



PAVANA SAHAKARI BANK LTD., PUNE.

Plot No. 83, D-II, M.I.D.C., Telco Road, Chinchwad, Pune - 411 019.

SAVINGS A/C OPENING FORM

Cust. ID	<input type="text"/>	Date :	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
ग्राहक क्रमांक	<input type="text"/>	दिनांक :	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
A/c.No.	<input type="text"/>								
खाते क्रमांक	<input type="text"/>								

Name(s) and Address / es of Depositor (s) in full :
ठेवीदाराचे/ठेवीदारांचे पूर्ण नांव /नावे व पत्ता /पत्ते :

Signature (s) of Depositor(s) :
ठेवीदाराची/ठेवीदारांच्या स्वाक्षरी / स्वाक्षऱ्या :

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

Tel. No. : (R)	<input type="text"/>	(O)	<input type="text"/>	Mobile :	<input type="text"/>
फोन क्र.: (निवास)	<input type="text"/>	कार्यालय:	<input type="text"/>	मोबाईल :	<input type="text"/>
PAN No. :	<input type="text"/>	or	Form No. 60 / 61.	Yes	No
पॅन नं. :	<input type="text"/>	किंवा	फॉर्म नं. ६०/६१.	होय	नाही

Account Operation by :	Single	Either or Survivor	Jointly	Other	_____
खातेवापराबाबत सूचना :	स्वतः	दोघांपैकी एक	संयुक्त	इतर	_____

Declaration : I / we wish to open a new Saving A/c with your bank. I / we have read and understood the rules of SB A/c and Premium Status Scheme I hereby agree to abide with these rules and also the rules being amended from time to time of the SB A/c. I / we request to open my new SB A/c with premium status / without premium status and handover to you a remittance of Rs. _____ for the same. (In words Rupees _____)

All the other information related to me / us is the same as stated in "Customer Information Form". माझी / आमची इतर सर्व माहिती "कस्टमर इनफॉर्मेशन फॉर्म" मध्ये देत आहे. जाहिरनामा : मी /आम्ही आपल्या बँकेत नवीन बचत खाते उघडू इच्छितो. मी /आम्ही बचत खाते योजना व प्रिमियम स्टेटसबाबतचे सर्व नियम वाचून व समजून घेतले आहेत. सदर योजनेचे नियम वेळोवेळी होणारे बदल माझ्यावर बंधनकारक राहतील. मी / आम्ही विनंती करतो की, माझे प्रिमियम स्टेटससह / प्रिमियम स्टेटस व्यतिरिक्त नवीन बचत खाते उघडण्यात यावे, त्याकरिता रु. _____ चा भरणा करीत आहे.

तुम्हाला पवना सहकारी बँकेबद्दल कोठून समाजले ?	वर्तमान पत्र जाहिरात	रेडियो / दूरदर्शन जाहिरात
How did you come to know about Pavana Sahakari Bank Ltd.	Newspaper Advt.	Radio / Television Advt.
पवना - कर्मचाऱ्यांचा जनसंपर्क-विपणन	जाहिरात फलक	नातेवाईक व मित्र-मैत्रिणींचे संदर्भ
Mobilisation / Marketing of Pavana Staff	Hoardings	References of Relatives & friends

For Office Use Only

Introducer - Name & Address: _____
ओळख देणाऱ्याचे - नांव व पत्ता : _____

Introduction is already taken. ग्राहकास ओळख आगोदरच घेण्यात आली आहे

Introducer's Cust ID confirmed:
ओळख देणाऱ्याचा ग्राहक क्र. तपासला :

For Branch	
Information Entered By _____	Information Verified By _____
Allowed To open account	
Manager/Asst. Manager	

For Back Office	
Information Entered By _____	Information Verified By _____
Signature Scanned By _____	

नामनिर्देशन अर्ज - DA - १ (Nomination Form - DA-1)

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

I / we [Name(s) & address(es)] _____

nominate the following person to whom in the event of my / our / minor's death, the amount of the deposit, particulars whereof are giving below,

may be returned by Pavana Sahakari Bank Ltd.Chinchwad.,

Branch (Name & address of branch / office where deposit is held)

बँक ठेवीकरीता बँकिंग रेग्युलेशन अँक्ट, १९४९चे कलम ५६ व कलम ४५ZA, तसेच को-ऑपरेटिव्ह बँकेचे (नामनिर्देशन) नियम, १९८५चे कलम २(१) नुसार नामनिर्देशन.

मी / आम्ही (नांव/नांवे व पत्ता /पत्ते) _____

माझ्या/आमच्या /अज्ञान व्यक्तीच्या मृत्यूनंतर पवना सहकारी बँक लि.,पुणे. च्या _____ शाखेने ठेवीची रक्कम मिळण्यासाठी

खालील व्यक्तीचे नामनिर्देशन करत आहोत. ठेवीबाबतचा तपशिल खाली नमूद केला आहे.

