

1. Applicability of the Terms and Conditions:

These Terms & Conditions apply and regulate the Internet Banking Services offered by Jana Small Finance Bank Limited (the "Bank"). By accepting these Terms & Conditions, the Customer (defined below) hereby agrees to be governed by these Terms and Conditions and any amendment made thereto from time to time which may be communicated by the Bank through various means including but not limited to its Website. These Terms & Conditions are in addition to any other terms & conditions that the Bank may stipulate pertaining to the facilities, services and products offered by the Bank.

2. Definitions:

- The following words and phrases shall have the meanings set out herein below in this document unless repugnant to the context:
- "Account(s)" shall mean a bank account maintained by the Customer with the Bank and for which the Internet Banking Service is being offered by the Bank.
- "Customer" shall mean a person who is availing various products, facilities and/or services (including Internet Banking Service") from the Bank subject to such terms and conditions as may be specified by the Bank from time to time.
- "Internet Banking Service" shall mean internet banking service offered by the Bank in relation to any of the Customer's Account and includes other services as may be made available through internet by the Bank from time to time.
- "Website" shall mean <https://www.janabank.com/>
- For the purposes of this document all reference to the Customer in masculine gender shall be deemed to include feminine gender also.

3. Eligibility and Usage:

- The Customer shall have the option of applying for the Internet Banking Services provided by the Bank. The Internet Banking Services shall be extended to the Customer subject to the Customer complying with the Bank's parameters and submitting all documents as may be required by the Bank in such form as may be specified by the Bank from time to time. Bank may in its sole discretion reject the application for the Internet Banking Services by the Customer.
- The Internet Banking Services may be discontinued by the Bank at any time, with prior notice to the Customer.
- Internet Banking service allows customers to access various banking services, including but not limited to account information, fund transfers, bill payments, loan repayments, and other financial and non-financial transactions.
- The Bank, at its discretion, may grant customers full access or limited access to Internet Banking service based on the registration modes used and authentication factors provided.
- The authentication factors may include, but are not limited to, the use of debit card credentials, Aadhaar number, PAN, OTP shared to a registered email address/mobile number, ATMs, Internet Banking, the Contact center, or any other mode as decided by the Bank from time to time.
- Customers who have fulfilled the authentication requirements will be granted full access to Internet Banking services, enabling them to carry out a wide range of financial transactions.
- Customers who have not fulfilled the authentication requirements will be granted limited access, allowing them to view their account balances, transaction history, and other transactions as allowed by the Bank.
- The Customer understands and accepts that any other condition that is a pre-requisite to access the Internet Banking Service including but not limited to a device for accessing internet, data connection, etc. will be the sole responsibility of the Customer.

4. Authorization:

- The Customer irrevocably and unconditionally authorizes the Bank to access his Account registered for the Internet Banking Service for giving effect to the other transactions of the Customer through the Internet Banking Service.
- The instructions of the Customer shall be effected only when such instruction is in accordance with the procedure prescribed by the Bank. However, the Bank shall have no obligation to verify the authenticity of any transaction / instruction received or purported to have been received from the Customer through Internet Banking Service or purporting to have been sent by the Customer other than by means of verification of the Internet Banking User-Id and the password.
- The authority to record the transaction details is hereby expressly granted by the Customer to Bank. All records pertaining to any transaction which may be generated by the Bank arising out of use of the Internet Banking Service shall be conclusive proof of the genuineness and accuracy of the transactions.
- The Customer understands that the Bank shall send any rejection message, if it is found that the request sent by the Customer is not as per the Bank's format/requirement.

5. Liabilities and Responsibilities of the Customer

- The Customer shall be responsible for the accuracy of any information provided by the Customer for availing the Internet Banking Service.
- The Customer is solely responsible for protecting his Customer ID and Password for the use of the Internet Banking Service.
- The Customer shall be liable to the Bank for any kind of unauthorized or unlawful use of any of the above mentioned passwords or of the Internet Banking Service or any fraudulent or erroneous instruction given and any financial charges thus incurred shall be payable by the Customer only.
- Any unauthorized transactions using the Internet Banking Services shall be dealt with as per the customer protection and compensation policy of the Bank.
- The Customer shall be liable for all loss arising directly or indirectly out of the breach of these terms and conditions contained herein or contributed or caused by negligent actions or a failure of the Customer.

In the event the Customer gives an instruction to the Bank to debit his/her Account for payment of an amount from the Account, the instruction shall be executed on a real time basis unless otherwise specified by the Bank to the User. If the Customer has scheduled a transaction to be processed on a future date and wishes to cancel the transaction and/or give any instructions to the Bank to stop the payment from the Account, the Customer shall be required to make such cancellations / give stop payment instructions online one day prior to the schedule date of the transaction.

6. Indemnity:

- In consideration of the Bank agreeing to provide the Internet Banking Services to the Customer, the Customer hereby irrevocably agrees, to indemnify and keep the Bank indemnified, at all times hereafter, from all losses, damages, costs, legal fees, charges and expenses and consequences whatsoever, suffered or incurred by the Bank on account of any claims, actions, suits or otherwise instituted by the Customer, or any third party whatsoever, arising out of or in connection with the use of the Internet Banking Services and any and all transactions initiated by the use of the Internet Banking Services, whether with or without the knowledge of the Customer, or whether the same have been initiated bonafide or otherwise which transactions. The Customer further agrees and confirms that this indemnity shall remain valid and subsisting and binding upon the Customer notwithstanding partial withdrawal of the Internet Banking Services.

7. Confidentiality and Disclosure:

- To the extent not prohibited by applicable law, the Bank shall be entitled to share any information relating to the Customer and/or any other information given by the

Customer for utilization of the Internet Banking Services to and between its branches, subsidiaries, representative offices, affiliates, representatives, auditors and third parties selected by the Bank, for confidential use in and in connection with the Internet Banking Services.

