



Sundarlal Sawji
Urban Co.op. **Bank** Ltd; Jintur
APMC Markt Yard, Yeldari Road,
JINTUR 431509 Dist. Parbhani (M.S.)

**APPLICATION FOR THE ISSUE
OF ATM CARD**

Date of Application

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* Note : Please fill the form in CAPITAL LETTERS only.
All fields in this form fill is mandatory.

To,
The Branch Manager,
Sundarlal Sawji Urban Co-op. Bank Ltd; Jintur

Applicants
Photo

Branch :

Dear Sir,
I/We request the Bank to issue **ATM Card / Internet Banking (View Only) / SMS Alert Service** in the name given below against Bank Account. My/Our particulars and account details are as under :

SECTION A - PERSONAL INFORMATION

NAME OF THE APPLICANT (To be Printed on the Card)

Account operated by : Individual Either or Survivor Any One

UNIQUE CUSTOMER ID No. Savings Account No.

NAME OF A/C. HOLDER

Male Female Other Mobile No. Email

RESIDENTIAL ADDRESS OF THE APPLICANT (To be delivered the Card)

ADHAR CARD No. PAN No.

CARD REQUEST : NEW REPLACEMENT FOR STOLEN / LOST / DAMAGED CARD

Previous Card No. (if any) (Only Sawji Bank Card)

SECTION B - DECLARATION & UNDERTAKING OF APPLICANT

I/We declare that all informations provided above are true & correct. I/we have received a copy of terms & conditions and have read & accept & abide by the terms and conditions governing the operations/use of ATM CARD the rules & Byelaws of the Bank which are now in force or may hereafter come in force.
I/we request you to issue ATM CARD in the name mentioned above for accessing above related accounts.

| | |
|---------|-------------|
| Name/s | Signature/s |
| 1. | |
| 2. | |
| 3. | |

SECTION C - BRANCH VERIFICATION AND RECOMANDATION

The account of the customer is conducted satisfactory and we confirm having verified the above particulars and Signature of the applicant. Applicant's KYC documents are preserved to Bank record. **Issue of ATM CARD recommended.**

Checked by Name :

Sign. : Branch Manager

Date : Branch.....

NEW CARD No :

Approval No. :



Sundarlal Sawji Bank Ltd; Jintur

Urban Co.op. Bank Ltd; Jintur
APMC Markt Yard, Yeldari Road,
JINTUR 431509 Dist. Parbhani (M.S.)

APPLICATION FOR INTERNET BANKING (View Only) / SMS ALERT

Date of Application

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INSTRUCTIONS :

- In case of Joint Accounts, the applicant is required to obtain the attached Mandate Form from the joint account holder(s)
- Account holders can access their bank accounts through Internet Banking (View Only) where the mode of operation of bank account is Single/ Either or Survivor/Any one or Survivor

Please tick from the following options :

- I want to apply for Internet Banking (View only) and link my account(s) as mentioned below to my Login ID.
- I want to apply for SMS Alert Service in respect of my account(s) mentioned below.

SECTION A - ACCOUNT DETAILS

| Bank Account No. | Branch Name | Mode of Operation (Select any one) | Service to be subscribed (Strike out the options) | Cusrmor ID No. (to be filled Sawji Bank official) |
|------------------|-------------|---|---|--|
| | | <input type="checkbox"/> Single <input type="checkbox"/> Joint | <input type="checkbox"/> Internet Banking (View Only) <input type="checkbox"/> SMS Alert Service | |
| | | <input type="checkbox"/> Single <input type="checkbox"/> Joint | <input type="checkbox"/> Internet Banking (View Only) <input type="checkbox"/> SMS Alert Service | |
| | | <input type="checkbox"/> Single <input type="checkbox"/> Joint | <input type="checkbox"/> Internet Banking (View Only) <input type="checkbox"/> SMS Alert Service | |
| | | <input type="checkbox"/> Single <input type="checkbox"/> Joint | <input type="checkbox"/> Internet Banking (View Only) <input type="checkbox"/> SMS Alert Service | |

SECTION B - DECLARATION & UNDERTAKING OF APPLICANT

I/we have read and understood the terms & conditions relating to Internet Banking (View Only) / SMS Alert Service offered by the Bank. I /We Sign here below as token of my acceptance of the terms and conditions as displayed on the Bank's Website www.sundarlalsawjibank.com and inforce & as may be amended from time to time by the Bank.

Name/s

Signature/s

| | |
|--------|-------|
| 1..... | |
| 2..... | |
| 3..... | |

SECTION C - BRANCH VERIFICATION AND RECOMANDATION

The account of the customer is conducted satisfactory and we confirm having verified the above particulars and Signature of the applicant. Applicant's KYC documents are preserved to Bank record. **Issue of Internet Banking (View Only) / SMS ALERT SERVICE recommended.**

Checked by Name :

Sign. :

Date :

| | | | | | | | |
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| | | | | | | | |
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Branch Manager

Branch.....

