

TERMS AND CONDITIONS FOR PAYMENT GATEWAY

THESE TERMS AND CONDITIONS SHALL GOVERN THE TRIPARTITE ARRANGEMENT BETWEEN ICICI BANK, MERCHANT AND MERCHANT SERVICE PROVIDER FOR THE PURPOSES OF PROVIDING OF PAYMENT GATEWAY FACILITY BY ICICI BANK TO THE MERCHANT WITH THE HELP OF THE MERCHANT SERVICE PROVIDER.

1. DEFINITIONS

"Affiliate" of ICICI Bank shall mean and include:

- (a) any company which is the holding company or subsidiary of ICICI Bank, or
- (b) a person under the control of or under common control with ICICI Bank, or
- (c) any person, in more than 26% of the voting securities of which ICICI Bank has a direct or beneficial interest or control.

For the purpose of this definition of Affiliate, "control" together with grammatical variations when used with respect to any person, means the power to direct the management and policies of such Person, directly or indirectly, whether through the ownership of the vote carrying securities, by contract or otherwise howsoever; and "Person" means a company, corporation, a partnership, trust or any other entity or organization or other body whatsoever;

"Customer" means any person holding a Valid Card who desires to purchase Services or Products from the Merchant and make payment for the same over the internet using a Valid Card.

"Customer Charge" includes the sale price of the Product/ Service purchased by the Customer and all other taxes, duties, costs, charges and expenses in respect of the Product / Service that are to be charged to the Customer's Valid Card.

"Delivery" means, in respect of a Product, delivery by the Merchant, through a reputed courier /parcel service, to the Customer at the address specified by the Customer in this regard, or in respect of a Service, performance of the Service, proof of which has been submitted to ICICI Bank to the satisfaction of ICICI Bank.

"Facility" means the payment gateway facility provided by ICICI Bank to the Merchant for accepting payments on the internet for Products/Services sold by him online, and any other services that augment or enhance the current facility.

"ICICI Bank" means ICICI Bank Limited, the proprietors of the Valid Card, its successors and permitted assigns.

"Issuing Bank" with respect to a Customer, means the bank which has issued the Valid Card to the Customer using which the Customer can make payment/s for the Products / Services.

"Merchant" means a retailer, or any other person, that agrees to accept online payments by a Valid Card, for a Product/Service, when properly presented for payment, at its own website or the website of the Merchant Service Provider.

"Merchant Service Provider" means the owner of the website through which the Merchant can sell its Products/Services and receive payments online¹.

"Merchant Service Provider" means the integrator i.e. who integrates the website of the Merchant with his own website in order to enable the Merchant to sell his Products/Services and receive payments for the same online².

"Order" means an order placed by the Customer to the Merchant, for the purchase of Product(s) / Services, on the website of the Merchant or Merchant Service Provider, as the case may be.

"Product" means a tangible product manufactured or distributed by the Merchant and which is purchased by the Customer using a Valid Card.

"Sales Commission Fee" means, with respect to a Customer Charge, the percentage of the Customer Charge as specified in Annexure A and additionally the amount per Transaction as specified in Annexure A. Provided however that the Sales Commission Fee may be revised quarterly by ICICI Bank, and the same will be informed to the Merchant 30 days prior to its effectiveness.

"Service" means any service offered by the Merchant and availed of by the Customer for which the payment is made through a Valid Card.

"Software" means a software program provided by a facility provider or its vendors to ICICI Bank that enables Merchant to utilise the Facility.

"Transaction" means every Order that results in Delivery by Merchant to the Customer for the Product(s) / Services purchased.

"Terms and Conditions" means the terms and conditions set out herein and/or as may be stipulated by ICICI Bank with respect to the payment gateway facility from time to time.

"Valid Card" means a Visa or MasterCard debit/credit card, which is not listed in Visa/MasterCard's current warning bulletin.

2. NON-EXCLUSIVE FACILITY:

The Facility provided by ICICI Bank to the Merchant under these Terms and Conditions shall not be on an exclusive basis and ICICI Bank retains the right to enter into similar arrangements with others, including competitors of Merchant.

3. UNDERTAKINGS OF ICICI BANK:

- a) ICICI Bank shall provide the Facility to the Merchant and would provide all reasonable resources to the Merchant to use the Facility and hereby reserves the right to appoint a third party to enable receipt of payments, on such terms and conditions as it may deem fit.