- Further, the Bank shall be entitled at any time to disclose any and all information concerning the Customer within the knowledge and possession of the Bank to any other bank/association/financial institution or any other body.
- The Customer authorize the Bank to call, email, WhatsApp or SMS the Customer regarding various services offered by the Bank and its advantages & offers. This consent will override any registration for NC/NDNC.
- This clause will survive the termination of this agreement.

8. Accuracy of Information:

- The Customer undertakes the responsibility to ensure the correctness of the information supplied by him to the Bank through the use of the Internet Banking Services.
- The Customer herein accepts that in case of any discrepancy in the information provided by him with regarding the Internet Banking Services, the onus shall lie upon the Customer only and thus agrees to furnish accurate information at all times to the Bank.
- If the Customer suspects that there is an error in the information supplied by Bank to him, he shall inform the Bank immediately. The Bank will endeavor to correct the error promptly wherever possible on a best effort basis.
- The Customer shall not have any claim against the Bank in an event of any loss/damage suffered by the Customer as a consequence of the inaccurate information provided to the Bank.
- The Customer confirms that the monies deposited or which may be deposited from time to time into the account belongs to him/her/them.
- The Customer further understands and acknowledges that the Bank is entitled to information with regard to the source of any monies that are deposited by him/her/them into their account and that he/she/they shall, upon demand, without demur or dispute, inform the Bank of any such source of monies.

9. Termination:

- The Customer may request for termination of the Internet Banking Services anytime by giving a written notice of at least 15 (fifteen) working days to the Bank. The Customer will remain responsible for any transactions made on his/ her/ their/ its Account through Internet Banking Services prior to termination of Internet Banking Services
- Notwithstanding the termination of the Internet Banking Services, the Customer shall remain accountable for all the transactions made prior to any such termination on the Account.
- The Bank may, without prior notice, suspend the Internet Banking Services at any time during which any maintenance work or repair is required to be carried out or in case of any emergency or for security reasons, which require the suspension of the Internet Banking Services.
- The closure of all the Account of the Customer will automatically terminate the Internet Banking Services.
- The Bank may suspend or terminate Internet Banking Services without prior notice if the Customer has breached these terms and conditions or the Bank learns of the death, bankruptcy or lack of legal capacity of the Customer.
- Except as otherwise provided by the applicable law or regulation, the Bank reserves the right to terminate the Internet Banking Services and/or expand, reduce or suspend the transactions allowed using the same, change the process and transaction limits associated with this Internet Banking Services based on security issues, at any time, without any prior notice to the Customer.

10. Disclaimers:

- The Bank shall be absolved of any liability in case:
- The Customer fails to avail the Internet Banking Services due to force majeure conditions including but not limited to not being in the required geographical range or any other reason including natural calamities; legal restraints any technical lapses in the telecommunication network or any other reasons beyond the control of the Bank.
- The Bank has acted in good faith on any transaction instructions received from the Customer.
- There is any unauthorized use of the Customer's Password, or Customer ID or for any fraudulent, duplicate or erroneous transaction instructions given by use of the Customer's Password or Customer ID.
- There is loss of any information during processing or transmission or any unauthorized access by any other person or breach of confidentiality.
- The Bank makes no warranty or representation of any kind in relation to the system and the network or their function or performance or for any loss or damage whenever and howsoever suffered or incurred by the Customer or by any person resulting from or in connection with the usage of Internet Banking Services.
- The Bank, its employees, agent or contractors, shall not be liable for and in respect of any loss or damage whether direct, indirect or consequential, including but not limited to loss of revenue, profit, business, contracts, anticipated savings or goodwill, loss of use or value of any equipment including software, whether foreseeable or not, suffered by the Customer or any person howsoever arising from or relating to any delay, interruption, suspension, resolution or error of the Bank in receiving and processing the request and in formulating and returning responses or any failure, delay, interruption, suspension, restriction, or error in transmission of any information or message to and from the telecommunication equipment of the Customer and the network of any service provider and the Bank's system or any breakdown, interruption, suspension or failure of the telecommunication equipment of the Customer, the Bank's system or the network of any service provider and/or any third party who provides such services as is necessary to provide the Internet Banking Services.
- Notwithstanding anything in the contrary provided in this terms and conditions, the Bank shall not be involved in or in any way liable to the Customer for any dispute between the Customer and a cellular services provider or any third party service provider (whether appointed by the Bank in that behalf or otherwise).
- Any loss incurred by the Customer due to use of the Internet Banking Service by any other person with an express or implied permission of the Customer.
- The Bank shall not be liable for any loss suffered by the Customer due to disclosure of the personal information to a third party by the Bank, for reasons inclusive but not limited to participation in any telecommunication or electronic clearing network, in compliance with a legal directive, for statistical analysis or for credit rating.
- Any bill payment made through the Internet Banking Services shall take 3 working days to get processed. The customer should ensure that payment is made at least 3 working days before the due date else, the payment might be rejected by the biller or a late payment fee might be levied by the biller. The Bank bears no responsibility in such cases of late payment or late payment fees levied by the biller.

11. Governing Law and Jurisdiction:

- The construction, validity and performance of these Terms and Conditions shall be governed in all respects by the laws of India.
- The parties hereby submit to the exclusive jurisdiction of the competent courts at Bengaluru, India which shall have jurisdiction in the matter to the exclusion of any other courts, irrespective of whether such other courts have similar jurisdiction in the matter.
- The Bank is absolved of any liability arising, direct or indirect, for non-compliance with the laws of any country other than India where the Internet Banking Service is accessible.

12. Mode Of Operations (MOP) grid:

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