



### (B) Mobile Banking (SIB Mirror+)

**User/s to whom SIB Mirror+ service to be granted:** (Following authorized person is permitted by the Board Resolution/Mandate/Joint letter by Partners, to transact/View/ Submit All Financial/ Non-Financial Requests on the operative Accounts listed below belonging to the Company/Corporation/Firm/LLP/ Trust/Society/Association/ Club/Others)

Name of signatory Authorized to use mobile Banking Service:  .....	Access right Required	
	View only	View & Transaction
	Yes/No	Yes/No

#### View right

Enabling Mobile Banking in Customer ID will extend view facility to all accounts under the Customer ID. Mobile Banking can only extended to mobile number registered in Customer ID.

#### Accounts for Transaction Right (Mention Account no. separately)

1.	2.	3.	4.
5.	6.	7.	8.

I/We confirm that the mandate from the competent authority has been obtained for the corporate user(s) for operating our accounts and transaction through Mobile Banking services of SIB. The copy of the Board resolution/Letter of Mandate on the Letter Head is enclosed.

**Authorized Signatories Name & Designation**

**Signature with Seal**

#### DECLARATION

We affirm, confirm and undertake that, we have read and understood the "Terms and Conditions" for usage of the Mobile/Internet Banking of The South Indian Bank Ltd. (hereinafter referred to as "SIB") and We are aware of the nature of services offered by SIB through Mobile/Internet Banking and charges applicable, as set forth in SIB's Website and We agree to adhere to all the terms & conditions of opening/applying/maintaining/operating (as applicable) for usage of Mobile/Internet Banking of SIB as may be in force from time to time and the same may be amended from time to time. I/We agree that the existing limits for online fund transfer may change from time to time at the discretion of the bank. We further authorize SIB to debit our Account(s) towards any charges for Mobile/Internet Banking. I/We agree to be bound by the said Terms & Conditions.

We declare that all the particulars and information given in this application form (and all documents referred or provided therewith) are true, correct, complete and up-to-date in all respects and we have not withheld any information. We understand that certain particulars given by us are required by the operational guidelines governing banking companies. We agree and undertake to provide any further information that SIB may require.

We agree and understand that SIB reserve the right to reject any application or block the Mobile/Internet Banking facility to any account or withdraw the Mobile/Internet Banking service without assigning any reason. We agree and understand that SIB reserve the right to retain the application forms, and the documents provided therewith, including photographs, and will not return the same to us.

We authorize SIB or their agents to make references and enquiries which SIB or its agents consider necessary in respect of or in relation to information in this application/further applications. We hereby agree and authorize SIB or their agents to exchange, share or part with all the information, data or documents relating to my/our application to other Banks/Financial Institutions/Credit Information Bureaus/Agencies/Statutory Bodies/such other persons SIB or its agents may deem necessary or appropriate as may be required for use or processing of the said information/data by such person/s or furnishing of the processed information/data/ products thereof to other Banks/Financial Institution/Credit providers/users registered with such persons and shall not hold SIB or its agents liable for use of this information.

We hereby understand and accept that SIB Mobile banking access will be extended to all accounts under Customer ID. Any exclusion of account/s shall be intimated specifically to the Parent Branch.

Authorized Signatories Name & Designation  
Place:

Authorized Signature/s with Seal

Date:

- Note:
1. Authorized Signatory means those person(s) who are authorized to operate the account.
  2. Authorized SIB Mirror+ User means person/s who has been authorized to access SIB Mirror+ vide Resolution/Mandate
  3. A separate Resolution (in the case of Companies, LLP, TASC etc.)/Mandate (in the case of firm etc.) is required for using "SIB Mirror+/SIBerNet" Services.
  4. Terms & Conditions of SIB Mirror+/SIBerNet form part of this Application

#### For Office Use

Signature/s and Contact detail/s of Authorized Signatories/Users given in application are Valid/Verified. Account Mode of Operation in Partnership deed/ Trust deed/ Articles of association, etc. verified and no contradictions found in the Resolution/Mandate submitted with this application form. We hereby confirm that the above account is one in which full formalities relating to KYC and AML guidelines are complied with and there is no adverse comment about the account in KYC audit and all accounts mentioned above are operated by the same Authorized Signatory (ies). Any change in mode of operation / Authorized Signatory (ies) will be intimated to the HO with proper documents in time.

