

Application Form for Digital products

Branch Name: _____ Branch Code: _____ Date: _____

- I/We wish to register our Company/Corporation/Firm /Trust /Society / Association for availing below mentioned facilities from the Bank
- Our Company/Corporation/Firm/Trust/Society/Association has already been registered for availing of the Bank's Customer Services – mentioned in "Facilities Required" (* Tick whichever is applicable)
- I/We request you to register the below named officials/employees as authorized USERS for and on behalf of the Company/Corporation/Firm/Trust/ Society/Association for operating all its account(s) and avail various digital services offered by your Bank from time to time.
- We affirm, confirm, declare and undertake that we have read and understood the document containing "Terms and Conditions" governing The South Indian Bank's Customer Service (Digital Banking Services) and we accept the same.

Facilities Required				(√ Tick mark the products applying)			
A	Internet Banking (Corporate SIBerNet)	D	BBPS	G	API Banking		
B	Mobile Banking (SIB Corporate Mirror+)	E	Corporate Debit Card/Remittance card	H	POS /UPI POS QR		
C	NACH/ e-NACH	F	Host to host(Hi Hi banking)/e-Cheque	I	IPG/Academia/Feebook/VAN		

Customer ID		Account No.*	
Legal Name			
Doing business name			

*(Digital Product operating account)

Customer Address <i>(as per Bank's record)</i>			
Telephone no.		Mobile No.	Account type: SB/CD/OD/CCOL
PAN		GST/CIN/Reg No	
Constitution	Individual/Proprietorship/Partnership/Private Company/Public Company/LLP/Trust/Society/Govt./Other(specify) _____		
Email ID		Doing Business Since:	_____
Merchant Website URL	_____		
Type of business	Computer hardware/Drug Store/Electrical/Electronics/Fuels/Hospital/Hotel/Jewellery/Restaurant/Stationery/Super market/Textiles/Tour Operator/Others(specify) _____		




Date of Account Opening		Avg. balance in last 1 year		Projected average balance in the account after Digital Product integration	
Name of Authorised Signatories in the A/c		Email ID (individual)		Mobile No. (Aadhaar linked mobile number mandatory for e-sign)	
1					
2					
3					
4					
(Mention account operation Eg; jointly, Any one etc.)					

Corporate details

Sl No	Department within the Corporate	Details of Role / Designation with in the Corporate	Hierarchy with in the Corporate

Users to whom Digital products mentioned in "Facilities required" to be granted:

These are the authorized signatories/users who are permitted by the Company Board Resolution/Joint letter by Partners, To View/ Submit All Financial/Non Financial Requests on given Accounts Belonging to the Corporate/ Corporation/Firm/ Trust/Society/ Association)

Name of User															
Products (√ Tick mark)	A	B	C	D	E	A	B	C	D	E	A	B	C	D	E
	F	G	H	I		F	G	H	I		F	G	H	I	
Aadhaar no. for e-signing															
Date of Birth															
Signature of User															

Authorised Signatories Name, Seal and Signature	
	

(A) Internet Banking (SIBerNet)

Services Required through Corporate SIBerNet		SIB TF ONLINE (Online Trade Portal) <input type="checkbox"/>	Bulk Fund Transfer <input type="checkbox"/>	
1. User/s to whom SIBerNet Corporate services to be granted: <i>(Below signatories/officials/employees are authorized USERS permitted by the Company Board Resolution/Mandate/Joint Letter by Partners, to View/ Submit all Financial/ Non-Financial requests on all the accounts belonging to the Company/ Corporation/ Firm/ LLP/ Trust/ Society/ Association/ Club /Others) and avail various corporate customer services offered by Bank from time to time</i>				
Sl. No	Name of user	Access Option (V/T)*	Role of user# (Initiator/Approver)	SIB TF Online Access (yes/no)
*V = View only (No transaction authority) T= Transaction (Full transaction authority) #Initiator can only initiate the transaction and Approver can authorize the transaction initiated by the Initiator (Only for transaction users). For individually operated accounts, transaction can be completed by individual user.				

Enable PFMS Module	<input type="checkbox"/>	Yes /	<input type="checkbox"/>	No
2.Account number/s to be mapped in Internet banking for the requested User ID/s (Select any one option a/b and strike off other)				
As per Table below (Account Numbers mentioned below will only be mapped to the User ID for View & Transaction facility)				YES / NO
Sl.No	Account number	Mode of Operation	A/c Access (V/T)	SIB TF/Bulk FT
**Please attach separate sheet if more details to be furnished *V = View only (No transaction authority) T= Transaction (Full transaction authority) For jointly operated accounts, e-commerce transaction facility can be allowed for one user only. Name of the user to whom the e-commerce transaction facility to be assigned should be mentioned in the optional part of resolution (authorized representative's name)				
SIBerNet two factor authentication (2FA): <i>(Strike off whichever is not applicable)</i>	Digital Signature Certificate (DSC)	YES / NO	SIB Authenticator (Mobile app based OTP)	YES / NO
I/We understand that DSC/2FA OTP App is mandatory for users to login to Internet Banking of South Indian Bank and for completing applicable financial and non-financial transactions. I/We also understand that timely renewal is required for DSC. I/We declare that all the particulars and information given in this application form are true, correct, complete and up-to-date in all respects and I/We, and other joint account holders have not withheld any Information.				
I/We agree and undertake to provide any further information that SIB may require. I/We agree and understand that SIB reserve the right to reject any application or block the Internet Banking facility to any account or withdraw Internet Banking Service without assigning any reason. I/We agree and understand that SIB reserve the right to retain the application forms, and the documents provided therewith, and will not return the same to me.				

(B) Mobile Banking (SIB Mirror+)

User/s to whom SIB Mirror+ service to be granted: <i>(Following authorized person is permitted by the Board Resolution/Mandate/Joint letter by Partners, to transact/View/ Submit All Financial/ Non-Financial Requests on the operative Accounts with single operation listed below belonging to the Company/Corporation/Firm/LLP/ Trust/Society/ Association/ Club/Others)</i>				
Enable PFMS Module	<input type="checkbox"/>	Yes /	<input type="checkbox"/>	No
Name of signatory Authorized to use mobile Banking Service:	Access right Required			
	View only		View & Transaction	
	Yes/No		Yes/No	
View right				
Enabling Mobile Banking in Customer ID will extend view facility to all accounts under the Customer ID. Mobile Banking can only extended to mobile number registered in Customer ID.				
Accounts for Transaction Right (Mention Account no. separately)				
1.	2.	3.	4.	
5.	6.	7.	8.	
/We confirm that the mandate from the competent authority has been obtained for the corporate user(s) for operating our accounts and transaction through Mobile Banking services of SIB. The copy of the Board resolution/Letter of Mandate on the Letter Head is enclosed.				
We hereby understand and accept that SIB Mobile banking access will be extended to all accounts under Customer ID. Any exclusion of account/s shall be intimated specifically to the Parent Branch.				
Authorised Signatories name and Designation:				
Seal And Signature of Authorised signatories				



(C) NACH/e-NACH

Utility Code, User Code, Products & Services, NACH Dr, Physical, Scan based, e-NACH, e-Sign, e-mandate, NACH Cr, Credit Account Number, Debit Account Number, MIS Details, Customer Segment, Details for MIS Sharing and Portal Login Creation.