¹ Delete whatever is inapplicable

² Delete whatever is inapplicable

- b) ICICI Bank shall make reasonable best efforts to:
 - (i) maintain the Facility in operation 24 hours a day, seven days a week.
 - (ii) provide the Facility in a manner that protects information transmitted by the Software from (A) unauthorised interception, (B) undetected unauthorised modification or alteration after its origination, (C) undetected initiation by persons posing as other persons or entities, (D) unauthorised replication.
- c) ICICI Bank shall during the continuance of the Facility, comply with such applicable laws, rules and regulations as may be relevant, such that ICICI Bank can provide the Facility without any constraints.
- d) ICICI Bank's obligations under these terms and conditions shall be subject to the following limitations:
 - i) Messages that originate from the server of the Merchant or Merchant Service Provider, shall be deemed to be authorised by the Merchant/Merchant Service Provider, and ICICI Bank shall not be liable for processing such messages. In addition ICICI Bank shall not be responsible for the security of the data residing on such servers.
 - ii) Messages that originate from the Customer are deemed to be authorised by the Customer and ICICI Bank shall not be liable for processing such messages.
- e) ICICI Bank shall have no liability for any failure or delay in performing its obligations under this Facility if such failure or delay: (A) is caused by the Merchant's and or Merchant Service Provider acts or omissions; (B) results from actions taken by ICICI Bank in a reasonable good faith effort to avoid violating a law, rule or regulation of any governmental authority or to prevent fraud on Customers; or (C) is caused by circumstances beyond ICICI Bank's control, including but not limited to vandalism, hacking, theft, phone service disruptions, internet disruptions, loss of data, extreme or severe weather conditions or any other causes in the nature of "acts of god" or force majeure.

4. UNDERTAKINGS OF MERCHANT

- a) Use of the Facility: While utilising the Facility, the Merchant shall:
 - i) not use the Facility in any manner, which constitutes a violation of any law or regulation or which may result in fraud or in an investigation, prosecution or legal action against ICICI Bank.
 - ii) use any or all information in relation to a Customer made available to the Merchant under this Facility, vide a software or otherwise, only for the purpose of completion of the Transactions for which it was furnished, and not for any other purposes including sharing of information with any third party.
 - iii) use the Software in accordance with the Terms & Conditions contained herein and shall not attempt to modify, translate, disassemble, decompile or reverse engineer the Software, or use it for purpose/s other than utilisation of the Facility.
- b) Customer Support: The Merchant shall provide a commercially reasonable level of customer support to the Customers while selling its Products/Services using this Facility. Such support shall include appropriate notice to the Customers of: (i) the means of contacting the Merchant in the event the Customer has questions regarding the nature or quality of Products or Services (ii) procedures for resolving disputes, etc.
If ICICI Bank determines in good faith that the Merchant's failure to provide reasonable level of customer support is resulting into additional responsibility upon ICICI Bank, ICICI Bank shall have the right to terminate or suspend the Facility.
- c) Compliance with Law & guidelines: The Merchant shall at all times comply with all applicable laws, rules and regulations relevant to its use of the Facility. In addition, the Merchant shall be responsible for complying with the guidelines set for Merchants by Visa / MasterCard respectively. If the utilisation of the Facility by the Merchant results in or may result in additional liability being placed on ICICI Bank under VISA/MasterCard guidelines, such utilisation shall be deemed to be a violation of these Terms and Conditions.
- d) Prevention of Infringement: If due to an act or omission by the Merchant the Facility or any component of the Facility becomes, or in ICICI Bank's opinion is likely to become, the subject of a claim of infringement, then ICICI Bank shall have the right to replace or modify the Facility or the infringing component of the Facility so that it becomes non-infringing, at the expense of the Merchant. If, after using commercially reasonable efforts, the infringement still exists, any of the Parties may terminate this Facility on written notice to the other Party.

