



**SHREE MAHAVIR SAHAKARI
BANK LTD. JALGAON**
92, Navi Peth, Jalgaon - 425001
Ph.0257- 2232490, 2229890

**SAVING BANK
Account Opening Form**

DATE: _____ / _____ BRANCH : _____

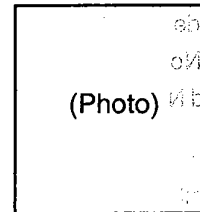
Customer No.

A/c No.

I/We request you to open my / our saving Bank account in your Bank.

Surname **First Name** **Middle Name**

1 _____
2 _____
3 _____
4 _____



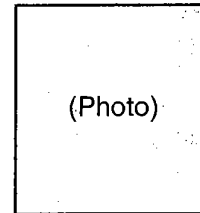
(Photo)

(1)

Date of Birth (In case of minor) DD MM YY

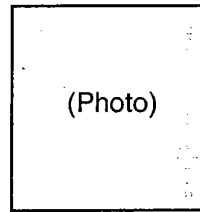
Specimen Signature (Please sign in Black Ink)

(1) _____	(3) _____
(2) _____	(4) _____



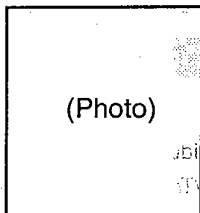
(Photo)

(2)



(Photo)

(3)



(Photo)

(4)

Operational Instruction

1. Either or survivor 2. Jointly or survivor 3. Former or survivor 4. Any one of us or any one of the survivor or the last survivor
5. Other (Please Specify) _____

Personal Details

(To be filled by Joint A/c. holder separately)
(Attach documentary evidence for minor / Senior Citizen (above 60 yrs.))

Date of Birth : DD MM YY

Religion : _____ Caste : _____

Marital Status : **Single / Married / Unmarried** Children : _____

Gender : **Male / Female**

Occupation : **Salaried / Business / Retired / Student / Housewife / Self Employed / Other**

Name & Address : _____

Employee No. : _____ Designation: _____

Annual Income : _____ PAN/GIR No. _____

Passport No. : _____ Expiry Date of Passport : / /

Previous Banker : _____ A/c. No.: _____

Membership if any : _____

Residence : **Owned / Rental**

Flat No. and Name of the Society: _____

Road No./Name : _____ Area/Locality : _____

City : _____ Pin: _____

Tel. No. : (R) _____ (O) _____

E-mail ID : _____ Mobile No.: _____

Please Offer me : Cheque Book _____ /ATM Card _____ /Phone Banking _____ /Internet Banking _____ / SMS Banking _____

Proof of Identity

(Attach copies & provide original for verification)
Passport / Letter from existing Bank / PAN (alongwith self cheque drawn on existing Ba.nk)
or provide at least one each from List A & List B (Please tick)

<i>List A (Proof of Identity)</i>	
Voter's ID Card	<input type="checkbox"/>
Driving Licence	<input type="checkbox"/>
ID Card of reputed employer / Educational Institute	<input type="checkbox"/>
Govl. / Defence ID Card	<input type="checkbox"/>
Any Other	<input type="checkbox"/>

<i>List B (Proof of present address)</i>	
Latest Electricity Bill/Telephone Bill/ LiC Premium Receipt	<input type="checkbox"/>
Letter from Employer/Educational Institute giving present residential address	<input type="checkbox"/>
Xerox copy of Agreement of residential flat/Maintenance Receipt	<input type="checkbox"/>
Income/Wealth Tax Assessment Order	<input type="checkbox"/>

Documents Required

(Provide Original for Verification)

Individuals : 1) Photograph 2) Xerox Copy of PAN Card/Form 60 3) Proof of Identity

Club/Trust/Society : 1) Photograph of all authorised signatories 2) Certified copy of Trust Deed
3) Certified copy of Bye laws 4) Resolution to open the account and Authorised Signatories 5) Certified copy of Registration Certificate.

HUF : 1) Photograph of the Karta and all Co-parceners 2) HUF letter signed by Karta & all major co-parceners.

NF-E : 1) Photograph 2) Passport Xerox 3) Visa Xerox 4) Employer's letter.

Declaration

I/We declare confirm, agree :-

a) that all the particulars and information given in the Application form are true, correct, complete and upto date in all respects and I/We have not withheld any information.

b) that the rules of Savings Bank Account of the Bank have been read by ME/US and that I/WE accept them as binding upon me/us.

• Note : If the depositor is illiterate, thumb impression should be attested by two witness.