Charges table with columns: Transaction Charges per record, On Boarding Charge, Mandate Registration Charges, Mandate cancellation, Transaction return charges, Mandate AMC. Includes a URL: https://www.southindianbank.com/userfiles/file/tandc_enach.pdf

(D) BBPS

BBPS Service Offered, Category, Payment Mode, Payment Channel, Customer input parameter, Coverage city/State, Bill Ownership, Bill period, Accept Ad-hoc, Fetch Requirement, Due Date, Agreement Executed.

Schedule of Charges table with columns: Type of Charge, Amount (In Rs.), Type of Charge, Amount (In Rs.). Rows include BBPS Integration Charges, BBPS Monthly Charges, BBPS Transaction Charges.

I/We further declare that I/We have read and agree to be bound by the terms and conditions available at. URL: https://www.southindianbank.com/userfiles/file/tandc_bharat_bill_payment_system.pdf

Authorised Signatories name and Designation, Seal And Signature of Authorised signatories.



(E) Corporate Debit Card/Remittance Card

*Debit card can be applied for those account with mode of operation is Any one or single operation. If a Resolution/Mandate/Application is given for Debit Card in a Jointly operated account, same cannot be processed.

SMS and Email alerts will be send to registered mobile and Email ID in Finacle

Type of entity (V)	Partnership	LLP	Company	Society	Trust
Name of Authorised signatory to whom card is to be issued					
Account Number in which Card Required					
Card Type:	Rupay <input type="checkbox"/>	VISA <input type="checkbox"/>	MasterCard <input type="checkbox"/>		
Card Variant	Classic/Titanium <input type="checkbox"/>	Platinum <input type="checkbox"/>	Business <input type="checkbox"/>	World <input type="checkbox"/>	

DECLARATION: We have read and understood conditions detailed overleaf relating to the use of the Debit Card for transactions at Automated Teller Machines (ATMs)/ Point of Sale (POS) Terminals by our designated authorized signatory to whom the Debit Card will be issued at our request ("The Card Holder"). We accept and agree to be bound by the said terms and conditions and to any changes made therein from time to time. We agree and acknowledge that the terms and conditions are in addition to and not in derogation of the terms and conditions applicable to the account and also issuance and use of Debit Card. We authorize SIB to disclose, from time to time, any information relating to the Debit Card(s), (including any default in payments) to any other card issuer, credit bureau, financial institution, any parent/ subsidiary, affiliate, Co-brand partner and associate of SIB and to third parties engaged by SIB for purpose such as marketing of services, proper operation of Debit Card account and other administrative services. To inform The South Indian Bank Ltd, 15days in advance in case the authority given to any of the authorized signatories named herein needs to be revoked and that The South Indian bank Ltd will not be held liable on our failure to comply with the aforementioned term. To authorise the South Indian bank Ltd to mail/courier the Debit Card and other items enabling access such as PIN, Passwords, User ID etc.to the attention of the person authorised as above at the mailing address record with The South Indian bank Ltd.

I/We further declare that I/We have read and agree to be bound by the terms and conditions available at

Corporate Debit Card	https://www.southindianbank.com/userfiles/file/tandc_corporate_debit_card_remittance_card.pdf
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Which have been read and understood by Me/Us and shall be deemed to be part and parcel of this Application and are deemed to have been incorporated herein by reference.

(F) Host to Host Banking(Hi Hi banking)/ e-Cheque facility

These are the authorized signatories/users who are permitted by the Company Board Resolution/Joint letter by Partners, To View/ Submit All Financial/No Financial Requests on All the Accounts Belonging to the Corporate/ Corporation/Firm/ Trust/Society/ Association)
Corporate User Details for Hi- Hi Banking/ e-Cheque facility [Access all Accounts: Yes / No]

SL No	Name of user	Preferred User ID	Account number	Tally e-Payment required(Yes/No)	Access Option(M/V/A)

M = Maker (Entry level user- File Upload/ Print Cheque) V= Verification User (Verification of all transactions entered by the Maker/ Entry User) Approval Authorises = Transaction User for Online transfer/scheduled transfer of funds to own account and third party account within the Bank. Online transfer of Funds from linked account.

Approval Limit Details for e-Cheque facility [Access all Accounts: Yes / No]

Name of the user	Individual Login ID	Approver limit(Rs.)	Account number	In case of more than one approval	
				From (Rs.)	To (Rs.)

1. Maker is the individual user initiating the fund transfer request / uploading the cheque batch to be printed.
2. Approver is the person who authorizes the fund transfer request keyed in by the initiator.
3. Maker and approver cannot be the same individual.
4. Any fund transfer request necessarily will involve Maker and Approver. Verifying User can be included or omitted as per requirement.
5. In e- cheque, Maker and Verifier can be the same person.

The Bank shall also not be responsible for maintenance of physical cheque inventory that is handed over to the customers for utilization in e-Cheque application due to cases such as mishandling, duplication of fraud etc.

Daily Fund Transfer limit Required for NEFT/RTGS/IMPS (Rs. in Lakhs) Default limit:Rs.5 lakhs

Sender Code	Limit Requested

I/We further declare that I/We have read and agree to be bound by the terms and conditions available at

Hi Hi Banking	https://www.southindianbank.com/UserFiles/file/TandC_Host_to_Host_Banking.pdf
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which have been read and understood by Me/ Us and shall be deemed to be part and parcel of this Application and are deemed to have been incorporated herein by reference.

*Branch Recommendation for limit enhancement to be separately taken

(G) API Banking

Products Required: _____

Public IP Address of Customer: _____ . Mac Address: _____

Name of ERP/Web Hosting Service: _____ Mail id: _____

Contact Person Name: _____ Mobile Number: _____

SI NO	A/C Name	A/C No	CIF ID	IFSC
1				
2				

I/We further declare that I/We have read and agree to be bound by the terms and conditions available at

API Banking	https://www.southindianbank.com/UserFiles/file/TandC_API_Banking_Facility.pdf
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which have been read and understood by Me/ Us and shall be deemed to be part and parcel of this Application and are deemed to have been incorporated herein by reference. I/We hereby confirm that the mode of operation in the accounts will not be applied/applicable if API integration facility is implemented and I/We shall be solely responsible for all the transactions initiated through the platform. In no event shall the bank be liable for any loss, penalty or liability, etc. arising from use of the Facility/Integration

Authorised Signatories name and Designation: _____

Seal And Signature of Authorised signatories



Address at which UPI-POS terminal is to be installed, if different from the Official address:		Contact Person name: Mobile Number: Mail ID:	
Preferred UPI Virtual ID : <i>*(Bank will issue only VPA. customer needs to use their own mobile device for installing the application) If multiple virtual address is requested, the table given below may be used for specifying the Addresses at which the UPI-POS application are to be used, and the contact details (if different for different locations)</i>		1) 2) 3)	Merchant Type Stand Alone <input type="checkbox"/> Chain store <input type="checkbox"/> Company showroom <input type="checkbox"/> Distributor <input type="checkbox"/> Other(Please specify) _____
Expected Turnover of business through the UPI POS/POS terminal	Rs. _____/- per QR/terminal per month	Premises Owned/Leased <input type="checkbox"/> Stand Alone shop/Shopping Complex <input type="checkbox"/>	Sales details: <ul style="list-style-type: none"> Annual sales turnover: INR % of sales through cards:% Average card transaction size: INR Daily average no. of card transactions: transactions
Merchant Category Code		Merchant genre	Offline <input type="checkbox"/> Online <input type="checkbox"/>
Merchant Type	Small [Turnover up to 20 lakhs]	Large [Turnover more than 20 lakhs]	
Type of Business	Computer Hardware/Drug Store/ Electrical/ Electronics/ Fuel/Hospital/Hotel/Jewellery/Restaurant/Stationery/Super market/Textiles/Tour Operator/Others (Please specify)		

I/We further declare that I/We have read and agree to be bound by the terms and conditions available at

UPI POS QR	https://www.southindianbank.com/userfiles/file/tandc_sib_upi_pos_qr.pdf
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which have been read and understood by Me/ Us and shall be deemed to be part and parcel of this Application and are deemed to have been incorporated herein by reference.

