

Internet Banking Terms & Conditions

By accessing and using this Website you agree to accept, without limitation or qualification, all the terms and conditions. The Content (information, material, news items, data, Money Market movements etc.) of the Website including the terms and conditions are subject to change at the sole discretion of the Bank, without prior notice. Therefore the visitors to the Site are required to read the below terms and conditions and your use of this Site constitutes your agreement to all such terms and conditions.

IMPORTANT: Please note carefully the User's duties laid down in the Terms set out herein below. If the User commits a breach of the duties the User may be liable for the transactions even if the User did not authorise them. Please note that by accepting the Terms you are requesting us to add all the User's Account, including joint accounts, to the Internet Banking.

1. Definitions

In this document the following words and phrases shall have the meanings as set below unless the context indicates otherwise:

Account(s)

"Account(s)" refers to the user's bank account including joint accounts, card account, term loan account, car loan account, consumer durable loan account, depository account and/or any other type of account (each account hereafter referred to as an "Account" and collectively as "Accounts"), so maintained with THE BANK(here after referred to as The Bank)or its Affiliate which are eligible Account(s) for purposes of Internet Banking. One of these Accounts shall be designated as the Main Account and all other Accounts, if any, of the user shall be referred to as other Account(s).

Affiliate

"Affiliate" of The Bank shall mean and include (a) any company which is a subsidiary of The Bank or (b) a person under the control of or under common control with The Bharat Co-operative Bank.

The Bharat Co-operative Bank (Mumbai) Ltd.

"The Bharat Co-operative Bank (Mumbai) Ltd. " refers to The Bharat Co-operative Bank (Mumbai) Ltd., a Scheduled Co-operative Bank registered under the Maharashtra Co-operative Societies Act, 1960 and [licensed] as a bank under the Banking Regulation Act, 1949 and having its registered office at Mohan Terrace, 64/72, Mody Street, Fort, Mumbai 400001., Maharashtra, INDIA. Also referred to as *The Bank* in this document.

Internet Banking

"Internet Banking" refers to the internet banking service offered or provided by The Bank to the User and which are described in the Terms by which the User may access information and give The Bank instructions in respect of certain of User's Account(s) with The Bank. Such Internet Banking may be provided by The Bank directly or through its associates or contracted service providers or Affiliate.

User

"User" refers to a customer of The Bank and/or of the Affiliate of The Bank, authorised to use Internet Banking or a person requesting the Internet Banking. In case of the User being a minor, the guardian of such minor shall be permitted to use Internet Banking.

Personal Information

"Personal Information" refers to the information provided by the User to The Bank.

Terms or E-Terms

"Terms" or "E-Terms" refer to these terms and conditions and any supplementary terms and conditions which we will notify you of under Clause [21.1] below, as amended from time to time .

Website

"Website" refers to the website owned, established and maintained by The Bank located at the URL: www.bharatbank.com

(In this document all references to the User refers to both masculine and feminine gender.)

2. Applicability of Terms

- 2.1 These Terms form the contract between the user and The Bank for availing Internet Banking. The user shall apply to The Bank in the prescribed form for use of Internet Banking. The Bank shall be entitled at its sole discretion to accept or reject such applications as may be submitted by the users. In addition to what is provided hereinbefore the User agrees that any use by the User of the Internet Banking shall constitute the User's acceptance of the Terms. The User applying for Internet Banking will also be deemed as acceptance of the Terms and acknowledged thereof. Notwithstanding anything contained herein, all terms and conditions stipulated by the Affiliates pertaining to the Accounts shall continue to be applicable to the users provided in the event of a conflict in the terms stipulated by the Affiliates and the terms herein, the terms herein shall have overriding effect. These terms will be in addition to and not in derogation of the terms and conditions relating to any account of the user. The Bank recommends to the User that he should store or print off a copy of the Terms for his records.

3. Internet Banking

- 3.1 For the purpose of availing Internet Banking, the User would need to have legal and valid access to the Internet. With an eligible account for the Internet banking user can avail electronic banking services over Internet, namely:
1. Balance enquiry
 2. Account Statement
 3. Fund Transfer
 4. Such Other services as bank may offer
- 3.2 The information provided to the User through the Internet Banking is not updated continuously but at regular intervals. Consequently, any information supplied to the user through Internet Banking will pertain to the date and time when it was last updated and not as the date and time when it is

supplied or the date on which the internet is viewed by the User. The Bank shall not be liable for any loss that the User may suffer by relying on or acting on such information.

