

**The Varachha
Co-Operative Bank Ltd.**
(Multi State Bank)

A.O.: "SAHAKAR BHAVAN", Opp. Rushikesh Township, Vraj Chowk,
Sarothana Jakatnaka, Surat-395013.

RTGS / NEFT Request

Date

Beneficiary Details

Beneficiary A/c. No. _____

Beneficiary Name _____

Bank Name _____

Branch Name _____

IFSC Code _____

Amount in Figures _____

Amount in Words _____

Applicant (Remitter) Details

A/c. No. _____

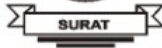
Cheque No. _____

A/c. Name _____

Contact No. _____

Amount : _____ + Commission : _____

= Total Amount : _____



The Varachha Co-Operative Bank Ltd.
(Multi State Bank)

Admin. Office: "SAHAKAR BHAVAN", Opp. Rushikesh Township, Vraj Chowk, Sarothana Jakatnaka, Surat-395013.

RTGS / NEFT Request

Date

Beneficiary Details

Beneficiary A/c. No. - - - -

Beneficiary Name _____

Bank Name _____ Branch Name _____

IFSC Code Amount in Figures _____

Amount in Words _____

Applicant (Remitter) Details

A/c. No. Cheque No.

A/c. Name _____ Contact No. _____

Amount : _____ + Commission : _____ = Total Amount : _____

I/We understand and agree to the terms and conditions of RTGS/NEFT Facility as mentioned overleaf.

A/c. Holder's Stamp & Signature

Terms & Conditions for RTGS/NEFT Transaction

- (1) Application Form must be received before the cut-off time**. If application is received after cut-off time, then transfer of funds shall be on the next working day.
- (2) It is the responsibility of the Customer to ensure the correctness of the message; especially the IFSC code of the recipient branch & account number of the beneficiary. The 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 the beneficiary account holder differs. The Varachha Co-Operative Bank Ltd. shall not assume any liability arising out of incorrect message.
- (3) It is the responsibility of the Customer to ensure the genuineness of the transactions conducted through RTGS & to ensure that no illegal transactions are conducted through RTGS. The Varachha Co-Operative Bank Ltd. shall not assume any liability to anyone just because such transactions are routed through The Varachha Co-Operative Bank Ltd.
- (4) If there is a holiday/close day at the center where the recipient branch is situated then the credit will be passed on to the beneficiary on next working day.
- (5) The Customer should inform all his counter parties to send all the inward remittance to the credit of the The Varachha Co-Operative Bank Ltd. & also to clearly mention the IFSC code & the branch name where his account is maintained. Similarly the full account number of the Customer should be conveyed.
- (6) The Customer shall verify the statement/passbook and confirm the correctness. In case of any discrepancy, customer should intimate the bank immediately.
- (7) The Varachha Co-Operative Bank Ltd. shall not be liable for delay/nonpayment 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 nonfunctioning of computer system, disruption of work due to natural calamities, strike, riot etc or Netware 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.
- (8) The Customer hereby agrees and undertakes that he is aware of all the RTGS ruled set by RBI & to abide by all the guidelines issued by the RBI or any other regulatory authorities or as communicated by The Varachha Co-Operative Bank Ltd. applicable to the transactions relating RTGS whether directly or/and indirectly.
- (9) The Customer hereby irrevocably authorized The Varachha Co-Operative Bank Ltd. to debit his account with the prevailing service charges.
- (10) 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/NEFT account.

** Cut-off Time : Monday to Saturday 10:00 a.m. to 3:00 p.m.

A/c. Holder's Stamp & Signature

The Varachha Co-Operative Bank Ltd. BRANCH WISE IFSC CODE LIST

| No. | Branch | IFSC Code |
|-----|---------------|-------------|
| 1 | Affil Tower | VARA0289001 |
| 2 | Kamrej | VARA0289002 |
| 3 | Ring Road | VARA0289003 |
| 4 | Kadodra | VARA0289004 |
| 5 | Kapodra | VARA0289005 |
| 6 | Katargam | VARA0289006 |
| 7 | Punagam | VARA0289007 |
| 8 | Sachin | VARA0289008 |
| 9 | Navsari | VARA0289009 |
| 10 | Ahmedabad | VARA0289010 |
| 11 | Ankleshwar | VARA0289011 |
| 12 | Yogi Chowk | VARA0289012 |
| 13 | Mota Varachha | VARA0289013 |
| 14 | Sarthana | VARA0289014 |
| 15 | Hirabaug | VARA0289015 |
| 16 | Ved Dabholi | VARA0289016 |
| 17 | Adajan | VARA0289017 |
| 18 | A. K. Road | VARA0289018 |
| 19 | Amroli | VARA0289019 |
| 20 | Kargil Chowk | VARA0289020 |
| 21 | Pal | VARA0289021 |
| 22 | Pandesara | VARA0289022 |
| 23 | Magdalla | VARA0289023 |
| 24 | Salal | VARA0289024 |
| 25 | Kasanagar | VARA0289025 |
| 26 | Vraj Chowk | VARA0289026 |