



PAVANA SAHAKARI BANK LTD., PUNE

पवना सहकारी बँक लि., पुणे

मुख्य कार्यालय : प्लॉट नं. ८३, डी-२ ब्लॉक, एम.आय.डी.सी., टेल्को रोड, चिंचवड, पुणे ४११ ०१९
फोन : (०२०) २७४७९४७७, ६६९९५२०५, ६६९९५२०६

CURRENT Account Opening Form

चालू खाते
नवीन खाते उघडण्याचा अर्ज

Branch : _____ Date : _____
शाखा : _____ तारीख : _____

Customer No. _____
ग्राहक क्र. _____

A/c No. _____
खाते क्र. _____

I/We request you to open my/ our Current Account in your bank.
मी/आम्ही अशी विनंती करतो की आपल्या बँकेत माझे/आमचे चालू खाते उघडावे.

Title of Account / खात्याचे नाव

1) Name _____ Phone _____
नाव _____ फोन _____
Address _____ E-mail _____
पत्ता _____ ईमेल _____

Name & Address Proprietor/Partners/Directors
मालक/भागीदार/संचालकांचे नाव/पत्ते

1) Name _____ Mobile _____
Address _____

2) Name _____ Mobile _____
Address _____

3) Name _____ Mobile _____
Address _____

4) Name _____ Mobile _____
Address _____

Name, Signature & Photograph of person(s) authorised to operate account
खातेधारकाचे/खाते चालवणाऱ्याचे नाव, स्वाक्षरी, व छायाचित्र

1) Name _____ 2) Name _____

3) Name _____ 4) Name _____

Specimen Signature (Please Sign in Black Ink) नमुना स्वाक्षरी (काळ्या शाईने करावी.)	
1)	2)
3)	4)

Operational Instruction / खाते चालवण्यासंबंधी सूचना

- Self/Proprietor Either or Survivor jointly or survivor former or survivor any one of us or any one of the survivor or the last survivor
 Other (Please specify) _____
 स्वतः/प्रोप्रायटर एक किंवा जीवित सर्व मिळून किंवा जीवित पहिला किंवा जीवित आमच्यापैकी एक अथवा जीवितपैकी एक किंवा शेवटचा जीवित अन्य (कृपया माहिती द्या.) _____



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

Branch _____ A/c. No. : _____
शाखा _____

Introducer's Cust ID _____
ओळख देणाऱ्याचा ग्राहक क्र. _____

Introducer's Sign. ओळख देणाऱ्याची सही

For Office Use Only

For Branch		For Back Office	
Information Entered By Sign. & Code No.	Information Verified By Sign. & Code No.	Information Entered By Sign. & Code No.	Information Verified By Sign. & Code No.
Allowed to open account			
Manager/Asst. Manager Sign. & Code No.		Signature Scanned By Sign. & Code No.	

नामनिर्देशन अर्ज DA-1 (Nomination form - DA-1)

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

I/We (Name(s) & address (es)) _____

nominate of the following person to whom in the event of my/our/minor's death, the amount of the deposit me be returned by Pavana Sahakari Bank Ltd., Pune
_____ Branch (Name & address of branch/office where deposit is held)

बँक ठेवीकरीता बँकिंग रेग्युलेशन ॲक्ट, १९४९ चे कलम ५६ व कलम ४५ ZA, तसेच को-ऑपरेटिव्ह बँकेचे (नामनिर्देशन) नियम, १९८५ चे कलम २ (१) नुसार नामनिर्देशन, मी/आम्ही
(नाव/नावे व पत्ता/पत्ते) _____

माझ्या/आमच्या/अज्ञान व्यक्तीच्या मृत्यूनंतर पवना सहकारी बँक लि., पुणे च्या _____ शाखेकडील ठेवीची रक्कम मिळण्यासाठी
खालील व्यक्तीचे नामनिर्देशन करत आहे/आहोत.

