



# KARAD URBAN BANK

THE KARAD URBAN CO-OPERATIVE BANK LTD. KARAD  
(Scheduled Bank)

Head Office : 516/2 Shahu Chowk,  
Shaniwar Peth, Karad 415 110.  
Website : www.karadurbanbank.com

## APPLICATION FORM FOR ATM CARDS (Individuals / Sole Proprietorship)

(Please complete all sections of this application in block letters and put tick in appropriate box. Please note that only primary account holder can use ATM cards for financial and non financial transaction only with concern of joint holder/s if any. Joint account holder/s, Power of Attorney, Nominee account holders and NRE/NRI are not applicable for ATM cards)

To,  
Branch Manger,  
Request Branch .....

Date:

I/We undersigned wish to enroll for The Karad Urban Co-operative Bank Ltd., Karad Bank ATM Card service extended by the bank pertaining to my Account which details are as under

CUSTOMER ID	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
PRIMARY ACCOUNT NUMBER	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
PRIMARY ACCOUNT NAME	
OPERATION MODE	<input type="checkbox"/> Single <input type="checkbox"/> Either or survivor <input type="checkbox"/> Proprietor <input type="checkbox"/> If any .....
MOTHER'S MAIDEN NAME (Max. 25 Character)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Registered in SMS alert Service	<input type="checkbox"/> Y / <input type="checkbox"/> N
NAME ON CARD (Max. 25 Character)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Proprietor NAME (in case of sole proprietor)	

- To register ATM card facility, just fill-up this form and submit it at your nearest branch.
- A CARD will be mailed to you and collect PIN from application request branch. The same PIN/CARD can be used when you access your account through ATM only.

### DECLARATION

I/We declare that the above information is correct. I/We have read and understood the terms and conditions of the ATM Card facility on our bank website and available at our any branch. I/We authorize The Karad Urban Co-operative Bank Ltd., Karad to contact my/our employer or any source to obtain any further information that may be required. I/We hereby authorize The Karad Urban Co-operative Bank Ltd., Karad to issue to me/us an ATM CARD as requested by primary account holder name .....

..... for the account number .....

and debt my/our above mentioned Primary account for all withdrawals to be using the card and also to recover the Bank's charges/fees as applicable from time to time. I/We accept the SMS alerts of ATM transaction/s as per RBI circular effective from 01-07-2011. The jurisdiction will be Karad for any dispute relating to ATM transaction. I/We accept the Bank's present and future lien on the above mentioned Primary Account.

### Signature of Account Holder(s) / signatories

1. Signature: .....

2. Signature: .....

Name: .....

Name: .....

3. Signature: .....

4. Signature: .....

Name: .....

Name: .....



**FOR USE OF THE ISSUING BRANCH**

Customer Number	<input type="checkbox"/>	Customer Name	<input type="checkbox"/>
Primary Account Number	<input type="checkbox"/>	Primary Account Name	<input type="checkbox"/>
Concern signatures other than primary account holder	<input type="checkbox"/>	Name on card	<input type="checkbox"/>
Permanent Address	<input type="checkbox"/>	Correspondence Address	<input type="checkbox"/>
Birth Date	<input type="checkbox"/>	Sex	<input type="checkbox"/>
Availed SMS facility	<input type="checkbox"/>	Card Type	<input type="checkbox"/>
Mother's Maiden Name	<input type="checkbox"/>	Proprietor Name	<input type="checkbox"/>

Above details mentioned in the application form and address documents with bank's record are confirmed by us. The application is recommended and forwarding to Head Office ATM Cell for further processing

Request Accepted By: .....  
 (Name) (Signature)

Verified/Authorised By: .....  
 (Name) (Signature)

**TO BE FILLED IN BY Computer Department, ATM CELL, Head Office Karad**

As per branch authority recommendation

1. Application Received Date

2. Card Number       -     -        -

3. Card Authorised / verified By : .....  
 (Name)         (Signature)

4. PIN Generated / Authorised By : .....  
 (Name)         (Signature)

5. Card Printed By : .....  
 (Name)         (Signature)

6. PIN Mailer Dispatched By: .....  
 (Name)         (Signature)

7. Card Dispatched By : .....  
 (Name)         (Signature)

**Incharge ATM Cell**





# KARAD URBAN BANK

THE KARAD URBAN CO-OPERATIVE BANK LTD. KARAD  
(Scheduled Bank)

Head Office : 516/2 Shahu Chowk,  
Shaniwar Peth, Karad 415 110.  
Website : [www.karadurbanbank.com](http://www.karadurbanbank.com)

## Cardholders Terms and Conditions

Before using your The Karad Urban Co-operative Bank Ltd., Karad ATM card, please read below mentioned 'Terms and Conditions'. If you use or keep KUCB ATM card, it means you are agreed for and shall abide by those 'Terms and Conditions' mentioned here. If you do not wish to accept those 'T&C' or do not wish to use KUCB ATM card then returned it to any KUCB branch or ATM cell at our Head Office address. The respective charges does not be refunded because of this card is generated and dispatched to you as per your ATM card issuance request written application to us. At present we are not using net, phone and mobile banking request for card issuance

### A] Pronounced Term

- i) 'KUCB' or 'our bank' or 'we' or 'our' means 'The Karad Urban Co-op. Bank Ltd., Karad' Registered Head Office – 516/2, ShaniwarPeth, Karad 415 110
- ii) 'You', 'Your', 'Him', 'He', 'His', 'Her', 'Them' or such similar pronouns used terms shall admit as 'Cardholder'.

