TERMS AND CONDITIONS FOR OVERDRAFT AGAINST TERM DEPOSIT

Bandhan Bank

In consideration of Bandhan Bank Limited ("Bank") granting / agreeing to grant the applicant(s) ("Borrower"- which expression shall include its legal heirs, successors and permitted assigns) financial assistance in the form of overdraft ("OD") against the term deposit(s) ("TD") maintained by the Borrower (either singly or jointly with other TD holders) with the Bank, the Borrower hereby unconditionally and irrevocably agrees, acknowledges and consents to the below terms and conditions ("Terms and Conditions") of the Bank:

1. That the Borrower has attained the age of 18 years and is competent to contract as per the applicable law. Details provided in the Application Form and the KYC documents furnished by the Borrower to the Bank are true and genuine, and Borrower shall notify the Bank in writing within 07 (seven) days in the event of any change therein.
2. That the Bank shall hold the TD(s) under first ranking exclusive lien, favouring Bank, as security towards repayment of moneys that may become due and payable to the Bank on account of the outstanding balance under the OD including accrued interest thereon. Details of the TD(s) held by the Borrower (either singly or jointly with other TD holders) are made available to the Bank in the Application Form. In the event there are more than one Borrower then each Borrower shall be jointly and severally liable under these Terms and Conditions.
3. That the lien created by the Borrower over the TD(s) held by the Bank shall be available to the Bank as a continuing security against the OD even if the OD runs into credit or OD balance is reduced to nil or extinguished or the OD is renewed at any time or from time to time, and Bank is irrevocably authorized to renew the TD(s) to secure the OD without further notice or consent from the Borrower. Borrower shall remain personally liable for any balance that may become due and payable to the Bank under the OD or any other account whatsoever from time to time. Borrower maintains/ shall maintain a current account/ savings account ("Account") with the Bank, details whereof are provided to the Bank.
4. That the interest rate applicable on OD against TD facility is directly linked to term deposit rate of interest, and any change in term deposit rate of interest will correspondingly impact OD against TD facility interest rate.
5. That the sanctioning or renewal or enhancement of OD shall be at the sole discretion of the Bank. The Bank may, absolutely and unconditionally, reduce, revoke, cancel and/or modify any undrawn amount (in whole or in part), if any, from the OD amount, at its sole discretion, at any time, without giving any prior notice to the Borrower and without assigning any reasons thereof. Further, Bank may by notice recall and recover any disbursed part of the OD amount in its sole and absolute discretion.
6. That the Bank may, in the event of payment default or breach of these Terms and Conditions by the Borrower, liquidate the TD(s) and appropriate the proceeds thereof towards repayment of the outstanding balance under the OD including accrued interest thereon even before the maturity of the TD(s). Surplus, if any available, shall be returned to the Borrower. Further, any amount due and payable under OD but not paid by the Borrower shall attract penal charges as specified in the schedule of charges.
7. That the Borrower shall repay the principal sum under the OD along with accrued interest thereon at such rests and at such rates as may be prescribed by the Bank while sanctioning OD and/or subsequently from time to time. TD(s) provided to the Bank as security against the OD shall not be withdrawn or further encumbered/charged by the Borrower till the time entire outstanding under the OD along with accrued interest is repaid by the Borrower to the Bank and OD account is closed.
8. That the TD(s) are neither pledged or encumbered with any other bank/financial institution/ person/ entity nor are under any attachment pursuant to the order or direction from any statutory or regulatory authority or court of competent jurisdiction ("Authority"). However, if any attachment order from any Authority is served upon the Bank with respect to the TD(s), then it shall be construed as an event of default entitling the Bank to pre-maturely liquidate the TD(s) to recover outstanding dues under the OD.
9. In the event OD facility continues beyond the date of maturity of the TD(s), then upon maturity of the TD(s), Bank is irrevocably authorised to automatically renew the TDs(s) for the same tenure at the then prevailing rate of interest. The renewed TD(s) shall continue to secure the prevailing OD sanctioned to the Borrower.
10. Borrower shall furnish the Bank with all such information and documents as the Bank may deem necessary and reasonably require for satisfaction as to due compliance with the terms of the said OD and all such periodical reports and information, at such intervals, in such form and containing such particulars as Bank may call for the purpose of ascertaining the utilization of the said advance.
11. In the event of default or outstanding under the OD not repaid on demand, the Bank may take all steps necessary to prematurely encash the TD(s) itself or set-off or uplift the TD(s) hereby offered or held at any time or transfer / assign or reassign the same considered to be reasonable by the Bank and appropriate the net amounts towards the liabilities of the Borrower with the Bank at any of its branch(es). Should there be any shortfall, Borrower hereby undertake to pay the same along with interest, at the rate specified at the time of sanction, on demand by the Bank without any demur and the Bank reserves the right to initiate appropriate proceedings against the Borrower for recovery of dues.
12. Borrower agrees to repay the principal amount of OD on maturity and the interest amount as and when applied. Borrower also agrees to bear the interest even if it is changed during subsequent renewal of OD due to change in TD interest rates. The TD(s) would not be withdrawn till the time entire outstanding under the OD is repaid in full and the OD account is closed.
13. Borrower agrees to utilize the amount sanctioned under the OD only for the purpose specified in the Application Form. The proceeds of the OD shall not be used for relending, closure of any loan facility with the Bank or any other bank/financial institution, purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of gold Exchanged Traded Fund (ETF), units of gold Mutual Funds, acquisition of small savings instruments (including KVP & NSC) or any illegal/antisocial /speculative activities/ purposes linked to capital market activities.
14. That the Bank shall have exclusive right to verify the end use of the funds sanctioned under the OD as per the declaration or ask for submission of certificate from auditors of the Borrower or any auditor the Bank may nominate in this behalf, certifying that OD amount advanced by Bank have been used only for the purpose(s) specified in the Application Form.
15. Sanctioning or renewal of OD against TD(s) by the Bank shall be subject to Bank's internal policies and regulatory guidelines/laws as amended from time to time and it can be discontinued / recalled by the Bank any time including upon occurrence of event of default, without any prior notice and assigning any reason.
16. All auto closure TD(s) provided by the Borrower to the Bank as security for the OD shall be converted to auto renewal mode and same shall not be disputed by the Borrower.
17. Principal amount of OD shall be payable on maturity and interest under OD shall be payable on monthly basis on the monthly usage of the OD limit. Interest accruing under OD limit shall be deducted from the linked Account of the Borrower basis standing instruction (SI) on 01st of each calendar month.