Business Hours	_____ am/pm to _____ pm/am	FIRC Requirement	Yes/No (if Yes frequency will be monthly)
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Schedule 1: Merchant Establishment Locations where terminal/s is to be installed POS/Sound Box (✓ Tick mark the product applying)

Wired(PSTN)	Android	Pine labs Android	GPRS	GPRS(paperless model)	Sound Box
Address				No. of terminals	Wired (PSTN) or Wireless (GPRS/Android) or Pinelabs Android

Schedule 2: Applicable Discount Rates (POS/Sound Box)

As per the Merchant Survey Form submitted by the Merchant, the expected minimum transaction amount per terminal is **Rs _____ (Rupees _____ only) per month** and thereby the Merchant Discount Rate (MDR) is fixed as **mentioned below** for an initial period of Three (3) Months. This may be reviewed every month as per the MDR floor limits Schedule.

MDR for transactions originating from domestic debit cards <Rs. 2000	
MDR for transactions originating from domestic debit cards > Rs. 2000	
MDR for transactions originating from domestic standard credit cards, irrespective of amount of transactions	
MDR for transactions originating from domestic premium credit cards, irrespective of amount of transactions	
MDR for transactions originating from domestic super premium credit cards, irrespective of amount of transactions	
MDR for transactions originating from international credit cards and international debit cards, irrespective of amount of transactions	

**If Corporate, Business Credit Cards/ Diners Club Cards are used in the terminal, then MDR will be collected at 2.50% / 3.00% without notice.*

**If any transaction is converted as EMI, an additional 0.50% or 1.50% is applied over and above the MDR based on the card type.*

Schedule 3: Applicable Recurring/One Time Charges POS/Sound Box

One time installation/Licence fee INR.....per terminal
 Monthly rental Charges: INR.....per Android (wireless-with paper) terminal
 Monthly rental Charges: INR.....per GPRS (wireless-with paper) terminal
 Monthly rental Charges: INR.....per GPRS (wireless-without paper) terminal
 Monthly rental Charges: INR.....per PSTN (wired) terminal
 Monthly rental Charges: INR.....per Sound Box

Above monthly recurring charges may be discounted based on the applicable Device Model & Average Monthly balance maintained in the POS linked account.
 Monthly commitment charges at Rs. _____/- exclusive of GST per terminal if the monthly transaction volume is less than

- Rs.25,000 for customers of rural branches
- Rs.50,000 for customers of semi-urban branches
- Rs.1.00 lac for customers of urban 7 metro branches

No monthly commitment charge for those months in which average balance of Rs 1 lac/Rs 2 lacs in CD/SB account per terminal is maintained i.e. Rs 1 lac/Rs 2 lacs in CD/SB for 1 terminal and Rs 2lacs/Rs 4 lacs in CD/SB for 2 terminals and so on. Whether South Indian bank Dynamic Currency conversion services required for applicable device models: (YES/NO) The schedule A is applicable, if Dynamic Currency Conversion (DCC) is enabled. The Schedule B is applicable, if Pinelabs device is installed

I/We further declare that I/We have read and agree to be bound by the terms and conditions available at

POS	https://www.southindianbank.com/userfiles/file/tandc_pos.pdf
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which have been read and understood by Me/ Us and shall be deemed to be part and parcel of this Application and are deemed to have been incorporated herein by reference.

Authorised Signatories name and Designation:

Seal And Signature of Authorised signatories



(I) Internet payment gateway/Feebook/e-Academia/VAN

Vendor: Worldline Razorpay

Table with 6 columns: Products / Integration Type, ERP/Merchant App, Feebook, e-Academia, Payment Links, Others: (Please specify)

- a) Merchant Website URL, Return URL and Referrer Domain
b) URL's to be Whitelisted 1, 2
c) Testing URL (If different from production)
d) Login Credentials to the website to access payment Page; e) Purpose of PG
f) Web Compliance completed: Yes/No
g) Mobile number 1, 2. (Alternate Number) *
h) E-mail ID 1, 2.*

* Mobile Number shared will be used for All Portal Logins like PG. FEEBOOK /e-academia Admin Portals. Alternate Mobile number will be used if primary mobile number exists in system

Merchant type: Small (Turnover up to Rs 20.00 lakhs) Large(Turnover above Rs 20.00 lakhs) FIRC requirement:

Sales details : Annual sales turnover: INR | % of sales through cards: % | Average card transaction size: INR.....

Daily average no. of card transactions:

i) Fee Bearer Model: 1. MSF (Will be borne by Merchant) 2. Convenience FEE (Will be passed to end Customer)

(For Debit Card and UPI MSF Model is only applicable as per RBI)

J) Application Development: Customer Third party Others, Please specify

k) Interface Language: PHP ASP ASPX JAVA Others, Please specify

l) Split Payments: Yes No Business category code*(as per Annexure) Business Sub Category Code*(As per Annex)

Table with 5 columns: SI NO, A/C Name, A/C No, IFSC, PRODUCT CODE

m) Contact details of webhosting services and developer:

Name of ERP/Web Hosting Service: URL:

Contact Person Name: Mobile Number: Mail id:

n) Expected transaction numbers and other payment Projections (The transaction limit will be set in PG MID Level for FRM Check)

Table with 3 columns: Merchant Discount Rate (MDR-PG), MDR, FEE Bearer Model

Table with 3 columns: Merchant FEES (PG), Particulars, Value, Remarks

* Total Volume/Number of Transactions

SIB has entered into agreements with the Facility Providers (defined in General Terms & Conditions) to provide Services to the Merchant as per the terms as below mentioned and as provided in https://www.southindianbank.com/UserFiles/file/TandC_Internet_Payment_Gateway.pdf

*Attach necessary vendor documents along with this application form.

Virtual Account Number (VAN)

I/We would like to avail The South Indian Bank Ltd's Virtual Account Number (VAN) services and confirm that the information given by me/us is true and complete and forms the basis for enrollment for this service.

Authorised Signatories name and Designation:

Seal And Signature of Authorised signatories



DECLARATION

We affirm, confirm and undertake that, we have read and understood the "Terms and Conditions" for usage of the Digital Products mentioned in the Features Required of The South Indian Bank Ltd. (hereinafter referred to as "SIB") and We are aware of the nature of services offered by SIB through Digital Products mentioned in the Features Required and charges applicable, as set forth in SIB's Website/Agreement/Application Form and We agree to adhere to all the terms & conditions of opening/applying/maintaining/operating (as applicable) for usage of Digital Products mentioned in the Features Required of SIB as may be in force from time to time and the same may be amended from time to time. I/We agree that the facilities offered through SIB may change from time to time at the discretion of the bank. We further authorize SIB to debit our Account(s) towards any charges for Digital Products mentioned in the Features Required. I/We agree to be bound by the said Terms & Conditions.

