



Terms and Conditions for Cash and/or Cheque Deposit

1. The deposited items, cash notes / coins / cheque / manager's cheque / demand draft / pay order, are received at the time of deposit and processing is subject to verification. All items for deposit are accepted by the Bank on the understanding that the depositor assumes full responsibility for the genuineness and correctness of all signatures and endorsements appearing thereon.
2. Cheque(s) processing is subject to clearing and the proceeds will be credited to the account accordingly.
3. The Bank acts only as the depositor's collecting agent and assumes no responsibility for realization of the deposited items, cash notes / coins / cheque / manager's cheque / demand draft / pay order, and the Bank and is not liable for loss, damage or delay however caused.
4. If a cheque is processed and proceeds are credited to the account, however, the Drawee Bank returns the cheque to the Bank at any time on the grounds of the cheque being forged or for any other reason, the Bank is entitled to debit the account with the deposited proceeds amount and/or also recover the associated fee and charges.
5. The Bank is not responsible for any loss or delay in collection of cheque, which may be caused for any reason beyond the Bank's control, or due to any act, omission, negligence, default, failure or insolvency of any correspondent agent or sub-agent or their employees.
6. The Bank, at its sole discretion, may refuse acceptance and/or collection of the deposited items, cash notes / coins / cheque / manager's cheque / demand draft / pay order, without assigning any reason.
7. The Deposit Slip is only an acknowledgement of the deposit for the depositor's convenience.
8. This Deposit Slip is not valid unless it is authenticated by an authorized official of the Bank.
9. The Bank reserves the right to (i) debit the account, under advice, with items credited (and with charges, interest, if any) but subsequently returned unpaid, and (ii) alter the deposit slip in the event of a subsequent unsatisfactory verification.
10. The Bank accepts no responsibility and will not be liable for any loss or damage for any service failures or disruptions (including but not limited to, loss of data) attributable to a systems or equipment failure or due to reliance by the Bank on third party products or interdependencies including, but not limited to, electricity or telecommunications. The Bank accepts no liability or responsibility for the consequences arising out of the interruption of its business by Acts of God, riots, civil commotions, insurrections, wars, or any other causes beyond its control, or by any strikes or lockouts.