नामनिर्देशित व्यक्ती (Nominee) (for Individual/Sole Proprietorship Accounts Only)

Nomination : Required Not Required

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

* 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.

* नामनिर्देशन व्यक्ती आजमितीस अज्ञान असल्यामुळे तो/ती सज्ञान होईपर्यंत माझ्या/आमच्या/अज्ञानाच्या मृत्यूनंतर नामनिर्देशित व्यक्तीच्या वतीने ठेवीची रक्कम मिळण्याकरिता
मी/आम्ही, श्री./श्रीमती/कु. (नाव, पत्ता व वय) _____

यांची नेमणूक करत आहोत.

1 _____ 2 _____ 3 _____ 4 _____

Signature(s)/Thumb Impression(s) of Depositors(s) [Thumb impression(s) shall be attested by two witness]

ठेवीदारांची स्वाक्षरी/दस्तूर (दस्तूराची खात्री करण्याकरिता दोन साक्षीदार आवश्यक)

1 Name(s), Sign. and Address of witness(es) _____
साक्षीदारांची नावे, सही व पत्ता

2 Name(s), Sign. and Address of witness(es) _____
साक्षीदारांची नावे, सही व पत्ता

Date (दिनांक) : _____

* 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. * For nomination signature of witness is necessary.

* अज्ञान व्यक्तीच्या नावाने ठेव ठेवली असल्यास, अज्ञान व्यक्तीच्या वतीने व्यवहार करण्याचे कायदेशीर अधिकार असलेल्या नामनिर्देशन अर्जावर स्वाक्षरी करणे आवश्यक आहे.

* नामनिर्देशित व्यक्ती अज्ञान नसल्यास खोदून टाकावे. * नामनिर्देशनाकरिता साक्षीदाराची स्वाक्षरी असणे आवश्यक आहे.

SMS BANKING / ATM CARD / CHEQUE BOOK

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SMS Banking Facility	ATM Card Facility <small>(Only for Individual/Sole Proprietorship/Firm)</small>	Cheque Book Issuance Machine Facility	Statement on E-mail Facility

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

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 on each from List 'A' & List 'B' (Please tick)

List A (Proof of Identity)

AADHAR Card Pan Card Voter's ID Card Driving Licence Pass Port Govt./ Defence ID Card
ID Card of reputed employer / Educational Institute Any Other

List B (Proof of present address)

AADHAR Card 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
Leave & License Agreement Income/Wealth Tax Assessment Order Any Other

DOCUMENTS REQUIRED

Sole Proprietorship / Partnership Firm

- 1) PAN Card of Individual / Sole Proprietor / Partnership Firm.
- 2) Photographs of Sole Proprietor / All Authorised Signatories.
- 3) Shop Act License / Certificate of Grampanchayat authenticated by Authorise Person / Any Concern Certificate issued by legal Authority.
- 4) Certified Copy of Partnership deed in case of Partnership Firm.
- 5) Income Tax / Sales Tax / VAT Return Copy

Pvt. Ltd. / Ltd. Company

- 1) Certified copy of Memorandum of Articles of Association.
- 2) Certified copy of Certificate of Incorporation.
- 3) Certified copy of Certificate of Commencement of Business (in case of Public Ltd. Co.)
- 4) Resolution to open the Account, Mode of Operations & List of Authorised Signatories.
- 5) List of All Directors Name / Address.
- 6) PAN Card of Co.

Huf

- 1) Photographs of Karta & co-parceners
- 2) Declaration from
- 3) HUF letter signed by karta & co-parceners.
- 4) PAN

Trust/ Club/ Society/ Association

- 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)
- 4) Certified true copy of Certificate of Registration.
- 5) Resolution to open the account, Mode of operation & list authorised signatories.