We declare that all the particulars and information given in this application form (and all documents referred or provided therewith) are true, correct, complete and up-to-date in all respects and we have not withheld any information. We understand that certain particulars given by us are required by the operational guidelines governing banking companies. We agree and undertake to provide any further information that SIB may require.

We agree and understand that SIB reserve the right to reject any application or block/withdraw the facilities offered through the Digital Products mentioned in the Features Required without assigning any reason. We agree and understand that SIB reserve the right to retain the application forms, and the documents provided therewith, including photographs, and will not return the same to us.

We authorize SIB or their agents to make references and enquiries which SIB or its agents consider necessary in respect of or in relation to information in this application/further applications. We hereby agree and authorize SIB or their agents to exchange, share or part with all the information, data or documents relating to my/our application to other Banks/Financial Institutions/Credit Information Bureaus/Agencies/Statutory Bodies/such other persons SIB or its agents may deem necessary or appropriate as may be required for use or processing of the said information/data by such person/s or furnishing of the processed information/data/ products thereof to other Banks/Financial Institution/Credit providers/users registered with such persons and shall not hold SIB or its agents liable for use of this information.

I/We confirm that the mandate from the competent authority has been obtained for the corporate user(s) for operating our accounts and transaction through Mobile Banking services of SIB. The copy of the Board resolution/Letter of Mandate on the Letter Head is enclosed.

Terms & Conditions

ARTICLE 1 DEFINITIONS

In this Application Form, unless the context otherwise requires, the terms as defined in the General Terms and Conditions and the following terms shall have the following meanings:-

1.1. "Affiliate" means:

- With reference to individual any relative of such individual or any partnership firm where such individual or relative of the individual is a partner or any company where the individual or his relative is a director/ in control of the company;
- With reference to a company a person that directly, or indirectly through one or more intermediaries, controls, is controlled by, or is under common control with, such company;
- with reference to a partnership firm, any partner of such partnership firm or any company in which such partner is a director or member having 30% or more ownership of the Company or any relative of his partner;
- With reference to an Association of Persons, all the persons belonging to the Association of Persons.

1.2. "Terms and Conditions" includes this Terms and Conditions together with all Schedules and Annexure/s annexed hereto, all amendments to this Terms and Conditions, and letters issued by the Bank to the Corporate.

1.3. "Authorized Signatory" shall mean the Corporate or any person duly authorized by the Corporate to perform any act on behalf of the Corporate under this Terms and Conditions.

1.4. "Bank Holiday" means Second and Fourth Saturday, of the month, Sunday or Public Holiday as declared under the Negotiable Instruments Act, 1881 even though the Bank or any of its branches is open on that day.

1.5. "Intellectual Property Rights" shall mean all or any intellectual property rights existing as of the Commencement Date or at any time thereafter, including in copyrights, trademarks, trade names, domain names, designs, patents, confidential information, avatars or animated figures, slogans, taglines, trade secrets, works of authorship including without limitation, all copyrights, copyright registrations, copyrightable works and all other corresponding rights, databases, design including (but not limited to) design, color scheme, icons, avatars, animated figures, any material in writing or in source or object code form (including but not limited to the operational manual), all internet domain names and world wide web (www) URLs and internet addresses, literature (including any tag lines or slogans), technical data, processes and techniques, research and development information (including all research and development data, experimental, plans and pipeline product(s), information) and other documentation, and other proprietary documentation and information of every kind, application program interface(s), applications for and rights to apply for any of the foregoing, application priority rights, and any other rights in any invention, discovery or process, as well as any and all renewals and extensions of any of the foregoing subsisting in any part of the world, whether registered or not.

1.6. "Law" shall include all statutes, enactments, acts of legislature, laws, ordinances, rules, bye-laws, regulations, notifications, guidelines, policies, directions, directives and orders of any Government, statutory authority, court, tribunal, board or recognized stock exchange.

1.7. "Product Specific(s) means, as the context may permit or require, any or each of the Annexure/s hereto which contain additional terms and conditions in relation to specific Digital Products/ services.

1.8. "RBI" means Reserve Bank of India.

1.9. "Schedule(s)" shall mean the Schedule(s) annexed to this Terms and Conditions / product or service annexures. (Whether numbered or otherwise).

1.10. "Confidential Information" means confidential information concerning the technology, business or activities of either Party or any other information which by its nature is confidential or which is so specified including, without limitation,

- Technical information including details of research projects and plans, results and data from trials, and the skills, experience and qualifications of individuals working for either Party
- Commercial information, including the terms of commercial agreements (including this Terms and Conditions and the existence of such Terms and Conditions), the identity of customers, suppliers and collaborative partners, and buying and selling policies and procedures.
- Strategic and financial information including business plans, board decisions, past and current projects and proposals, and unpublished accounts and
- Third party information including confidential information relating to any group company and information received in confidence from a third party, including information provided by collaborative partners.
- Systems and network device details including (but not limited to) platforms configurations passwords and security systems.

f. Trade secrets

g. Intellectual property of any kind, computer programs, know-how, formulas

h. information which if disclosed might reasonably be expected to cause disadvantage or loss to a Merchant/ Corporate or bank, and its customers or agents.

i. Customer data.

1.11 Interpretation

The recitals contained in this Terms and Conditions and Schedules annexed hereto shall form an integral part of this Terms and Conditions.

The singular shall include the plural and vice versa.

Consent, permission, approval or no-objection (by whatever name called) of the Bank shall mean prior written consent of the Bank unless specifically agreed to otherwise by the Bank and so communicated to the Corporate.

All clause headings in this Terms and Conditions have been inserted for convenience of reference only and shall not affect the interpretation of the provisions of this Terms and Conditions.

ARTICLE 2 COVENANTS OF THE CORPORATE

2.1 The Corporate hereby agrees and covenants as under:

The Corporate shall manage its finances in a sound and prudent manner and shall not impair its ability to perform this Terms and Conditions.

2.2. Any change in the name or trade name of the Corporate shall be duly intimated to the Bank and shall get the same updated in Bank's records. Any change in authorized signatories shall also be intimated to the Bank and shall get the same updated in bank's records.

2.3. The Corporate shall conduct its business operations in compliance with all applicable laws and shall pay all taxes statutory / regulatory / otherwise other obligations when due.

2.4. The Corporate agrees and undertakes to make all payment due under the Terms and Conditions on their respective due dates.

2.5. The Corporate shall, at all times, maintain and respect confidentiality of all/ any matters relating to the Services, the information and this Terms and Conditions, unless required under Applicable Law. If the information to be furnished to any authorities under Applicable Law, the Company shall give intimation to the Bank.

ARTICLE 3 OTHER CONDITIONS

3.1. Both the parties agree to have transactions on a 24x7 pattern for SIB account transfer and other Bank transfer in available time window. And with adequate notice, down time will be permitted for maintenance.