5. UNDERTAKING OF MERCHANT SERVICE PROVIDER:

- a) Technical issues: The Merchant Service Provider shall be solely liable for any issues that may be pertaining to its website or the integration of Merchant's website/ server/ technical configuration with the Merchant Service Provider's website. ICICI Bank shall have no liability whatsoever with respect to the same.
- b) Liability for chargeback: In case of a default of payment of chargeback amounts by the Merchant to the Bank, the Merchant Service Provider shall be liable for the said merchant's defaulted amount of chargebacks or any other penalty amount accruing on ICICI Bank.
- c) Use of the Facility: While utilising the Facility, the Merchant Service Provider shall:
 - i) Not use the Facility in any manner, which constitutes a violation of any law or regulation or which may result in fraud or which may result in an investigation, prosecution or legal action against ICICI Bank.
 - ii) Use any or all information in relation to a Customer conveyed to him by the consumer software designed to access the Facility, only for the purpose of completing the Transactions for which it was furnished, and not to sell or otherwise furnish such information to others.

iii) Use the Software in accordance with the Terms & Conditions contained herein and shall not attempt to modify, translate, disassemble, decompile or reverse engineer the Software, or use it for any purpose other than for the utilisation of the Facility.

d) Compliance with Law & guidelines: The Merchant Service Provider shall at all times comply with applicable laws, rules and regulations insofar as relevant to its use of the Facility. In addition, the Merchant Service Provider will at all times comply with the guidelines set for merchants by Visa / MasterCard respectively. If the utilisation of the Facility by the Merchant Service Provider results in or may result in additional liability being placed on ICICI Bank under VISA/MasterCard guidelines, such utilisation shall be deemed to be a violation of these Terms and Conditions

6. PAYMENT TO THE MERCHANT

a) Payments on Proof of Delivery: Subject to these Terms and Conditions, ICICI Bank shall pay to the Merchant the Customer Charge less the Sales Commission Fee for all Products/ Services sold by it using the Facility, within _____³working days of ICICI Bank receiving the proof of Delivery submitted to it by the Merchant.

b) Rejection of Payment: ICICI Bank shall have the right to reject payment to the Merchants where:

(i) The authorization process in relation to a transaction fails / cannot be completed;

(ii) The Customer refuses to pay, disputing that the Product/Service was not as promised or, was defective or, was not delivered;

(iii) Payment in respect of the Transaction or the relevant installment of the purchase price has already been made;

(iv) The Transaction, for which the payment needs to be made, was made more than 13 calendar days prior to the date of claim by the Merchant in respect thereof.

c) Actions upon rejection of payment:

In cases where ICICI Bank makes a payment to the Merchant inadvertently with respect to an Order, which should otherwise be rejected, ICICI Bank retains the right to:

i) deduct the relevant amount, from the total Customer Charge and/or payments to be made in respect of subsequent Customer Charges until ICICI Bank has been refunded in full, or

ii) demand the refund of the relevant amount from the Merchant.

d) In the event that there arises a dispute with respect to receipt and payment of Customer Charge, the same will be resolved between the Merchant and the Merchant Service Provider directly and the Merchant will have no right of claim/ settlement against ICICI Bank.

7. ORDER FORMS

The Merchant/ Merchant Service Provider shall accept Order forms from the Customer containing the following information:

(a) Customer's name

(b) Transaction amount (in Indian Rupees)

(c) Transaction date

(d) Customer's postal address

(e) method of Delivery

(f) any other relevant information

8. AUTHORISATIONS

The Merchant/Merchant Service Provider shall not accept any Order for which payment is to be made though a Valid Card unless the Transaction is authorised by ICICI Bank.

9. DISCLOSURE OF CARD INFORMATION

The Merchant and the Merchant Service Provider shall not, without the prior written consent of ICICI Bank, disclose either the identity of any Customer who has entered into a Transaction or any information whatsoever relating to any Transaction to any other person. Provided, however, that any information required to be disclosed by any order of a court or regulatory authority of competent jurisdiction may be disclosed to such court or regulatory authority to the extent specified in the order.

10. GUARANTEE OF SUPPLY

If the Merchant is unable to deliver any part of the Customer's Order within 13 calendar days from the date on which the Order was placed, the Merchant shall cancel the Order and the Customer shall be refunded the Customer Charge by the Merchant.

