



Vikas Bank

Vikas Souharda Co-op Bank Ltd.,

CURRENT A/C OPENING FORM

Head Office : Hosapete

Branch : _____

Date : ___ / ___ / _____

Branch :

Customer No.: PAN No.: A/c. No.

I / We request you to open my / our Current Bank Account in your Bank.

Title of Account

Individual Proprietor Partnership Trust Societies Others Specify

Name : _____

Name of Proprietor / Partners / Directors

- | | |
|----------|----------|
| 1. _____ | 4. _____ |
| 2. _____ | 5. _____ |
| 3. _____ | 6. _____ |

Name, Signature & Photograph of Person (s) authorised to operate account

First Name	Middle Name	Last Name
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____



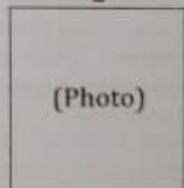
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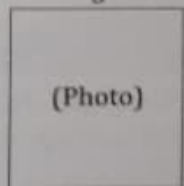
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(Photo)

4

Specimen Signature (Please sign in Black Ink)

- 1.
- 2.
- 3.
- 4.

Operational Instruction

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) _____

Customer Details

Profession / Business : _____	Constitution : _____
Estd. on : _____	PAN GIR No. : _____
Annual Turnover / Sales : _____	Annual Income : _____
Office : Owned / Rental	
Gala No. & Name of Society : _____	Road No. / Name : _____
Area / Locality : _____	City : _____ PIN : _____
Telephone No. : _____	(O) : _____
Mobile : _____	E-mail ID : _____
Previous Banker : _____	A/c No. : _____

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	<input type="checkbox"/>
Aadhaar Card	<input type="checkbox"/>
Driving Licence	<input type="checkbox"/>
Passport	<input type="checkbox"/>

List B (Proof of Present Address)	
Latest Electricity Bill / Telephone Bill / LIC Premium Receipt	<input type="checkbox"/>
Xerox Copy of Agreement of Residential Flat / Maintenance Receipt	<input type="checkbox"/>
Income / Wealth Tax Assessment Order	<input type="checkbox"/>
Aadhaar, Passport, Driving Licence, Voter ID	<input type="checkbox"/>

Documents Required

Sole Proprietorship / Partnership

1. Photograph of Sole Proprietor / All authorized signatories.
2. Certified copy of Partnership deed (in case of Partnership firm)
3. Partnership letter
4. Request letter to open the account & mode of operation signed by all partners on letterhead / Resolution.
5. PAN / Form 60 and Proof of Identity for Sole Proprietor / All Partners as mentioned above.

Private Ltd. / Ltd Company

1. Certified copy of Memorandum and 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 Operation & List of authorized signatories.
5. List of all Directors & Addresses

HUF

1. Photographs of Karta & Co-perceners
2. HUF letter signed by Karta & all major co-perceners

Trust / Club / Society / Association

1. Photographs of all authorized 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 of authorized signatories.

Signature Verified By

Name : _____ Employee Code : _____

Designation : _____ Signature : _____

Declaration

To,
The Branch Manager,
Vikas Souharda Co-op Bank Ltd.,

_____ Branch

Dear Sir,

I/We the undersigned, hereby declare that I am/we are the Sole Proprietor / Only Partners of the Firm of _____ & am solely / are jointly & severally responsible for the liabilities tehere of. 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 _____.

Your's Faithfully

1. _____ 2. _____ 3. _____

4. _____ 5. _____ 6. _____

Nomination (For Individual / Sole Proprietorship Accounts only) Nomination Form DA-1

Nomination : Required Not - Required

I/We nominate Following named person as my/our nominee after my / our death and is entitled legally to receive the money as per section 45 (ZA) of Banking Regulation Act, 1949 and U/S 56 of Co-operative Societies, 1985 Rule 2 (1)

(Only one person can be nominated per account)

Name & Address ಹೆಸರು ಮತ್ತು ವಿಳಾಸ	Age ವಯಸ್ಸು	Date of Birth (In case of Minor) ಪುಟ್ಟಿದ ದಿನಾಂಕ (ಆಪ್ತಾಪ್ತ ಇದ್ದಲ್ಲಿ)	Relation with Depositor ತೀವಣೆದಾರರೊಂದಿಗೆ ಸಂಬಂಧ

As the Nominee is minor on this date. I/We appoint Shri./Smt./Miss _____

Address : _____

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

* Note : If the depositor is illiterate, thumb impression should be attested by two witnesses.

Signature (s) of Depositor (s) & Address

Signature (s) of Witness (es)

FOR BANKS USE ONLY

A/c Opened On _____

Signature of Officer

Manager

Terms & Conditions for ATM CARD

1. **Meanings :** The term 'Bank' refers to the Vikas Souharda Co-operative Bank Ltd., '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 the context may require, words herein denoting the singular only 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 satisfactory conducted savings account or any other account as specified by the Bank to be eligible for opening of an 'ATM Account'. Such account shall be referred to as "ATM Account".
 - b) The card holder shall give his preference of such account (s) held by him in writing on the application form for the issue of 'ATM Card.' illiterate
 - 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 & condition of ATM card Liab for all such Transactions. If more than one person signs and agrees to be bounded terms and conditions the obligation of such person there under 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 consequence arising out of the disclosure of his PIN and /or unauthorized use of ATM card shall be Liab 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 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 & do not expose it to magnetic fields, heat, water and dust anytime. If the card is broken or unreadable it will be considered Charges 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 fell 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 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 to cease account of bank shall withdraw the ATM card facility.
10. **Multiple (ADD-ON) Cards :** In case of joint account with operational instruction either or survival, 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 Bank, all put together within 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 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 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 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 authorised members of bank. any soiled mutilated notes deposited into ATM account will not be acceptable & 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 demade to the correct amount deposited by the cardholder and shall be conclusive & binding for all purposes. Foreign currency cash or cheques etc. deposit shall not be accepted ATM facility whatsoever and 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 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 & condition or rules without prior notice to ATM account Holder.
 4. It is sole responsibility of the cardholder, for the transaction done by ATM card holders knowledge or authority, express or implied.

I undertake & confirm authorization and power conferred upto the Bank and terms & conditions herein as read, accepted & agreed to, and irrevocable. These terms and conditions shall be construed and governed by the law for the time being in force.

ATM Request

I/We have read, accept & abide by the terms & conditions governing the operation / 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,

Vikas Souharda Co-op. Bank Ltd.,
Station Road, Hospet.

Signature of ATM Card Applicant