

Mobile Banking Terms and Conditions

The following clauses must be included in Mobile Banking T&Cs displayed on the website:

1. **Eligibility & Enrolment** — Mobile Banking service is available to all account holders with a registered mobile number (RMN). Enrolment requires device binding/OTP verification.
2. **Authentication** — All transactions require at least one dynamic/non-replicable authentication factor (OTP, biometric, or mobile device binding) as per RBI mandate.
3. **Transaction Limits** — Daily/per-transaction limits are set by the bank and may be revised; customers may set lower limits through the app or branch.
4. **Customer Responsibility** — The customer is solely responsible for the confidentiality of login credentials, MPIN, and device security. The bank shall not be liable for losses arising from customer negligence.
5. **Unauthorised Transactions & Liability** — Customers must report unauthorised transactions to the bank immediately. Liability is determined as per RBI's framework on limiting customer liability in UEFT cases.
6. **Device Loss/Theft** — In case of loss/theft of mobile device, the customer must immediately notify the bank to disable mobile banking access.
7. **Updates & Upgrades** — The bank may update, modify, or suspend Mobile Banking features with prior notice. Customers are advised to keep the app updated to the latest version.
8. **Charges** — Details of applicable charges, if any, for Mobile Banking services shall be disclosed separately.
9. **Termination** — The bank reserves the right to terminate Mobile Banking access in case of suspected fraud, dormancy, or breach of T&Cs.
10. **Governing Law** — These Terms are subject to RBI guidelines, Information Technology Act 2000, and applicable laws of India.
11. **Grievance Redressal** — Contact details of the Nodal Officer and link to the RBI Banking Ombudsman portal (cms.rbi.org.in) must be prominently displayed.