3.2. Both the parties agree to provide sufficient downtime for any scheduled maintenance/ regular backup of the system.

3.3. Any unforeseen and un-expected issues at Bank's end will be resolved by the Bank at the earliest. Any technical issues after business hours and holidays will be resolved on the next working day.

3.4. Taxes, duties, costs and expenses

All taxes, duties and levies as to be borne by the Corporate.

All charges / fees and any amounts payable under these facilities by the Corporate to the Bank as mentioned herein do not include any applicable taxes, levies including service tax etc and all such impositions shall be borne by the Customer additionally.

ARTICLE 4 MISCELLANEOUS

4.1. SCHEDULES

The Schedules and Annexures annexed to this Application form shall be an integral part of this Terms and Conditions and shall be read in conjunction with the terms and conditions contained herein.

4.2. Bank shall raise the invoices for the Digital products/ services provided to the Merchant in this Application form. Merchant agrees to pay the invoice amount as mentioned in Application Form.

4.3. NOTICES

All notices and other communications in respect of this Terms and Conditions shall be given in writing in English by registered mail postage prepaid, to the Merchant/ Corporate entitled thereto at its address set forth below, or such other address as it shall hereafter designate for this purpose:

In the case of a notice to Service Provider at:

(Address with name of the Contact person)

Email Id:

Authorised Signatories name and Designation:

Seal And Signature of Authorised signatories



4.4. FEES AND COSTS

4.4.1 The Merchant/ Corporate shall bear and pay cost, charges, taxes as per applicable State laws.

4.5. CONFIDENTIAL INFORMATION AND INTELLECTUAL PROPERTY

4.5.1. All software, program code, intellectual property, any other hardware or software or information security token, username, password, information technology component etc provided by the Bank will be sole property of the Bank and the Corporate will not have any right over it except for use with permission of the Bank.

4.5.2. All information, data, procedures, documents, protocols etc exchanged between the Bank and the Corporate should not be divulged, passed on, given or handed over to a third-party without mutual consent.

4.5.3. The Corporate hereby represents that it has implemented technical and organizational security measures of such standard as prescribed under any applicable laws, regulations, rules etc in force, to protect the Confidential Information, if any shared by the Bank under this Terms and Conditions. The Corporate shall protect the confidential information from accidental or unlawful destruction or accidental loss, alteration, unauthorized disclosure or access and against all other unlawful forms of Processing.

4.5.4. Upon the request of Bank or upon termination or expiry of this Terms and Conditions, the Corporate shall promptly (a) return to the Bank or, if so directed by the Bank, destroy all tangible embodiments of the Confidential Information (in every form and medium), (b) permanently erase all electronic files containing or summarizing any Confidential Information, and (c) certify in writing, the compliance of the foregoing obligations.

Any hardware device, token, equipment or item given by the Bank to the Corporate is sole property of the Bank and is returnable to the Bank upon demand or if the Terms and Conditions or arrangement between the Bank and the Corporate is terminated for any reason. If there are costs associated with these items it has to be compensated to the Bank by the Corporate on mutually agreeable basis. Any loss of hardware token will be compensated by the Corporate to the Bank as per demand of the Bank.

4.5.5 INTELLECTUAL PROPERTY

Merchant/ Corporate recognizes and acknowledges the exclusive rights, title and proprietary interest in the intellectual property of the Bank and ownership of the various respective trademarks, service marks, logos and/or any other intellectual property of the Bank and shall not claim any rights, title or interest in them. Nothing in this Terms and Conditions shall be deemed in any way to constitute a transfer or assignment of any intellectual property of the Bank to Merchant/ Corporate. Merchants/Corporates agree not to use the Bank's name, trademarks, service marks, logos or any other intellectual property assets in any manner whatsoever, except to such limited extent as may be specifically agreed to and in the manner so authorized by the Bank in writing.

4.6. ADDITIONAL LIABILITY TO THE ACCOUNT OF THE CORPORATE

Any additional liability to the Bank on any account whatsoever, including any additional statutory levies by way of taxes, stamp duties etc. including penalties, fines etc. thereof, which the Bank shall be liable to pay on account of the Facilities shall be charged to the account of the Corporate.

4.7. INDEMNITY

a. The Merchant shall indemnify and keep harmless and indemnified SIB, its affiliates, subsidiaries, successors, assigns for any claims, demands, actions, suits, proceedings, liabilities, losses, expenses, costs, penalty, legal fees or damages of any kind, including attorney's fees and costs of litigation, arising from claims of a third party (including claims, assertions and investigations of a governmental agency, NPCI/ regulators), which claims arise in whole or part from, and/ or asserted against the Bank on account of:

1. Any acts or commissions or omissions by the Merchant in connection with the sale of Products/ Services (by the Merchant) and/or providing the services;
2. Any act or commission or omission on the part of Merchant in the performance of terms and conditions.
3. the negligence or wilful misconduct of Merchant or its employees or agents;
4. a breach of an obligation of Merchant to SIB under these terms; or
5. Any loss, penalty or liability, etc. arising to SIB from the Merchant's use of the Facility.
6. Any disputes raised by the customer or authorizing bank or third party on products or services or transactions and/or and any litigation, suit or complaint filed for any reason whatsoever.
7. Use/disclosure of Customer's details/information by the Merchant, in respect of any transaction initiated/authorized by the Customer.
8. Bank allowing Digital banking facility like online bill payment/E-commerce to be executed and completed by single user even in accounts which are under mandate of joint operation.
9. Unauthorized transaction carried out through Digital Banking facility connected or integrated with software solutions /computer system of customer.
10. Unauthorised use of credentials (user id & password) shared to the registered Email ID/ mobile number of the authorized signatory/ user/ customer for the usage of digital banking facility.

SIB will be entitled to have full conduct of all proceedings and negotiations relating to any such claim and in its discretion to accept, dispute, compromise or otherwise deal with the same and shall be under no liability in respect thereof to the Merchant and the Merchant will provide any assistance in connection with any such claim that the Bank may require. Notwithstanding whatever is mentioned herein the merchant agrees that pursuant to any disputes or claim if SIB is made to refund the amount being the transaction effected by the merchant and the customer, SIB shall, at its sole discretion, have the authority and be entitled to debit from Merchant Account and or claim the said amount from the merchant pending any disputes. In such an event the merchant

shall forthwith pay the amount without any dispute and/or demur.

b. Merchant/ Corporate agrees to defend, indemnify, and save harmless the bank and its officers and directors, employees, agents, and representatives from any and against all losses, claims, costs, liabilities, or expenses incurred, whether based in claims of tort or contract (including court costs and attorney fees) or sustained by the latter due to the formers' negligence, fraud, gross misrepresentation, or breach of confidentiality.

b. This indemnity provision shall survive the termination of the service provided by bank

c. Notwithstanding anything contained herein, Bank shall not, in any event, regardless of the form of claim, be liable for any indirect, special, punitive, speculative, exemplary, consequential or incidental damages (including, without limitation, loss of revenue, profits, business), irrespective of whether it had an advance notice of the possibility of any such damages under this Terms and Conditions.

d. It shall be the sole responsibility of the Corporate to ensure that all user name and passwords (user credentials) as may be shared by the bank are kept confidential and not revealed/ disclosed to any third party including any person claiming to represent the Bank, or its agents and shall take all possible care to prevent discovery of the user name or password by any person. Such transmission methods involve the risk of possible unauthorized alteration of data, unauthorized usage therefore for whatever purposes and/ or virus attacks and are susceptible to a number of frauds, misuse, hacking, malicious, destructive or corrupting code, programme or macro which could affect the online facility for such utilization. This could result in delays in the processing of such requests and the bank shall not be liable for the same. The Corporate shall exempt the bank from any and all responsibility/ liability of such misuse or virus attacks/ transmission to the Corporate's system and shall not hold the bank responsible / liable therefor. In no event shall the bank be liable for any Losses due to loss or improper or unauthorized use of the passwords, login information, data, onetime passwords etc. on the online platform and the Corporate shall be solely responsible for the same.