SECTION D - TERMS & CONDITIONS

- 1) SMS alert will be available to the customer only if the customer is within the cellular service range of the particular cellular service provider or within such area. If SMS alerts not received to customer due to technical problem or customer not in coverage area of particular cellular service, bank will not be responsible for the same.
- 2) The customer is responsible for the accuracy of any information provided by the customer in his/her application for availing the facilities or through SMS banking.
- 3) In case the customer observes any error in the information provided by the Bank through these facilities, the customer shall immediately inform the Bank. The Bank will make the best possible efforts to rectify the error as soon as possible.
- 4) The customer is responsible for intimating to the Bank any change in his phone number / sim card or account details and the Bank will not be liable for any error in sending SMS alerts.
- 5) The customer shall immediately inform the Bank, in writing, to suspend his service, if his mobile is lost or has been allotted to another person.
- 6) The customer can terminate the SMS Banking / Alert facility at any time by giving a written notice before at least fifteen days to the Bank.
- 7) The bank may withdraw the SMS Alert facility at any time with or without giving any notice to the customer.

SECTION E - FEES

- 1) At present the Internet Banking (View Only) / SMS alerts facility will be given with charges to customer. Charges as per Bank policy.
- 2) Bank shall have discretion to change such fees as it may be decided time to time & debit from the account of customer on a monthly basis or periodically, decided by the Bank.

TERMS AND CONDITIONS FOR THE ISSUE AND USE OF ATM CARD

1. Meaning

The term Bank refers to the "SUNDARLAL SAWJI URBAN CO-OPERATIVE BANK LTD; JINTUR" ATM refers to the "Automated Teller Machine" installed at the branch of the Bank. 'Card Holder' referred to the Authorised User of 'ATM Card'. 'ATM Account' refers to the account on which ATM Card will be issued. The CIB refers to 'Card Issuing Branch' of the Bank. 'EDP' refers to Electronic Data Processing Cell at Head office of the Bank. As the context may require words herein denoting singular only shall be deemed to include the plural. Any notice thereunder to any such person shall be deemed effective notification to all such person who signs and agrees to bound by terms and conditions is formal as the context may require words herein denoting the male gender also shall be deemed to mean /include the female gender.

2. ATM Account Eligibility

- A satisfactory conducted Savings A/c. as approved by the bank to be eligible for ATM Card shall be referred to as "ATM Account"
- The card holder shall give the reference of such account(s) hold by him in writing on the application form for the issue of "ATM Card"
- A minor's account or an account in which a minor is a joint account holder, shall not be eligible for becoming "ATM Card"
- An account operated under joint signature(s) shall not be eligible for becoming "ATM Card"

3. Joint Accounts

In case of joint accounts where only one card is issued to joint account holder the other joint account holders shall expressly agree with and give his unconditional consent on the application form for issue "ATM Card" and having signed on the application shall be presumed to have consented agreed & accepted the terms and conditions of ATM Card and liable for all such transaction s if more than one person signs and agrees to be bound by terms and conditions the obligations of such person thereunder shall be joint and several.

4. ATM PIN (Personal Identification Number)

- PIN Select** : Each ATM Card holder shall his or her 'Personal Identification Number (PIN)' to gain access to the ATM services and to operate ATM account. The PIN shall under no circumstances be disclosed or open top any third party. The card holder should keep memory of his PIN and maintain is secrecy to avoid misuse and keep custody of ATM Card safe and inaccessible. The card holder shall be solely responsible for consequences arising out of disclosure of his PIN and or unauthorised use of ATM Card and shall be liable for any increased liability which he may incur on account of unauthorised use of PIN & ATM Card
- PIN Change** : ATM Card shall be issued to any account holder in respect of ATM Account as approved by the BANK to enable him to operate the ATM. The card holder shall get the Card initially validated with the Personal Identification Number PIN it is advisable for card holder. 1. To change his PIN immediately after first access and also periodically. 2. To change his PIN if he suspects it is no longer confidential. 3. To select non easily guessable PIN
- PIN Safety** : Any wrong PIN fed to ATM Machine for more than three occasions will retain the card in ATM install after completion of transactions, if approach Branch Manager of the concerned Branch for its retrieval.

5. ATM Card Safety

It is sole responsibility of card holder to preserve the card in good condition. Always ensure to keep ATM Card safely in plastic pouch to prevent any physical damage to magnetic strip and not expose it to magnetic field, heat, water and dust any time. If card is broken or unreadable it will be considered as invalid card and new card will be issued on receipt of application form the card holder alongwith surrender of such invalid card for cancellation.

6. ATM Card Validity

The ATM Card will be valid maximum for a period of Five years from the date of issuance of card. However Validity period will be calculated on basis of months & not on date.

7. ATM Features

The facilities offered under ATM shall include : A. Withdrawal of cash by the card holder from his ATM Account upto certain limit as fixed by the Bank from time to time during cycle of 24 hours. B. Any additional facilities made available by bank from time to time.