**RM Signature with Seal and Sign code**

## Specimen of Board Resolution for Corporate Customer

*(To be obtained in the letter head of the of Limited Companies, Trusts, LLP and other Corporate entities)*

**Resolved** that the Company/LLP/Association/Trust/Society do avail the “**SIB Mirror+/Corporate SIBerNet**” the Mobile/Internet Banking service for the accounts opened / to be opened with SIB Ltd. at their various Branch (es) and the Company/LLP/Association/Trust/Society do accept such terms, regulations, conditions, stipulations laid down by SIB Ltd., in the Terms & Conditions governing the Mobile/Internet Banking services. Resolved that the following authorized signatories namely, **(NAME OF THE SIGNATORIES WHO HAVE SIGNED THE RESOLUTION)**

Shri.....

be and hereby singly/jointly authorized to convey to SIB Ltd. acceptance on behalf of the Company/LLP/Association/Trust/Society of the terms and conditions contained in the application form or on the Website and agree to such changes and modifications in the said terms and conditions as may be suggested by SIB Ltd. or, nominate, substitute, revoke and vary mandate etc. from time to time and to execute such deeds, documents and other writings as may be necessary or required for this purpose.

**Resolved** that the aforesaid terms and conditions be and are hereby approved and accepted, and the authorized signatories be and are hereby severally authorized to accept such modifications therein as may be suggested by SIB Ltd.

**Resolved** further that the below authorized signatories namely

Shri.....

are authorized to operate on behalf of the company through “**SIB Mirror+/Corporate SIBerNet**” Mobile/Internet Banking service on the Company/LLP/Association/Trust/Society accounts including by causing a debit balance in Company/LLP/Association/Trust/Society account(s) with SIB Ltd. and/or continually operate the account(s) even when overdrawn, as per the authority to be given in this regard.

**(Optional Part for online bill payment/e-commerce transactions in case of joint accounts – For Corporate SIBerNet only)**

Resolved further that, authorized signatory, Shri..... is authorized to operate and make Shopping mall payments (Online Bill payments / E-commerce) through Corporate SIBerNet facility of SIB Ltd. and is the only person authorized to initiate and authorize Shopping mall payment through SIBerNet.

**(Optional Part for issuing User ID to company staff who is not an Authorized Signatory – For Corporate SIBerNet only)**

Resolved further that, staff of the Company/LLP/Association/Trust/Society Shri..... Employee number....., is authorized to view, operate and initiate all transactions in all accounts through Corporate SIBerNet facility of SIB Ltd. and is KYC complied. However, facilities such as transaction approval, cheque book request, DD request and Message center facility shall be restricted.

**Resolved** further that the below mentioned person/s is/are authorized to operate “**Corporate SIBerNet**” Internet banking service with prescribed operational right, receive SMS and Email alerts, view account/s, transact financial and Non-financial transactions on behalf of the Company/LLP/Trust/Association/Society while performing Financial and Non-Financial activities.

Name of the Signatory/User	Account access right-View(V)/ Transaction(T)	Mobile Number	Email ID	Signature

**Resolved** further that the below mentioned person is authorized to operate “**SIB Mirror+**” Mobile banking service with prescribed operational right, receive SMS and Email alerts, view account/s, transact financial and Non-financial transactions on behalf of the Company/LLP/Trust/Association/Society while performing Financial and Non-Financial activities.

Name of the Signatory/User details of person requested for Mobile Banking	Account access right-View(V)/ Transaction(T)	Mobile Number	Email ID	Signature

**Resolved** further that, the Company/LLP/Trust/Association/Society does agree to hold SIB Ltd. harmless and their interest protected on account of it executing such instructions by the authorized signatories.

**Resolved** further that the bank shall not be responsible for any failure or malfunction of Mobile/Internet banking facilities, or any other circumstances beyond its control. The bank shall not be responsible for any dispute consequential or indirect, loss or damage arising from or related to the use of Mobile/Internet banking service. The Company/LLP/Trust/Association/Society shall be solely responsible for all the transactions affected by the use of Mobile/Internet banking service. We the Company/LLP/Trust/Association/Society shall indemnify the bank for any unauthorized use of Mobile/Internet banking service.

