

NACH Application Form

(Please fill up all the details in BLOCK LETTERS)



**Bandhan
Bank**

Franking / Stamp (As per State Stamp Act)
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Date: D D M M Y Y Y Y

CUSTOMER INFORMATION

Existing Customer? Yes No If yes, Customer ID _____

Name / Account Title _____

Constitution _____ Segment _____

Address (as per Bank's record) _____

Telephone No. _____ Mobile No. _____

PAN GSTN*

User Name	Email ID (for MIS)	Contact No.

* Please attach annexures in case of more users

PRODUCTS & SERVICES

Tick mark as applicable	Products	Services Offered
<input type="checkbox"/>	NACH Sponsor Debit	For recurring collections from banks
<input type="checkbox"/>	NACH Sponsor Credit	Outward Credit Transaction

SETUP DETAILS

MIS Delivery: Email MIS Frequency: T+1 MIS file format: Excel

Nodal Branch Name/Code: _____

COMMERCIAL TERMS

NACH Debit Charges

Mandate Registration Charges	Rs.	per mandate
Mandate Modification / Cancellation Charges	Rs.	per mandate
Transaction Processing Charges	Rs.	per transaction
Return Charges	Rs.	per instrument
One Time Set-up Charges	Rs.	
Mandate Form/Booklet - (100 pcs)	Rs.	per booklet

NACH Credit: Rs _____ per transaction including returns

*Corporate Credit / Debit Account No. _____

*Debit Charges to Bandhan Bank Account No. _____

* The charges mentioned above are exclusive of taxes. Taxes will be levied as applicable. Charges shall be recovered on monthly basis.

Signature(s) of authorised signatory/ies along with Company stamp

For Bank/Branch use only
Name with Stamp & Signature of Branch Head
Employee ID:
SOL ID:
Branch Name:
Linked Cluster / Zone:
Customer Segment: SME/MFI/NBFC/Govt./Retail
Employee Name:
Date:



ANNEXURE

TERMS AND CONDITIONS GOVERNING NACH SERVICES: DEBIT/CREDIT SPONSORSHIP

These terms and conditions ("Terms and Conditions/ T&C") are in addition and supplemental to 'General Terms and Conditions' posted on the website of Bandhan Bank Ltd at the URL www.bandhanbank.com ("General Terms and Conditions") and are to read in conjunction with the said 'General Terms and Conditions'.

1. DEFINITIONS:

- i. "Accounts" shall mean any bank account of the client other than the term deposit account(s) held with Bandhan Bank Ltd or any other bank in India, which is designated as eligible account by Bandhan Bank Ltd for the NACH Service.
- ii. "Agreement" shall mean and includes the Terms and Conditions, and any amendments to the same, from time to time.
- iii. "Client Bank" shall mean any bank that has submitted application to Bandhan Bank Ltd for the purpose of availing Services from Bandhan Bank Ltd for and on behalf of its own clients.
- iv. "Channel" shall mean E-mail, letters, branches, web interface of Bandhan Bank Ltd or interface installed at the client server or the electronic communication method permitted by Bandhan Bank Ltd through which the Client or Client Bank may supply/make available the detail of remitter/beneficiaries and other instruction of the services.
- v. "Client" shall mean any person having an Account or requesting for availing any or all the Services through an application, which application has been accepted by Bandhan Bank Ltd and shall include the Client Bank and its Clients where the context so requires.
- vi. "Execution Date" with respect to T&Cs would mean the date on which NACH Service application form has been signed by the client or the service proposal accepted by the client.
- vii. "Instructions" shall mean and include requests given by Client to Bandhan Bank to execute, modify or cancel any collection and / or payment facility, including collections or disbursement of money in electronic / physical mode related to services/facilities availed from the Bank.
- viii. 'Locations' shall mean locations where Bandhan Bank Ltd may provide Services and as agreed in the application and such other locations as may be intimated by Bandhan Bank Ltd to the client from time to time.
- ix. "Person" shall mean and include individuals, company or corporation, trust, sole proprietorship, partnership firm or any other association of persons whether registered or not.
- x. "Third Party" shall mean and include representatives, agent, correspondent, bank(s), courier, vendor or any third party appointed by Bandhan Bank Ltd to provide services under the present T&Cs.
- xi. "Website" refers to the website owned, established and maintained by Bandhan Bank Ltd at the URL www.bandhanbank.com.

