



THE BHUJ MERCANTILE CO-OPERATIVE BANK LTD.

Application Form for RUPAY cum DEBIT CARD

I/We would like to Apply for below request to the Bank for RUPAY DEBIT CARD.

Customer ID: _____ A/c No. 463 - _____ - _____ Date ____/____/____

New Card ☐

Card Lost ☐

Card Blocked ☐

Forgotten Pin ☐

Name of A/c: _____ Address: _____

Name of Specified Person as per Board Resolution (in case of firms / companies / entities):

_____ UID Aadhar No.: _____

Name to be Printed on Debit Card (Only Individual Name & Max. 16 Letters including Spaces)

Mobile No: +91 - _____

E-mail ID: _____@_____.com

DECLARATION FOR CARD APPLICATION

- I/we acknowledge that the issue and usage of Rupay Cum Debit Card is governed by the terms and conditions as in force from time to time.
- I/we further unconditionally irrevocably authorize the Bank to debit my account annually (in advance) with the amount equivalent to the charges incl. taxes (as attached on backside of this form) for issue / use of the Rupay Cum Debit Card for various purposes including POS / ECOM etc. transactions.
- I/we am aware of the importance of Personal Identification Number and will keep it secured always, and if forgotten, I authorize the Bank to recover the Pin Regeneration Charges from my account.
- I/we accept full responsibility for my/our Rupay Cum Debit Card and agree not to make any claims against the Bank, in respect thereof.
- I/we also undertake to indemnify the Bank against any transactions carried out by me using Rupay Cum Debit Card or any other channel i.e. POS/ECOM etc.
- I/we have read and understood the rules and regulations concerning the Rupay Cum Debit CARD and agree to abide by them. I/we also understand that the Bank reserves the right to suspend the services without any prior notice at the discretion of the Bank.
- I/we accept to be bound by the said terms and conditions and to any changes made therein from time to time by the Bank, as its sole discretion without any notice to me/us.
- I/we have read and understood all the terms and conditions governing the usage of the Rupay Cum Debit Card.
- I/we understand and undertake that the usage of the Rupay Cum Debit Card shall be strictly in accordance with the existing Legal rules and the amendments thereof stipulated by Bank along with Reserve Bank of India.
- Old Card Number (in case of Lost/Blocked card or Pin Forgot only) _____

Signature of Primary Holder

*Signature of All Other Joint-Holders

* Compulsory Signed by ALL Joint Account holders

FOR BRANCH USE ONLY: New Card ☐ Card Lost ☐ Card Blocked ☐ Forgotten Pin ☐

We have received the required Documentation and confirm that the account is completely KYC complied and Signature of Customer is verified in CBS system. We hereby confirm the request of party for the above application.

Name of the verifying official: _____ Signature: _____ Branch Stamp: _____

FOR HO USE ONLY:

Remarks: _____ Card Issued in CBS: ☐ Middleware: ☐

Date of CARD Issue in CBS and Middleware: ____/____/____

Name of Issuing Authority: _____ Signature: _____

Rupay Debit card Tariff Sheet for Customers.

S.N o	Fees / charges	Amount	Remarks
1	One time Card Issue Charges	Rs. 100 / Card + 18% GST = 118.	Fee applicable to all card holders
2	Annual fees	Free	1 st Year or upto 31 st March.
	Annual fees	Rs. 100 / Card + 18% GST = 118	From 2 nd year debited in Advance in April.
3	Card Replacement Fees	Rs. 150 / card + 18% GST = 177.	If a customer lost his/ her card and request for another card.
4	Transaction free of charges as per RBI	First 5 transaction (including Financial + Non-Financial)	As per NPCI guidelines for a month at least five (5) free transactions needs to be given to the account holder.
5	a) Financial (Cash Withdrawal)	Rs.17 / Transaction+ 18% GST = 20.	Fee applicable from any 6 th financial transaction onwards performed on other banks' ATM
6	b) Non- Financial (Balance Enquiry, Mini Statement, Pin Change)	Rs. 9/ transaction + 18% GST = 11.	Fee applicable from any 6 th non-financial transaction onwards performed on other banks' ATM
7	Daily withdrawal Limit	Rs. 25,000 / Card	At ATMs
8	Daily Purchase Limit	Rs. 50,000 / Card	At POS, Ecom etc.
9	PIN Replacement charges	Rs. 50 / Pin + 18% GST = 59.	Fee applicable, If a customer lost / Blocks/ forgets his/ her card and request for another PIN

*. The Bank reserves the right to modify the above Tariff Charges as and when required from time to time.