    In the event OD limit is availed against non- cumulative TD, then interest pay out under the TD would be credited into the OD account and not into the linked account of the Borrower. Only upon the closure of the OD account by the Borrower, interest pay out under non- cumulative TD would resume back to the linked account of the Borrower.
18. Bank shall have the right to liquidate the TD(s) provided for availing OD, without any notice or reference to the Borrower, in the event:

    a) standing instruction (SI) fails for three (03) consecutive months towards servicing of interest and/ or outstanding dues under the OD, and/or

    b) outstanding amount under the OD exceeds 95% of the lien amount under the linked TD.

    Upon such liquidation, the proceeds of the TD(s) including interest shall be appropriated towards the outstanding dues under the OD including principal, interest, penal charges and applicable taxes. Surplus, if any available, shall be returned to the Borrower.
19. That the Bank may, in the absence of any specific communication from the Borrower in this regard, auto renew the OD facility upon maturity, at its sole-discretion, basis internal policies and regulatory guidelines as amended from time to time.
20. Without prejudice to the Bank's specific lien on the TD(s) and any other rights of the Bank under these Terms and Conditions, Bank shall have a paramount lien and right of set-off against all monies of the Borrower standing to the credit of the Borrower in any account(s) of the Borrower with Bank, and the Borrower authorizes the Bank to debit such account(s) of the Borrower to apply the credit balance towards satisfaction of any sum, whether for principal or interest or otherwise due and

payable by the Borrower to Bank under OD. Nothing herein contained shall prejudice or adversely affect any general or special lien or right to set-off to which Bank is or may by law or otherwise be entitled or any rights or remedies of Bank including in respect of any present or future security, guarantee or obligations of the Borrower.

21. The Borrower shall pay the applicable charges to the Bank as per the Bank's standard schedule of charges.
22. In the event Borrower fails to pay any amount under the OD when due and payable to the Bank hereunder, or Borrower commits a breach of or defaults in performing any of its obligations under these Terms and Conditions or Key Facts Statement(if applicable) or the Borrower dies, shall be construed as an event of default under these Terms and Conditions.
23. Upon occurrence of an event of default, the Bank may by notice to the Borrower in writing declare or recall the OD along with accrued interest, costs, charges and expenses as due and payable by the Borrower to the Bank, in accordance with the terms of the said notice served by the Bank upon the Borrower. This right of the Bank is in addition to the right of set-off against the TD(s) lien marked with the Bank as security for the OD.