4.8. GOVERNING TERMS AND CONDITIONS

The Corporate declares and confirms that the Products/ services provided to the Corporate under this Application form shall be governed by the terms and conditions as set out herein. The Terms and Conditions thereof shall be deemed to form part of this Application Form and shall be read as if they are specifically incorporated herein and to the extent of any inconsistency or repugnancy, the contents of this Terms and Conditions shall prevail. For all intents and purposes, The Merchant/ Corporate confirms having accessed the specific Terms and Conditions and/ or having downloaded/received a copy of the Terms and Conditions and confirms having read in full and understood the Terms and Conditions of such specific services offered by the Bank. The Merchant / Corporate specifically agrees to the General Terms and Conditions set out therein, as is/are applicable to the facility/ies granted/ being granted to the Merchant/ Corporate.

4.9. TERM OF THE AGREEMENT

The Bank may at any time terminate the services by serving notice to the Merchant/ Corporate, if the Merchant/ Corporate commits a breach of this Terms and Conditions or if it is inactive as per Banks evaluating criteria. The Bank may suspend or cancel the facility granted to the Corporate, if at any time continuance of such facility becomes unlawful or contrary to the instructions or directives issued by the Reserve Bank of India or Government of India or it's agency subject to notifying Corporate with the same. In such an event the Bank shall not be under any obligation to substantiate its judgment nor shall the Bank be under any obligation to indemnify the Corporate from any damages, loss or consequences whatsoever which may arise as a result of the Bank's decision to suspend or hold in abeyance the facility granted by the Bank.

4.10. RIGHT TO AUDIT

The Corporate shall allow the Bank to periodically audit, with reasonable prior notice, and conduct system testing to ensure adherences to the guidelines, notifications, circulars, master directions, etc. issued by the RBI in relation to the Digital Products/ Services provided to the Merchant / Corporate as requested in this application, in accordance with scope mutually agreed between the Parties.

4.11. GOVERNING LAW & JURISDICTION:

- I. In the event of any dispute arising out of or in connection with this application and its Terms and Conditions, the Parties will attempt in good faith to resolve such dispute through negotiations between them. Where the Parties are unable to resolve a dispute by means of negotiation, the Parties hereby agree to refer such dispute to Arbitration conducted in accordance with the Arbitration and Conciliation Act, 1996 (as amended from time to time). Such disputes will be resolved by an arbitrator mutually appointed by both the Parties.
- II. This Terms and Conditions shall be governed by and construed in accordance with the laws of India and shall be subject to the exclusive jurisdiction of the Courts in Thirissur.
- III. The General Terms and Conditions for each digital product/ services are provided in Application form under the respective product heads, which have been read and understood by the Merchants/Corporates hereto and shall be deemed to be part and parcel of this Terms and Conditions and are deemed to have been incorporated herein by reference. For evidence purposes in any court of law or arbitration or before any authority, any paper printouts produced by the Bank from its electronic records shall be final and binding on the Merchant/ Corporate and the Merchant/ Corporate hereby waives any objection it may have for the same being produced by the Bank as proof and in such evidence. The Merchant hereby agrees to be bound by the terms and conditions of the digital product/services opted by him/ them.

INTENDING TO BE BOUND the customer. The Merchant/Corporate have signed this Terms and Conditions, by their authorized representatives. I/We accept the above terms and conditions.

Authorised Signatories name and Designation
Seal And Signature of Authorised signatories

For Office Use

Signature/s and Contact detail/s of Authorized Signatories/Users given in application are Valid/Verified. Account Mode of Operation in Partnership deed/ Trust deed/ Articles of association, etc. verified and no contradictions found in the Resolution/Mandate submitted with this application form. I/We hereby confirm that the above account is one in which full formalities relating to KYC and AML guidelines are complied with and there is no adverse comment about the account in KYC audit and all accounts mentioned above are operated by the same Authorized Signatory (ies), Any change in mode of operation / Authorized Signatory (ies) will be intimated to the HO with proper documents in time. I have personally visited the premises at which the digital facilities are proposed to be installed and have found them satisfactory. The merchant premises have the potential appearance to attract card holders and appear to be capable of the projected business through POS terminals/UPI POS. Local enquires have not revealed any adverse feature pertaining to the reputation of the merchant. I have adhered to /will adhere to all the instructions and guidelines mentioned in the Bank's POS merchant Acquiring Policy.

Branch Head Name, PPC		Branch Head Signature with Seal
Branch name:		
Region:		
Cluster:		



Specimen of Board Resolution for Corporate Customer

(To be obtained in the letter head of PAN name of Limited Companies, Trusts, LLP and other corporate entities)

“CERTIFIED TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING OF THE BOARD OF DIRECTORS/GOVERNING BODY/EXECUTIVE COMMITTEE/ OF (COMPANY/LLP/ASSOCIATION/TRUST/SOCIETY) HELD AT THE REGISTERED OFFICE OF THE /COMPANY/LLP/ASSOCIATION/TRUST/SOCIETY/ AT (ADDRESS) ON (DATE) AT (TIME)”

Extracts of minutes of the Board of trustees/Members of the Managing Council/ directors of the (Name of the Parent authority) held at address dated

Account opening/ operation and Digital facility activation

Resolved that Savings/**Current/Over draft/fixed deposit**) account to be opened / operated in the name of the: ...(Institution /Trust B/Trust C) and to avail or to be availed in the future the offline and online digital products and services of The South Indian Bank Ltd at their various branches, and the company/**trust/society/association** do accept such terms, regulations, conditions, stipulations laid down by The South Indian Bank Ltd. for this purpose.

Resolved that following person is/are authorized to convey to The South Indian Bank Ltd acceptance on behalf of the Company/LLP/Association/Trust/Society of the terms and conditions contained in the application form or on the website and agree to such changes and modifications in the said terms and conditions as may be suggested by the bank or, nominate, substitute, revoke and vary mandate etc. from time to time and to execute such deeds, documents and other writings as may be necessary or required for this purpose. Authorized signatories be and are hereby severally authorized to accept such modifications therein as may be suggested by The South Indian Bank Ltd.

Table 1

Name of the signatories signing the application form and accept terms and conditions.	Designation	Signature

Further resolved that The South Indian Bank Ltd. be instructed to honour all cheques, promissory notes and other instruments drawn by and all bills accepted on behalf of the Company/**trust/society/association** and the amount of all cheques, notes, bills, other negotiable instruments, orders or receipt provided, they are endorsed/signed by below said person/s on behalf of the **trust/society/association** and such signature shall be sufficient authority to bind the company/**trust/society/association** in all such transactions between The South Indian Bank Ltd. and the company/**trust/society/association** including those specifically referred to herein.