- 3.3 The Bank may keep its records of the transactions in any form it wishes. The Bank's records, unless shown to be wrong, shall be evidence of User's dealings with The Bank in connection with the Internet Banking. User agrees not to object to the admission of The Bank's records as evidence in any legal proceedings because such records are not originals, are not in writing or are documents produced by a computer. Where the User agrees to give The Bank an instruction or request a transaction through the Internet Banking the Terms will apply in addition to the existing terms in respect of your dealings with The Bank either in respect of particular accounts or products or generally. In the event of inconsistency the Terms will apply.
- 3.4 Any request for any service, which is offered as a part of Internet Banking, shall be binding on the User as and when The Bank receives such a request. If any request for a service is such that it cannot be given effect to unless it is followed up by requisite documentation on part of the User, The Bank shall not be required to act on the request until it receives such documentation from the User.
- 3.5 The User shall ensure that Internet Banking or any related service is not used for any purpose which is illegal, improper or which is not authorised under these Terms.
- 3.6 The User shall be aware that The Bank uses very high level of encryption. The use of such encryption may be illegal in certain parts of the world. It is the Users responsibility to ensure that, if outside India the User's ability to use the Internet Banking is permitted by the local laws and The Bank shall not be liable for any loss or damage suffered by the User as a result of not being able to use the Internet Banking in such parts of the world.
- 3.7 Notwithstanding anything contained in the Terms, due to the nature of Internet Banking, The Bank shall not be responsible for any loss or damage to the User's data, software, computer, telecommunication or other equipment caused by using the Internet Banking.

4. Unauthorised Access

- 4.1 The User shall take all necessary precautions to prevent unauthorized and illegal use of Internet Banking and unauthorized access to the Accounts provided by Internet Banking.
- 4.2 The Bank shall take all commercially reasonable care to, ensure the security of and to prevent unauthorised access to the Bank's Internet Banking using commercially reasonable technology available in India.

5. Internet Banking Access

- 5.1 The User would be allotted an Internet Banking user-id and up to two secret passwords by The Bank in the first instance. The User will be required to change the password assigned by The Bank on accessing Internet Banking for the first time. As a safety measure, the User shall change the password as frequently thereafter as possible. In addition to user-id and password The Bank may, at its discretion, advise the User to adopt such other means of authentication including but not limited to digital certification and/ or smart cards. The User shall not attempt or permit others to attempt accessing the Account information stored in the computers of The Bank or Affiliate through any means other than the Internet Banking.

6. Internet Banking Password

- 6.1 The User acknowledges, represents and warrants that the password which will be issued to it, provides access to the Account and that User is the sole and exclusive owner and is the only authorised user of the password and accepts sole responsibility for use, confidentiality and protection of the password, as well as for all orders and information changes (i.e., change of address) entered into Accounts using such password. The User grants express authority to The Bank for carrying out transactions and instructions authenticated by such password. The User unconditionally undertakes to have Internet Banking password of such number of letters/digits as may be notified by The Bank from time to time and ensure that the same is kept confidential; and to not let any unauthorised person have access to the internet while the User is accessing the Internet Banking. If the User forgets the Internet Banking password or the Internet Banking Password gets locked after a number of incorrect attempts, up to such number as may be intimated by The Bank from time to time, then the User may within three days from the time he/she is not able to access his/her Account for the reasons mentioned herein request for the issue of a new password through the Help Desk, Internet Banking Channel or to the Branch concerned during business hours and this shall not be construed as the commencement of a new contract. Such Password may be issued within such time as may be intimated by The Bank from time to time. The user agrees and acknowledges that The Bank shall in no way be held responsible or liable if the user incurs any loss as a result of information being disclosed by The Bank regarding his Account(s) or carrying the instruction of the User pursuant to the access of the Internet Banking and the User shall fully indemnify and hold harmless The Bank and the Affiliate in respect of the same. The User shall maintain the secrecy of all information of confidential nature and shall ensure that the same is not disclosed to any person voluntarily, accidentally or by mistake. The User shall comply with such guidelines, instructions or terms as The Bank may prescribe from time to time with respect to the User's password.