2. APPLICABILITY:

- i. Unless otherwise defined herein below, all capitalized terms shall have the meaning as assigned to them in the 'General Terms and Conditions'.
- ii. The Client hereby agrees that the 'General Terms and Conditions' shall mutatis mutandis apply to these Terms and Conditions and the Facility shall be offered, at all times, in accordance with these Terms and Conditions and the General Terms and Conditions (collectively "Terms").
- iii. The Client further agrees that these Terms and Conditions shall be executed only once at the time of acceptance of the offer Letter and the Terms shall be applicable to the present as well as future Services/Facility availed by the Client from Bandhan Bank Ltd under the Offer Letter. The Client hereby, by accepting the Offer Letter and by signing these Terms and Conditions, waives all its existing/future rights to disagree to the applicability of the Terms to the present as well as future Services/Facility availed by the Client from Bandhan Bank Ltd under the Offer Letter.

3. FACILITY:

- i. This Facility shall cover collections or disbursement of money in electronic mode, as mentioned in the Offer Letter and shall not be extended to cover any other payments or receipts of any nature whatsoever. The Facility shall be provided only at the Instructions of the Client and at the Locations as specified in the Offer Letter and/or as mutually agreed from time to time and in case of electronic collections, in accordance with the Offer Letter and the process detailed therein. The funds will be credited to the account or debited to the account in accordance with the Offer Letter.
- ii. Basis the Instructions provided by the Client which shall at all times be in conformity with the process detailed in the Offer Letter and in accordance with Bandhan Bank Ltd.'s internal policy, Bandhan Bank Ltd shall debit or credit the account of the Client.
- iii. Pursuant to the Instructions, Bandhan Bank Ltd would contact the Client through phone, email, letter or otherwise for processing the Instructions. The Client agrees and acknowledges that Bandhan Bank Ltd shall collect the money from pursuant or credit the money to the beneficiaries to the Instructions and Bandhan Bank Ltd may employ/engage Agent for providing certain parts of the Facility requested by the Client.
- iv. The Client acknowledges and agrees that the Instructions for the Facility shall be processed by Bandhan Bank Ltd only if the same are received on working day before the designated cut off time.
- v. The Client shall provide the Mandates (in the NPCI prescribed format) for Debit Sponsorship obtained from its customers in original, at least 10 working days before the first Cycle Date or within such other period as informed to the client by Bandhan Bank Ltd from time to time.
- vi. The Client will procure mandates in NPCI prescribed ACH (Automated Clearing House) Mandate format only, from their customers & end users of services.
- vii. Physical mandates in original should be submitted at the branch and soft data of the mandates should be sent to the designated email id of Bandhan Bank Ltd.: NACH operations. The TAT for processing of mandates will commence from the time of receipt of both the physical mandates as well as the soft data and will follow the TAT guidelines as prescribed by NPCI.
- viii. The soft data files including NACH Mandates and Transactions sent by the Clients to Bandhan Bank Ltd. for processing the mandate registration and/or transaction have to be mandatorily password protected. For accessing these soft data files, the Client shall be required to share the password with the centralised NACH Operations team of Bandhan Bank Ltd. at its designated email ID from the identified registered email ID of the corporates/Client via a separate email. Any soft data files received by Bandhan Bank Ltd. from the registered email ID of the Client that is accessible using the password shared by the Client shall deemed to have been duly sent by the Client, without any further verification and/or authentication. Ensuring that the soft data files are accurate and have not been altered/modified in any manner whatsoever, shall solely be the responsibility of the Client. The Client acknowledges that soft data files sent by the Client to Bandhan Bank Ltd. without sharing the relevant password, in the form and manner prescribed, may not be processed by Bandhan Bank Ltd.