11. ACCEPTANCE OF CHARGES WITH RECOURSE

The Merchant agrees that if the Issuing Bank raises a claim on ICICI Bank for a payment made by the Customer to the Merchant for any Transaction, the financial responsibility of settling the claim will at all

³ Please insert the time within which payment would be made to the Merchant.

times rest on the Merchant without any recourse to ICICI Bank. The Merchant shall be responsible for the non-payment in respect of such Order or the charging back of such uncollectable charge as the case may be without any demur or protest. ICICI Bank shall therefore be authorised either to debit the Merchant's bank account to the extent of the aforesaid uncollectable amounts and any other amounts due by the Merchant to ICICI Bank, or to deduct the same from amounts payable to the Merchant in terms of Section 6 of these Terms and Conditions with respect of a Customer Charge. In addition the Merchant agrees to provide all relevant documents as may be required by ICICI Bank with respect to any chargeback. Upon default by the Merchant in cases where chargeback has arisen, the Merchant Service Provider shall bear all expenses, losses, damages that may accrue upon ICICI Bank with respect to the defaulted chargeback amounts and keep ICICI Bank indemnified for the same. Such defaulted amounts or expenses, losses, damages with respect to the chargeback that has been recovered by ICICI Bank from the Merchant Service Provider on account of Merchant or any amounts which the Merchant Service Provider is entitled to receive/recover, the Merchant Service Provider shall recover the same from the Merchant. The Merchant does hereby undertake forthwith without any demur, protest, dispute or delay, to pay to the Merchant Service Provider, any such amount. Without prejudice to any other of Merchant Service Providers rights and remedies, in the event that the Merchant does not make any payment to Merchant Service Provider by its due date or on demand as required under this Agreement, the Merchant Service Provider shall be entitled to charge daily interest on such overdue amount from the due date of demand (as the case may be) until the date of payment in full, at the rate of 2.5% per month, as well after as before judgment.

12. DISCLAIMER OF WARRANTY

ICICI Bank disclaims all warranties, expressed or implied, written or oral, including but not limited to warranties of merchantability and fitness of Products/Services for a particular purpose. The Merchant acknowledges that the Facility may not be uninterrupted or error-free.

13. LIMITATION OF LIABILITY

ICICI Bank and its vendors (and any of their officers, directors, employees and agents) shall be liable only for direct, out-of-pocket damages, and shall not be liable for any consequential, incidental or indirect damages under any theory or cause of action whether in tort, contract or otherwise, regardless of whether ICICI Bank has been advised of the possibility of such damages provided further that the liability of ICICI Bank hereunder shall always be limited to Rupees Fifty thousand only, and any person including the Merchant shall not be entitled to recover moneys in excess of such limit. In no cases shall the Merchant be entitled to punitive or exemplary damages.

14. INDEMNITY

It shall be the duty of the Merchant to indemnify ICICI Bank for any claims, demands, actions, suits, proceedings, liabilities, losses, costs, 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), which arise in whole or part from, and/or are asserted against, ICICI Bank on account of:

- (a) Any acts or omission by the Merchant, in connection with the sale of Products/ Services (by the Merchant) and usage of the Facility
- (b) The negligence or wilful misconduct of the Merchant or its employees or agents;
- (c) Breach of an obligation by the Merchant to ICICI Bank, under the terms for using such Facility.

If the Merchant fails to indemnify ICICI Bank in the abovementioned circumstances, it shall be duty of the Merchant Service Provider to indemnify ICICI Bank for the same. In addition if the account of the Merchant shows a debit balance for a period of 30 days or more then ICICI Bank will have right to debit Merchant Service Provider's account for the debit balance appearing in Merchant's account.

15. PRICES

Prices to be charged by the Merchant shall be inclusive of all taxes and delivery charges and shall be uniform for all Customers. In case of any difference in prices due to shipping or any other charges or product category, the same shall be made explicit to the Customer.

16. TRANSACTION LIMITS

ICICI Bank shall have the right to impose limits on the number of Transactions undertaken using a particular Valid Card and the value of a single Transaction during any time period.

17. INSPECTION OF PLACE OF BUSINESS

The Merchant/Merchant Service Provider shall maintain in good order and as per generally accepted industry practices, its books of account in respect of the Facility. The Merchant/ Merchant Service Provider forthwith upon being required by ICICI Bank permit / ensure inspection, audit or permit taking copies of the records of the Merchant/ Merchant Service Provider which are relevant to the Facility. In addition the Merchant/Merchant Service Provider shall permit the authorised representatives, agents of ICICI Bank to carry out physical inspection of the place(s) of business of the Merchant/ Merchant Service Provider and any godowns and warehousing facilities of the Merchant/Merchant Service Provider without any prior notice.

