

Terms and Conditions for use of 'DICGC Assistant'

1. Acceptance of Terms

By using the DICGC Assistant, you agree to these Terms and Conditions. If you do not agree, please refrain from using the DICGC Assistant. These terms are subject to change, and continued use of the DICGC Assistant implies acceptance of the updated terms.

2. Purpose of the DICGC Assistant

The DICGC Assistant is provided to help users with commonly asked questions related to deposit insurance provided by DICGC.

3. Information Accuracy

The DICGC Assistant provides responses based on pre-programmed data. While every effort has been made to ensure the accuracy of the information provided, DICGC does not guarantee the completeness or correctness of responses. For specific, detailed, or legally binding information, users are encouraged to consult with DICGC directly or refer to official resources.

4. Limited Scope of Assistance

DICGC Assistant is designed to assist with routine and commonly asked questions. It does not handle:

- a) Personalized financial advice.
- b) Complex or case-specific inquiries regarding individual claims, grievances, or premium payments.
- c) Legal interpretations or advisories.

For such queries, users are directed to contact the appropriate DICGC department or use other official channels/resources.

5. User Information, Data Collection and Privacy

The DICGC Assistant does not collect or store your personal data ("PII or other personal information"), or any other data except your feedback response which may include text and rating, which help us to improve our services; however, this information is not associated with any user identity, thus not considered as personal.

6. No Liability

DICGC will not be responsible for any loss or damage, whether direct or indirect, arising from:

- a) Reliance on information provided by the DICGC Assistant.
- b) Incomplete or inaccurate responses.
- c) Technical issues, including unavailability of the DICGC Assistant or failure to process queries.

Users are advised to double-check any critical information and are solely responsible for their use of the DICGC Assistant's responses.

7. User Responsibilities

- a) Users are expected to:
 - Provide accurate information when interacting with DICGC Assistant.

- Refrain from using abusive, offensive, or inappropriate language during interactions.
 - Understand the DICGC Assistant's limitations and avoid relying solely on it for sensitive or legal matters.
- b) You agree that your use of the Website is personal to you and that the website is provided solely to permit you to access information published by organization and for no other purpose.
- c) You will not attempt to interfere with the operation of this Website or alter or corrupt any data or software.
- d) DICGC reserves the right to block access to the DICGC Assistant in cases of misuse or violations of these terms.

8. Intellectual Property

All content, including responses, information, and data provided by the DICGC Assistant, is the property of DICGC. Users are prohibited from reproducing, distributing, or using the content for any unauthorized purpose.

9. Modifications and Discontinuation

DICGC reserves the right to modify, suspend, or discontinue the DICGC Assistant service at any time without prior notice. This may include updates to functionality, content, or the terms and conditions of service.

10. Governing Law

These terms and conditions are governed by and construed in accordance with the laws of India. Any disputes arising from the use of the DICGC Assistant will be subject to the exclusive jurisdiction of the courts in Mumbai.

By using the DICGC Assistant, you acknowledge and agree to comply with these Terms and Conditions.

I accept.