- ix. The Client would ensure that the customer is made aware of the purpose for which they are executing the mandate.
- a) The Client would ensure the accuracy of the input data file (mandate soft data) with reference to the information received from destination account holder.
- b) Client shall also ensure that the updates received from the destination banks / sponsor banks are incorporated in the input data file and note to ensure that the transactions which have been repeatedly returned under various reason codes are not represented (should avoid presenting transactions that are already returned twice with reason "Account Closed" and "No Such Account").
- c) On receipt of mandate withdrawal instructions from its customers, it is obligatory on the part of the Client not to include the transaction pertaining to such customers in the debit/credit instruction input data file.
- d) It will be the responsibility of the Client to ensure proper follow up and closure of unprocessed items, i.e. records that are rejected by destination Bank due to invalid destination bank information (e.g. invalid bank code).
- e) It will be the responsibility of the Client to ensure that the status of the transaction records is intimated to the customer/mandate holders on receipt of the same from Bandhan Bank Ltd.
- f) Client shall take due care while making multiple debits or credits to the same beneficiaries on the same day by giving additional relevant information to ensure that the beneficiaries are able to distinctly identify the purpose of debit and/or credit.
- g) The Client shall preserve the Output Data for a minimum period of 10 years.
- h) It would be the responsibility of the Client to issue payment advice for transaction which could finally be debited or credited to destination account holders' accounts. Items that have been rejected and/or have not been debited or credited to such accounts, shall be pursued separately by the Client.
- i) The Client will ensure that the data is provided in the prescribed file formats and ensure the sacrosanctity of the records present within the file including uniqueness of file names (comply with file naming convention).
- j) NRE accounts of beneficiaries, if any, shall be included in the credit input data by the Client only after ensuring that such funds are eligible to be credited to the NRE accounts in India under the existing Foreign Exchange Management Act (FEMA) Provisions and the Regulations framed thereunder, as also under the Wire Transfer Guidelines. The onus of ensuring that credits to NRE accounts comply with extant FEMA Regulations and Wire Transfer Guidelines rests with the Client and any violation in this regard will be at the sole risk and responsibility of the Client.
- k) For every ACH Credit file sent to Bank, the User Institution should provide the following declaration to the Sponsor Bank.
- "The credit transactions to NRE accounts, if any, are eligible to be credited under the existing Foreign Exchange Management Act (FEMA) Provisions and the Regulations framed thereunder, as also under the Wire Transfer Guidelines. The onus of ensuring that credits to NRE accounts comply with extant FEMA Regulations and Wire Transfer Guidelines rests with the User Institution and bank will not be held liable for any deviation on the same."
- l) Transaction soft data files should be provided by Client at least one working day prior to the settlement date, i.e. on T-1 basis (T being the Settlement Date) by 4 PM. In case Settlement Date falls on a holiday the transactions will be executed on the next business day. Transaction files received after cut-off time may get be processed on next settlement date.
- m) In case any credit transaction is presented by corporate with wrong customer information (e.g. Customer Name and or account number), same is likely to be returned by destination bank. Bandhan Bank Ltd will not liable for such rejection due to discrepant presentation.
- n) For Credit Sponsorship, the Client will be required to sufficiently fund their Bank Account at least one working day prior to the date of settlement i.e., on T-1 date (T being the Settlement Date) along with providing the credit sponsorship data file. Bandhan Bank Ltd will mark a lien in the current account of the Client of the total value of the transactions listed in the file.
- o) The Client availing the services of two sponsor banks simultaneously, should not submit same customer mandate to both the Banks. Bandhan Bank Ltd in no case be liable for duplicate debit and/or credit from or to customer account and onus of such discrepant presentation will solely rest with the Client.
- x. Bandhan Bank Ltd shall give credit in the account or debit the account as per arrangement with the corporate and/or for amount collected or debited from the account of the corporate in accordance with its internal collection or disbursement policy in respect of collection or disbursement.
- xi. The Client hereby unconditionally and irrevocably authorizes Bandhan Bank Ltd, to reverse any credit (if the same has already been credited to the account) consequent to the return of the mandate unpaid and/or upon erroneous credit, late or counter return and late success claims received from member Banks. If the amount in the Account is sufficient Bandhan Bank Ltd shall be entitled to debit the account with the amount of credit given to the Client. Where the amount in the account is insufficient to cover the aforesaid amount, then Bandhan Bank Ltd shall be entitled to recover the same from the Client in any manner as it may deem fit and the Client undertakes to pay the same forthwith and in any case not later than 3(three)business days from demand by Bandhan Bank Ltd along with interest at the rate as stipulated by Bandhan Bank Ltd from the date of return of mandate or date of credit in case of electronic collections till the date of payment by the Client.
- xii. The Client shall ensure that the Client has valid and legal title to money collected under the Facility. In event the Client's title to the mandate collected under the Facility is found to be defective or the Client is found to have no title to the mandate, then the Client undertakes to refund the amounts (together with interest, if any) forthwith to Bandhan Bank Ltd along with interest at the rate as stipulated by Bandhan Bank Ltd from the date of credit till the date of payment. The Client in such cases shall defend at its own cost any legal action by any third party against Bandhan Bank Ltd for alleged conversion/misappropriation of funds.

