

Janata Sahakari Bank Ltd., Pune (SCHEDULED BANK)

H. O. 1444, Shukrawar Peth, Thorale Bajirao Road, Pune 411 002



F. No. 411/8000/5/09

APPLICATION FORM FOR ATM CARD

Bran	Branch													Sr. No. :						
Name	Name to be embossed on the card (maximum 20 characters in capital letters)														ate :		/	/ 2	00	
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Date of Birth																				
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Customer No. Branch Type of Account SB / CA Account Number Mode of operations of the count SB / CA Account Number Mode of operations of the count Number Mode														ration						
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I declare that, the above information is correct. I acknowledge receipt of terms and conditions applicable to ATM card and I have read and accepted your rules and regulations of ATM facility. I hereby request you to issue me ATM Card and authorised you to debit to above mentioned account with charges / fees, transactions done on ATM.																				
Name	e of th	e App	licant										Signature							
												conso			ank to	issue	e the A	ATM (card to	
Name of the Joint Account Holders													Si	Signature / s						
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2) __	2) 3)																			
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For Branch Purpose only Information given in the application form is complete and correct as per branch record. Signature(s) of account holder(s) on the form are verified and found correct as per branch record. Approved for issuance of ATM Card.																				
K. Y.	C. co	mpliai	nce		:-	Yes	s / No													
	Date of ATM Card issuance : Card No.																			

ATM CARD - TERMS & CONDITIONS

The applicant (hereinafter called THE CARDHOLDER) along with the joint a/c holder, if any, of the Savings / Current account unconditionally accept the following terms & conditions for using the ATM Card (hereinafter called THE CARD) issued by JANATA SAHAKARI BANK LTD., PUNE (hereinafter called THE BANK).

1) NON TRANSFERABILITY

The card is not transferable and shall be used only by the cardholder. The ATM Card is and shall be meant for individual and not joint operations by any number person/s more than one.

2) DELIVERY OF CARD

Upon receiving information from the Bank that the card is ready the cardholder shall go to the designated officer / branch manager of the bank and take delivery of the card after sufficiently establishing his / her identity.

3) PERSONAL IDENTIFICATION NUMBER (PIN)

At no time and in no circumstances shall be cardholder inform any person the personal identification number (PIN) not even to the joint holder The cardholder shall personally come and visit and attend and call on ATM Centre and shall not depute any other person whomsoever to use ATM Card.

4) AVAILABILITY OF FUNDS IN THE ACCOUNT

At no time shall be cardholder use or attempt to use the card for withdrawal unless there are sufficient funds in his / her / their account.

5) DELAY IN TRANSACTIONS

The Bank is and shall not be held responsible for any loss or damage or inconvience caused to the cardholder if the cardholder is not honoured in the desired manner for whatsoever reasons disrupted due to failure of software / hardware or exhaution of cash in ATM Centre. However Bank will take reasonable care in servicing the cardholder.

6) CARD OWNERSHIP

The card is and shall remain the property of the Bank and will be surendered to the Bank upon request or in the event of cardholder no longer requiring the service.

7) SAFETY OF THE CARD

The Cardholder shall take all reasonable and necessary care and precaution and ensure that the Card should not lost, misplaced, stolen or misused. Further the cardholder hereby agree to indemnify and keep indemnified at all times, for Bank against any loss, cost, expenses, damages, payment or liability of whatsoever nature and extent, arising out of his or any other person/s negligence, mistake, fraud, or any fault to the Bank, in relation to the ATM facility.

8) LOSS OR THEFT OF THE CARD

The cardholder shall advice the branch as prompt as possible in writing of the loss of the card howsoever offcoming. The cardholder shall however be responsible for all transactions effected by use of the card until it is on confiscated / cancelled it is mandatory on the part of the cardholder to lodge police complaint at the nearest police station where the incidence of theft occurs at the earlist possible and in any event prior to application for fresh card the fresh card will be issued to the cardholder after recovering the charges thereon minimum Rs. 100/- and after exeuting indemity bond in favour of the Bank.

9) MUTILATED / DAMAGED CARD

In case of multilated / damaged ATM Card duplicate shall be issued to the cardholder after recovering the charges thereon minimum of Rs. 100/- and after executing indemnity bond prescribed by the Bank in such event an original card shall be surrendred to the Bank.

10) CHANGE IN STATUS OF SAVING / CURRENT ACCOUNT

Any change in mode of operation of Savings / Current account of the cardholder by way of closure, transfer or any other such way will not be allowed, unless the card is surrendered and dued if any against it are paid.

11) NOTICE TO WITHDRAW DEPOSIT / CLOSING THE ACCOUNT

If the cardholder desires to close his / her Savings / Current account or even otherwise decides to terminate the use of ATM Card facility he / she shall forthwith surrender the card at the branch and obtain a valid receipt thereof.

12) FEES

All Fees / Charges prescribed by the Bank, related to the card as determined by the Bank form time to time, shall recovered by debiting cardholders Savings / Current Account.

13) DELISTING OF CARD

A card can be de-listed for

- loss of card misuse of card expiry of validity period of card damage of card on specific request form the cardholder option of customer withdrawing from the scheme demise/Lunacy/insolvency of the cardholder
- any other eventuality such as police case, judicial order, operation of law etc., which may demand delisting.

14) TRANSACTIONS RECORD

A cardholder shall accept the Bank's record of transactions as final conclusive and binding for all purposes.

15) VALIDITY PERIOD

The Validity period of the card shall be 5 years from the date of issuance.

16) MINIMUM BALANCE

For Saving Bank Account minimum clear credit balance should be Rs. 1,000/- and for Current Account minimum clear credit balance should be Rs. 3,000/- . In any case credit balance shall not be allowed to go below minimum level set for the respective types of account.

17) DRAWING LIMIT FIXATION

Cash limit for saving bank account and current account should not be more than Rs. 10,000/- per day.

18) CHANGE IN PIN

Change in pin and / or issuance of replacement card shall not amount to or interpreted a fresh contract.

19) CHANGE OF TERMS & CONDITIONS

The Bank reserves the right to act or to delete any / or to vary any one of these terms & conditions of any time without any notice.

20) IRREVOCABILITY OF POWERS

All authorisation and powers conferred herein on the bank are irrevocable.

21) ATM CENTRES AND USAGE OF THE ATM CARD

The card holder shall use the card to operate only the designated accounts. This facility is available to all the ATM centres of Janata Sahakari Bank Ltd. Pune