The RBI Master Circular on the Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances requires the lenders to recognize incipient stress in Borrower's accounts, immediately on default, by classifying them as special mention accounts (SMA). The basis for classification of SMA categories shall be as follows:

Loans other than revolving facilities		**Loans in the nature of revolving facilities like cash credit/overdraft**	
SMA Sub- categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue	SMA Sub-categories	Basis for classification – Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower, for a period of:
SMA-0	Up to 30 days		
SMA-1	More than 30 days and up to 60 days	SMA-1	More than 30 days and up to 60 days
SMA-2	More than 60 days and up to 90 days	SMA-2	More than 60 days and up to 90 days

Table 1.1

The date of SMA/NPA shall reflect the asset classification status of an account at the day-end of that calendar date.

Example:

If due date of a loan account is March 31, 2025 and full dues are not received before the lending institution runs the day-end process for this date, the date of overdue shall be March 31, 2025 and this account shall get tagged as SMA-0 upon running day-end process on March 31, 2025. If it continues to remain overdue, then this account shall be tagged as SMA-1 upon running day-end process on April 30, 2025 i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 30, 2025. Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on May 30, 2025 and if continues to remain overdue further, it shall get classified as NPA upon running day-end process on June 29, 2025.

The Borrower acknowledges that as per RBI guidelines, classification of accounts as NPA is done borrower wise and not facility wise and hence in case of non-payment of dues under OD by the Borrower in OD availed from the Bank and consequently the account is to be classified as NPA, all other loan accounts of the Borrower with the Bank also shall be classified as NPA as per the guidelines issued by RBI and it shall entitle the Bank to recall all such loans/OD/facilities availed by the same Borrower from the Bank irrespective of the regular repayment in such accounts.

24. The Borrower shall indemnify and keep indemnified at all times the Bank (or its directors, employees, representatives, agents and their affiliates), on demand, notwithstanding the completion of the transactions contemplated herein, against any cost, loss, tax, damages, penalties, claims, actions, judgments, suits, outstanding due to or liability (including legal fees and out of pocket expenses) incurred by the Bank (or its directors, employees, representatives and agents and their affiliates) as a result of: (a) the Bank entering into these Terms and Conditions and granting OD against TD to the Borrower; (b) the occurrence of the default under these Terms and Conditions and/or Key Fact Statement(if applicable); (c) investigating any event which the Bank reasonably believes is a default; (d) acting or relying on any notice, request or instruction from the Borrower which the Bank reasonably believes to be genuine, correct and appropriately authorized; (e) any legal proceeding (whether or not the Bank is a party thereto) related to the entering into and/or performance of these Terms and Conditions or the use of the proceeds of the OD; (f) taking, holding, protecting or enforcing any security created in favour of the Bank; (g) misrepresentation, breach of promise or damage to or loss of the security; (h) exercising any of the rights, powers, discretions or remedies vested under these Terms and Conditions or by law; or (i) any action or proceedings made or brought against the Bank(or its directors, employees, representatives, agents and their affiliates), their respective correspondents or confirming banks or agents. This indemnification clause shall survive termination/expiration of these Terms and Conditions.
25. The Bank may, in its sole discretion, exercise or discharge any of its rights, functions, powers or duties hereunder either by itself (through its officers or employees) or through its appointed third parties (including recovery agents). Upon occurrence of an event of default, the Bank either by itself (through its officers or employees) or through its appointed third parties (including recovery agents), use the contact details provided by the Borrower to the Bank to get in touch with the Borrower including its representative(s) and family members and disclose them relevant details pertaining to the OD.
26. Security created by Borrower with respect to the OD shall be deemed to be the security under other loans availed by Borrower from the Bank and such security shall not be discharged till such time the entire outstanding dues under the OD and/or other loan(s) are fully discharged and paid by the Borrower to the satisfaction of the Bank. Similarly, the security interest (if any) created by the Borrower with respect to any other loan availed by Borrower from the Bank then such security shall be deemed to be the security under this OD and such security shall not be discharged till the entire outstanding dues under the OD and/or other loan are fully discharged by the Borrower to the satisfaction of the Bank. In the event of default being committed by the Borrower under any other loan with the Bank, the same shall also be considered as an event of default occurred under the OD and vice-versa, and the Bank shall be absolutely entitled to exercise all its rights to recover the dues including the right of lien/set- off and enforcement of security in respect of any outstanding dues under the OD and/or in other loans availed by the Borrower from the Bank.
27. The Bank shall have an unrestricted right to assign or transfer or sale (by way of assignment, securitisation, novation or otherwise) the whole or part of the OD or any other rights hereunder to any person/entity/financial institution in a manner and/or under such terms and conditions as the Bank may decide in its sole discretion. The Borrower expressly agrees that in the event of any assignment or transfer or sale as aforesaid, the Borrower shall accept such person/entity/financial institution to whom OD is assigned or transferred or sold as its lender and make the repayments under the OD to such person/entity/financial institution as per the terms and conditions mentioned herein and/or as may be directed by the Bank. The Borrower shall not assign or transfer or sale in any manner Borrower's rights and/or obligations with respect to the OD under these Terms and Conditions.
28. The addresses/contact details of the Borrower (for the purposes of arbitration as well) have been provided in the Application Form. In the event of any change in the address/contact details, the Borrower shall within 07 (seven) days of such change inform the Bank in writing of the change in its address/contact details. The Borrower shall not register its contact number in the "Do Not Call Registry.
29. Bank may at any time and in any manner disclose and/or make available to any agencies, bureaus, affiliates or subsidiaries of the Bank, associations and other persons whosoever any information (including personal and financial information) and documents of or relating to the Borrower including any credit information, in such cases where the Bank considers appropriate including where such disclosure is permitted or required by or under law or where the Bank is of the view that the interest of