बचत ठेवी खाते (Savings Deposit)

Nature of Account खात्याचे स्वरूप	Distinguishing No. क्रमांक	Additional details, if any अधिक तपशिल असल्यास

नामनिर्देशित व्यक्ती (Nominee)

Name नांव	Address पत्ता	Relationship with Depositor, if any ठेवीदाराशी असलेले नाते,	Age वय	* If nominee is a minor, His / Her date of birth नामनिर्देशित व्यक्ती अज्ञान असल्यास त्याची / तिची जन्मतारीख

* As the nominee is a minor on this date, I / we appoint Shri./Smt./Kum.(Name,address & age) _____

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

* नामनिर्देशित व्यक्ती आजमितीस अज्ञान असल्यामुळे तो/ ती सज्ञान होईपर्यंत माझ्या / आमच्या/ अज्ञानाच्या मृत्यूनंतर नामनिर्देशित व्यक्तीच्या वतीने ठेवीची रक्कम मिळण्याकरिता

मी/आम्ही, श्री./ श्रीमती/ कु. (नांव पत्ता व वय) _____

यांची नेमणूक करित आहोत.

Name(s), Signature(s) and Address(es) of witness(es)

साक्षीदारांची नांवे, सही व पत्ता

Signature(s) / Thumb Impression (s) of Depositor(s)

[Thumb impression(s) shall be attested by two witnesses.]

ठेवीदारांची स्वाक्षरी / दस्तूरेस्तूराची खात्री करण्याकरीता दोन साक्षीदार आवश्यक)

1 Signature (सही): _____ Place (ठिकाण): _____ Date (दिनांक): _____

Name & address (नांव व पत्ता): _____

2 Signature (सही): _____ Place (ठिकाण): _____ Date (दिनांक): _____

Name & address (नांव व पत्ता): _____

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

* Strike out if the nominee is not a minor.

* अज्ञान व्यक्तीच्या नावाने ठेव ठेवली असल्यास, अज्ञान व्यक्तीच्या वतीने व्यवहार करण्याचे कायदेशिर अधिकार असलेल्या व्यक्तीने नामनिर्देशन अर्जवर स्वाक्षरी करणे आवश्यक आहे.

* नामनिर्देशित व्यक्ती अज्ञान नसल्यास खोडून टाकावे.

SMS BANKING / CHEQUE BOOK / ATM CARD

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SMS Banking Facility	ATM Card Facility	Cheque Book Issuance Machine Facility	Statement on e-mail Facility

Account Details (Maintained by me us)

Sr #	Branch Code / Name	Account Type & Account Name for e.g. CD, CC ect	Customer No. (Bank's Use)	Operational Instructions Facility (Tick whichever is applicable).	Cheque Book Issuing Facility (Tick whichever is applicable).	SMS Banking Facility (Tick whichever is applicable).
1)				Self /Jtly / E or S	YES / NO	YES / NO
2)				Self /Jtly / E or S	YES / NO	YES / NO
3)				Self /Jtly / E or S	YES / NO	YES / NO
4)				Self /Jtly / E or S	YES / NO	YES / NO
5)				Self /Jtly / E or S	YES / NO	YES / NO

***Note :** Cheque Book Issuance facility is available only for Self / E or S / Any One or Survivor operational Instructions.

I / We have read, accept & will abide by the terms & conditions regarding Cheque Book Issuance Machine facility / SMS Banking Facility / Statement on E-mail. I/We also hereby agree to bear the charge (if any) as revised from time to time by the Bank at its sole discretion.

Yours faithfully,

Proof of Identity

(Attach copies & provide original for verification)

Passport / Letter from existing Bank / PAN (alongwith self cheque drawn on existing Bank) or provide at least one each from List A & List B (Please tick)

List A (Proof of Identity)	
Voter's ID Card	
Driving Licence	
ID Card of reputed employer / Educational Institute	
Govt. / Defence ID Card	
Any Other	

List B (Proof of present address)	
Latest Electricity Bill/Telephone Bill/ LIC Premium Receipt	
Letter from Employer/Educational Institute giving present residential address	
Xerox copy of Agreement of residential flat/Maintenance Receipt	
Income/Wealth Tax Assessment Order	

Documents Required

HUF	Trust / Club / Society / Association
1) Photographs of Karta & co-perceners Declaration Form.	1) Photographs of all authorised Signatories. 2) Certified true copy of trust deed (For Trust) 3) Certified true copy of bye-laws (For Club /Society /Association)
2) HUF letter signed by Karta & all major co-parceners. PAN	4) Certified true copy of Certificate of Registration. 5) Resolution to open the account, Mode of operation & list of authorised signatories.

FOR BANK'S USE ONLY

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

Signature of Sr.Clerk/Officer : _____

Manager _____

Terms and condition for ATM CARD

1. **Meanings** : The term Bank' refers to the **Pavana Sahakari Bank Ltd. Chinchwad**, '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 '**TTC**' 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 '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 Change**: 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 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 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. **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 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 along with 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.

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.

ITCell
Chief Information Officer,
Pavana Sahakari Bank Ltd.Chinchwad.

Signature of ATM Card Applicant