



## Registration Guidelines and Terms & Conditions for registration of domain names under .bank.in/.fin.in

### 1. Introduction

The Institute for Development and Research in Banking Technology (IDRBT) is a premier and preferred Research and Development Institution on Financial Sector Technology and its Management, working at the intersection of Banking and Technology for the Indian Banking. It was established as a Society under Society Registration Act in March 1996 by The Reserve Bank of India (RBI).

IDRBT is authorized to function as exclusive domain registrar for registering domain names of banks and financial institutions situated in India under bank.in, fin.in. Accordingly, IDRBT allocates domain names to banks and financial Institutions in compliance of guidelines in order to cater to the growing requirements of the stake holders in transparent manner.

### Nomenclature

- **Registry:** An Internet Domain Name Registry is an entity that receives Domain Name Service (DNS) information from Domain Name Registrars, insert that information into a centralized database and propagates the information in Internet zone files on the Internet so that domain names can be found by users around the world via applications such as the World Wide Web and email. e.g. IN Registry is the official .IN registry. It is appointed by the Government of India, and is operating under the authority of NIXI (National Internet Exchange of India).
- **Registrar:** A Registrar provides direct service to Domain Name Registrants. The Registrar Database contains customer information in addition to the DNS information contained in the Registry database. Registrars process name registrations for Internet end user and then send the necessary DNS information to a Registry for entry in to centralized Registry database and ultimate propagation over the Internet for example IDRBT is the exclusive Registrar for bank.in and fin.in.



- **Registrant:** Registrant Institution registers a specific domain name with a registrar. Such institution holds the right to use that domain for a specific period, provided terms and conditions as mentioned are met and the registration fees are paid. This institution is the “legal entity” bound by the terms and conditions of the domain registrar.

## 2. Requirements for Domain Registration

- i. Before applying for domain name, kindly check the availability of domain name at **IDRBT Registrar**.
- ii. Eligible institutions can apply for domain names only through online mode at **IDRBT Registrar**.
- iii. Institution has to submit the following documents:
  1. License and Regulatory Approvals:

A valid RBI-approved license or Affiliation/Approval/Recognition letter confirming the institution’s authorization to operate in the banking or financial services sector.

If the RBI letter is in a language other than Hindi or English, it must be translated verbatim by an authorized court translator, signed, and stamped by the institution head.
  2. Board Resolution:

A certified copy of the Board Resolution authorizing the application for the domain name, signed by the head of the institution or an authorized representative, must be submitted. You can download the document from the following link. [here](#)
  3. GSTIN & PAN:

If the GSTIN belongs to the parent society/trust/foundation, then the PAN Card and Registration Certificate of the parent entity must also be submitted.



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The GST invoice will be issued in the name of the institution whose GST Number is provided in the domain registration application.

- iv. All these documents should be attested by the head of the Bank/Financial Institution and have to be uploaded in PDF format (maximum limit of file size is 2 MB).
- v. The true copies of the original undertaking on Non-Judicial stamp paper of Rs.100/- must be sent to Domain Registration Division, IDRBT, Castle Hills, Road No.1, Masab Tank, Hyderabad - 500057 within 15 days from the date of submission of the online application. Postal delay, etc., shall be attributable to the applicant only and no correspondence/representation will be entertained by IDRBT in this regard thereafter.
- vi. Only online payments (Internet banking/Credit Card/debit Card/IMPS/UPI etc.) for registration/renewal/DNS of domain will be accepted while filling the online registration/renewal/DNS form through the portal **IDRBT Registrar**. Offline payments like DD, Cheque, NEFT through bank, cash deposit, etc., will not be accepted and will be returned back.
- vii. Fresh documents as mentioned above have to be submitted online at the time of renewal also.

### 3. Eligibility for Registration

Eligibility for registration under .bank.in/.fin.in domains at the third level would be Banks and financial institutions.

### 4. Domain Naming Guidelines

- i. Allocation of bank.in, fin.in domains shall conform to standard domain naming conventions (as given below) and WHOIS safeguards i.e., contact details of registrants will not be visible on WHOIS.
- ii. .IN domain names may be between 3 and 63 characters in length.



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- iii. Only letters (A-Z and a-z), digits (0-9), and hyphens will be accepted in a domain name. Names cannot begin or end with hyphens.
- iv. Other special characters like the underscore "\_" exclamation mark "!" etc. are not permitted.
- v. Domain names are not case-sensitive.
- vi. Generic domain names, reserved names (as defined by .IN Registry), and individual person's name-based domain names are not allowed for registration under bank.in and fin.in.
- vii. Domain name should match with bank/financial institution full name or in abbreviated form.
- viii. The requested domain name of any private Institution should not be similar to any Government Organization/Institution (full or abbreviated) or country name.

### **5. Additional Guidelines for .bank.in/.fin.in Domains**

- i. Educational Institutions, Research and Academic Institutions shall be ineligible for registration under .bank.in/.fin.in domains at the third level. Such organizations could apply for registration under .EDU.IN, .RES.IN or .AC.IN domain zones.
- ii. The registration of a third level domain name that is allocated earlier but not activated/lying idle for more than one year may be withdrawn after issuing notices to the registrants/respective domain registering entities.
- iii. A separate committee comprising Director (MeitY), representative of NIC & representative of National Internet Exchange of India (NIXI) will review the assigning of .bank.in/.fin.in domains names at the third level from time to time.
- iv. An exception to the above guidelines could be considered and decided by the Secretary/MeitY on receipt of such requests from the Secretary concerned of the Government Organizations as provided for in para ix.





