



THE KANGRA CENTRAL CO-OPERATIVE BANK LTD.
H.O. DHARAMSHALA, DISTT. KANGRA (H.P.) - 176 215

APPLICATION FORM INTERNET BANKING

To
 The Branch Manager
 The Kangra Central Cooperative Bank Ltd.,
 BO.....



CIF No.(11 Digits):

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I, Mr/ Ms. _____, S/o, D/o, W/o _____ wish to apply for the following services from KCC Bank: -

Internet Banking

Mobile Banking

Occupation:.....

Date of Birth:.....(DD/MM/YYYY).

Address: Off.: _____

Res.: _____

PIN: _____ TEL: _____

PIN: _____ TEL: _____

Fax No.: _____ (if FAX statement Required) PAN No. _____ *Mobile No. _____

Name of the cellular service provider: _____ City/ Town: _____

E-mail Address: _____@_____

Do you want SMS alert? Yes No

The following accounts maintained under above mentioned CIF No. in your branch/other branches of your Bank, may please be linked under the KCCB INTERNET BANKING service.

S. No.	Branch Name	Account Number(s)	Account type SB/CA/TD	Mode of Operations E or S/A or S/Joint
1.				
2.				

For availing the internet facility:

I note to maintain minimum balance stipulated. I am agreeable to pay charges as fixed by the Bank time to time. I also note that if primary account designated by me is closed, I will have to fore go the Internet Banking facility.

In case of JOINT ACCOUNT HOLDERS: I am authorised to avail the Internet services individually in respect of accounts held in joint names, for which I enclose the mandate from the other account holder(s).

I have read, understood and I agree to abide by the terms and conditions governing Internet Banking services. Once my request for KCCBINTERNETBANKING account is accepted and my user ID is activated by the bank, all my linked accounts(including any new accounts that may be opened with my customer ID subsequent to the issue of KCCBINTERNETBANKING account User ID and password)will be covered under the rules governed under KCCBINTERNETBANKING account from time to time.

Date: _____

Signature: _____

* Mandatory field.

<p>Instructions For Filling The Form: 1.Please mention the CIF No.(11 digits) 2.The CIF No.(11 digit) of the user will be the user id for the INTERNET BANKING Services.</p>



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For office use only

The request of customer _____(NAME)for the services requested may be enabled.

CUSTOMER NO IS : _____

- The mode of operation for all his declared accounts have been verified and found Correct.
- Signature of joint holders have been verified and found Correct.
- The users have been enabled for
 - Internet Banking,**
 - Mobile Banking.**
- The user has been informed that only after acknowledgment of PIN MAILER, his/her account can be activated.
- The user has been informed to acknowledge the receipt of Pin mailer to CDC Directly by Mail or Through Branch

INFORMED TO H.O. on _____(DATE)

RECORD FORMED PART OF THE FILE _____(FILE NAME)

(Authorised Officials)



THE KANGRA CENTRAL CO-OPERATIVE BANK LTD.
H.O. DHARAMSHALA, DISTT. KANGRA (H.P.) - 176 215

MANDATE FORM FOR JOINT ACCOUNT HOLDERS

CIF No (11 Digits)

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To
The Branch Manager,
The Kangra Central cooperative Bank Ltd.,
B.O.

Dear Sir,

Savings bank/Current Account/term Deposit Account No.....held in the joint names of Mr/Ms _____ and Mr/Ms _____ at _____ branch.

I/We hereby authorise Mr/Ms _____ (Name of the applicant for KCCBINTERNETBANKING) to avail the KCCB Internet Services in respect of the above account. I/We have read and understood the rules, terms and conditions for availing the KCCB Internet services. I/We undertake to ratify and confirm all and whatever Mr/Ms _____ does or causes to do through KCCB Internet Services.

This authority shall continue to be in force until I/any one of us revoke(s) this mandate by a notice in writing delivered to you.

Yours faithfully,

- 1.....(Name in Block letters).....
- 2.....(Name in Block Letter).....
- 3.....(Name in Block letters).....

