

## FORMAT OF RESOLUTION

[To be obtained on the letterhead of Company, LLP, Society, Trust & Association]

EXTRACT OF THE RESOLUTION PASSED AT THE MEETING OF THE MANAGING COMMITTEE/BOARD OF \_\_\_\_\_ (Name of the entity) held on \_\_\_\_\_ (Day) \_\_\_\_\_ (Date) at \_\_\_\_\_ (Place).

### Resolved

1. That consent of the Managing Committee/Board be and is hereby given for availing the Mobile Banking facility in respect of Bank Accounts held under Customer ID (CIF): \_\_\_\_\_ held with Bharat Co-operative Bank (Mumbai) Ltd., herein after referred to as “Bharat Bank”.
2. [APPLICABLE TO MULTI USER OPTION ONLY: *Remove this clause if Maker-Approver option is not required*]  
And that the **Mentioned authorized officials/members in Multi User mobile banking form** are authorized to operate on our behalf through **Mobile Banking** on the our accounts under the above mentioned CIF including by causing a debit balance in our account(s) with Bharat Bank and/or continually operate the account(s) even when overdrawn, as per the **access specified in Multi user form**.
3. [APPLICABLE TO SINGLE-USER OPTION ONLY: *Remove this clause if Single-User option is not required*]  
“Resolved that we DO NOT wish to use the Multi User option available in Mobile Banking facility and the User mentioned in mobile banking form attached herewith is authorized to operate on behalf of the organization/ entity through Mobile Banking on our account(s) including by causing a debit balance in our account(s) with Bharat Bank and/or continually operate the account(s) even when overdrawn.”
4. Further, the authorized officials (mentioned in the Multi-User Mobile Banking form) are hereby authorized to complete transactions on Mobile Banking and are authorized severally to convey to Bharat Bank, acceptance on behalf of the organization of any transactions as well as to enter into transactions on behalf of the organization on Mobile Banking.
5. The user wise limits and transaction authorization limits mentioned in Multi user mobile banking form will be applicable while operating the Account using Mobile Banking facility of Bharat Bank.
6. That the organization shall take measures to keep the members of the organization informed about the availing of Mobile Banking facility from Bharat Bank and the authorized users thereby.
7. That the organization shall take due care to safeguard the secrecy of Mobile Banking login credentials and inform the Bank about any change in Managing Committee and authorized signatories/users.
8. That Bank shall not be held responsible for unauthorized transactions in the account arising out of organization-side breach of secrecy and non-intimation of change in Managing Committee / authorized signatories of the organization to the Bank.

9. That we shall hold the Bank harmless against any misuse of its Mobile Banking facility by known or unknown players/miscreants, technology risks, breach of secrecy of login credentials and any inconvenience or loss arising out of conditions which are out of control of the Bank.
  
10. That we shall indemnify and hold the Bank harmless against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or by reason of arising out of providing Bharat Bank Mobile Banking facility or by reason of the Bank in good faith taking or refusing to take or omitting to take action on any instruction given by the organization.
  
11. And that this resolution be communicated to Bharat Bank and shall remain in force until notice in writing of its withdrawal, or cancellation is given to Bharat Bank by the organization and accepted by Bharat Bank.
  
12. That in case of a judicial order from a Court of Law, the organization shall inform Bharat Bank about the same. Suitable instructions shall be given to Bharat Bank for freezing operation/ changing users etc., as the case may be. On receiving intimation of a Judicial Order without any specific instruction from the organization, Bank may suspend the Mobile Banking users of the account until receipt of a fresh instruction from the organization.
  
13. That new accounts added under the same CIF shall be accessible to the Mobile Banking users mentioned above, unless requested to the Bank in writing to restrict access to the new accounts.
  
14. That we agree to Terms & Conditions of Bharat Bank Mobile Banking facility.

<p>_____</p> <p>Sign of President/Chairman/Managing Director/CEO/Trustee etc.</p>	<p>_____</p> <p>Sign of Secretary/Jt. Secretary /Authorised Signatory/Trustee/Director</p>	<p>_____</p> <p>Sign of Treasurer / Jt..Treasurer /Authorised Signatory/Trustee/Director.</p>
Name _____	Name _____	Name _____

## COVERING LETTER

[To be obtained on the letterhead of Company, LLP, Society, Trust & Association]

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

The Manager,  
Bharat Co-operative Bank (Mumbai) Ltd.,  
\_\_\_\_\_ Branch,  
City: \_\_\_\_\_  
State: \_\_\_\_\_

Dear Sir/Madam,

### Sub: Request for Mobile banking Facility

We wish to avail Mobile banking facility for the accounts under our Customer ID (CIF) \_\_\_\_\_

We are submitting the following documents for this purpose.

(Please select  one of the options shown below)

- Mobile Banking Application Form
- Extract of Resolution to avail Mobile banking facility

We have read the terms of Bharat Bank Mobile Banking, accept the same and hereby agree and undertake that:

1. We shall take measures to keep the members of the organization informed about the organization's availing of Mobile banking facility of Bharat Co-operative Bank (Mumbai) Ltd., herein after referred to as 'Bharat Bank'; and the authorized users thereby.
2. The organization shall take due care to safeguard the secrecy of Mobile Banking login credentials and inform the Bank about any change in Managing Committee and authorized signatories if any, and submit request for disabling the Mobile banking facility of such ex-Office Bearers. Bank will not be responsible for any transaction happening in the account through Mobile Banking (and other channels) if no request/communication is received from the organization regarding change in management/office bearers/authorized signatories.
3. Bank shall not be held responsible for unauthorized transactions in the account arising out of organization-side breach of secrecy and non-intimation of change in Managing Committee / authorized signatories of the organization to the Bank.
4. We shall hold the Bank harmless against any misuse of its Mobile banking facility by known or unknown players/miscreants, technology risks, breach of secrecy of login credentials and any inconvenience or loss arising out of conditions which are out of control of the Bank.
5. We shall indemnify and hold the Bank harmless against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or by reason of arising out of providing Bharat Bank Mobile banking facility or by reason of the Bank in good faith taking or refusing to take or omitting to take action on any instruction given by the organization.
6. In case of a judicial order from a Court of Law, the organization shall inform the Bank about the same. Suitable instructions shall be given to the Bank for freezing operation/ changing users etc., as the case may be. On receiving intimation of a Judicial Order without any specific instruction from the organization, Bank may suspend the Mobile Banking for the users of the account until receipt of a fresh instruction from the organization.
7. New accounts added under the same CIF shall be accessible to the Mobile Banking users mentioned above, unless requested to the Bank in writing to restrict access to the new accounts.

Yours Sincerely,

_____ Sign of President/Chairman/Managing Director/CEO/Trustee etc.
Name _____

_____ Sign of Secretary/Jt. Secretary /Authorised Signatory/Trustee/Director
Name _____

_____ Sign of Treasurer / Jt. Treasurer /Authorised Signatory/Trustee/Director
Name _____