## **6. General Registration Terms and Conditions**

### **i. Term**

- Domain names may be registered for a minimum of one (1) year, and a maximum of ten (10) years.
- Domain name can be renewed for a maximum of 9 years at a given time.
- If a domain is not renewed before the expiry of the domain name, it will be deactivated (kept on hold for 40 days) on the date of expiry. For re-activation of the domain name, re-activation charges of Rs.1000 + GST will be applicable along with the renewal charges.
- Further, if a domain is not renewed even after deactivation, it will be deleted in 40 days of expiry. Then to restore the domain name, restoration charges of Rs.2500/- plus GST will be applicable along with renewal charges. Even after deletion, the domain can be restored within 30 days of deletion. Thereafter it will be permanently deleted and the same domain name will be again available for registration.

### **ii. Contact Information**

Registrants must provide true, accurate contact information and promptly correct and update them during the term of the Registered Name. The following types of contact details are required during the registration process: Administrative, Technical, and Billing. The Administrative contact of the domain must be from the Institution requesting the domain name.

### **iii. Inaccurate Information**

A domain user's (Registrant) wilful or grossly negligent provision of inaccurate, false or unreliable information, and in the event the registrant wilfully or grossly neglects to promptly update information provided to Registrar (IDRBT India) shall constitute a material breach of the Registrant's terms and conditions with the Registrar and be a basis for cancellation of the Registered Name, and any other action under the relevant laws of India.

### **iv. Transfers**



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Domains under bank.in and fin.in zones are non-transferable i.e., registrants are not allowed to transfer their domains to other registrars as IDRBT has been designated by Reserve Bank of India as the exclusive registrar for registering domains under the above-mentioned reserved zones.

### **v. Name servers**

In order to appear (the domain requested) in the zone file and resolve on the Internet, at least two (2) valid name servers along with the valid DNS entry must be associated with the domain name before the registration is done with IDRBT. It is necessary to run domain name servers (DNS servers) for the domain being registered. These Servers provide the service for translating domain names to IP addresses for hosts in the domain. These name servers may belong either to the organization or the Internet Service Provider/Web Service Provider (ISP/WSP) or the user may avail name servers of IDRBT.

### **vi. Domain Dispute Resolution Policy**

Domain Dispute Resolution Policy will be in conformity with .IN Domain Name Dispute Resolution Policy (INDRP) as modified from time to time. More information can be found [here](#).

### **vii. Reserved Names**

The government has reserved a list of names for government and registry use available at [this link](#). Domain names under the reserved name can be registered on request by the user and subject to the approval of the .IN Registry.

### **viii. Refund Policy**

- The refund request will be entertained only if submitted within 60 days of submitting online payment for valid reasons only and before registration of the domain. Once the domain is registered, then the refund will not be processed.
- If required documents are not uploaded within 15 days of filling the online application form, then the application will be deleted and payment will be refunded in due course. A



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fresh/new application will need to be filled in such cases along with payment as applicable.

- If the domain registration application is rejected due to invalid documents and/or applied for unrecognized institution, and valid documents are not uploaded within 10 days of rejection, then the application will get automatically deleted by the system and payment will be refunded in due course.
- All Refunds will be issued to the mode/account through which online payment was made.

### **ix. Policies Adherence**

All Policies issued by .IN Registry from time to time will be adhered by the domain user/Registrant.

### **x. Security and Integrity**

Registrant will be fully responsible for maintaining the security & integrity of the websites created and hosted by using the allocated domain. Registrant ensures to adhere to CERT-In Security Guidelines for their websites.

## **7. Suspension/Freezing of Domains**

Domains allocated earlier under bank.in/fin.in may be suspended in case of the following violations:

- i. If documents submitted for domain registration are found fake/forged/wrong.
- ii. If found later that domain is being used for other than banking/financial services.
- iii. If any organization is not involved (if found later) in banking/financial services activities after their domain registration under bank.in/fin.in and involved in other web activities unrelated to banking/financial.



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- iv. If any contact information or any other information given while registration of the domain is found inaccurate or suppressed or concealed.
- v. If in future, there is any dispute among management regarding the Institution's and domain name ownership / Management / Head of organization.
- vi. If any fraudulent activity is found on the Website of the registered domain.
- vii. In future, in case of any legal dispute arises regarding the domain name among office bearers of the institution, IDRBT may decide either to continue or suspend/freeze the domain name based on the document provided to IDRBT in this regard. The decision of IDRBT will be final and shall not be put into question.
- viii. Suspension of domains allocations made earlier at the third level under .bank.in/.fin.in domains zone may result, if the website is found to be in violation of guidelines issued by this Ministry/office from time to time. However, such suspension would result after issuing notice and giving opportunity to the defaulting registrant to rectify such violation.
- ix. If any direction from Court, CERT-In, IB, or any Govt. Authority.
- x. Domain User/Registrant shall indemnify IDRBT, its management, and officers against any and all costs, liabilities, losses, and expenses (including, but not limited to, legal expenses) arising out of any claim, suit, action or proceeding for any act(s) and/or omissions of the Institution.

### 8. Domain Registration Steps

Refer to the [registration](#) document for detailed steps.





## **9. Disclaimer**

The registration of a domain name (URL of website/or e-mail) is not a proof for the existence of an organization and may not be used as evidence in court matters/dispute of ownership or any other purposes. IDRBT will not be answerable to anybody and anywhere as the registration of a domain is done on the basis of documents presented/uploaded in the online system by the registrant. Hence, the Registrant of the domain name will be responsible for its truthfulness and for any requirement by legal authorities or public i.e., RTI.

Based on adequate justification, Director, IDRBT, can relax document requirements and terms & conditions mentioned in the guidelines.

