

## **Terms and Conditions for Mobile Banking Application:**

### **Eligibility:**

<b>Sr. No</b>	<b>Type of Account</b>	<b>Constitution</b>	<b>Mode of Operation</b>	<b>Who is eligible for Mobile Banking</b>
1	Saving Account	Single	Single	The account holder
2	Saving Account	Joint	Either or Survivor	As per choice of all account holders. Application to be signed jointly.
3	Current Account	In the name of Self	Single	The Account holder
4	Current Account	In the name of firm -	Single	The Account holder
5	Current Account	Partnership Firm	Any one partner	The person authorized to operate. All account holders will sign the application.
6	Cash Credit Type	In the name of Self	Single	The Account holder
7	Cash Credit Type	In the name of firm -	Single	The Account holder
8	Cash Credit Type	Partnership Firm	Anyone partner	The person authorized to operate. All account holders will sign the application.
9	Saving Account	HUF	Single operated	HUF customer will be allowed by obtaining consent in writing of all co-parseners. In case of Minor, Natural Guardian Should Sign
10	Saving Account	HUF	Jointly operated	HUF customer will be allowed by obtaining consent in writing of all co-parseners. In case of Minor, Natural Guardian Should Sign
11	Current Account	Private limited Company	Director Operated	Private Limited Company can obtain Mobile Banking services by Providing Company Board Resolution with effect that designated Director will operate Mobile banking along with consent in writing of all Directors.

**Non Eligibility:**

<b>Sr. No</b>	<b>Type of Account</b>	<b>Constitution</b>	<b>Mode of Operation</b>	<b>Who is not eligible for Mobile Banking</b>
1	Saving Account	Joint	Jointly	NOT eligible
2	Saving Account	Minor	Single	NOT eligible
3	Current Account	Partnership Firm	Jointly operated	NOT Eligible
4	Cash Credit Type	Partnership Firm	Jointly operated	NOT Eligible

\*\*Accounts where mode of operation is "joint" and also accounts in the name of minor below the age of 18 years or where minor is a joint account holders are not eligible for **PPCO** Mobile Banking App.