

**Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.****(Multi-State Scheduled Bank)**

Head Office :- Janata Bank Bhavan, Main Road, Ichalkaranji – 416 115.

Dist: – Kolhapur (Maharashtra)

Branch : \_\_\_\_\_

**ATM Card Application Form**

I/We Request you to Issue 'ATM Card' in name mentioned below  
for accessing below referred accounts.

Photo

**Account Information**

Account Type:- \_\_\_\_\_

Account Number :- \_\_\_\_\_

Tip : In Case of joint Account Partnership Firm, Private Limited, Ltd Company, Co-operative  
Soc, Trust, HUF and Pensioners account ATM Cards will not be allowed.

**Applicant's Information**

Applicant's Name/Firm's Name: \_\_\_\_\_

Postal Address \_\_\_\_\_

Tel / Mobile No. \_\_\_\_\_ Pin Code : \_\_\_\_\_

**Declaration**

◆ I/We declare that all information is true & correct. I/We have read, accept & abide by the terms and conditions governing the operations / use of Debit cum ATM Card the rules & Bye-laws of bank which are now in force or may hereafter come in force.

◆ I hereby request you to issue me ATM Card and authorized you to debit to above mentioned account with charges / fees, transactions done on ATM.

◆ I/We hereby declare that all particulars and information given in this application form (and all documents referred or provided there with) are true, correct, complete and up-to-date in all respects and I/We authorized account users have not withheld any information from bank. I/We do hereby indemnify and forever keep indemnified the Bank and its successors and assignees from and against all claims, actions, penalties that may be made, suffered or incurred by reason of non-observance of any of the terms and conditions mentioned therein.

◆ I/We agree to register my/our mobile number for SMS alerts Services from the Bank for ATM card (credit & debit card) related alerts.

◆ I/We agree and understand that the Bank reserves the right to reject any application without providing any reason. I/We agree and understand that the Bank reserves the right to retain the application form and documents provided therewith and will not return the same.

If I/We found any unauthorized ATM transactions through my/our

Specimen Signature \_\_\_\_\_ Date : ...../...../.....

**Bank Use Only**

Office Name \_\_\_\_\_

**Branch Manager**

## **Terms and Conditions for ATM Card**

1. **Meanings :** The term 'Bank' refers to the Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.: 'ATM' refers to the Automated Teller Machine installed of the branches of the Bank. 'Card Holder' refers to the Authorised User of 'ATM Card'. The CIS' refers to Card Issuing Branch of the Bank and TTC refers to Information Technology Cell at Head Office of the Bank. The application (hereinafter called THE CARDHOLDER) along with the joint a/c holder, if any, of the Savings/Current account information unconditionally accept the following terms & conditions for using the ATM Card.
2. **ATM-Account Eligibility:**
  - a. A satisfactorily conducted savings / current account to be eligible for opening of an 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. An account operated under joint signature(s) shall be eligible to be an 'ATM Account'.
  - d. **Special Accounts :** In case of Partnership Firm, Private Limited, Ltd Company, Co-operative Soc., Trust, HUF and Pensioners account ATM Cards will not be allotted. .
  - e. **Joint Account :** In case of joint account the card shall be offered
3. **ATM - PIN (Personal Identification Number) 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.
4. **ATM Card Validity :**

The ATM card will be valid maximum for a period of seven years from the date of issuance of card. However, validity period may be extended for further period under notice to the card holder.
5. **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.
6. **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 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 cease account or Bank shall withdraw the ATM card facility.
7. **Non transferability :**

ATM card is non transferable under any circumstances. The ATM Card is and shall be meant for individual and not joint operations by any number of person/s more than one.
8. **Card Ownership :**

The card is and shall remain the property of the Bank and will be surrendered to the Bank upon request or in the event of cardholder no longer requiring the service.
9. **Loss of Card :**

In case of loss or theft of the ATM card the cardholder shall intimate to bank immediately on same date in writing of loss / theft of ATM card. The cardholder shall advise the branch as prompt as possible in writing of the loss of the card howsoever off coming. The cardholder shall however be responsible for all transactions effected by use of the card until it is 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. 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 / damaged ATM card on payment of card fees / charges. The card holder will have to give the declaration form to the respective branch in the prescribed format as specified by bank.
10. **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 therefore or giving prior notice.
11. **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.
12. **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 Bank is given along with surrendering ATM Card to the Bank. The closure of such account will be allowed only on settlement of all-dues in connection with ATM facility.
13. **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.
14. **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 duly if any against it are paid.
15. **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.
16. **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.
17. **Authority & Responsibility :**
  - i) 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.
  - ii) The Bank reserves the right to limit the amount which may be withdrawn by cardholder daily any time without given, 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.
  - iii) The Bank reserves the right to amend, add or delete any of terms & conditions or rules without prior notice to ATM account Holder.
  - iv) It is sole responsibility of the cardholder, for the transaction done by ATM card as with cardholder's knowledge or authority, expressly or implied.
18. **Refund of Amount :**

If the cardholder withdraws the amount from the other BANKS Network ATM, and if the cardholder not receives the amount then he / she has to fill up the complaint form to branch within 60 days from the date of transaction. After the process is done it will take nearly 05 days to credit the amount to the customer account.
19. **DELIVERY OF CARD**

The Bank is and shall not be held responsible for any loss or damage or inconvenience caused to the cardholder if the cardholder is not honored in the desired manner for whatsoever reasons disrupted due to failure of software / hardware or exhaustion of cash in ATM Centre. However Bank will take reasonable care in servicing the cardholder.
20. **DELAY IN TRANSACTIONS**

The Bank is and shall not be held responsible for any loss or damage or inconvenience caused to the cardholder if the cardholder is not honored in the desired manner for whatsoever reasons disrupted due to failure of software / hardware or exhaustion of cash in ATM Centre. However Bank will take reasonable care in servicing the cardholder.
21. **TRANSACTIONS RECORD :** A cardholder shall accept the Bank's record of transactions as final conclusive and binding for all purposes.
22. **DRAWING LIMIT FIXATION** The Customer can withdraw Rs. 20,000/- (Rs. Twenty Thousand) per day through the balance amount. The exposure limits shall be decided by the bank from time to time as and when required, which will be binding on customers.
23. **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.
24. **IRREVOCABILITY OF POWERS** All Authorization and powers conferred herein on the bank are irrevocable.
25. **Instant Debit Card :** Instant Debit card will be provided in Well-Come Kit. This Debit card doesn't have printed card holder's name. Except this, all other terms and conditions as above said are same for Instant debit card. If any customer wants his/her name printed on card, then he/She have to make an application for personalized debit card and needs to submit Instant Debit Card to bank.

Customer Signature