



THE LATUR URBAN CO-Op. BANK LTD. LATUR

Head Office : Late Ramgopalji Rathi Business Center, Late Ramgopalji Rathi Marg,
Shivaji Nagar, Latur - 413531 (Maharashtra)



Application For ATM Card

The Branch Manager

Branch _____

Date :

Dear Sir / Madam

I/We want to avail the ATM facility. Please issue me an ATM card in the following Name

Sri/Smt/Kum/

I/We have read the Bank's terms and conditions for use of the ATM and agree to abide by them.

I/We hold the undermentioned accounts at your branch.

Account Type	Ledger No	Account No.	Balance Round Rupees			
Saving Bank						
Current Account						
Other Account (Specify)						

1. Residential Address	
Flat/House No.	
Area	
Town	
Cell No.	Landline No.
2. Office Address	
Name of Company	
Area	
Cell No.	Landline No.
3. SEX (Please Tick) <input checked="" type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/>	4. Date of Birth <input type="checkbox"/>
5. Occupation (Tick Appropriate Item)	
a) Self Employed : Yes / No	c) Service : Yes / No
b) Business : Yes / No	d) Others : Yes / No
6. Approximate Annual Income : Rs.	

I declare that the above information is correct and I/We undertake to inform you the changes as and when they take place. I have read and hereby agree to terms and conditions. "applicable for issue of ATM Card"

Name of Account holder	Signature
1.	
2.	
3.	
4.	

Signature Verified

Accountant / Officer

*In case of joint accounts. all account holders have to sign.

FOR OFFICE USE	
Segment :	
Staff (Yes/No) :	
Demand deposits in thousands:	
Time Deposits in Thousands :	
ATM Card No. <input type="checkbox"/>	
Please Tick	
1. Particulars entered in system	
2. Undertaking obtained	officer in-charge (ATM)
3. Noting made in ledger sheet etc.	Date :

CARD AUTHORITY

Issue an ATM Card.

Branch Manager

LETTER OF UNDERTAKING

(To be signed by customer (S) to whom ATM card is issued)

The Branch Manager

Latur Urban Co-Op. Bank Ltd. Latur

Br.

Dear Sir / Madam

ATM CARD

I/We have requested you to issue an ATM card to me/us. In consideration of your issuing the same to me/us, I/We agree to the following terms and conditions governing the issue of ATM Card.

1. The ATM card would always be the property of Latur Urban Co-Op. Bank Ltd. Latur and the same will be returned unconditionally and immediately to the bank on being called upon to do so by the Bank.
2. The ATM card is being issued to me /us for my/our personal use only and the same is not transferable under any circumstances.
3. If the ATM card is lost or stolen, I/We shall immediately notify inform you in writing.
4. I/We shall not disclose my/our PIN to anyone else. In case any liability devolves on the Bank for unauthorized use of PIN and ATM card, I/We shall hold the Bank indemnified against the same.
5. If a new card in lieu of a lost/stolen card is issued to me/us and the old card is subsequently found by me/us I/We shall promptly surrender the same to you without using the same.
6. You have my/our express authority to debit my/our account for all withdrawals/transfers effected by me/us of ATM card as per Banks records which will be conclusive and binding on me/us.
7. I/We agree to keep sufficient balance in the account at all time to enable you to make debits for withdrawals made by me/us as also for the charges on account of the use of ATM by me/us.
8. I/we agree that all transactions recorded by ATM shall be conclusive and binding on me/us unless found otherwise by the Bank. The amount of transaction as stated by the Bank shall always be binding on me/us.
- 9) I/We agree that all queries regarding ATM transactions conducted by me/us will be attended to by the Bank only on production of the relevant transaction slip issued by the ATM.
10. I/We am/are aware that all cheques /dividend warrants/other instruments deposited with pay-in-slips shall be accepted by the Bank at my/our request for collection only in the usual course of business.
11. If I / We decide to close my/our account, on which the ATM Card is issued by the Bank, I/We shall give at least 10 days notice in writing and return the ATM card along with the notice.
12. Where the ATM Card is held by more than one person, we agree that the account shall be closed jointly. All other instructions, if any, shall be given by any one of us in writing and until such instructions are withdrawn the Bank is hereby authorized to act on the instructions and I/We absolve the Bank from any or all of the liabilities arising as a consequence of the Bank acting on such instructions.
13. I/We am/are aware that the ATM card is valid for 2 years and shall have to be renewed every 2 years.
14. The Bank shall have the absolute right to change any or all of the terms and conditions governing the issue and use of ATM by me/us from time to time.
15. The bank reserves the right to cancel the card and stop its operations unilaterally for good reason.
16. Any financial loss arising out of unauthorized use of the card till such time the Bank receives notice of loss of card will be debited to the Card Holder's account.
17. The ATM service does not offer cash advance. It is therefore, the Card Holder's obligation to maintain sufficient balances in the designated account to meet cash withdrawals and Service Charges. Where the ATM is not running, on-line transactions in the ATM will be accounted for next working day.

18. Withdrawal upto Rs. 20,000/- in one / three times for saving Bank account & Rs. upto 50,000/- in one/three times for current account per day in two designated denominations (Rs. 100 & 500) is allowed. Minimum amount that can be withdrawn is Rs. 100/- and withdrawals should be in multiples of Rs. 100/-
19. Refusal/Termination of Card: The Bank shall be entitled in its absolute discretion to refuse to issue/renew a Card to any Card Holder, or withdraw at any time the Card and/or services provided. The Bank shall terminate the ATM card facility with immediate effect upon the occurrence of any of the following events without incurring any liability whatsoever in nature and without giving any notice to the customer.
 - a. Failure to adhere to/ or comply with the terms and conditions here in set forth.
 - b. On event of default under and agreement or commitment (contingent or otherwise) entered with the Bank;
 - c. The Card holder becoming the subject of any bankruptcy, insolvency proceeding of similar nature;
 - d. Demise of the Card holder;
 - e. Reported lunacy/ insanity/ unsound mind of the Card Holder.
 - f. If it is deemed by the Bank that the facility is being misused/improperly used in anyway.
 - g. Tampering with the data stored on the ATM card or on the ATM itself or any attempt thereof or misuse there of the Bank reserves the right to claim the damages if any, under such circumstances. Notwithstanding termination of the ATM Card facility the transactions already processed, but reported to the Card holder's branch after the termination, shall be put through the Card holder's account.
20. Indemnification : The card holder shall indemnify the Bank for the loss or damage cause, directly or indirectly, by his/her act of commission/ommission contrary to any of the terms and conditions or even otherwise.
21. Bank's Lien : The Bank shall have its lien, irrespective of any other lien/charge, on the Card holder's deposits, present as well as future, held in the Deposits linked with ATM Card facility. Whether in his/her single name or joint name/s, to the extent of all outstanding dues, whatsoever, arising as a result of ATM Card services extended to and/or used by him/her. The Bank shall be entitled to set-off appropriate and adjust any credit balance in any saving/current/term deposit/any other account, either before or after maturity date either in the name of Card Holder alone or in the name of Card Holder jointly with any other person or persons, towards satisfaction of any debit balance due from the Card Holder if any account whatsoever without giving notice to the card Holder or other joint depositor (s)
22. For reasons of grave or urgent necessity the Bank reserves the right of closing the ATM for such period it may consider necessary.
23. The Bank is entitled at its discretion to increase the fees/charges at any time without notice and consent of the Card Holder.
24. All authorizations and power conferred on the Bank are irrevocable.

Yours Faithfully,

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(Sing. of Customer)