Resolved further that the below authorized signatories in Table 2 are authorized to operate on behalf of the Company/**trust/society/association**'s through the digital products and services mentioned in table2 in the Company/**trust/society/association**'s accounts opened or to be opened with South Indian Bank and/or continually operate the account(s) even when overdrawn, as per the authority to be given in this regard.

Signature/s, Name, Designation of Authorized Signatory (ies) as per by law/ Trust deed/AOA with Seal

Please use "For" seal

Resolved further that the person/s mentioned in Table2 is/are authorized to operate Digital products and services such as “Corporate SIBerNet/Corporate Mirror Plus/Hi Hi Banking/e-Cheque facility/API Banking/Corporate Debit Card/Prepaid Card” services with prescribed operational right specified in the board resolution, application form or on agreement, to receive SMS, Email alerts, view accounts/s, transact, financial and non financial transactions on behalf of the Company/trust/society/association’s.

Resolved further that, the company/Firm/LLP/Trust/Association/Society does agree to hold South Indian Bank harmless and their interest protected on account of it executing such instructions by the authorized signatories.

Resolved that The South Indian Bank Ltd may debit from the primary account stated by the authorized signatories for service charge applicable for the facilities mentioned in Table 2 from time to time.

Resolved further that the bank shall not be responsible for any failure or malfunction of digital products and services, due to the circumstances beyond its control. The bank shall not be responsible for any dispute consequential or indirect, loss or damage arising from or related to the use of Digital signature certificate (DSC), User ID, password, PIN, OTP of digital products and services. The company/Firm/LLP/Trust/Association/Society shall be solely responsible for all the transactions affected by the use of User ID and Password of digital products and services. We the company/Firm/LLP/Trust/Association/Society shall indemnify the bank for any unauthorized use of User ID and Password, DSC.

Further, Resolved that in case of any change in the above authorized signatories through a valid Resolution, such newly constituted authorized signatories are severally authorized to accept on behalf of the Company/LLP/Trust/Association/Society of the terms and conditions governing the digital products and services and agree to such changes and modifications in the said terms and conditions as may be suggested by SIB Ltd. or, nominate, substitute, revoke and vary mandate etc. from time to time and to execute such deeds, applications, documents and other writings as may be necessary or required for continued access to digital products and services.

Resolved further that Chairman of the board/ Secretary of the company/ Designated partner in case of LLP be and hereby authorized to furnish a copy of the resolution certified true to South Indian Bank.

(Optional Part for online bill payment/e-commerce transactions in case of joint accounts – For Corporate SIBerNet only)

Resolved further that, authorized signatory, Shri. is _____ authorized to operate and make payment through payment gateway (Shopping mall payments, Online Bill payments / E-commerce) through Corporate SIBerNet facility of SIB Ltd. and is the only person authorized to initiate and authorize Shopping mall payment through SIBerNet.

(Optional Part for issuing User ID to staff who is not an Authorized Signatory of bank account)

Resolved further that the below mentioned KYC complied staff of the company/LLP/Association/Trust/Society Shri. _____, Employee number _____ is authorized to view, operate and initiate all transactions in all account through digital products and services of South Indian bank. However, facilities such as transaction approval, cheque book request, DD request, cheque approval facility and Message center facility shall be restricted.

(Optional Part for issuing Corporate Debit Card)

Resolved further that the below mentioned Authorised Signatory of the company/LLP/Association/Trust/Society Shri. _____, is authorized to operate the Debit Card Facility offered in the account including causing a debit balance in the account No- _____ with The South Indian Bank Ltd, branch _____.

(Optional Part for issuing User ID to company staffs who is not an Authorised Signatory of bank account in Hi Hi banking)

Resolved further that the below mentioned staff of the company Shri. _____, Employee number _____ is authorized to view, operate and initiate all transactions in all account through Hi-Hi Banking/ e-Cheque facility of South Indian Bank and is KYC complied. However, facilities such as transaction approval, cheque approval facility shall be restricted.

(Optional Part for Hi Hi Banking limit enhancement)

Resolved that as part of business requirements the company has decided to enhance the transaction limit availed in “Hi-Hi Banking” services, the details of which are as follows:

Daily Fund Transfer limit Required for NEFT/RTGS/IMPS (Rs. in Lakhs) Default limit:Rs.5 lakhs	
Sender Code	Limit Requested

Resolved further that The South Indian Bank Ltd is authorized to mail/ courier the Debit Card and other items enabling access such as PIN to the attention of the person authorized as above at the mailing address of branch.

Resolved further that the Shri. _____ is authorized to give payment instructions for loading, reloading and encashment of Prepaid Cards by debiting the corporate account maintained with the Bank.

Signature/s, Name, Designation of Authorized Signatory (ies) as per by law/ Trust deed/AOA with Seal

Account Operation

Following signatories are authorized to operate on behalf of the Company/LLP/Association/Trust/Society through Banking outlets and Digital banking channels.

Digital Banking Products and Services

A	SIB Mirror Plus & Sibernet	B	Hi Hi Banking	C	e-Cheque facility	D	API Banking Facility	E	Corp. Debit Card	F	Prepaid Card		Others.....	
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Table 2

Sl. No	Name of the Signatory/User & Designation	Details of Accounts authorized to operate	Digital products and services <i>(Access rights for digital products, All products/ specify product name)</i>	Account and Digital product operation Single/ jointly	Enable online bill/ ecommerce (Yes/No)	Email ID (for banks communication)	Mobile number (For SMS and bank's communication)	Signature
1		<i>A/c number/ Name of the account</i>	All Digital products/ Sibernet/ Mirror+					
2								
3								
4								

Account opening and operation of separate unit/ subsidiary under different CIF ID

(* ONLY in the case of creation of Multiple CIF ID for existing accounts with SIB)

*FURTHER RESOLVED THAT (Institution /Trust B/Trust C) is having a (Savings /Current) with South Indian Bank, Branch.....and the account is being operated by the following authorised persons

S No:	Name	Designation	Mode of operation

Further resolved that we confirm the existence of the..... (Institution /Trust B/Trust C) and that it is one of our affiliate/congregation/subsidiary.

*Further we authorize(Institution /Trust B/Trust C) to link the PAN No: (PAN number) in the name of (Parent Authority) for the opening and operations of the proposed account “.....(Account name)” or other secondary accounts under “.....(Institution /Trust B) and to provide the required resolution to the banks for opening of such accounts and operations including digital channel services

Resolved further that Chairman of the Board/Secretary of the Company/ Designated partner (in case of LLP) be and is hereby authorized to furnish a copy of the resolution certified as true to South Indian Bank.

Signature/s, Name, Designation of Authorized Signatory (ies) as per by law/ Trust deed/AOA with Seal

Specimen of Letter of Mandate

(To be obtained in the letter head of the Partnership Firm, HUF & other unincorporated bodies)

To,

The South Indian Bank Ltd,

.....

Account opening/ operation and Digital facility activation

We having permanent address at (here in after referred to as Firm/HUF) Request that **Savings/Current/Over draft/fixed deposit** account to be opened / operated in the name of the (Firm/HUF) and to avail or to be availed in future the offline and online digital products and services of The South Indian Bank Ltd at their various branches, and the Firm/HUF do accept such terms, regulations, conditions, stipulations laid down by The South Indian Bank Ltd. for this purpose.