(Signatures of Joint a/c holder/s)

Date:-

Signatures Verified
(Authorised Officials)



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Terms & Conditions for NetBanking

- (a) **Application for INTERNET BANKING Service:** The BANK may offer to select customers at its discretion. The BANK also possesses the discretion to use the Internet Software, Browsers and there is no obligations on the bank to support all the versions of Internet Software.
- (b) **REGARDING SECURITY:** The BANK shall take reasonable care to ensure the security of and prevent unauthorised access to the service using technology reasonably available to the BANK. The USER shall not misuse the above Internet Facility issued by the BANK.
- (c) **JOINT ACCOUNTS:** In case of joint accounts only if the mode of operation is indicated as 'either or survivor or 'anyone or survivor' the netbanking services are available. Only one user ID will be issued to one of the holders and a consent form both of the holders in writing will be required by the bank. If any of the joint holder gives the stoppage of payment instruction in writing, the services will be immediately stopped without informing other account holder.
- (d) **ISSUANCE OF USER ID AND PASSWORD:** The bank will issue the user ID and password in the first instance. The user is advised to change the password once issued as well as from time to time.
- (e) **PRIVACY POLICY OF THE BANK**
- The bank or its customers may hold and process customers personal information on computer or otherwise in connection with KCCBINTERNETBANKING services as well as for statistical analysis and credit scoring.
 - The Bank will safeguard, securely and confidentially, any information that customer share with the bank.
 - The bank will limit the collection and use of customer information to the minimum required delivering effective service to the customers, to administer Bank business and to advise customers about the Bank products, services and other safeguards.
 - The bank will not reveal customers information to anyone except statutory authorities.
 - The bank will maintain control over the confidentiality of the customers information. The bank may however facilitate relevant offers from reputable companies for product promotion jointly/tied up with the bank.
 - Whenever the Bank hires other organisation to provide support services, the bank will require them to conform to the Bank's privacy policy standards.
 - For purposes of credit reporting, verification and risk management, the bank may exchange information about the customers with reputed and clearing house centres.
 - The Bank will exercise due diligence about ensuring the accuracy of the information collected.
 - Bank may record and monitor telebanking /mobile banking calls for security purposes.
 - Bank's website may contain links to the external Govt. and private organisations for facilitating customers transactions. While such links are provided for customer convenience, customer should be aware that accessing such links is at their own risk since Bank cannot provide assurance as to the information handling practices of the linked websites.
- (f) **PASSWORD POLICY:** Keep your passwords confidential. Avoid using simple password and use strong passwords. Change the password periodically and when you feel your password has been compromised or made known to anybody accidentally. Destroy the password/pin mailer after changing the password/pin.
- (g) **Some points to note:**
- Avoid accessing online banking websites from cybercafe/shared networks.
 - Newer upgraded Operating system will make the internet banking more secure.
 - Install Antivirus software on your computer systems and update them continuously as this will reduce the risk of virus attacks.
 - Installation of personal firewall would provide added level of security.
 - Any potential risk caused through pop up windows may be eliminated by removing spy ware or ad ware installed on you system by using spyware/adware removing tools.
 - Avoid downloading from unknown/unfamiliar sources. They may contain Trojans /malicious programs or worms /viruses that may compromise your system security.
 - Disconnect your internet connection when not in use. This would avoid unnecessary access to the information on your systems and help protect yourself even if you have a personal firewall installed in your system.
 - Logout completely after using the online application ,i.e by clicking the logout button and closing the browser windows.
 - In addition to these BANK posses the right to change any term and condition without prior notifications to the customer.

____/____/____
Date

(Signature of Customer)



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**APPLICATION FOR RE-GENERATION OF PIN MAILER FOR PASSWORD LOST/LOCKED/
FORGOTTEN**

(Tick the applicable boxes)

To

The Branch Manager

The Kangra Central Cooperative Bank Ltd.,

B.O.

Dear Sir,

- Request for **issue of new login password**
 issue of new transaction password

I am an account holder in your branch with CIF Number:

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- I have lost/forgotten/misplaced the password
 My password has been locked for the Internet Banking for the above CIF.
 I have request you to issue me **new login password**,
 I request you to issue me **new transaction password**

(Please tick the applicable box/ boxes)

The necessary charges may be recovered from my primary account number.....

Yours faithfully,

Signature & Name

FOR BRANCH USE ONLY

Verified the signature/s and informed the H.O.

Other Comments/Noting:

Date:

Officer-in-Charge

Branch Manager/ Sr. Branch Manager

Disclaimer: Customer is advised to check/verify the Information furnished above before submitting, KCC Bank cannot held liable in case any harm, damages, loss caused due to incorrect information provided by the customer.