### B] Applicant

Eligibility for being applicant

- i) Any major individual or sole proprietor of business component to enter into the contract except illiterate and blind of having account either savings or current with or Bank
- ii) Any person having account operating instruction as only 'Self' and 'Proprietor' and in case of 'Either or Survivor' and 'Any one or Survivor' only primary account holder will be applicable, in case of 'Former or Survivor' only 'former' account holder will be applicable, in case of 'Later or Survivor' only 'later' account holder will be applicable. For all above cases, all joint account holders are agreeing the terms and conditions and have to signature on application form.
- iii) Any society, institute, co-op. bank, co-society, patsansta, corporate offices, etc having account with Bank are not eligible to apply for this service.

### C] Cardholder

Means who is authorized & empowered by KUCB Bank to hold & operate the ATM card for these of ATM facility & services.

### D] Additional Card

No additional or second card shall be issued or activated during the existence of (First) activated card to the authorized card holder.

### E] Transaction

It means use of ATM card by authorized card holder for legal access of ATM service by using "Automated Teller Machine" approved by Bank. It means an action effected / executed due to use of ATM card by operating/using "Automated Teller Machine" by authorized card holder for desired access of available ATM service recognized & confirmed by the Bank.

### F] PIN

It means 'Personal Identification Number' (PIN) which is used as password for getting access to the service desired by authorized card holder. Use of correct PIN while swapping/use of ATM card shall be considered that such transaction was expected by Authorized card holder or by a person having such authority.

### G] CARD USAGE

ATM card shall be used at only approved ATM machines approved by Bank.

### H] Transaction and Available Limit

- i) Right to use of ATM card for the purpose of withdrawal of menu is restricted for two time use (twice) in one calendar day of 24 hours.
- ii) With reference to sub clause (i) above the card holder is allowed to withdraw minimum amount of Rs. 100 & maximum cash of Rs. 10,000 subject to availability of actual cash in his account & ATM machine.

### J] Communication mode

The cardholder agrees that our bank can may utilize any mode of communication such as e-mail, letters, SMS and telephones but not restricted numbers for our banks marketing services, proper operation of card and other administrative service.

### K] Acceptance

The cardholder can use his/her KUCB ATM card at our banks ATM only. If he has used KUCB ATM card at other banks ATM then bank is not responsible or liable for refusal or any incidence occurs. However any such bank refusal may be reported to our bank with detail information such as Other Bank Name, ATM Location, Transaction date and time and other details if any that will assist the bank in any investigation

### L] Fees and Charges

- i) Our Bank reserves the rights to charge the linked account of KUCB ATM card with card fees and our bank charges.
- ii) Our Bank has authority to charge to cardholder's assigned account for ATM card fee in first year and applicable annual charges each year till card or assigned account is closed / cancelled / expired.
- iii) KUCB ATM card fee is not refundable and will not pay any interest / dividend on it. Please refer page number -18 - (Annexure – Fess and Charges)

### M] Govt. Fees and Taxes

Various Govt. duties, fees, taxes will apply to cardholder's assigned account if any. The cardholder agrees to charge such govt. fees and taxes to his assigned account.



#### **N] Service Tax**

As per Govt. of India guidelines, Service tax as applicable will be collect on the cardholder's assigned account. The cardholder agrees for such tax to charge his assigned account.

#### **O] ATM Card Ownership**

The ATM card is exclusive property of our Bank & the holder of card is only allowed / permitted to use the card subject to validity of limited period granted by Bank and subject to terms & conditions applicable for the use of ATM service & till existence of Account with Bank.

The card issuance period to customer is not more than 3 weeks. Our bank may recall the ATM cards. The cardholder agrees to such entity and will submit to us our bank ATM card at the time of our bank demand or Account closure or on expiry of card or cardholder does not want to use it.

#### **P] Failed ATM transaction Re-credit**

Any complaints regarding failure of ATM transactions shall be communicated within short period from the time of such transaction. In the event of such complaint Bank may resolve such complaint within 7 working days excluding Bank Holidays and Quarter/Year End date.

#### **Q] Closing of Account**

Cardholder has to submit the card at the time of account closing otherwise cardholder account will not be closed.

#### **R] Inoperative / Dormant Account**

Cardholder account becomes inoperative / dormant our any branch manager / our banks authority may examine the situation and advise to cardholder to surrender the ATM card.

#### **S] Validity of ATM Card**

Validity of the ATM card will be decided by our bank from the date of its issue and it will be encoded accordingly at present, it shall be for three years. The card will be renewed after observation of previous satisfactory ATM transactions by our authorities.

#### **T] Death of ATM card holder**

In case of death of a card holder our bank receives the card back before closing the account or not permitting operation by survivors on cardholder account.

#### **U] Issue of ATM card and PIN Mailer delivering period**

It may take 3 weeks time to deliver the card and PIN number to a customer from the date of receipt of application for the same on the Bank's prescribed pro-forma.

#### **V] 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.

#### **W] Authority & Responsibility**

Our 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.

Our bank reverse the right to limit the amount which may withdraw by cardholder daily any time without giving, any prior notice. Our Bank also reverse the right to restrict the ATM to certain Hours of the day has may be notified and displayed from time to time.

The Bank reverses the right to amend, add or delete any of term & conditions or rules without prior notice to ATM account holder.

It is sole responsibility of the card holder, for the transaction done by ATM card as with card holder knowledge or authority, express or implied.

#### **X] Governing Laws and Dispute Resolution**

The term and conditions mentioned here in above the usages and operation of the card shall be governed by the laws of India and all disputes shall be subject to the exclusive jurisdiction of court of Karad ( Maharashtra ).

#### **Y] Disclaimer Clause**

I) ATM card is not transferable.

II) Bank shall not be held responsible for any such transactional liability / consequences of any nature occurred due to use of ATM card and its correct password PIN number bu any person or transference.

III) It is bounding duty & responsibility of ATM card holder to keep the ATM card in his safe custody & shall maintain the secrecy of PIN / ATM card from others.