Format of Board Resolution of Specified Person for Issue of
Rupay Debit Card in case of Firms / Companies / Entities

-----On the letterhead of Company-----

**“Extracts of the minutes of the meeting of the Board of Directors of
_____ held at _____ on
_____”**

Resolution No. ____:

- a) Resolved that Rupay Debit Cards be issued which will be linked to our current account no. 463-_____ being operative with The Bhuj Mercantile Co-operative Bank Limited (BMCB Bank), to such person as specified below for purposes of transactions at ATM's, Point of Sale (POS), ECOM, and such other places where a terminal/ device for the use/ access of the Cards are placed.

List of Partners / Directors of the Entity.

Sr. No.	Name of All Partner / Director

Name of Specified Person for issue of Debit Card: _____

- b) And that BMCB Bank has been instructed to honour all Transactions entered into on behalf of the Company by the authorized users on such terms and conditions as govern the Debit Card facility from time to time and the Transactions entered into by the authorized users shall be sufficient authority to bind the Company and further to deduct our account with all the amounts for the Transactions.
- c) And that the Company hereby authorizes BMCB Bank to mail/ courier/Hand Deliver the Debit Card to the Partner / Director specified above who applies for the Debit Card facility, and the PIN to the address of the Company as registered with BMCB Bank.
- d) And that the Company acknowledges and agrees that inadequate protection of the Debit Card or any disclosure of the confidentiality of the PIN is entirely at the Company's risk, and all transactions conducted with use of the PIN shall be to the sole liability of the Company, and the Company shall not hold BMCB Bank liable for any unauthorized or fraudulent transactions done with the Debit Cards allotted to the Company. It shall be the Company's responsibility to monitor the Debit Cards and the PIN issued to its Partner / Director, as mentioned above, and to maintain without any reference to BMCB Bank, its own records of the people who have been given Debit Cards from time to time.
- e) And that the company do accept the terms and conditions for the Debit Card facility or any other terms and conditions as may be notified by BMCB Bank in connection with the provision of Debit card facility.

- f) Resolved further that the User of Debit Card above named is /are authorized to avail all the facilities offered by BMCB Bank from time to time that are accessible through Debit Card and use and conduct transactions by such Debit Card and shall be treated as authorized signatories for all the activities and transactions performed by the use of Debit Card.
- g) Notwithstanding anything to the contrary stated elsewhere in this resolution or in any other documents submitted to BMCB Bank, each User of Debit Card are authorized to perform all the activities and transactions available under the Debit Card either at present or any time in future, singly and independently, unless revoked by another Board Resolution and notified to BMCB Bank with a certified copy.
- h) And that the Rubber Seal/Common Seal of the Company be affixed to the application form for the aforesaid products and services
- i) The Company does agree to hold BMCB Bank harmless and their interest protected on account of it executing such instructions by the above signatories in the manner provided.
- j) And that this resolution be communicated to BMCB Bank and shall remain in force until notice in writing of its withdrawal, or cancellation is given to BMCB Bank by the Company and accepted by BMCB Bank.

Certified that the above is a True copy of the resolution passed on _____ by the Board of Directors and that it has been entered in the usual course of business in the minutes book of the company and signed therein by All Partners/Directors and is in accordance with the Memorandum and Articles of Association of the Company.

Note: The Board resolution has to be signed by all the Partners / Directors

For, _____

(Signature of All Partners / Directors)

Company Seal.

Date: _____

Place: _____