Signature(s) of authorised signatory/ies along with Company stamp



xiii. The client hereby represents and confirms that it does not and shall not engage in activities of any nature involving virtual currencies including but not restricted to trading, settling, clearing, giving loans against virtual tokens, accepting them as collateral and transfer/receipt of money in any accounts relating to purchase/sale of virtual currency. The client also acknowledges and agrees that Bandhan Bank Ltd has the right and authority to restrict the services and block /close all accounts maintained with Bandhan Bank Ltd of such client found to be dealing with virtual currencies in any manner with immediate effect. Bandhan Bank Ltd shall not be liable for any loss caused to the client due to such blocking/closure of account or restriction of services.

xiv. The Client hereby represents and confirms adherence to all the applicable guidelines (including the NPCI Procedural Guidelines), circulars and notifications as may be issued by NPCI and RBI / FEMA from time to time. The Client also undertakes to ensure the all mandate and/or transactions processed by the Client through the NACH platform would be in accordance with the purpose declared by the Client at the time of on-boarding.

xv. The Client hereby agrees and undertakes to periodically review the existing mandates obtained from its customers which have been duly registered and deactivate the mandates that are not in use. The Client shall ensure the reconciliation of the registered mandates and deactivate the mandates which are either (i) not used at all; or (ii) where underlying transaction (for example loan or SIP or insurance) has come to an end.

xvi. An annual maintenance charge(s) shall be levied for the dormant mandates which have not been deactivated as per the extant NPCI guidelines. Further, an annual maintenance charge(s) shall also be levied for all the active mandates.

4. Transfers Limited to Available Funds

Bandhan Bank Ltd is under no obligation to comply with any payment instruction or to make fund transfer that would exceed the available funds/in/available limit on the Account(s) designated for such payment instruction. However, if Bandhan Bank Ltd executes the payment instruction(s) without properly applicable funds being available in the Account, the Client shall be bound to pay to Bandhan Bank Ltd, principal amount together with interest and other amounts/charges payable to Bandhan Bank Ltd.

5. Transaction/MIS/Reports

Bank at its sole discretion provide information including data, statements, and reports to client relating to these facility/facilities or services via (a) electronic mail to an address designated by Client or any other electronic method from time to time (b) physical statements / reports delivered through courier or post at registered address. The transaction status report and reason for return for failed records will be provided by Bank through email to the identified registered email ID of the corporates. Client recognizes that such information would be of confidential nature and that the information may be intercepted, read or modified or altered by any person during such transmission and internet communications cannot be guaranteed to be timely, secure, error or virus free. The Client also acknowledge and accept that such an unsecured transmission method involves the risk of possible unauthorized alteration of date and / or unauthorized usage thereof for whatever purposes. Bandhan Bank Ltd. does not accept liability for any delays, error or omissions and shall bear no liability whatsoever for any direct, indirect or consequential loss arising out of such information being sent over the internet whether caused by Bandhan Bank or other third parties. Clients, who use generic non-corporate email id(s) to provide mandate, registration data, transaction file and/or any other instruction to Bandhan Bank and who have authorized Bandhan Bank to send all or any reports, communications or information to the Client via the same generic non-corporate e-mail id(s) through which the mandate, registration data, transaction file and / or any other instruction were provided to Bandhan Bank, further understand that Internet is not encrypted and is not a secure means of transmission. The Client agrees to exempt Bandhan Bank from any and all responsibility of such misuse and receipt of information, and hold Bandhan Bank harmless for any costs or losses we may incur due to any errors, delays or problems in transmission or otherwise caused by using the internet as a means of transmission. The Client also accepts the risk and responsibility associated with eventualities like bounced emails, information continuing to be shared at an email ID's of resigned employees and so on. and undertake to inform Bandhan Bank forthwith, should such an event occurs.

6. Term and Termination

These T&Cs will continue to be in effect until terminated by either party with 30(thirty) day's prior written notice to the other party. Either party may terminate one or more service without effecting other Services. These T&Cs shall remain valid until it is replaced by another set of T&C or terminated by either party whichever is earlier. If, the client suffers distress or execution or commits an act of bankruptcy or goes into liquidation/insolvency or if a Receiver is appointed over any part of client's business / property, then Bandhan Bank Ltd shall have the right to terminate these T&Cs forthwith, without any notice to the Client.