Declaration / जाहीरनामा

I/We the undersigned, hereby declare that I am/We are the SOle Proprietor/Only Partners/Directors of the Firm M/s. _____ & am solely/are jointly & severally responsible for the liabilities thereof. I/We shall advise you in writing of any change that may take place in the Constitution/Partnership and i/all the present Partners will be liable to you, on any obligation which may be standing in the Firm/s Name in your books on date of receipt of such notice and until all obligation shall been liquidated the Current A/c. will be operated in the name of _____
I/We declare that no any Account in the Name of above Firm with other Banks.

मी/आम्ही खाली स्वाक्षरी करणार याद्वारे असे जाहीर करतो की _____ कंपनी/संस्था पूर्णपणे माझ्या मालकीची असून कंपनीचे/संस्थेचे फक्त आम्हीच भागीदार असून या कंपनीच्या/संस्थेच्या सर्व व्यवहारांची देणी देण्याची संपूर्ण जबाबदारी केवळ माझी/आमचीच आहे व मालकी /भागीदारी संबंधी वेळोवेळी होणऱ्या घटनात्मक बदला बदल मी / आम्ही बँकेस वेळेवर लेखी माहिती देण्याची जबाबदारी माझी/आमची आहे. माझी आमची कंपनी/संस्था बँकेस कोणत्याही प्रकारचे देणे, कर्ज/कर्जे खाल्यावरील नावे रक्कम व इतर सर्व जबाबदाऱ्या पार पाडण्यास मी/आम्ही सदरबदलची सूचना मिळव्यानंतर त्या जबाबदाऱ्या पूर्ण करण्याची हमी देत आहोत. सदर माझ्या कंपनीचे/संस्थेचे चालू खाते _____ या नावाप्रमाणे चालविले जाईल. माझे/आमचे इतर कोणत्याही बँकेत वरील फर्मच्या नावाने खाते नाही.

1 _____ 2 _____ 3 _____ 4 _____

Signature(s) / Thumb Impression(s) of Depositors(s) [Thumb impression(s) shall be attested by two witness]

ठेवीदारांची स्वाक्षरी/दस्तूर (दस्तूराची खात्री करण्याकरीता दोन साक्षीदार आवश्यक)

FOR BANK'S USE ONLY

A/c. Opened on : / /

Signature of Clerk : _____

Signature of Officer : _____

Manager _____

TERMS AND CONDITION FOR ATM CARD

- 1) **Meanings** : The term 'Bank' refers to the Pavana Sahakari Bank Ltd., Pune. 'ATM' refers to the Automated Teller Machine installed at the branches of the bank 'Card Holder' refers to the Authorised 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 '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 be eligible to be an "ATM Account".
- 3) **Joint Account** : 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 Card holder 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 incurred on account of unauthorized use of the PIN & ATM Card.
 - b) **PIN Change** : ATM Card shall be issued to an Account holder as approved by the Bank in respect of ATM Account to enable him to operate the ATM. The cardholder should get the card initially validated and select the Personal Identification Number (PIN) on the machine installed for that purpose at the CIB if cardholder forgets PIN the same can be changed after consulting ITC. 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 non easily guessable PIN.
 - c) **PIN Select** : 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 cardholder to preserve the card in good condition. Always ensure to keep ATM card safely in plastic to prevent any physical damage to magnetic strip and not expose it to magnetic fields, heat, water & 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 cardholder & 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 Five 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 Cardholder from his ATM-account upto 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 time 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 on issuance of card and recovered by debiting the ATM cardholders 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 maximum permissible limit as decided by bank. All put together with 24 hours cycle time per day.
- 11) **Non-transferability** : ATM Card is non-transferable under any circumstances.
- 12) **Overdraft** : If any transaction made by using the ATM card result 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 purpose. Foreign currency cash or cheque etc. deposited 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 will be accepted on next day of 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 to withdraw facility for misuse, malfunction, tempering ATM, non-payment of account charges, interest, dues etc. without assigning any reason there 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/ommission 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.

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
Pavana Sahakari Bank Ltd., Pune

Signature of ATM Card Applicant