

अंतरण की निबंधन एवं शर्तें TERMS & CONDITIONS OF TRANSFER

1. ग्राहक अपने द्वारा जारी भुगतान आदेश में दिए गए विवरण की शुद्धता के लिए उत्तरदायी होगा एवं भुगतान आदेश में किसी त्रुटि के कारण होने वाली किसी हानि के लिए बैंक को क्षतिपूर्ति करने के लिए जबाबदेह होगा ।
2. ग्राहक बैंक द्वारा भुगतान आदेश के निष्पादन के लिए प्रयोज्य अपने खाते में पर्याप्त निधि की उपलब्धता सुनिश्चित करेगा । हालाँकि जब बैंक ग्राहक के खाते में पर्याप्त निधि की अनुपलब्धता के बिना भुगतान आदेश निष्पादित करता है तो ग्राहक भुगतान आदेश के अनुसरण में बैंक द्वारा निष्पादित आरटीजीएस के लिए खाते से नामे गई राशि का भुगतान ग्राहक ब्याज सहित प्रभार के साथ बैंक को करने लिए बाध्य होगा ।
3. ग्राहक एतद् द्वारा उनके द्वारा जारी किसी भुगतान आदेश को बैंक द्वारा निष्पादित करने हेतु उनके द्वारा उपगत बैंक की किसी देनदारी के लिए अपना खाता नामे करने के लिए बैंक को अधिकृत करता है ।
4. ग्राहक इससे सहमत है कि बैंक द्वारा निष्पादित करने पर भुगतान आदेश अपरिवर्तनीय हो जाएगा ।
5. ग्राहक द्वारा जारी भुगतान आदेश तब तक बैंक पर बाध्यकारी नहीं होगा, जब तक कि वह बैंक द्वारा स्वीकार नहीं किया गया हो एवं ग्राहक को भुगतान आदेश का अधपन्ना प्राप्त नहीं हो गया हो ।
6. बैंक सिस्टम के बंद होने / कनेक्टिविटी नहीं रहने से होने वाले विलंब, बैच प्रोसेसिंग पूर्वता या इलेक्ट्रॉनिक संदेश के ट्रांसमिशन, सुपुर्दगी में देरी व या इलेक्ट्रॉनिक संदेश की सुपुर्दगी न होने अथवा ट्रांसमिशन या उसकी सुपुर्दगी में किसी गलती, भूल अथवा त्रुटि, किसी भी कारण से संदेश के अर्थ को समझने में त्रुटि अथवा गलत व्याख्या अथवा गंतव्य बैंक की कार्यवाही या किसी ऐसी कार्यवाही या घटना, जो नियंत्रण के बाहर हो, के कारण उत्पन्न क्षति के लिए जिम्मेदार नहीं होगा ।
7. धन प्रेषक द्वारा भुगतान संबंधी सभी निर्देशों की सावधानीपूर्वक जांच की जानी चाहिए। आरटीजीएस नियमों के अनुसार हिताधिकारी के नाम में मिलान नहीं होने के बावजूद निधि को गंतव्य खाता में जमा किया जाना है । बैंक ऐसी विसंगति से उत्पन्न किसी क्षति के लिए दायी नहीं होगा ।
8. निर्दिष्ट समय के बाद प्राप्त संदेश अगले कार्यदिवस में भेजे जाएंगे ।
9. यदि ट्रेजरी शाखा में क्रेडिट अधिसूचना की प्राप्ति के दिन गंतव्य केंद्र पर बैंकिंग अवकाश है, तो धनराशि लाभार्थी के खाते में पिछले कार्य दिवस के मूल्य दिनांक के साथ अगले कार्य दिवस में जमा की जाएगी।
 1. The customer shall be responsible for the accuracy of the particulars given in this payment order issued by him and shall be liable to compensate the Bank for any loss arising on account of any error in his payment order.
 2. The customer shall ensure availability of funds in his account properly applicable to the payment order by the Bank. Where however the Bank executes the payment order without properly applicable funds being available in the customer's account, the customer shall be bound to pay to the Bank the amount debited to his account for which RTGS was executed by the Bank pursuant to his payment order, together with the charges including interest payable by the Bank.
 3. customer hereby authorizes the Bank to debit to his account any liability incurred by him to the Bank for execution by the Bank of any payment order issued by him.
 4. The customer agrees that the payment order shall become irrevocable when the Bank executes it.
 5. No payment order issued by the customer shall be binding on the Bank until the Bank has accepted it and issued the counterfoil of the payment order to the customer.
 6. The Bank shall not be liable for any loss of damage arising or resulting from delay due to shut down/non-connectivity of the system or due to batch-processing taking precedence or any delay in transmission, delivery or non-delivery of Electronic message or any mistake, omission, or error in transmission or delivery thereof or in deciphering the message from any cause whatsoever or from its misinterpretation received or the action of the destination Bank or any act or event beyond control.
 7. The remitter should check all payment instructions carefully. As per RTGS rules, funds are to be credited to destination account number given even if the name of the beneficiary does not tally. The Bank shall not be liable for any loss of damage arising or resulting from such discrepancy.
 8. Messages received after cut-off time will be sent on the next working day.
 9. If there is a banking holiday at destination center on the day of the receipt of the credit notification at the Treasury Branch, the funds will be credited to the account of the beneficiary on the next working day with value date of the previous working day.

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