8. Minimum Balance

Minimum balance at all times in account shall have to be maintained as may be specified by the Bank from time to time. The Bank has discretion to levy penal interest or service charges as per Bank's rule from time to time. If minimum balance is not maintained at any time the bank shall discontinue ATM Card facility without giving any further notice and or without incurring any liability or responsibility whatsoever by withdrawal of such facility.

9. Fees

All fees related to the ATM facility as determined by the Bank from time to time shall be payable forthwith on issuance of card and recovered by debiting the Card holder's account if not paid in cash. In case of insufficient balance to debit account Bank has full right to stop the operation of ATM Card and/or to cease account of Bank shall withdraw the ATM Card facility.

10. Non Transferability

ATM Card is non transferable under any circumstances.

11. Transactions - Withdrawals

- The maximum amount of cash withdrawals permitted would be restricted to Rs. 25000/- per card per day. The minimum amount that can be withdrawn is Rs. 100/- and all withdrawals should be in multiple of Rs. 100/- only. However maximum withdrawal limit may be changed without notice to the card holder.
- The cardholder undertakes to maintain sufficient balance in the ATM account to meet any cash withdrawals or transfers or drawings of any nature whatsoever.
- If the ATM Account stands overdrawn with any reason, whatsoever, penal interest for the overdrawn amount shall be charged as per Bank's then prevailing interest rate structure and Bank may stop ATM facility.
- Printed output / display on screen of balance enquiry and Mini Statement options included uncleared amount of deposits also and the information can not be produced as an evidence in the court of law.

12. Multiple Accounts

In case of multiple accounts, bank reserves the rights to decide on the number accounts of Customer which may be linked to his/her account with the bank.

13. Dormant Account

If the account of any cardholder becomes dormant (not operated for 6 months) Branch Manager may examine the situation and advise the customer to surrender ATM Card.



Signature of the Applicant

14. Loss / Theft of the ATM Card

- a. The cardholder is responsible for and agrees and undertakes to report the loss / theft and or unauthorised use of the card as soon as possible in writing to his account holding Branch. The cardholder may also notify the Bank through Help line No. 022-41561111, 022-41561122 and confirm that the card has been deactivated. The cardholder and the joint account holders, if any, shall be responsible for all the transactions effected by the use of the card notwithstanding the notice given by the cardholder for loss/theft and/or unauthorised use of the card is cancelled/confiscated/captured and notice to such effect is given in writing by the card issuing branch to the cardholder.
- b. A fresh ATM Card will be issued in lieu of a lost/mutilated/damaged ATM Card at such fee (presently Rs. 100/-) as may be prescribed by the Bank only after submission of a request on the format specified by the Bank for this purpose.

15. Death of a ATM Card Holder

In case of death of a cardholder the Bank must receive the ATM Card before closing the account or permitting on the account by survivors.

16. Refusal / Termination / Withdrawal ATM Card

The Bank shall absolute right and sole discretion to refuse to issue or to renew or to cancel or to suspend or to call of or to withdraw the facility in case of misuse, malfunction tampering of ATM, non payment of account charges, interest dues etc. without assigning any reason therefore or giving prior notice.

17. Indemnification

ATM Card holder shall indemnify the Bank for the loss or damage caused directly or indirectly by his act of commission contrary to any of the terms and

18. Closure / Termination

ATM Card holder if desire to close the ATM account or terminate ATM facility can do so provided minimum seven working days prior written notice is given alongwith surrendering ATM Card to issuing branch of the Bank. The closure of such account will be allowed only on settelment of all dues in connection with ATM facility.

19. Account Status Change

Any change in the mode of operation, transfer or change of ATM Card account shall not be allowed unless Bank's written permission is obtained. For any change or transfer ATM Card will have to be surrendered to the bank and a fresh card will be issued on payment of fees/charges. The onus of informing such change and surrendering the card lies with card holder.

20. Authority & Responsibility

- a. The Bank shall not be responsible for any loss or damage arising directly as a result of any malfunction/failure of the ATM Card or the ATM or for the temporary insufficiency of funds in such machine or otherwise whatsoever.
- b. The Bank reserves the right to limit the amount which may withdrawn by the card holder daily any time without giving any prior notice. The Bank also reserves right to restrict the ATM to certain hours of the day as may be notified and displayed from time to time.
- c. The Bank reserves the right to amend, add or delete any of terms and conditions or rules without prior notices to ATM account holder.
- d. It is sole responsibility of the card holder for the transaction done by ATM Card as with card holders knowledge or authority express or implied.
- e. The Bank shall not be liable for any failure to provide any service or to perform any obligation under the facility where such failure is due to malfunction of the ATM or the card, any dispute or the circumstances beyond its control.

21. Governing Laws and Dispute Resolution

The Terms and Conditions mentioned herein above, the usage and operation of the card shall be governed by the laws of India and all disputes shall be subject to the exclusive jurisdiction of Courts of Jintur (Maharashtra)

These terms and conditions construed and governed by the law for the time being in force.

I read all above terms and conditions and Sign below for agree to follow them.

Date :

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Signature of the Applicant

(Name of the Applicant.....)