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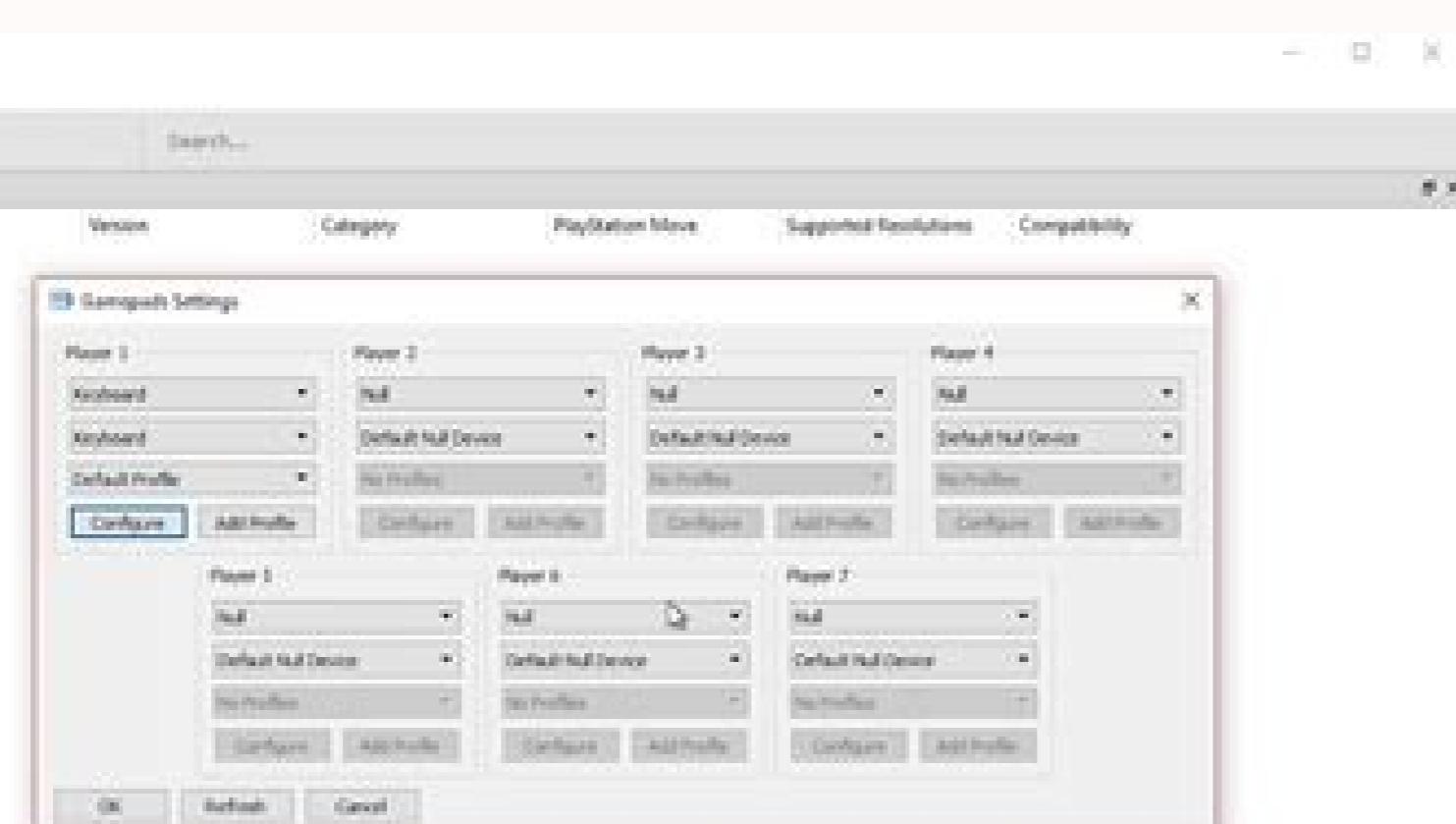


