



नव जीवन को-ऑप. बैंक लि.

نوجيون کوآپريٽو بينڪ لميٽيد

# Nav Jeevan Co-op. Bank Ltd.

ESTD:1985

Head Office : Bhawani Saw Mills Compound, Furniture Bazar, Ulhasnagar - 421003

## Account opening form for Saving /Term Deposit /Flexi Fixed Deposit

Branch  Date

Account No.  Customer ID

Customer Type  Saving Account  Staff Account  Minor Account  Bachat Yojna Account

Term Deposit  Scheme  Rs.  Period

Firm Name In Customer HUF/TRUST/SOCIETY :

Applicant Title First Name Middle Name Surname

1st Applicant

2nd Applicant

3rd Applicant

Guardian's Name  (In case applicant is Minor)

Relationship with Minor  Father  Mother  Others (Please Specify)

Mother Name:

Applicant Title First Name Middle Name Surname

1st Applicant

2nd Applicant

3rd Applicant

I hereby declare that the date of birth of the minor who is my  is  and I am his/her natural and lawful Guardian/Guardian appointed by court order, date  (Copy enclosed). I shall represent the said minor till he/she attains majority. I indemnify the Bank against the claim of the above minor for any withdrawal/transaction made by me in his/her account.

Identity Details : Individual/Society/Trust/HUF/Association/Others

Society/Trust/HUF/Association, registered/Dt. Of Incorporation

Applicant	Date of Birth (dd/mm/yy)	Sex M/F	Marital Status	Occupation	Religion	PAN No.
1st Applicant	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2nd Applicant	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3rd Applicant	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Correspondence Details

Aadhaar No.  Email ID

1st Applicant

2nd Applicant

3rd Applicant

Standing Instructions

Senior Citizen :  Yes  No TDS to be Deducted  Yes  No (Form No. 15G/15H attached)

Please Debit /Credit Rs.  Monthly installment/interest from/to my/our A/c. No.  Senior Citizen's proof submitted

TDS to be deducted  Yes  No. Nomination required:  Yes  No Shareholder Folio No. :

Special Instruction for Term Deposits: In the event of death of any of the joint depositors prior to maturity of the deposit, the Bank will be, at the request of the surviving depositor or all surviving depositors, though not bound and at its absolute discretion to add/delete any name, or to repay the deposit before maturity or grant an advance against the security there of, on such terms and conditions as the Bank may decide & such payment before maturity shall constitute a valid discharge to the Bank

Signature of 1st Applicant Signature of 2nd Applicant Signature of 3rd Applicant

Correspondence Address Address of 1st Applicant

Bldg. / Road Name

Landmark (Near/Opposite)

City / Town / Taluka  Pin :  State :

Contact Details Res.:  Off.:  Mob.:

**Address of 2nd Applicant**

Bldg. / Road Name

Landmark (Near/Opposite)

City / Town / Taluka  Pin :  State :

Contact Details Res.:  Off.:  Mob.:

**Address of 3rd Applicant**

Bldg. / Road Name

Landmark (Near/Opposite)

City / Town / Taluka  Pin  State

Contact Details Res.:  Off  Mob

**Introduction Details by our existing customer**

Name  A/c No.

Type of A/c.  Branch  I know the applicant/s for the last \_\_\_\_\_ Months/Years. I confirm the identity, Occupation and Address of the applicant/s.

Signature of Introducer

1st Applicant's Photo	2nd Applicant's Photo	3rd Applicant's Photo
Specimen Signature	Specimen Signature	Specimen Signature

Other Services  SMS Banking  ATM Card

Please indicate the name to be embossed on the Card.

**Nomination Form DA - 1**

Nomination under section 45ZA read with section 56 of the Banking Regulation Act 1949 & Rule 2(1) of the Co-operative Banks (Nomination) Rule 1985, in respect of the Bank Deposits.

I/we \_\_\_\_\_ Nominate the following person to whom, in the event of my/our/minor's death, the amount of deposit, in the account, particulars whereof are given below, may be returned by

**The Nav Jeevan Co-op. Bank Ltd.** \_\_\_\_\_ Branch

Name	Address	Relationship	Age

If Nominee is Minor, His/Her Date of Birth \_\_\_\_\_

As the Nominee is minor on this date, I/We appoint \_\_\_\_\_ (Name, Address & Age) to receive the amount of the deposit in the account on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee.