We hereby approve and accept that the following person is/are authorized to convey to The South Indian Bank Ltd acceptance on behalf of the Firm/HUF of the terms and conditions contained in the application form or on the website and agree to such changes and modifications in the said terms and conditions as may be suggested by the bank or, nominate, substitute, revoke and vary mandate etc. from time to time and to execute such deeds, documents and other writings as may be necessary or required for this purpose. Authorized signatories be and are hereby severally authorized to accept such modifications therein as may be suggested by The South Indian Bank Ltd.

Table 1

Name of the signatories signing the application form and accept terms and conditions.	Designation	Signature

We hereby approve and accept that The South Indian Bank Ltd. be instructed to honour all cheques, promissory notes and other instruments drawn by and all bills accepted on behalf of the Firm/HUF and the amount of all cheques, notes, bills, other negotiable instruments, orders or receipt provided, they are endorsed/signed by below said persons on behalf of the Firm/HUF and such signature shall be sufficient authority to bind the Firm/HUF in all such transactions between The South Indian Bank Ltd. and the Firm/HUF including those specifically referred to herein.

We hereby authorize signatories in Table 2 to operate on behalf of the Firm/HUF 's through the digital products and services mentioned in table2 on the Firm/HUF 's accounts with South Indian Bank and/or continually operate the account(s) even when overdrawn, as per the authority to be given in this regard.

Signature/s, Name, designation of Authorized Signatory (ies) as per by law/ Partnership deed/AOA with Seal

Please use "For" seal

We further agree that the person/s mentioned in Table 2 is/are authorized to operate Digital products and services such as “Corporate SIBerNet/Corporate Mirror Plus/Hi Hi Banking/e-Cheque facility/API Banking/Corporate Debit Card/Prepaid Card” services with prescribed operational right specified in the board resolution, application form or on agreement and to receive SMS, Email alerts, view accounts/s, transact, financial and non financial transactions on behalf of the Firm/HUF’s.

We hereby agree to hold South Indian Bank harmless and their interest protected on account of it executing such instructions by the authorized signatories.

We hereby allow The South Indian Bank Ltd to debit from the primary account stated by the authorized signatories for service charge applicable for the facilities mentioned in Table 2 from time to time.

We further agree that the bank shall not be responsible for any failure or malfunction of digital products and services, due to the circumstances beyond its control. The bank shall not be responsible for any dispute consequential or indirect, loss or damage arising from or related to the use of Digital signature certificate (DSC), User ID, password, PIN, OTP of digital products and services. The Firm/HUF shall be solely responsible for all the transactions affected by the use of User ID and Password of digital products and services. We the Firm/HUF shall indemnify the bank for any unauthorized use of User ID and Password.

In case of any change in the above authorized signatories we hereby authorize such newly constituted authorized signatories through a valid mandate to accept on behalf of the Firm/HUF of the terms and conditions governing the digital products and services and agree to such changes and modifications in the said terms and conditions as may be suggested by SIB Ltd. or, nominate, substitute, revoke and vary mandate etc. from time to time and to execute such deeds, applications, documents and other writings as may be necessary or required for continued access to digital products and services.

We hereby agree that Chairman of the board/ Secretary of the company/ Designated partner in case of LLP be and hereby authorized to furnish a copy of the resolution certified true to South Indian Bank.

(Optional Part for online bill payment/e-commerce transactions in case of joint accounts – For Corporate SIBerNet only)

We hereby authorize Shri..... to operate and make Shopping mall payments (Online Bill payments / E-commerce) through Corporate SIBerNet facility of SIB Ltd. and is the only person authorized to initiate and authorize Shopping mall payments through SIBerNet on behalf the firm.

(Optional Part for issuing User ID to staff of firm who is not an Authorized Signatory – For Corporate SIBerNet only)

We hereby authorize staff of our firm Shri, Employee number to view, operate and initiate all transactions in all accounts through Corporate SIBerNet facility of SIB Ltd. and is KYC complied. However, facilities such as transaction approval, cheque book request, DD request and Message center facility shall be restricted.

We hereby approve that the below mentioned person/s is/are authorized to operate “Corporate SIBerNet” Internet banking service and receive SMS and Email alerts on behalf of the Firm/HUF while registering an external payee for NEFT/RTGS/IMPS transactions and view account/s, transact financial and Non-financial transactions on behalf of the Firm/HUF.

(Optional Part for issuing User ID to staff of firm who is not a Authorised Signatory of bank account in Hi Hi banking)

We hereby authorize staff of our firm Shri, Employee number, to view, Operate and initiate all transactions in all accounts through Hi-Hi Banking/ e-Cheque facility of South Indian Bank and is KYC complied. However, facilities such as transaction approval, cheque book request, DD request and Message Centre facility shall be restricted.

(Optional Part for Hi Hi Banking limit enhancement)

Now as part of our business requirements we request the Bank to enhance the present transaction limit allowed to us, details of which are as mentioned below:

Daily Fund Transfer limit Required for NEFT/RTGS/IMPS (Rs. in Lakhs) Default limit:Rs.5 lakhs	
Sender Code	Limit Requested

(Optional Part for issuing Corporate Debit Card)

We hereby authorize Shri. _____,an Authorised Signatory of the Firm/HUF is authorized to operate the Debit Card Facility offered in the account including causing a debit balance in the account No- _____ with The South Indian Bank Ltd, branch _____.

We hereby authorize The South Indian Bank Ltd to mail/ courier the Debit Card and other items enabling access such as PIN to the attention of the person authorized as above at the mailing address of Branch.

We hereby authorize Shri..... to give payment instructions for loading, reloading and encashment of Prepaid Cards by debiting the corporate account maintained with the Bank.

Signature/s, Name, designation of Authorized Signatory (ies) as per by law/ Trust deed/AOA with Seal

Account Operation

Following signatories are authorized to operate on behalf of the Firm/HUF through Banking outlets and Digital banking channels.

Digital Banking Products and Services

A	SIB Mirror Plus & Sibernet	B	Hi Hi Banking	C	e-Cheque facility	D	API Banking Facility	E	Corp. Debit Card	F	Prepaid Card		Others.....	
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Table 2

Sl. No	Name of the Signatory/User & Designation	Details of Accounts authorized to operate	Digital products and services <i>(Access rights for digital products, All products/ specify product name)</i>	Account and Digital product operation Single/ jointly	Enable online bill/ ecommerce (Yes/No)	Email ID (for banks communication)	Mobile number (For SMS and bank's communication)	Signature
1		<i>A/c number/ Name of the account</i>	All Digital products/ Sibernet/ Mirror+					
2								
3								
4								

Account opening and operation of separate unit/ subsidiary under different CIF ID

(* ONLY in the case of creation of Multiple CIF ID for existing accounts with SIB)

*FURTHER RESOLVED THAT (Firm/HUF) is having a (Savings /Current) with South Indian Bank, Branch.....and the account is being operated by the following authorised persons

S No:	Name	Designation	Mode of operation

Any of the partners of the Firm/Karta of the HUF be and is hereby authorized to furnish a copy of the letter certified as true to SIB Ltd. (To be signed by all the Partners along with for Seal)

Signature/s, Name, designation of Authorized Signatory (ies) as per by law/ Trust deed/AOA with Seal