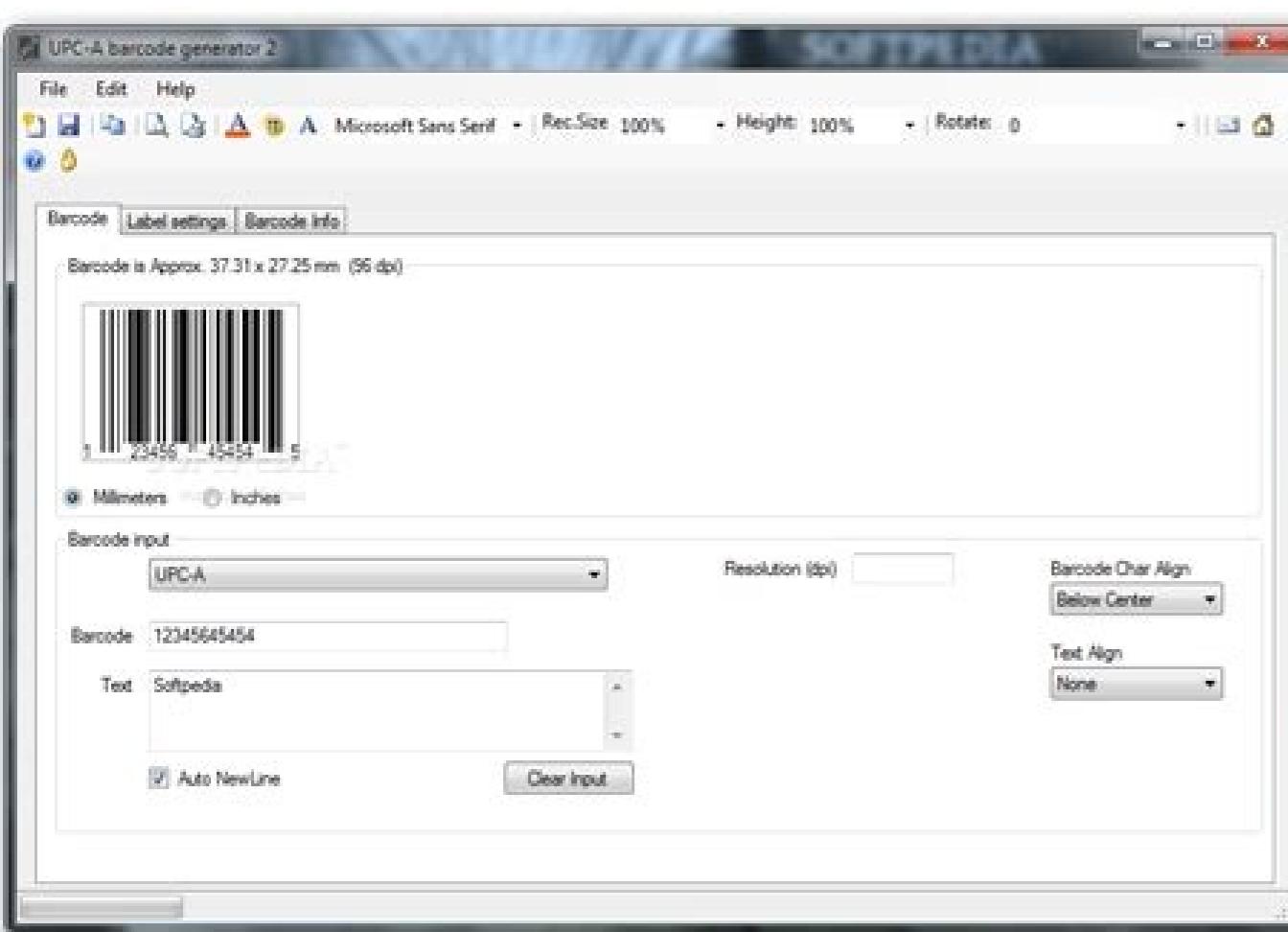
What is the Full-Form of ATM ?

History | Importance | Working

How to choose Stream
After 10th

INDIAN OVERSEAS BANK		APPLICATION FORM FOR NATIONAL ELECTRONIC FUNDS TRANSFER PAN	
Branch Name & Code			
<ul style="list-style-type: none"> * Cash Remittance permissible upto Rs. 10,000/- only * Create PAN for amount of Rs. 10,000/- * Where Applicable * To be Used by the Applicant in BLOCK LETTERS 			
<p>Please remit through NEFT a sum of Rs. _____ Rs.(in words) _____ only <input type="checkbox"/> Cash <input type="checkbox"/> Cheque <input type="checkbox"/> Deposit in my/her account with post office _____ Branch.</p>			
DETAILS OF APPLICANT/REMITTER		DETAILS OF BENEFICIARY	
Amount to be Remitted: Rs. _____ Charge/Commission: Rs. _____ Service Tax: Rs. _____ Total Amount to be debited: Rs. _____ Type of Account: <input type="checkbox"/> SB <input type="checkbox"/> CA <input type="checkbox"/> CC Account No.(15 digits): _____ Cheque Number: _____ Cheque Date: _____ Remitter's Name: _____ Address: _____ Mobile No.: _____ (and) E-Mail ID: _____		Centre: _____ Bank: _____ Branch: _____ IFSC: _____ Beneficiary's Name: _____ Address: _____ Type of A/C: <input type="checkbox"/> SB <input type="checkbox"/> CD <input type="checkbox"/> OCU LOANS - CREDIT CARD Account No.: _____ Telephone/Mobile No.: _____ Sender to Receiver Message Details: _____	
<p>I/We agree and abide by the Rules, that under the normal circumstances, the Beneficiary account would be credited by Destination Bank/Branch on the same day at the Destination Centre subject to Terms & Conditions mentioned below & NEFT Rules/Regulations promulgated by RBI.</p>			
<p>Date: _____ (Applicant's Signature)</p>			
THE BANK'S USE ONLY Transactions stated as per details of Beneficiary as given above. UTR No.: _____ Tax No.: _____ IFSC Code: _____ Time: _____		Applicant's Signature Verified. Transaction Authorized & Funds Remitted through RTGS as per the details of Beneficiary given above.	
TERMS & CONDITIONS FOR ACCEPTING THE REQUEST FOR FUNDS TRANSFER/PUT THROUGH NEFT <ul style="list-style-type: none"> * Funds Transfer shall be effected only when the Destination Bank/Branch is participating in NEFT. * Sufficient clear funds in the remitter's account must be available. * The NEFT Counter/Officer should verify the statement of account and confirm the correctness of remittance made. In case of any discrepancy the customer/Applicant should intimate the bank immediately. * In Case of holidays at the destination branch the credit will be effected on next working day. * Once the Account is debited and funds are remitted/NEFT counter offcated, the remitter cannot revoke the given mandate. * The Receiving Branch/Bank shall not be liable for delay/delayed payments to the beneficiary if: <ul style="list-style-type: none"> (i) Incorrect and insufficient details of beneficiary are provided by the Applicant/Remitter. (ii) Dislocation of work due to the circumstances beyond the control of Receiving/destination Banks like non-functioning of Computer system, disruption of work due to natural calamities, strike and declared/undeclared holidays, etc., or internal problems or other causes beyond the control of the Branch/Bank resulting in disruption of communications. (iii) All payment institutions should be checked carefully by the remitter. Bank shall not be liable for crediting remittance amount to wrong beneficiary on account of incorrect information furnished by the customer in the application form. 			





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