7. Joint Accounts

- 7.1 In case of Joint Accounts, transactions through Internet Banking, the facility of Internet Banking shall be available to the 1st account holder in his account held with The Bank and if he is the Account holder and sole signatory or authorised to act independently in case of a joint account. For such joint accounts, one user-ID and password for Internet Banking will be issued to the first account holder when requested. The other joint account holders shall expressly agree with the arrangement and give their consent on the application form for use of Internet Banking. All correspondence will be addressed only to the first named person in the joint account. All transactions arising from the use of Internet Banking in the joint account shall be binding on all the joint account holders, jointly and severally.

8. Instructions

- 8.1 All instructions for Internet Banking shall be given, through computer or any other medium/channel enabled by The Bank for the purpose, by the User in the manner indicated by The Bank. The User is also responsible for the accuracy and authenticity of the instructions provided to The Bank and/or Affiliates and the same shall be considered to be sufficient to operate the Internet Banking. The Bank shall not be required to independently verify the instructions, and the instruction shall remain effective till such time the same is countermanded by further instructions by the User. The Bank shall have no liability if it does not or is unable to stop or prevent the implementation of an instruction which is subsequently countermanded. Where The Bank considers the instructions to be inconsistent or contradictory it may seek clarification from the User before acting on any instruction of the User or act upon any such instruction as it deems fit. The Bank states that it has no liability or obligation to keep a record of the instructions to provide information to the User or for verifying User's instructions. The Bank may refuse to comply with the instructions without assigning any reason and shall not be under any duty to assess the prudence or otherwise of any instruction and have the right to suspend the operations through the Internet Banking if it has reason to believe that the User's instructions will lead or expose to direct or indirect loss or may require an indemnity from the User before continuing to operate the Internet Banking.
- 8.2 Any instruction, order, direction, request entered using the password of the user shall be deemed to be an instruction, order, directive, request received from the User. All instructions, requests, directives, orders, directions, entered by the User, either electronically or otherwise, are based upon the User's decisions and are the sole responsibility of the User. The User understands that entering an instruction, direction, order, request with The Bank, either electronically or otherwise, does not guarantee execution of such instruction, direction, order, request. The Bank shall not be deemed to have received any instruction, direction, order, request electronically transmitted by the User until it confirms the receipt of such instruction, direction, order, request.

9. Accuracy of Information

- 9.1 The User is responsible for the correctness of information supplied to The Bank for use of the Internet Banking / while using any facility of Internet Banking or through any other means such as electronic mail or written communication. The Bank accepts no liability for the consequences arising out of erroneous information supplied by the User. If the User notices an error in the information supplied to The Bank either in the application form or any other communication, he shall immediately advise The Bank which will endeavour to correct the error wherever possible on a "reasonable efforts" basis.

10. Charges

- 10.1 The Bank reserves the right to charge and reserves the right to charge and recover from user, service charge for providing the Internet banking. User hereby authorizes the Bank to recover the service charge by debiting one of his/her accounts or by sending a bill to him/her which shall be paid within the specified period. Failure to do so shall result in recovery of the service charge by the bank in a manner as the bank may deem fit along with such interest, if any, and/or suspension of the facility of the Internet banking without any liability to the Bank.

11. Liability of the User and The Bank

- 11.1 Neither The Bank nor the Affiliates shall be liable for any unauthorised transactions occurring through the Internet Banking and the User hereby fully indemnifies and holds The Bank and the Affiliates harmless against any action, suit, proceeding initiated against it or any loss, cost or damage incurred by it as a result thereof. The Bank shall under no circumstance be held liable to the User if the Internet Banking is not available in the desired manner for reasons including but not limited to natural calamities, legal restraints, faults in the telecommunication network or network failure, or any other reason beyond the control of The Bank. Under no circumstances shall The Bank be liable for any damages whatsoever whether such damages are direct, indirect, incidental consequential and irrespective of whether any claim is based on loss of revenue, interruption of business or any loss of any character or nature whatsoever and whether sustained by the User or by any other person. Illegal or improper use of the Internet Banking shall render the User liable for payment of financial charges as decided by The Bank or will result in suspension of the operations through the Internet Banking.
- 11.2 Use accepts that user will be responsible for keying in the correct account number for the fund transfer request. In no case The Bank will be held liable for any erroneous transaction incurred arising out of or relating to the user entering wrong account number.
- 11.3 Further, The Bank shall not be held liable if the payment options get locked after a number of consecutive attempts, as may be intimated by The Bank from time to time in which case the user may request for enabling the option by the visiting nearest branch.
- 11.4 The Bank shall not be liable for any omission to make all or any of the payment or for late payments due to circumstances beyond its reasonable control.
- 11.5 The Bank shall not be liable if its Netbanking service is down / unavailable due to technical and other reasons beyond its reasonable control.