7. Provision of Services

Services may be provided by Bandhan Bank Ltd either directly and / or through a third party. Client agrees that any arrangements made by Bandhan Bank Ltd to facilitate the quick movement of services would be acceptable to them and that they agree to the operational procedure as advised by Bandhan Bank Ltd. Client agrees that Bandhan Bank Ltd may appoint these third party/ies at its sole discretion and without Client's prior approval.

8. Fees

The client agrees to pay service charges including one-time set-up fee and processing charges to Bandhan Bank Ltd, at agreed frequency for any or all of the services availed, as may be agreed between Bandhan Bank Ltd and the client from time to time, and all statutory dues including applicable tax (including any cess thereon), Stamp Duty, etc. payable in respect of these T&Cs or any other deeds or documents to be executed in pursuance hereof shall be borne and paid solely by the Client. The Client is obliged to pay stamp duty as may be applicable to any document, including this T&Cs and undertakes to pay or reimburse to Bandhan Bank Ltd all such stamp duty as applicable under the respective state laws. Client hereby expressly provides consent for deduction / adjustment / recovery of applicable amount by Bandhan Bank Ltd before extending the services.

9. Right of Set-off

Bandhan Bank Ltd shall have the banker's lien and right of set-off, on the deposits, funds or other property of the client with Bandhan Bank Ltd, whether held in single name(s) or jointly with any person(s), to the extent of all outstanding dues, whatsoever, arising as a result of or in connection with the Facility.

10. Indemnity

The client agrees to indemnify, without delay or demur, Bandhan Bank Ltd and its agents and keep Bandhan Bank Ltd and its agents indemnified and harmless at all times from and against any and all claims, damages, losses, costs, and expenses (including attorney fees) which Bandhan Bank Ltd may suffer or incur, directly, arising from or in connection with Bandhan Bank Ltd providing the Facility to the Client, including but not limited to:

- Any loss, mishandling, counterfeit, forged or misuse of mandate or transactions and/or instructions;
- Defect in or absence of title of the Client or the beneficiary under the mandate and/or transaction or forgery or alteration of the transaction data or information;
- Any transaction which are returned unpaid or any mandate which are dishonored;

- Non-compliance with applicable laws or court or statutory order or any action by any statutory, administrative or regulatory body;
- Any error, default, negligence, misfeasance or misconduct of the Client's employees or any agents;
- Any claim by any Beneficiary or third party in relation to any mandate or transaction or otherwise;
- Crediting the Customer's account upon instructions/ details provided by the client;
- On inclusion of Debit mandate instruction or Debit/Credit transactions in the data files presented to NPCI as Sponsor Bank on behalf of client, which contravene RBI guidelines, FEMA regulations and Wire Transfer Guidelines.
- Any penalties levied on Bank by NPCI/Regulatory bodies for non-compliance to regulatory or NPCI procedural guidelines by the corporates. All such penalties will be recovered from corporate.
- Breach of any obligations, representations, warranties or undertakings by the Client;
- Any inaccuracy, error or omission of any data, information or message as provided by the Client, or the transmission or delivery of any such data, information or message as provided by the Clients;
- Any unauthorized modification to the network connection/s used in relation to the Facility;
- Any instructions including but not limited to stop payment or cancellation instructions issued by the Client;
- Any frauds committed due to the Client/its' employees/representatives not adhering to good practices as suggested by Bandhan Bank Ltd, from time to time
- Bandhan Bank agreeing to send reports, information or communication to the Client via email by using the internet as a means of transmission.

A written demand by Bandhan Bank Ltd as to the loss/damages shall be final, conclusive and binding on the Client and the Client shall be liable to pay on demand, without any contestation/demur the amount of such loss/damage to Bandhan Bank Ltd. All indemnities given by the Client to Bandhan Bank Ltd shall survive the termination of the Facility/Services/T&C.

11. Limitation of Liability

Notwithstanding anything contained contrary herein or elsewhere, Bandhan Bank Ltd shall have no liability to the Client or any other person for any consequential, compensatory, special, exemplary or other damages, including without limitation damages for lost profits or loss or damages from subsequent wrongful dishonor caused by any error, act, delay or omission by Bandhan Bank Ltd, even if Bandhan Bank Ltd has been advised the possibility of such damages.