18. FEES AND OTHER CHARGES

In consideration of the Facility provided by ICICI Bank, the Merchant agrees to pay to ICICI Bank the Sales Commission Fee and further charges as detailed in Annexure A which shall be deducted by ICICI Bank from the amounts payable to the Merchant, in respect of Customer Charge as stated in Section 6. All applicable taxes including service tax, consumption tax or value added tax and any other fees and charges, whether presently applicable or to be introduced later, shall be borne by the Merchant.

19. TRADEMARKS

(a) ICICI Bank's Trademarks: ICICI Bank shall grant to the Merchant/Merchant Service Provider a non-exclusive, royalty-free limited license to use, display and reproduce its trademarks, service marks, and logos (" ICICI Bank's Trademarks") in connection with the use of the Facility, provided that nothing contained herein constitutes a license to use ICICI Bank's Trademarks as part of an internet domain name. Such use of ICICI Bank's Trademarks will be governed by the policies of ICICI Bank in this regard, as notified to the Merchant and the Merchant Service Provider, from time to time.

(b) Merchant's Trademarks: The Merchant shall grant to ICICI Bank a non-exclusive, royalty-free limited license to use, display and reproduce the trademarks, service marks, and logos of Merchant (herein, "Merchant Trademarks") in connection with the marketing of Facility by it. ICICI Bank shall use the Merchant Trademarks in accordance with policies as provided by Merchant from time to time.

(c) Merchant Service Provider's Trademarks: The Merchant Service Provider shall grant to ICICI Bank a non-exclusive, royalty-free limited license to use, display and reproduce the trademarks, service marks, and logos of Merchant Service Provider (herein, "Merchant Service provider's Trademarks") in connection with the marketing of Facility by it. ICICI Bank shall use the Merchant Service Provider's Trademarks in accordance with policies as provided by the Merchant Service Provider from time to time.

20. TERMINATION

a) Termination for Breach: This Facility may be terminated by ICICI Bank if the Merchant or the Merchant Service Provider commits a breach of any of the Terms and Conditions contained herein.

b) Termination in Case of Violation of Law/Regulation: ICICI Bank shall have the right to terminate this Facility, without any liability, upon verbal or written notice to the Merchant and the Merchant Service Provider if (i) ICICI Bank is notified or otherwise determines in good faith that Merchant/Merchant Service Provider is using the Facility in furtherance of any activity which violates any law, rule, or regulation or beyond the agreed scope of activity, (ii) It is notified by Visa /MasterCard / that that the number and quantum of charge back requests received in relation to 'Facility' is beyond the limits considered acceptable for provision of the Facility (iii) ICICI Bank, or its directors, officers, stockholders, employees or agents are made the subject of a criminal or civil action or investigation or are threatened by such action as a consequence of use of the Facility by the Merchant.

c) Termination in case Fraud percentage increases: In the event of Fraud percentage increases more than 0.5% of the Transaction value, then ICICI Bank will have the right to terminate the relationship without any prior notice period.

d) Termination by notice: In addition to any other termination rights granted under these Terms and Conditions, ICICI Bank/ Merchant/ Merchant Service Provider, as the case may be, shall have the right to terminate this Facility only upon giving a 30 days prior written notice to the other parties.

e) Withholding of charge on termination by notice: In the event either ICICI Bank or Merchant or Merchant Service Provider serves a notice of termination of this Facility upon the other parties , ICICI Bank shall be entitled to withhold for a period of 210 days from the date of such notice the following (i) 20 % of amounts payable to the Merchant in terms of Section 6 of these Terms and Conditions in respect of each Transaction for which proof of Delivery has not been provided to ICICI Bank as on the date of such notice and (ii) all amounts payable in terms of Section 6 arising after the date of such notice.

f) Withholding of charge on termination in case breach of these Terms and Conditions: In the event that ICICI Bank terminates this Facility as a result of breach of any of these Terms and Conditions by the Merchant/Merchant Service Provider, it shall be entitled to withhold for a period of 210 days from the date of serving of notice to the Merchant/Merchant Service Provider (i) 100 % of amounts payable to the Merchant in terms of Section 6 of these Terms and Conditions in respect of each Transaction for which proof of Delivery has not been provided to ICICI Bank on the date of such notice and (ii) all amounts payable in terms of Section 6 arising after the date of such notice.

