



Vaishya Nagari Sahakari Bank Ltd; Parbhani

Head Office : Shaniwar Bazar, Parbhani - 431 401. Tel No. 02452-231359

ATM CARD APPLICATION FORM

To,
The Branch Manager,
Branch : _____

Date : 2 0

Card Request : NEW REPLACEMENT

Old Card No :

Dear Sir/Madam,

Please Issue an ATM Card for my following accounts. I/We, declare that all the information provided in this application is true and correct. I/We have read the Terms and Conditions printed on back of this Application Form. I/We accept and abide by the Terms and Conditions governing the operations/use of ATM Card which are now in force or may hereafter come in force.

Sl.	A/c Number	Title of Account	Signature
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>

Last Name	First Name	Middle Name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Name on Card : (Maximum 18 Character)

Adhar No : Reg.Mobile No :

BRANCH RECOMANDATION :
The Accounts of the Applicant are operated satisfactorily and KYC Documents are verified and preserved at Branch. KINDLY ISSUE AN ATM CARD.

Date : 2 0 **Branch Manager**

CARD ISSUE DEPARTMENT :

Application No : Date : 2 0 Registered By : _____

Application Processed Date : 2 0

CARD NO :

Dispach Date : 2 0 Activation Date :

TERMS AND CONDITIONS FOR ATM CARD

1. **Meaning** : The term "BANK" refers to VAISHYA NAGARI SAHAKARI BANK LTD; PARBHANI, "BRANCH" refers to Issuing/processing Branch of the Bank, "Bank ATM" refers to "ATM Machine installed by the Bank, "Card Holder" refers to user of ATM Card, "ATM Account" refers to Account/s to which ATM Card is linked, ATM/POS refers to devices installed in NFS Network in India.
2. **ATM Account Eligibility** : a) A satisfactory operated Saving/Current/Overdraft A/c as approved by the Bank shall be eligible. The ATM Card is non-transferable under any circumstances.
3. **Joint Accounts** : All the signatory of a Joint Account should be agree to have a ATM Card and having signed on the Application shall be presumed to have consented and accepted the Terms and Conditions and liable for all transactions by the Card Holder.
4. **ATM PIN** : All ATM Card Holders shall have PIN to gain access to ATM Services and to operate ATM Account. The PIN shall under no circumstances be disclosed to any one. The Card Holder shall be solely responsible for consequences arising out of disclosure of his PIN and or unauthorized use of ATM Card and shall be liable for any increased liability which may incur.
5. **PIN CHANGE** : The Card Holder shall get the Card initially validated with the PIN. The Card Holder must change the PIN immediately after first access and also periodically or in case of any doubt.
6. **ATM Card Safety** : It is sole responsibility of Card Holder to preserve the card in good condition and keep away from magnetic field, heat, water and dust. If card is broken or unreadable, it shall be treated invalid and the Card Holder has to apply for a New ATM Card.
7. **ATM Card Validity** : The ATM Card will be valid for a period of 5 Years from date of issuance of card and period shall be calculated on month basis.
8. **Minimum Balance** : Minimum balances in ATM accounts shall have to be maintained as specified by the Bank from time to time. In case of insufficient balance, the Bank shall stop operation of ATM Card and/or cease ATM Account or all accounts. The Bank has right to levy Penalty Interest/Charges as per Rules. The Bank can discontinue ATM facility without any further notice on mis-conduct of ATM Account.
9. **FEES** : All Fees/Charges related to the ATM Card and ATM Account as decided by the Bank from time to time shall be payable forthwith on issuance of ATM Card and recovered by debiting the ATM Account or from any of the Account of Card Holder.
10. **LOSS of ATM Card** : The Card Holder is responsible for reporting the Bank in case of Loss/Theft of ATM Card. The report can be made to any of the Branch, Head Office in Office Hours.
11. **SURRENDER of ATM CARD** : ATM Card can be surrendered to the Bank any time by Card Holder or by his/her Nominees. No Fees shall be refunded for that year. The closure of such account will be allowed only on settlement of all dues in connection with ATM facility.
12. **AUTHORITY AND 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 insufficiency of funds in any ATM or problems in/due to connectivity.
 - B) The Bank reserves the right to limit the amount which may withdrawn by the Card Holder without any prior notice.
 - C) The Bank reserves the right to amend, add or delete any Terms and Conditions or Rules without any prior notice to Card Holders.
 - D) It is sole responsibility of the Card Holder for the transaction done vide 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.
13. **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 Court of City in which the Bank's Registered Office is located.

I/We have read and understood above Terms and Conditions and sign below to agree to follow them,

Signatures of Applicants 1. _____ 2. _____ 3. _____