12. Force Majeure

Bandhan Bank Ltd will not be responsible for non-performance or delay in performance of one or more Services that is caused by circumstances beyond its control. Circumstances beyond Bandhan Bank Ltd.'s control include, but are not limited to, fires, casualty, breakdown in equipment/communication line or systems failure, power failure, lockout, strike, pandemic/epidemic, unavailable accident, act of God, terrorism or threat of terrorism, riot, war or other enactment, issuance or operation of any adverse government law, ruling, regulations, order or decree, or emergency that or events Bandhan Bank Ltd from operating normally.

13. Notices

Except where specifically provided for, any notice, demand or other communication under these T&Cs, except where it expressly permits otherwise shall be in writing addressed to the Client at the last address notified to Bandhan Bank Ltd in writing or at the registered office or corporate office address of the client known to Bandhan Bank Ltd, and addressed to Bandhan Bank Ltd at its India office or such other address as Bandhan Bank Ltd notify to the Client for this purpose. Any such notice, demand or other communication may be delivered by post, by facsimile transmission and/or any form of electronic mode and shall be deemed to have been delivered to the Client on the second day following the day of posting or on the day of dispatch, if sent by facsimile transmission and to Bandhan Bank Ltd, on the day at actual receipt.

14. Change of Terms

Bandhan Bank Ltd may modify, terminate and/or suspend the Services including the present T&Cs to the Client anytime with or without prior notice, due to changes in rules, regulations and laws set by relevant authorities/regulators or due to change in Bandhan Bank Ltd.'s internal policies. Any change in these T&Cs due to the above reason shall become applicable upon notice to the Client which Bandhan Bank Ltd shall endeavor to give by e-mail or by displaying the amended Terms and Conditions on its Website or in any manner, it may deem fit. Continuance by the Client to avail the Facility after amendment of the terms and conditions shall be deemed to be acceptable by the Client of the amended terms and conditions.

15. Cancellation of Instruction

In case the Client requests Bandhan Bank Ltd to cancel or modify any payment instructions for whatever reason after submission of the payment instructions to Bandhan Bank Ltd, Bandhan Bank Ltd will make reasonable efforts to comply with the Client's request. In compliance with NPCI/Regulatory guidelines, the Client undertakes and agrees to develop requisite features in its website/application to facilitate online submission of mandate cancellation requests by its customers, in the form and manner recommended by NPCI/Regulatory authorities from time to time, including sending messages/SMS to the registered mobile number of the customers informing that the mandate cancellation request(s) has been initiated and upon the confirmation or rejection (as the case may be) of the cancellation request, intimating the customer that mandate cancellation process has been completed or rejected/denied. Upon due cancellation of such mandates, the Client shall update its record and not present transactions for the mandates that have been cancelled by the customer. Notwithstanding, Bandhan Bank Ltd shall not be liable for any failure to cancel or modify the payment instructions, if such is received at time or under circumstances that renders Bandhan Bank Ltd unable to comply with the Client's request.

16. Assignment

The Client shall not assign any of the rights or duties under these T&Cs to any person/entity without Bandhan Bank Ltd.'s prior written consent.

17. Severability

If any provision(s) of these T&Cs shall be held to be illegal or unenforceable, the validity of the remaining portions of these T&Cs shall not be affected.

18. Advertising or Publicity

The Client shall at no times use or associate the name or marks of Bandhan Bank Ltd with its own name or refer to Bandhan Bank Ltd in any advertising or publicity release or during any of its promotional or marketing activities without the prior written consent of Bandhan Bank Ltd.

19. Governing Law

These T&Cs shall be governed by the laws of India and each of the parties hereto hereby submits to the exclusive jurisdiction of the courts at Kolkata. These terms and conditions override and supersede all prior writings and oral understandings between the parties hereto and accordingly in the event of any contradiction between any earlier writings and/or understandings and these terms and conditions, the provisions contained in these terms and conditions shall prevail. It is expressly agreed by and between the parties that all further additional documents and/or writings that may be executed shall in no way be treated and parcel of these terms and conditions and the same shall be in no way to be treated as a substitution or amendment unless expressly so provided and mutually agreed upon. I/We have read and understood the terms and conditions (as stated above) relating to Services facility. I/We accept and agree to be bound by the said terms and conditions and any changes made to it from time to time.

Signature(s) of authorised signatory/ies along with Company stamp