\* Where Deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of minor

Nomination Registration No. : \_\_\_\_\_

Date :

**\*\* Thumb Impression (S) shall be attested by two witnesses**

Sign. of Witness \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

Sign. of Witness \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

**Account to be operated by & Balance payable to :**

- |   |   |  |   |
|---|---|--|---|
| <input type="checkbox"/> Self               | <input type="checkbox"/> Either or Survivor           | <input type="checkbox"/> Guardian for Minor  | <input type="checkbox"/> In Case of HUF - Karta |
| <input type="checkbox"/> Former or Survivor | <input type="checkbox"/> Jointly by all or survivor/s | <input type="checkbox"/> Any one or Survivor | <input type="checkbox"/> Any other instruction  |

**\*\* Mandate for Term Deposits In Case of Either or Survivor/Former or Survivor**

In the event of Death of any of us, Bank shall be at liberty to make payment of the deposit to the Survivor/s without the concurrence of the legal heirs of the deceased.

We hereby declare that in case of death of one of joint depositors, the surviving depositor may be allowed to withdraw the deposit before maturity

Signature of Applicant		
1st Applicant	2nd Applicant	3rd Applicant



## Terms and Conditions for ATM CARD

1. **Meanings :** The term 'Bank' refers to the The Nav Jeevan Co-op. 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 account". 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 and liable for all such transactions. if more than one person signs and agrees to bound by terms and conditions the obligation of soon person there under shall be joint and several.
4. **ATM - PIN (Personal Identification Number):**
  - a) PIN - Select: Each ATM card holder shall be issued his or her 'Personal Identification Number' (PIN) to gain access to the ATM services and to operate account. The Card holder should change his pin immediately on receipt of printed PIN mailer issued by Branch. The PIN shall under no circumstances be disclosed or open to any third party or keep the card & pin together. 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 and shall be liable for any increased liability which he may incur on account of unauthorized use of the PIN & ATM card.
  - b) PIN Change: it is advisable for the Cardholder: 1.To change his pin periodically 2. To change his pin, if certainly suspects it is no longer confidential 3. To select a noneasily guessable PIN. .
  - c) PIN Safety: Any wrong PIN fed 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 as invalid card & new card will be issued on such an application by card holder & on handing over of such invalid card for cancellation to CIB. Same will be chargeable.
6. **ATM Card Validity:** The ATM card will be valid maximum for a period five years from the date of issuance of card. However, validity period may be extended for further period under notice to the card holder.
7. **Cash Withdrawal Limit:** Rs.25000/ per day/per card in subject to availability of balance in Customer Account.
8. **ATM Features :** The facilities offered under ATM shall include :
  - A. Withdrawal of cash by the Card Holder from his ATM -account upto 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. Any additional facilities made available by bank from time to time.
9. **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 the Bank's rules from time to time. If minimum balances 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.
10. **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 or Bank shall withdraw the ATM card facility).
11. **Non transferability:** ATM card is non transferable under any circumstances.
12. **Overdraft:** If any transactions 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 of theft of ATM card. The cardholder shall, however be responsible and liable for all transactions 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 on next working day from the ATM Machine in the presence of bank's authorized staff 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 that 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 and 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.
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. nonpayment of account charges, interest, dues etc. without assigning any reason there for or giving prior notice.
16. **Indemnification:** ATM cardholder shall indemnify the Bank for the loss or damage caused, directly or indirectly, by his act of commission/ omission contrary to any of the terms and conditions, or even otherwise.
17. **Closure /Termination:** ATM cardholder if desires to close the ATM account or terminate ATM facility can do so provided minimum seven working days prior written notice to CIB is given along with surrendering ATM Card to CIB 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 :**
  - A) 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.
  - B) The Bank reserves the right to limit the amount which may be withdrawn by cardholder daily any time 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.
  - C) The Bank reserves the right to amend, add or delete any of terms & conditions or rules without prior notice to ATM account Holder.
  - D) It is sole responsibility of the cardholder, for the transaction done by ATM card as with card holder's knowledge or authority, express or implied.

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