21. MERCHANT DEMAND DEPOSIT ACCOUNTS

As security for the obligations of the Merchant and the Merchant Service Provider arising under these Terms and Conditions, the Merchant and the Merchant Service Provider shall maintain an amount as specified in Annexure A in the form of fixed deposits with ICICI Bank (hereinafter referred to as "the Merchant Demand Deposit" or the "MDD"). ICICI Bank shall have an exclusive lien over the MDD and shall be entitled to appropriate all amounts due to it from the Merchant/Merchant Service Provider, including amounts in respect of refunds, charge backs and indemnities from the MDD.

In the event of termination of this Facility by reason of breach of its terms by the Merchant/Merchant Service Provider, ICICI Bank shall be entitled to forfeit the MDD. In the event of termination of this Facility by reason other than breach by the Merchant/Merchant Service Provider, ICICI Bank shall be entitled to withhold refund of the MDD for a period of 180 days from the date of termination. During this period, it shall be entitled to appropriate any

amounts due and payable to it from the Merchant in terms of this Facility. The provisions of this Section shall not be affected by the intervening bankruptcy / insolvency of the Merchant/Merchant Service Provider. ICICI Bank may increase the MDD if there is a reasonable increase in business volume of the Merchant.

22. MINIMUM ENCRYPTION STANDARDS AND SECURITY OF CARDHOLDER DATA

The Merchant Service Provider must use encryption standards of 128 bit or more in respect of all processing of Order or such other standard as may be specified by ICICI Bank.

23. GENERAL PROVISIONS

a) Modifications: These Terms and Conditions may be modified, amended, supplemented, or otherwise changed by ICICI Bank by a notice in writing signed by a duly authorised officer of ICICI Bank. Further, either ICICI Bank or the Merchant or Merchant Service Provider may, by mutual agreement in writing, modify these Terms and Conditions.

b) Assignment: These Terms and Conditions may not be assigned by the Merchant/Merchant Service Provider without the prior written consent of ICICI Bank. ICICI Bank may assign all its rights, titles, benefits under these Terms and Conditions to any of its affiliates. These Terms and Conditions shall apply to and bind any successor or permitted assigns of any of the above parties hereto.

c) Rights And Remedies; Waiver: All rights and remedies hereunder shall be cumulative and may be exercised singularly or concurrently. If any legal action is brought to enforce any obligations hereunder, the prevailing party shall be entitled to receive its attorney's, fees, court costs and other collection expenses, in addition to any other relief it may receive. If either party fails to perform its obligations under any of the provisions of these Terms and Conditions and the other party does not enforce such provision, failure to enforce on that occasion shall not prevent enforcement on later occasions.

d) Jurisdiction and governing law: This Facility shall be governed by the laws of India only. Any dispute with respect to the Facility shall be submitted to the exclusive jurisdiction of the Courts located in Mumbai, India.

e) Headings and sub – headings: The headings and sub headings in these Terms and Conditions are for convenience only and do not affect the meaning of the relative section / clause.

f) Disclosure of information: ICICI Bank will be entitled at any time to disclose information concerning the Merchant/Merchant Service Provider to a third party in connection with Facility. This clause shall survive the termination of this Facility.

g) Notices: Any notice, direction or instruction given under this Facility shall be in writing and delivered by hand, post, cable or facsimile as specified in Annexure B.

Notice and instructions will be deemed served 7 days after posting or upon receipt in the case of hand delivery, cable or facsimile.

Annexure A

Particulars	
Installation charges – one time non-refundable (Rupees)	0/-
Sales Commission Fee: %age Per customer charge Amount in Rupees Per transaction	___%
Floor/month on transaction cost (Rs) *	0/-
Merchant Demand Deposit (MDD) (Rs)	0/-
Renal Fee Monthly Annually	0/-
Settlement for amount to be released - On proof of delivery - Balance after (days)	0/-
Fraud liability	100 %

* Payable if transaction volume is below Rs 3,00,000

Annexure B

Merchant (Name): _____

- A Company registered under the provisions of the Companies Act, 1956, and having its Registered Office as below
- A Partnership Firm registered under the Indian Partnership Act, 1932 and having its Principal place of Business as below
- A sole proprietorship having its Principal place of Business as below