12. Disclaimer of Warranties

- 12.1 The User expressly agrees that use of the Website is at its sole risk. The Website is provided on an "as is" and "as available" basis.
- 12.2 Except as warranted in the Terms, The Bank expressly disclaims all warranties of any kind, whether express or implied or statutory, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose, data accuracy and completeness, and any warranties relating to non-infringement in Internet Banking.
- 12.3 The Bank does not warrant that access to the Website and Internet Banking shall be uninterrupted, timely, secure, or error free nor does it make any warranty as to the results that may be obtained from the Website or use, accuracy or reliability of Internet Banking.
- 12.4 The Bank will not be liable for any virus that may enter the User's system as a result of the User using Internet Banking. The Bank does not guarantee to the User or any other third party that Internet Banking would be virus free.

13. Indemnity

- 13.1 In consideration of The Bank providing the User the Internet Banking, the User shall, at his own expense, indemnify and hold The Bank, its directors and employees, representatives, agents and/or the Affiliates, as the case may be, indemnified against all losses and expenses on full indemnity basis which The Bank may incur, sustain, suffer or is likely to suffer in connection with The Bank or Affiliates' execution of the User's instructions and against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses as a consequence or by reason of providing a service through Internet Banking for any action taken or omitted to be taken by The Bank and /or the Affiliates, its officers, employees or agents, on the instructions of the User. The User will pay The Bank and /or the Affiliates such amount as may be determined by The Bank and/or the Affiliates to be sufficient to indemnify it against any such, loss or expenses even though they may not have arisen or are contingent in nature.
- 13.2 Further, the User agrees, at its own expense, to indemnify, defend and hold harmless Bank, its directors and employees, representatives, agents, and its Affiliates against any claim, suit, action or other proceeding brought against The Bank, its directors and employees, representatives, agents, and Affiliates by a third party, to the extent that such claim, suit, action or other proceeding brought against The Bank, its directors and employees, representatives, agents, and Affiliates is based on or arises in connection with the user of Internet Banking with reference to:
- i. a violation of the Terms contained herein by the User;
 - ii. any deletions, additions, insertions or alterations to, or any unauthorized use of, Internet Banking by the User;
 - iii. any misrepresentation or breach of representation or warranty made by the User contained herein; or
 - iv. any breach of any covenant or obligation to be performed by the User hereunder.
- 13.3 The User agrees to pay any and all costs, damages and expenses, including, but not limited to, reasonable attorneys' fees and costs awarded against it or otherwise incurred by or in connection with or arising from any such claim, suit, action or proceeding attributable to any such claim.
- 13.4 The User hereby agrees that under no circumstances, The Bank's aggregate liability for claims relating to Internet Banking, (including but not limited to negligence) shall be limited to the transaction charges/fees or consideration paid by the User within the previous twelve (12) months for Internet Banking, excluding any amount paid towards transactions.

14. Disclosure of Information

- 14.1 The User agrees that The Bank and/or Affiliates or their contractors may hold and process his personal Information and all other information concerning his Account(s) on computer or otherwise in connection with the Internet Banking as well as for analysis, credit scoring and marketing. The User also agrees that The Bank may disclose, in strict confidence, to other institutions or persons, such personal Information as may be reasonably necessary for reasons inclusive of but not limited to participation in any telecommunication or electronic clearing network, in compliance with a legal directive, for credit rating by recognised credit scoring agencies, for fraud prevention purposes to

regulatory bodies, government agencies, law enforcement bodies and courts, for legal proceedings to Users executors, administrator or legal representatives.

