

Terms of use

Your use of this Kokan Mercantile Coop Bank Ltd Website is subject to the conditions and qualifications described below. By using this website, you agree to accept such conditions and qualifications.

I understand and accept that Kokan Mercantile Coop Bank Ltd , the Bank maintains the website (<https://www.kokan.bank.in>) going ahead referred to as ("the Site" or "the bank website") to provide visitors with information about the Bank, its services and products and to facilitate communication with the Bank, and availing its services. I also accept that visitors to the Site are required to read the below terms, and use of the Site constitutes, my acceptance and agreement to be bound by such terms, and the changes therein to the Website Usage Terms from time to time, relating to my usage of the website as communicated and made available on the Bank's website.

I am aware and accept that all information, contents, materials, products (including, but not limited to text, content, photographs, graphics, video and audio contents) on the website is property of Bank. I understand and accept that all information submitted by me through the Bank's Website shall be deemed to be the property of the Bank and (the Bank shall be free to use any ideas, concepts, knowhow or techniques provided by me at the Site, in any manner whatsoever).

I (User) shall not do any of the following:

1. Defame, abuse, harass, stalk, threaten or otherwise violate the legal rights (such as rights of privacy and publicity) of other, publish, post ,distribute or disseminate any defamatory, infringing, obscene, indecent or unlawful material or information.
2. Upload or attach files that contain software or other material protected by Intellectual Property Laws (or by rights of privacy or publicity) unless the User owns or controls the rights thereto or has received all necessary consents also attach files that contain viruses, corrupted files, or any other similar software or programmes that may damage the operation of another's computer.
3. Delete any author attributions, legal notices or proprietary designations or labels in any file that is uploaded.
4. Falsify the origin or source of software or other material contained in a file that is uploaded.
5. Advertise or offer to sell any goods or services or conduct or forward surveys, contents, or chain letters.

6. Download any file posted by another user or a Forum that you know, or reasonably should know, that cannot be legally distributed in such manner.
7. I agree that I shall not copy, reproduce, sell, redistribute, publish, enter into a database, displays, perform, modify, transmit, license, create derivatives form, transfer or in any way exploit any part of any information, contents, materials, services available from or through the Bank's Website, except that which I may download for my own personal, non-commercial use.
8. I agree that I will not use the Bank's Website for any purpose that is unlawful or prohibited by these Website Usage Terms. I also agree that I will not use the Bank's Website in any manner that could damage, disable or impair the Website or interfere with any other party's use or enjoyment of the Website.
9. I understand and accept that not all the products and services offered on this Website are available in all geographical areas and I may not be eligible for all the products or services offered by the Bank, on the Website. The Bank reserves the right to determine the availability and eligibility for any product or service.
10. I am aware that the Bank, proposes to use "cookies" (Cookies are small data files that a Website stores on my computer) for storing visitor preferences, profiling visitors and tracking visitor behaviour on the Website. By visiting the Website I acknowledge, accept and expressly authorize the Bank for the placement of cookies on my computer.
11. I understand and accept that the Bank, is not responsible for the availability of contents or other services on third party sites linked from the Website. I am aware that my access of hyperlinks to other internet sites are at my own risk and the contents accuracy, opinions expressed and other links provided by these sites are not verified, monitored or endorsed by the Bank, in any way. The Bank, does not make any warranties, and expressly disclaims all warranties expressed or implied, including without limitation, those of merchantability and fitness for a particular purpose, title or non-infringement with respect to any information or services or products that are available or advertised or sold through these third party Websites.
12. I (User) will verify / make my own personal inquiries before taking any action or making any final decision with respect to any matter on the Website.
13. "Force Majeure Event" means any event due to any cause beyond the reasonable control of the Bank, including without limitations,

unavailability of any communication systems, breach, or virus in the processes or payment or delivery mechanism, sabotage, fire, flood, explosion, acts of god, civil commotion, strikes or industrial action of any kind, riots, insurrection, war, acts of Government, computer hacking, unauthorized access to computer data and storage devices, computer crashes, malfunctioning in the computer terminal or the systems getting affected by any malicious, destructive or corrupting code or program, mechanical or technical errors/ failures or power shut down, faults or failures in telecommunication etc.

14. I understand and accept that the Bank has the absolute discretion to amend or supplement any of the Website Usage Term at any time. I shall be deemed to have accepted the changed Website Usage Terms.
15. I accept that the Courts in Mumbai shall have exclusive jurisdiction as regards any claims or matters arising out of dealings with the Bank and all disputes will be governed by the Law of India.