



THE NAVNIRMAN CO-OP BANK LIMITED

R.T.G.S./ N.E.F.T. Funds Transfer Application Form (Fill only in capital letter)

To, The Navnirman Co-Op.Bank Ltd.

BRANCH, _____

Date _____

Applicant (Remitter) Details :-

* Debit Account No :-

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* Name Of Account :- _____

* Cheque No :- _____ Cheque Date _____

Beneficiary Details :-

* Credit Account No.:- _____

* Amount in Figure :- Rs. _____

* Amount in Words :- _____

* Beneficiary Name :- _____

જે સ્પેલીંગ લખેલ હશે તે જ એન્ટર કરવામાં આવશે, ૪૦ અક્ષરો સુધીનું નામ લખવું

Beneficiary Address :- _____

Beneficiary Address :- _____

Beneficiary Email ID :- _____

Center-City (Location) :- _____

Bene.Bank MICR No.:- _____

Account Type

* IFSC Code(English) :-

* ગુજરાતી શબ્દોમાં લખો

* Name Of Bank :- _____

* Name Of Branch :- _____ Area _____

Beneficiary Code :- _____ Drawee Location Code :- _____

Instruction Refer No:- _____ Customer Reference No. _____

Please remit the amount as per the aforesaid details by debiting my / our above said account for the amount of remittance plus charges. I / We hereby confirm having read the terms and conditions pertaining to The Navnirman Co-op.Bank Ltd.RTGS facility as per reverse.

All Verified By
For, The Navnirman Co-op.Bank Ltd.

Officer

Manager

** Stamp & Signature of Authorized Signatory

FOR BANK'S USE ONLY	Name	Signature
Account Debited by :-		
Debit Authorized by :-		
RTGS Entry by :-		
RTGS Authorization by :-		
U.T.R. No. :-		

* Particulars are Mandatory to fill

** Authorized Speciman Signature in both page are Mandatory

The Navnirman Co-op. Bank Limited
Terms and Conditions for R.T.G.S. Transactions

1. All instructions relating to RTGS operation should be in writing and signed by the authorized signatories strictly as per the operating instruction given to operate the said account.
2. Funds Transfer shall be affected only when the destination Bank / Branch is participating in RTGS.
3. It is the responsibility of the RTGS Customer to ensure sufficient clear funds in his / her Account to carry out the payment instructions given by the RTGS Customer (including charges & service charges).
4. Application form must be received before the cut-off time, If application is received after cut-off time, then transfer of funds shall be effected on next working day.
5. It is responsibility of the RTGS Customer to ensure the correctness of the message, especially the IFSC Code of the recipient branch & account number of the beneficiary, collecting bank as well as the receiving bank will get the valid discharge if the amount is credited to correct account number even if the name of beneficiary account holder differs The Navnirman Co-op. Bank Ltd. Shall not assume any liability arising out of incorrect message.
6. It is the responsibility of the RTGS Customer to ensure the genuineness of the transactions conducted through RTGS & to ensure that no illegal transactions are conducted through RTGS, The Navnirman Co-op. Bank Ltd. shall not assume any liability to any one just because such transactions are routed through The Navnirman Co-op. Bank Ltd.,
7. Prior intimation be given by the customer for any RTGS remittance to their concern branch.
8. Once the account is debited, the remitter cannot revoke the given mandate.
9. If there is a holiday / closed day at the centre where the recipient branch is situated then the credit will be passed onto the beneficiary on next working day.
10. The RTGS Customer should inform all his counter parties to send all the inward remittance to The Navnirman Co-op. Bank Ltd. & also to clearly mention the IFSC code & the branch name where his account is maintained Similarly the full account number of the RTGS Customer should be conveyed.
11. The RTGS Customer shall verify the statement/ Passbook & confirm the correctness of the transactions. In case of any discrepancy customer should intimate the bank immediately.
12. In the event of any transaction, which cannot be settled for the fault of the RTGS customer, The Navnirman Co-op. Bank Ltd. will endeavour to advice the RTGS Customer of such non-settlement on phone/ fax, but The Navnirman Co-op. Bank Ltd. is not bound to do so. It is expressly understood that The Navnirman Co-op. Bank Ltd. will not incur any liability to The RTGS Customer, or to any counterparty in such circumstances.
13. The Navnirman Co-op. Bank Ltd. shall not be liable for delay / non-payments to the beneficiary if
 - a. Incorrect and Insufficient details of beneficiary are provided by the applicant/ remitter.
 - b. Dislocation of work due to the circumstances beyond the control of Remitting / Destination Banks like non functioning of computer system, disruption of work due to natural calamities, strike, etc or Network or internet problem or other causes beyond the control of the Branch / Bank resulting in disruption of communication. It will be settled on the next working day when RTGS is functioning properly.
14. The RTGS Customer hereby agrees and undertakes that he is aware of all the RTGS rules set by RBI or any other regulatory authorities or as communicated by The Navnirman Co-op. Bank Ltd. applicable to the transactions relating to RTGS whether directly or / and indirectly.
15. The RTGS Customer hereby irrevocably authorizes The Navnirman Co-op. Bank Ltd to debit his account with the prevailing charges & service charges.
16. The provisions of this Agreement shall always be subject to any rules, terms, conditions and administrative guidelines issued by RBI that may be enforced from time to time in respect of operations of RTGS account.

The RTGS Customer hereby agrees and undertakes to indemnify and keep indemnified The Navnirman Co-op. Bank Ltd. from time to time against all losses, damages, costs (including legal fees), penalties and consequences arising in pursuance of maintaining the said RTGS accounts or / and by virtue of The Navnirman Co-op. Bank Ltd. acting for and on behalf of The RTGS Customer in pursuance of this agreement.

I / We hereby confirm having read all above the terms and conditions pertaining to The Navnirman Co-op. Bank Ltd. RTGS facility.

Place : Ahmedabad

Date :

** Stamp & Signature of Authorized Signatory