- 14.2 In certain circumstances The Bank may not be able to disclose to the User what personal information is held about the User including where
- i. it will threaten the privacy of other individuals;
 - ii. the information relates to anticipated legal obligations;
 - iii. the information relates to anticipated legal proceedings;
 - iv. the information would reveal The Bank's commercially sensitive decision making process
 - v. the law prevents The Bank from disclosing the information

15. Change of Terms

- 15.1 The Bank shall have the absolute discretion to amend or supplement any of the Terms at any time and will endeavour to give prior notice of fifteen days for such changes wherever feasible. Such change to the Terms shall be communicated to the User. By using any new services as may be introduced by The Bank, the User shall be deemed to have accepted the changed Terms.

16. Non-Transferability

- 16.1 The grant of Internet Banking to a User is not transferable under any circumstance and shall be used only by the User.

17. Termination of Internet Banking

- 17.1 The User may request for termination of the Internet Banking any time by giving a written notice of at least 15 days to The Bank. The termination shall take effect on the completion of the fifteenth day. The User will remain responsible for any transactions made through the Internet Banking until the time of such termination. For the access of Depository Account through Internet Banking User and The Bank shall have the right to terminate the applicability Clause 11 of this agreement after giving a notice of at least 10 days to the other party.
- 17.2 The Bank may withdraw or terminate the Internet Banking anytime either entirely or with reference to a specific service or User; or in case of breach of Terms by the User without a prior notice; or if it learns of the death, bankruptcy or lack of legal capacity of the User. Clause 13 & 16 shall survive the termination of the Internet Banking for any reason whatsoever.

18. Notices

- 18.1 Notices under these Terms may be given by The Bank and the User in writing by delivering them by hand or by sending them by post to the last address given by the User and in the case of The Bank to its corporate office address as set out hereinabove. In addition, The Bank may also publish notices of general nature, which are applicable to all Users in a newspaper or on its web site located at <http://www.bharatbank.com>. Such notices will have the same effect as a notice served individually to each User. Notice and instructions will be deemed served 7 days after posting or upon receipt in the case of hand delivery, cable, telex or facsimile.

19. Governing Law

- 19.1 These Terms and/or the operations in the Accounts of the User shall be governed by the laws of India. The Parties hereby agree that any legal action or proceedings arising out of the Terms for Internet Banking shall be brought in the courts or tribunals at Mumbai in India and irrevocably submit themselves to the jurisdiction of such courts and tribunals. The Bank may, however, in its absolute discretion, commence any legal action or proceedings arising out of the Terms for Internet Banking in any other court, tribunal or other appropriate forum, and the User hereby consents to that jurisdiction. Any provision of the Terms for Internet Banking which is prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of prohibition or unenforceability but shall not invalidate the remaining provisions of the Terms or affect such provision in any other jurisdiction.

20. Applicability To Future Accounts

- 20.1 The Bank and the User agree that if the User opens further Accounts with/subscribes to any of the products/services of The Bank or any of the Affiliates, and The Bank extends the Internet Banking to such Accounts or products or services and the User opts for use thereof, then the Terms shall automatically apply to such further use of the Internet Banking by the User.

21. General

- 21.1 The clause headings herein are only for convenience and do not affect the meaning of the relative clause. The Bank may sub-contract and employ agents to carry out any of its obligations under this contract. Internet Banking service would be available to the Users in certain cities only and during timings specified by The Bank from time to time and transactions would be carried out on the same day or on the next working day depending upon the time of logging of the transaction. The User would have to ensure that the equipment used for availing of Internet Banking meets the criteria as may be specified by The Bank from time to time. All costs incurred by the User including telecommunication costs to use the Internet Banking would be borne by the User.

As a tool to correct misunderstandings, the User understands, agrees and authorises The Bank, at its discretion, and without further prior notice to the User, to monitor and record any or all telephone conversations or electronic communications between the user and The Bank and any of its employees or agents.

These terms and conditions contain The Bank's entire agreement (except as otherwise expressly provided herein) and supersede and replace any previously made proposals, representations, understandings and agreements, express or implied, either oral or in writing between the user and The Bank for Internet Banking. The User acknowledges that it has not relied on any representation made by The Bank or any of its employees or agents and has made its own independent assessment of Internet Banking. No third party will have any rights or claims under these terms and conditions.

