



## **Internet Banking and Mobile Banking**

### **Available Features**

1. Dashboard
2. Balance Enquiry
3. View Account details
4. Mini Statement
5. Detailed Statement (download)
6. Add/Manage Beneficiaries
7. Cheque Book Request
8. Stop Cheque Request
9. Positive Pay
10. Debit Card Request
11. Fund Transfer
  - (i) Within Bank Transfer – Own Account
  - (ii) Within Bank Transfer – Other Account
  - (iii) IMPS
12. e-Term Deposit (**e-TDA**)
  - a. Online Opening of New Term Deposit
  - b. Online Pre-Close Enquiry
  - c. Online Closure
13. ATM - Green Pin (**Online**)

### **Terms and Conditions (T&C):**

#### **1. Cheque Book Request:**

- As per Bank's Policy, Cheque Book request facility through Net Banking/ Mobile Banking is available for Cheque Book accounts Only.
- You can request for a cheque book for any of your accounts (Savings, Current, Cash Credit, Overdraft) through Net Banking/ Mobile Banking.
- The Cheque Book will be dispatched to your Residential Address updated in our systems.
- Cheque Book Charges (MICR) - SB/CA/OD/OCC a/cs - **Rs.4/-** per cheque leaf
- Only **20** and **50** leaves Cheque books are available.

#### **Note:**

- For SB A/c - **20 Cheque Leaves free** per calendar year.

- For issuance of more than one cheque book at a time for issuing to finance companies/home loan repayment of other Bank/Institutions etc. Rs.6/- per leaf is Charged.

## **2. Stop Request:**

- Once Stop Cheque payment request is made, it cannot be revoked.
- **Charges:** SB - Rs.125 per instrument subject to Maximum of Rs.750 and CA/OD/OCC - Rs.200 per instrument subject to Maximum of Rs.1050 for Stop request made through Net Banking/ Mobile Banking.
- [Service Charges](#) applicable as per the Bank's Policy.

## **3. Positive Pay:**

- If the details provided in Positive Pay System to the Bank do not match with the same details mentioned on the corresponding cheque(s) drawn/issued by Account holder, the cheque(s) shall be returned unpaid by the Bank at the Bank's sole discretion and Account holder wouldn't have any dispute/claim against the Bank in respect of such dishonour of the cheque(s).
- Positive Pay System will be available for all account holders issuing cheques for amount of Rs.50,000/- & above and it is mandatory for Cheque amount of Rs.2,00,000/- & above.
- The account holder shall provide to the Bank, the under mentioned details of the cheque(s) drawn/issued and payable hereafter, for the cheque amount equal to or more than Rs.50,000/- through digital channels like SMS, Net Banking and Mobile Banking or through Branch.
- The cheque(s) details collected from the account holder will be transmitted/stored in Bank's database as well as in National Payments Corporation of India (NPCI) database/ transmitted by NPCI to the cheque presenting Bank such storing/ transmission of confidential data will not constitute infringement of right to privacy and data protection under IT Act or any other applicable rules/regulations.
- The Bank is at liberty to modify/change the terms and conditions for PPS facility at any time by giving suitable notice notified/displayed at the branch notice board or on the website of the Bank.
- While sending the PPS instructions ensure the availability of requisite funds in the designated account, from which the amount shall be debited on payment of the relative cheque(s).
- The provision of details of cheque(s) issued in Positive Pay System shall not constitute any rights on account holder to get the relative cheque(s)

paid and all existing laws and rules governing payment of cheque(s) as prevailing will determine the payment or otherwise of the cheque concerned.

- This undertaking is unconditional in nature and account holder shall not revoke this undertaking in any manner, unless permitted by the Bank in writing.

#### 4. **Debit Card Request:**

- ATM/Debit card request service is available through Net Banking/Mobile Banking.
- If you have applied for ATM/Debit Card through Net Banking/ Mobile Banking, a one-time Issuance fee of **Rs.252/-** will be deducted from your account for the issuance of this Debit Card. You are advised to maintain sufficient balance.
- The card will be dispatched to your **Home Branch Address** updated in Our systems.
- TNGB does not take any responsibility and will also not be liable for your claims if the details provided by you are incorrect / incomplete.
- In case you have applied for ATM/Debit Card through Net Banking Mobile Banking and in case of non-issuance of the Debit Card due to some technical reasons, the Issuance charges will be reversed to your account.

#### **Note:**

- “**Renewal cards**” for **Expired Cards** will be processed in advance i.e., at least 15days/30 days prior to the expiry of the existing card and dispatched to your home branch without the receipt of request for the cards which have been used ATM/PoS/e-COM during last six months prior to the date of processing the expiry card.
- Both existing as well as ‘Renewal card’ will be active and the existing card will be blocked/de-activated on the day of expiry period i.e., at the end of that month.
- “**Renewal card**” will be issued **free** of cost.

#### 5. **Fund Transfer:**

There is a **cooling period of 4 hours** after adding beneficiary in Net Banking/ Mobile Banking to initiate Fund Transfer.

(i) **IMPS (Immediate Payment Service):**

- **IMPS transaction limit: Max: Rs.50,000/-** per day and **Rs.25,000/-** per transaction
- The transaction limit will be revised and [Service Charges](#) applicable as per the Bank's Policy.
- **Available Timings: 8:00 AM to 8:00 PM**
- **24/7 provision will be enabled soon.**

(ii) **Within Transfer (Within Bank & Own Accounts):**

- **Within transfer transaction limit: Max: Rs.1,00,000/-** per day and **Max: Rs.50,000/-** per transaction
- The transaction limit will be revised as per the Bank's Policy.

**6. e-Term Deposit Account (e-TDA):**

In e-Term Deposit, you will be able to create e-Term Deposit Account [Fixed Deposit (FD), Recurring Deposit (RD), Short Term Deposit (STD), Reinvestment Plan (RIP)] through Net Banking/Mobile Banking.

e-TDA	Customer Type	Deposit Amount		Tenure	
		Min.	Max.	Min.	Max.
FD	Public	1000	100000	1 Year	1 Year 11 Months
RD	Public	100	100000	1 Year	1 Year 11 Months
STD	Public	10000	100000	15 Days	180 Days
RIP	Public	1000	100000	1 Year	1 Year 11 Months

**Note:**

- Currently it is available for Customer type - "**Public**".
- e-TDA can be opened only if you are having a valid Login & Transaction Password for Internet Banking/Mobile Banking.
- e-TDA account will be opened in the name of the person who is having the net banking facility and opening the account through Net banking/Mobile Banking.
- Home Branch of e-TDA will be the home branch of Customer ID (CIF number).
- The Funding Account for opening of e-TDA should be fully KYC compliant. i.e., Photograph, Address proof, PAN Details/Form 60-61, properly introduced account etc.
- e-TDA for amounts exceeding Rs. 50,000/- can be opened only if valid Income Tax PAN is registered with the Bank.
- The e-TDA accounts opened with incorrect terms cannot be cancelled which need to be closed and opened again.
- The Bank will not issue any Certificate / Receipt as "Deposit Receipt" for the e-TDA.

- Online Nomination facility for e-TDA will be implemented soon. Till then nomination form needs to be submitted to the home branch.
  - **Online Opening of New Term Deposit**
  - **Online Pre-Closure Enquiry** (Available in Account details page and it can be done only through Online and not in Branch)
  - **Online Closure** (Available in Account details page and it can be done only through Online and not in Branch)
  - **e-TDA is available between 8:00 AM and 8:00 PM**
- On Pre-closure of e-TDA, Interest rate is applicable as per the Bank's Policy.