



NADIA DISTRICT CENTRAL COOPERATIVE BANK LIMITED

REGD. OFFICE: M.M.GHOSH STREET, KRISHNAGAR, NADIA, PIN - 741101

(E-Mail : ndccbldt@nadiadccb.com/ atm@nadiadccb.com) :: (Phone : 03472- 252394/252683/256771)

Memo No. 1600

Date : 24/02/2025

CIRCULAR

This is to circulate to all concerned that the Mobile Banking App has been placed in Google Play store with App name "nMobile" for the greater interest of the Bank.

In this regard, to activate the same, all Branch Managers / Managers in Charge / Accountants are requested to ensure the following criteria: -

1. The individual Account Holder who is willing to activate the facility of the mobile banking shall apply in the prescribed format (enclosed) which must be properly verified by the Branch Manager / Manager in Charge / Accountant.
2. Mobile Linking with the Account Number is mandatory.
3. Minimum Balance in the respective accounts should be maintained properly.

Upon fulfilling of all the above criteria, the mobile banking facility shall be activated for the applicant.

This circular has immediate effect.


24/02/2025
Chief Executive Officer
Nadia District Central Cooperative Bank Ltd
Krishnagar, Nadia.

Nadia District Central Cooperative Bank Ltd

Encl.

1. Application from for Individual Customers.
2. Operational Guidelines for Mobile Banking Services.

Memo No. _____/_____

Copy forwarded for information and taking necessary action.

1. The Chairman, Nadia District Central Cooperative Bank Ltd.
2. The Field Executive Officer, Nadia District Central Cooperative Bank Ltd.
3. AGM (Admin / Accounts / Loan), Nadia District Central Cooperative Bank Ltd.
4. The Branch Manager / Manager in Charge / Accountant, All Branch / Head Office, directed to act accordingly.
5. The Filed Officer / Supervisor / Assistant, All Branch, directed to assist Branch Manager / Manager in Charge / Accountant, in all respect to activate the Mobile Banking facility for the applicants.
6. IT Cell / SHG Cell / Accounts Section / Loans Section, H.O. Nadia District Central Cooperative Bank Ltd.


24/02/2025
Chief Executive Officer
Nadia District Central Cooperative Bank Ltd
Krishnagar, Nadia.

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Operational Guidelines for Mobile Banking Services

A. Procedure for the registration of customers for Mobile Banking Services.

Pre-Registration Process:

The services shall be restricted only to customers of banks and/or holders of debit cards issued only for Indian Rupee based domestic services as per the extant Reserve Bank of India guidelines. For App based process, user has to download and install the Mobile Banking Application (nMobile) from Google Play Store. Initially, the Application will be available at Google Play only. Subsequently, the same may be available at App Store (iOS) also. The guidelines issued by Reserve Bank of India on “Know Your Customer (KYC)”, “Anti Money Laundering (AML)” and “Combating the Financing of Terrorism (CFT)” from time to time would be applicable to mobile based banking services also.

Basic Registration Flow:

The registration process will be as below:

Mobile Number Registration

- i. A customer is required to register him/herself to Mobile Banking System. To provide easy registration, customers will have the option to register themselves for the service.
 - a) For new customers, the account opening form will have clear and distinct option for mobile banking. The mobile numbers, if opted for the service, of the customers will be linked to the accounts concerned, where all SMS alerts will be sent to the customers for any transactions / operations.
 - b) For existing customers, desire and opt for the mobile banking service and already have their mobile number registered / linked with their accounts, those mobile numbers will be registered for mobile banking.
 - c) For existing customers, desire and opt for the mobile banking service and do not have their mobile number registered / linked with their account, they will be guided to provide link their mobile numbers with their accounts for mobile banking services
- ii. Customers will be registered for the service through Mobile numbers linked with their accounts vide OTP.
- iii. On completion of successful registration, customer will have to generate MPIN required for login into the system and transact afterwards.
- iv. After accessing the application, the full details of the Terms and Conditions of the service offered by the bank shall be displayed only for first time, and after accepting the terms and conditions, application will take customer to the next page.
- v. Mobile Number and MPIN are required to Login.

:-: Nadia District Central Co-operative Bank (Ltd.) your own bank in the district :-:

Chief Executive Officer
Nadia District Central Cooperative Bank Ltd
Krishnagar, Nadia.



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- vi. System validates Login details. If credentials are successful, then user will be allowed to use facilities of Mobile Banking Application.
- vii. Help will be provided for all the mobile banking options.

B. Method of Authentication of Transactions.

Transaction Authentication Methods: -

- i. All mobile banking transactions will be permitted only by validation through SIM / Mobile No. and MPIN.
- ii. End to end encryption of the MPIN will be considered; i.e. MPIN will not be in clear text anywhere in the network.
- iii. The MPIN will be stored in a secure environment.


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Krishnagar, Nadia.