- 21.2 i. The Bank and its group companies, subsidiaries, if any, shall have the paramount right of set-off and lien, irrespective of any other lien or charge, present as well as future on the deposits of any kind and nature (including fixed deposits) held/ balances lying in any accounts of the User/s, whether in single name or joint name(s) and on any monies, securities, bonds and all other assets, documents and properties held by/ under the control of The Bank and/or its group companies (whether by way of security or otherwise pursuant to any contract entered/ to be entered into by the

User/s in any capacity) to the extent of all outstanding dues, whatsoever, arising as a result of any of The Bank's or its group companies' services extended to and/or used by the User/s and/or as a result of any other facilities that may be granted by The Bank and/or its group companies to the User/s. The Bank and/ or its group companies are entitled without any notice to the User/s to settle any indebtedness whatsoever owed by the User/s to The Bank and/or its group companies, (whether actual or contingent, or whether primary or collateral, or whether joint and/or several) hereunder or under any other document/ agreement, by adjusting, setting-off any deposit(s) and/or transferring monies lying to the balance of any account(s) held by the User/s with The Bank and/or its group companies notwithstanding that the deposit(s)/ balances lying in such account(s) may not be expressed in the same currency as such indebtedness. The Bank's and its group companies' rights hereunder shall not be affected by the User/s' bankruptcy, death or winding-up. It shall be the User/s' sole responsibility and liability to settle all disputes/ objections with any such joint account holders.

- ii. In addition to the above mentioned right or any other right which The Bank and its group companies may at any time be entitled whether by operation of law, contract or otherwise, the User authorises The Bank: (a) to combine or consolidate at any time all or any of the accounts and liabilities of the User with or to any branch of The Bank and/or its group companies; (b) to sell any of the User/s' securities or properties held by The Bank by way of public or private sale without having to institute any judicial proceeding whatsoever and retain/appropriate from the proceeds derived there from the total amounts outstanding to The Bank and/or its group companies from the User/s, including costs and expenses in connection with such sale; and (c) in case of cross currency set-off, to convert an obligation in one currency to another currency at a rate determined at the sole discretion of The Bank and/or its group companies.

22. Assignment

- 22.1 The Bank shall be entitled to sell, assign, securitize or transfer The Bank's right and obligations under the Terms and any security being in favour of The Bank(including all guarantee/s) to any person of The Bank's choice in whole or in part and in such manner and on such terms and conditions as The Bank may decide. Any such sale, assignment, securitisation or transfer shall conclusively bind the User and all other persons. The User, his heirs, legal representatives, executors, administrators and successors are bound by the Terms. The Bank may sub-contract and employ agents to carry out any of its obligations under this contract. However, the User shall not be entitled to transfer or assign any of his rights and obligations hereunder.

23. Right of set-off and Lien

- 23.1 The Bank shall have the right of set-off and lien, irrespective of any other lien or charge, present as well as future, on the deposits/scrips held in the Account(s) or in any other account, whether in single name or joint name(s), to the extent of all outstanding dues, whatsoever, arising as a result of the Internet Banking extended to and/ or used by the User.

24. Proprietary Rights

- 24.1 The Bank shall make reasonable efforts to advise from time to time the Internet software such as browsers, which are required for availing of Internet Banking. There will be no obligation on The Bank to support all or any versions of the Internet software as may be required for offering Internet Banking. The User acknowledges that the software underlying the Internet Banking as well as other Internet related software which are required for accessing Internet Banking are the legal property of the respective vendors. The permission given by The Bank to access Internet Banking will not convey any proprietary or ownership rights in such software. The User shall not attempt to modify, translate,

disassemble, decompile or reverse engineer the software underlying Internet Banking or create any derivative product based on the software.

25. Communications through Electronic means

25.1 Documents sent by electronic delivery will contain all the information as it appears in the printed hard copy version as prepared and distributed by the originator, with the possible exception of graphic insertions such as photographs or logotypes. Electronic delivery may be in the form of an electronic mail, an attachment to the electronic mail, or in the form of an available download from the Website. The Bank would be deemed to have fulfilled its legal obligation to deliver to the user any document if such document is sent via electronic means. Failure to advise The Bank of any difficulty in opening a document so delivered within twenty-four (24) hours after delivery shall serve as an affirmation regarding the acceptance of the document.

26. Copyrights, Trademarks and Copying Materials

26.1 Please note that The Bharat Co-operative Bank (Mumbai) Ltd, <http://www.bharatbank.com> and the logo are exclusive property of The Bharat Co-operative Bank.

26.2 The Bank has the licence for or own all copyrights for its internet web site(s) through which the User accesses the Internet Banking and all trademarks and other materials used on it.

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