Yours Faithfully,	Name, Address of Witness	Signature of Witness
1. _____	1) _____	1 _____
2. _____	_____	
3. _____	2) _____	
4. _____	_____	2 _____

Introduction by an existing Account Holder

Mr. / Ms.

Surname

First Name

Meddle Name

SB/CD/CC/OD/Loan A/c. No.: _____ Branch _____ Ph. No. _____

I Know the customer for a period of _____ months/years and confirm his/her adress.

Date Signature of Introdncer: _____

Signature verified by

Name : _____ Employee Code : _____

Designation : _____ Signature: _____

Nomination

Nomination : Required Not Required

I/We nominate following named person as my/our nominee after my/our death and is entitled legally to receive the money as per Section 45 (ZA) of Banking Regulation Act, 1949 and U/S 56 of Co-operative Societies, 1985 Rule 2 (1)

(Only one person can be nominated per account)

Name & Address	Age	Date of Birth (if minor)	Relation with Depositor

As the nominee is a minor on this date, I/We appoint Shri./Smt./Miss _____
Address _____

_____ to receive the amount of the deposit on behalf of the nominee in the event of my/our death during the minority of the nominee.

• Note : If the depositor is illiterate, thumb impression should be attested by two witnesses.

Signature (s) of Depositor (s)

Signature (s) of Witness (es)