Further, Resolved that in case of any change in the above authorized signatories through a valid Resolution, such newly constituted authorized signatories are severally authorized to accept on behalf of the Company/LLP/Trust/Association/Society of the terms and conditions governing the “**SIB Mirror+/Corporate SIBerNet**” and agree to such changes and modifications in the said terms and conditions as may be suggested by SIB Ltd. or, nominate, substitute, revoke and vary mandate etc. from time to time and to execute such deeds, applications, documents and other writings as may be necessary or required for continued access to “**SIB Mirror+/Corporate SIBerNet**”.

**Resolved** further that Chairman of the Board/Company Secretary of the Company/ Designated partner (in case of LLP) be and is hereby authorized to furnish a copy of the resolution certified as true to SIB Ltd.

Authorized Signatories Name

Authorized Signature/s with Seal

[Company seal]

(Note: For jointly operated accounts e-commerce facility can be allowed exclusively for one user, name of the user to be mentioned in the optional part of resolution as well as in the indemnity bond (authorized representative's name) to whom the e-commerce facility to be assigned.)

## Specimen of Letter of Mandate

(To be obtained in the letter head of the Partnership Firm, HUF & other unincorporated bodies)

To,

The South Indian Bank Ltd,

.....

We..... having permanent address at..... (herein after referred to as Firm/HUF) request you to allow **“SIB Mirror+/Corporate SIBerNet”**, the Mobile/Internet Banking service for the accounts opened / to be opened with SIB Ltd. at their various Branch(es) and the Firm/HUF do accept such terms, regulations, conditions, stipulations laid down by SIB Ltd. in the Terms & Conditions governing the Mobile/Internet Banking services. The following authorized signatories namely,

**(NAME OF THE SIGNATORIES WHO HAVE SIGNED THE MANDATE)**

Shri.....

be and hereby singly/jointly authorized to convey to SIB Ltd. acceptance on behalf of the Firm/HUF of the terms and conditions contained in the application form or on the Website and agree to such changes and modifications in the said terms and conditions as may be suggested by SIB Ltd. or, nominate, substitute, revoke and vary mandate etc. from time to time and to execute such deeds, documents and other writings as may be necessary or required for this purpose.

We hereby approve and accept the aforesaid terms and conditions and the authorized signatories be and are hereby severally authorized to accept such modifications therein as may be suggested by SIB Ltd. The below authorized signatories namely,

Shri.....

are authorized to operate on behalf of the Firm/HUF through **“SIB Mirror+/Corporate SIBerNet”**, the Mobile/Internet Banking service on the Firm/HUF accounts including by causing a debit balance in Firm/HUF account(s) with SIB Ltd. and/or continually operate the account(s) even when overdrawn, as per the authority given in this regard. The firm does agree to hold SIB Ltd. harmless and their interest protected on account of it executing such instructions by the authorized signatories.

**(Optional Part for online bill payment/e-commerce transactions in case of joint accounts – For Corporate SIBerNet only)**

We hereby authorize Shri..... to operate and make Shopping mall payments (Online Bill payments / E-commerce) through Corporate SIBerNet facility of SIB Ltd. and is the only person authorized to initiate and authorize Shopping mall payments through SIBerNet on behalf of the firm.

**(Optional Part for issuing User ID to staff of firm who is not an Authorized Signatory – For Corporate SIBerNet only)**

We hereby authorize staff of our firm Shri ....., Employee number ..... to view, operate and initiate all transactions in all accounts through Corporate SIBerNet facility of SIB Ltd. and is KYC complied. However, facilities such as transaction approval, cheque book request, DD request and Message center facility shall be restricted.

We hereby approve that the below mentioned person/s is/are authorized to operate **“Corporate SIBerNet”** Internet banking service and receive SMS and Email alerts on behalf of the Firm/HUF while registering an external payee for NEFT/RTGS/IMPS transactions and view account/s, transact financial and Non-financial transactions on behalf of the Firm/HUF.

