whom the said Username and Password belongs. The GGB shall rely upon all electronic communications, orders or messages to the GGBOnline through the internet. The GGB shall take it for granted that the originator of the communication is the user to whom the user ID/Password has been issued.

**15.** The GGB is not bound to enquire as to whether or not the user has been duly authorized to access the GGBOnline service on behalf of the company by an appropriate or competent authority of the company. Accordingly, a person using the GGBOnline service on behalf of the company shall be presumed by the GGB to have the authority to have access to the GGBOnline service.

**16.** The GGB's obligation and remedy in the event of interruption to the Services or loss of use and/or access to the GGBOnline service, shall include taking all reasonable measures to restore the GGBOnline service and/or access thereto as soon as reasonably possible.

**17.** The GGB shall not be liable for any direct, indirect or consequential loss or damage sustained by the company by any direct or indirect use of or reliance on the electronic communication, orders or messages. The GGB shall also not be liable to *the company* for any loss or damage caused arising in connection with the GGBOnline service and/or this Agreement, on account of interruption or stoppage to the access to and/or use of this the GGBOnline service arising on account of circumstances not attributable to the GGB or beyond control of the GGB.

**18.** Without prejudice to any other provision of this Agreement, the GGB does not warrant to the company that the GGBOnline service will be provided uninterrupted or free from errors or that any identified defect will be corrected; or the GGBOnline Service shall provide any function not set out or described in any associated documentation provided by the GGB.

**19.** Notwithstanding what is stated in these terms and conditions, the agreement is only between the GGB and the company. Therefore, any executive, officer or employee of the company shall not have any legal rights or remedies against the Bank or against any executives or employees of the GGB.

**20.** Though the GGB strives to maintain the quality of service, timely delivery and execution of the instructions given by the company, the same is not guaranteed by the GGB and the GGB does not accept any responsibility for not effecting or not completing any transaction entered into on the GGBOnline service due to any break-down in computer hardware or software systems including any break-down of internet services or any delay or default of service providers from whom the GGB has availed of the services for providing the GGBOnline service.

**21.** The GGB may for valid reasons refuse to execute any instructions placed by the company.

**22.** Notwithstanding anything contained herein, where the GGB has reason to believe that any transaction/debits or marking of liens, have been fraudulently made (hereinafter referred to as a "suspect transaction"), the GGB shall be entitled to withhold payment pertaining to such suspect transaction in accordance with regulatory laws relating to Money Laundering etc. If the GGB determines after due enquiry and investigation that the transaction is a valid transaction and not a suspect transaction, the GGB shall release such withheld payment.

Provided that the GGB shall not withhold payment to the company without sufficient cause, which shall be informed by the GGB to the company on the finding of such sufficient cause.

Provided further that if within the period of 6(six) months the GGB determines after due enquiry and investigation that any suspect transaction is not a valid transaction at all, the GGB shall reverse the invalid transaction, consequently the company shall be liable to the GGB for the resulted outstanding balance, if any.

#### **Obligations of the company**

**23.** We understand that special transaction limit is granted to me/us in special case and use of enhanced limit is responsibility of me/us and it will be binding to me/us.

**24.** The user must keep the username and Password strictly confidential and known only to himself/herself. It is a good practice to remember the password to memory rather than write it down somewhere. The GGB is not responsible for loss sustained by the company due to breach of this condition. The user is also cautioned against leaving the computer unattended during a valid session.

**25.** Should the user notice that any information relating to the company's account(s) appearing on the GGBOnline is incorrect or discrepant the same should be immediately brought to the notice of the branch(es) of the GGB by telephone/e- mail or letter.

- 26.** The user will not attempt or permit others to attempt accessing the GGBOnline through any unlawful means.
- 27.** The GGB has taken care to protect the confidentiality and integrity of the customer (the company) data/transaction on the GGBOnline. At the same time this is a joint endeavor of the GGB and the company. The GGB, therefore, expects the company to appreciate the risks unique to transacting on the Internet and take precautions, as it may deem fit, in the interests of protecting confidentiality and transactional integrity. It is highly recommended that the advices of the IT department of the company or an external consultant be sought in this regard. Similarly, for the best results it is suggested that the company's internal processes may be aligned to the procedures prescribed for the system.
- 28.** The user undertakes that if any wrongful use or misuse of the system is noticed by the user or any other person authorized by the company, it shall be responsibility of the user to bring the same to notice of the GGB forthwith and the user shall also co-operate with the GGB in the event of the GGB giving any alert about such wrongful use or misuse of the GGBOnline service.
- 29.** The user undertakes not to disclose the conditions or any of the transactions made or entered through the GGBOnline service.
- 30.** The duties and responsibilities of users are described in this manual which may also be revised from time to time as and when required to do so or as and when the authorities such as NABARD, RBI, SBI, Government etc. advise to do so. The GGB shall not be liable for any loss; the company may suffer due to acts of omission and/or commission by the users of the company.
- 31.** The company agrees to pay charges/fees for the GGBOnline services as may be prescribed from time to time.
- 32.** The company hereby undertakes and agrees to protect the GGB against all claims and liabilities arising directly or indirectly as a result of any breach or nonperformance by any user or any act, neglect or default of the user.
- 33.** Any dispute between the company and the GGB with regard to the transactions done through the GGBOnline will be subject to the jurisdiction of the Rajkot and will be governed by Indian Laws in force from time to time.
- 34.** By signing the Online Registration Form the company hereby confirms that the Terms of service herein contained shall constitute the agreement between the GGB and *the company* for the use of the GGBOnline service.
- 35.** Authorized signatory confirms that he/she/they is/are duly authorized by the company to execute this agreement.
- 36.** In case of fraudulent transaction, Bank's instruction with respect to Customer's Limited Liability will be followed.

**Accepted:-**

<p><b>Authorised Signatory of Account (Signature with stamp)</b></p>
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**Place:**

**Date:**