1. _____	1. _____
2. _____	2. _____
3. _____	
4. _____	

FOR BANK'S USE ONLY

A/c. Opened on : ____/____/____ Signature of Clerk : _____

Signature of Sr. Clerk/Officer: _____ Manager, _____

Terms and Conditions for ATM CARD

1. **Meanings :** The term 'Bank' refers to the SHREE MAHAVIR SAHAKARI BANK LTD. 'ATM' refers to the Automated Teller Machine installed at the branches of the bank, 'Card Holder' refers to the Authorized User of 'ATM Card' ATM Account refers to the Authority of operating an ATM Account. The 'CIB' refers to Card Issuing Branch of the Bank and 'ITC' refers to Information Technology Cell at Head Office of the Bank. As the context may require, words herein denoting the singular only shall be deemed to include the plural gender. Any notice there under to any such person shall be deemed effective notification to all such persons. If the person who signs and agrees to be bound by terms and conditions is a female 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) A satisfactorily conducted savings/current account or any other account as specified by the Bank to be eligible for opening of an 'ATM' Account. Such account shall be referred to as "ATM Account". b) The cardholder shall give his preference of such account (s) held by him in writing on the application Form for the issue of 'ATM Card'. c) A Minor's account or an account in which a minor is a joint account holder, is not eligible for opening "ATM Card". d) An Account operated under joint signature (s) shall not be eligible to be an "ATM Account".
3. **Joint Accounts :** In case of joint accounts, where only one card is issued to a joint account holder. The other joint account holders shall expressly agree with and give his unconditional consent on the application form for issue of ATM Card and having signed on the application shall be presumed having consented, agreed & accepted the terms & conditions of ATM card liable for all such transactions. If more than one person signs and agrees to be bounded terms and conditions the obligation of such person thereunder shall be joint and several.
4. **ATM PIN (Personal Identification Number)**
 - a) **PIN-Select:** Each ATM card holder shall select his or her "Personal Identification Number" (PIN) to gain access to the ATM services and to operate account. The PIN shall under no circumstances be disclosed or open to any third party. The card holder should keep memory of his PIN and maintain its secrecy to avoid any misuse and keep custody of ATM card safe and inaccessible. The cardholder shall be solely responsible for the consequences arising out of the disclosure of his PIN and/or unauthorized use of ATM card shall be liable for any increased liability which he may incur on account of unauthorized use of the PIN & ATM Card.
 - b) **PIN Charge :** ATM card shall be issued by an Account holder as approved by the Bank in respect of ATM Account to enable him to operate the ATM. The card holder should get the card initially validated and select the Personal Identification Number (PIN) on the machine installed for that purpose, at the CIB. If card holder forgets PIN the same can be changed after consulting ITC. It is advisable for the card holder: 1) to change his PIN periodically 2) to change his PIN if certainly suspects it is no longer confidential 3) to select a non easily guessable PIN.
 - c) **PIN safety :** Any wrong PIN led to ATM machine for more than three occasions will retain the card in ATM itself. After completion of transaction if ATM card remains unretrieved. It is assumed having forgotten and ATM will safely retain it. In above circumstances approach your CIB 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 fields, heat, water and dust anytime. If the card is broken or unreadable it will be considered an invalid card & new card will be issued on such an application by card holder & on handling over of such invalid card for cancellation to CIB.
6. **ATM Card Validity :** The ATM card will be valid maximum for a period of Three years from the date of issuance of card. However, validity period will be calculated on the 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 up to a certain amount/limit only as fixed by bank from time to time & date during a cycle of 24 hours,
 - (b) Enquiry about the balance in ATM account.
 - (c) Request of statement of account.
 - (d.) Requisition for issue of Cheque Book,
 - (e) Any additional facilities made available by bank from time to time.
8. **Maximum 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 a discretion to levy penal interest or service charges as per the Bank's rules 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 ATM facility as determined by the Bank from time to time shall be payable forthwith on issuance of card and recovered by debiting the ATM card holders 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. **Multiple (ADD-ON) Cards :** In case of joint accounts with operational instruction either or Survivor, Bank may issue another ADD-ON card on specific request of customer after debiting additional charges as per applicable. Though Bank has issued multiple cards of one account-ATM account Joint account holders can withdraw Only upto a maximum permissible limit as decided by Bank, All put together with 24 hours cycle time per day.
11. **Nontransferability :** ATM card is nontransferable under any circumstances.
12. **Overdraft :** If any transaction made by using the ATM card results into an overdraft in the ATM Account, penal interest for the overdrawn amount shall be charged as per Bank's then prevailing interest rate structure and Bank may stop ATM facility.
13. **Loss of Card :** In case of loss or theft of the ATM card the cardholder shall intimate CIB immediately on same date in writing of loss/theft of ATM card. The cardholder shall, however be responsible and liable for all transaction effected by the use of the card till it is cancelled. Account holder will have to give in writing application for issuance of new card. Another ATM Card will be issued to account holder in lieu of lost/stolen ATM card on payment of card fees/charges.
14. **Deposits :** As and when facility of depositing shall be allowed on ATM Machine, the amount of cash/cheque deposited will be collected from the ATM Machine in the presence of bank's authorized staff one of whom will be an officer and will be credited to the cardholder's account after verification by two authorized members of bank. Any soiled mutilated notes deposited into ATM account will not be acceptable and shall be returned to the cardholder reducing the credit to the extent at his own cost, risk, responsibility. The amount thus verified by the Bank shall be deemed to be correct amount deposited by the cardholder and shall be conclusive & binding for all purposes. Foreign currency cash or cheques etc. deposits shall not be accepted in ATM Facility whatsoever & shall be returned to the Cardholder at his risk, responsibility, cost & consequences. Cheques deposited in ATM will be accepted for collection only and the proceeds will not be available until they have been cleared. Cheque book request deposited will be accepted on next day or further proceedings.
15. **Refusal/termination withdrawal of ATM CARD :** The Bank has absolute right and sole discretion to refuse to issue or to renew or to cancel or to suspend or to call off or to withdraw facility for misuse, malfunction, tampering ATM, non payment of account charges, interest, dues etc. without assigning any reason thereof or giving prior notice.
16. **Indemnification :** ATM cardholder shall indemnify the Bank for the loss or damage caused, directly or indirectly, by his act or commission / omission contrary to any of the terms and conditions, or even otherwise.
17. **Closure / Termination :** ATM cardholder If desire to close the ATM account or terminate ATM facility can do so provided minimum seven working days prior written notice to ITC is given alongwith surrendering ATM card to CIB/ITC of the BANK. The closure of such account will be allowed only on settlement of all dues in connection with ATM facility.
18. **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 sought. 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.
19. **Authority & Responsibility :**
 - 1) The Bank shall not be responsible for any loss or damage arising directly or indirectly 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.
 - 2) The Bank reserves the right to limit the amount which may be withdrawn by cardholder daily anytime without giving, any prior notice. The Bank also reserves the right to restrict the ATM to certain Hours of the day as may be notified and displayed from time to time.
 - 3) The Bank reserves the right to amend, add or delete any of terms & conditions or rules without prior notice to ATM account Holder.
 - 4) It is sole responsibility of the cardholder, for the transaction done by ATM card as with card holders knowledge or authority, express or implied.

I undertake & confirm authorization and power conferred upto the Bank and terms & conditions herein as read, accepted & agreed to, and irrevocable. These terms and conditions shall be construed and governed by the law for the time being in force.

ATM REQUEST

I/We have read, accept & abide by the terms & conditions governing the operations / use of ATM Card. which are given to me/us. I/We request you to issue me/us ATM card.
IT Cell

Chief Information Officer : - SHREE MAHAVIR SAHAKARI BANK LTD. JALGAON
92, Navi Peth, Jalgaon - 425001 Ph.0257- 2232490, 2229890

Signature of ATM Card Applicant