Name of the Signatory/User	Account access right- View(V)/ Transaction(T)	Mobile Number	Email ID	Signature

We hereby approve that the below mentioned person/s is/are authorized to operate **“SIB Mirror+”** Mobile banking service and receive SMS and Email alerts on behalf of the Firm/HUF while registering an external payee for NEFT/RTGS/IMPS transactions and view account/s, transact financial and Non-financial transactions on behalf of the Firm/HUF.

Name of the Signatory/User details of person requested for Mobile Banking	Account access right- View(V)/ Transaction(T)	Mobile Number	Email ID	Signature

We further agree that the bank shall not be responsible for any failure or malfunction of Mobile/Internet banking facilities, or any other circumstances beyond its control. The bank shall not be responsible for any dispute consequential or indirect, loss or damage arising from or related to the use of Mobile/Internet banking service. We shall be solely responsible for all the transactions affected by the use of Mobile/Internet banking service. We the Firm/HUF shall indemnify the bank for any unauthorized use of Mobile/Internet banking service.

Any of the partners of the Firm/Karta of the HUF be and is hereby authorized to furnish a copy of the letter certified as true to SIB Ltd. **(To be signed by all the Partners along with for Seal)**

Authorized Signatories Name

Authorized Signature/s with Seal

(Note: For jointly operated accounts e-commerce facility can be allowed exclusively for one user, name of the user to be mentioned in the optional part of letter of mandate as well as in the indemnity bond (authorized representative's name) to whom the e-commerce facility to be assigned.

## INDEMNITY BOND

*(To be executed on stamp paper of requisite value as per state Law, for allowing online bill payment/ E-commerce through Corporate SIBerNet for jointly operated corporate A/c by a single person. Name of authorized representative must be the user who is empowered by resolution/letter of mandate in the optional part/for allowing Mobile Banking facility-SIB Mirror+ for Trust, Association, Society, Club operated by a single person)*

THIS INDEMNITY BOND is executed on this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_ by M/s. \_\_\_\_\_, having registration number \_\_\_\_\_ and registered office at \_\_\_\_\_, represented through its authorized representative \_\_\_\_\_, empowered vide resolution dated \_\_\_\_\_ (hereinafter called the "Indemnifier", which expression shall unless repugnant to the context or meaning thereof include its successors and assigns and all persons deriving/ claiming title there under)

IN FAVOR of The South Indian Bank Ltd, a banking company within the meaning of the Companies Act, 1913 and having its Registered Office at "SIB House, T. B. Road, Mission Quarters, Thrissur" (hereinafter referred to as the "Bank" which expression shall unless repugnant to the context or meaning thereof include its successors and assigns).

WHEREAS the Indemnifier holds \_\_\_\_\_ account with the Bank/ Indemnifier wishes to open a \_\_\_\_\_ account with bank and has approached and requested the Bank, to grant them with the internet banking facility named as SIB Mirror+/Corporate SIBerNet.

WHEREAS the Bank has considered to grant the SIB Mirror+/Corporate SIBerNet facility to the Indemnifier.

NOW THIS INDEMNIFY WITNESSETH AS FOLLOWS:

In consideration of the Bank having agreed to extent the SIB Mirror+/Corporate SIBerNet facility to us, we hereby undertake and agree to indemnify and hold harmless the Bank, its directors, officers and employees from and against any dispute consequential or indirect, loss or damage arising from or related to the use of SIB Mirror+/Corporate SIBerNet. We shall be solely responsible for all the transactions affected by the use of SIB Mirror+/Corporate SIBerNet facility and that we shall indemnify the Bank at all times and save harmless from and against all claims, losses, damages, costs, liabilities, charges and expenses incurred, suffered or made to be paid by the Bank and against all demands, actions, suits and proceedings made filed instituted against the Bank in connection with or arising out of or relating to the transactions performed by the authorized signatories using SIB Mirror+/Corporate SIBerNet. We hereby confirm and agree that the Bank shall not be responsible to verify the authenticity of the transaction carried out through SIB Mirror+/Corporate SIBerNet and shall not be responsible for the consequences arising there from.

This indemnity shall be a continuing indemnity and shall remain in force forever.

IN WITNESS WHEREOF, the indemnifier represented by its duly authorized representative have signed, sealed and delivered this indemnity on the day, month and year first above written.

INDEMNIFIER

WITNESS:

- 1.
- 2.