## Digital Lending – Safeguards for Digital Banking

a) Register your mobile number and email with the Bank to get instant alerts;

b) Customers shall download the Bank's banking applications only from authorized app stores.

c) Customers shall select a strong, unique password for accessing the application.

d) Customers shall regularly check for updates and security enhancements on the official app store to benefit from the latest features and security patches.

e) Customers shall use a secure and private network connection when accessing any Banking application. Accessing the application using Public Wi-Fi networks must be avoided to prevent unauthorized access.

f) Customers must always log out of the banking applications after each session.

g) Change your online banking password/ PIN, Block your Debit/ Credit card immediately, if it is lost or stolen.

h) Immediately report any lost or stolen debit/credit cards to your bank.

i) Customers shall use a secure and private network connection when accessing the any Banking application. Accessing the application using Public Wi-Fi networks must be avoided to prevent unauthorized access.

j) Do not store important banking data on mobile, email, wallet or purse.

k) Do not share your card details, password, PIN, OTP, CVV, UPI PIN etc. with any one.

l) Be vigilant about emails, SMS, or calls that ask for personal banking information.

## Transaction Management:

1) **Debit Card Management Module has been provided in Mobile Banking and Internet Banking Applications to:-**

   a. Block and unblock Credit Card.
   b. Set transaction limits.
   c. Hotlist Debit Card.
   d. Manage services like Ecommerce, Contactless and International transactions etc.

2) **Credit Card Management Module has been provided in Mobile Banking and Internet Banking Applications to:-**

   a. Block and unblock Credit Card.
   b. Modify Credit Card limits.
   c. Hotlist Credit Card.

       d. Manage services like Ecommerce, Contactless and International transactions etc.

3) The transaction limits of various digital payments like BBPS, Fixed Deposits, IMPS, NEFT, RTGS, Within Bank Transfer can be managed etc through Mobile Banking and Internet banking can be directly managed through respective applications within the already approved limits.

4) For increasing transactional limits above default, the customer may contact his branch.

## Safeguards for customer liability in unauthorized transaction:-

To safeguard against customer liability in unauthorized transactions, the most important step is to report any suspicious activity to your bank immediately upon becoming aware of it, as the Bank will only hold you liable for transactions occurring before the notification of the unauthorized activity; additionally, ensure you practice good security measures like protecting your passwords and PINs, and be vigilant about potential phishing attempts.

- Report the wrong transfer immediately to your bank.
- Banks will attempt recovery but need the recipient's consent.
- If the recipient refuses to return the funds, legal action may be required.
- You can escalate complaints to the Banking Ombudsman or police if needed.
- Always verify account details before confirming transactions to prevent errors.