the Bank require such disclosure or for furnishing such information and documents for preparation, publication and distribution of credit reports and credit opinions relating to the Borrower or other persons including banks and financial institutions. The provisions of this clause shall survive termination of the OD transaction. The Bank shall also have a right to obtain similar information/reports relating to the Borrower from credit agencies, credit bureaus, other banks and financial institutions as the Bank may deem fit.

Bank has an unqualified right to disclose and furnish information regarding OD and the Borrower to any such person as it may deem fit, including but not limited to the RBI, Credit Information Bureau (India) Limited and any other agency authorized in this behalf by RBI.

Upon event of default, Bank (including RBI) shall have the unqualified right to disclose or publish the names and particulars of the Borrower as defaulters (including as willful defaulters) in such manner and through such medium as the Bank or RBI may deem fit (including photographs and particulars of accounts), in terms of guidelines of Reserve Bank of India (RBI).

Credit Information Bureau (India) Limited and any other agency so authorized may use, process the said information and data disclosed by the Bank in the manner as deemed fit by them, and may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank of India in this behalf.

Bank may also disclose any information/documents relating to the Borrower to any third party including Bank's group companies for promotional purposes or any other purpose as Bank may deem fit.

Borrower neither is a director/senior officer of a banking company (including Bank) nor is in a specified near relation of a director/senior officer of the Bank or other banks. Except to the extent disclosed to the Bank, all the Borrower's contracts or agreements with, or any commitments to, any affiliates or group companies (if applicable) are on arm's length basis.

Where the above disclosures are not true, the Borrower shall provide a written declaration with details of such relationship to the Bank. If the details of such declaration change during the term of the OD, then the Borrower shall promptly provide a written declaration to the Bank of any such changes.

Bank may disclose / submit the 'financial information' as defined in Section 3 (13) of the Insolvency and Bankruptcy Code, 2016 ("Code") read with the relevant regulations/ rules framed under the Code, as amended and in force from time to time and as specified thereunder from time to time, in respect of the Credit/ Financial facilities availed from the Bank, from time to time, to an 'Information Utility' ("IU") as defined in Section 3(21) of the Code, in accordance with the relevant regulations framed under the Code, and directions issued by RBI to the banks from time to time and hereby specifically agree to promptly authenticate the 'financial information submitted by the Bank, as and when requested by the concerned 'IU'.

30. Without prejudice to any other terms of these Terms and Conditions, the Borrower expressly agrees that any payment made by the Borrower to the Bank hereunder shall be appropriated by the Bank in the following order: (a) costs, charges and expenses that the Bank may expend to service, enforce and maintain the security and therefore recover the outstanding dues under OD, and all cost, charges, expenses, incidental charges and other monies payable by the Borrower to the Bank hereunder; (b) Prepayment charges (if any), Penal Charges; (c) Interest on outstanding dues under OD; (d) Principal amount of the OD;

Notwithstanding anything contrary contained herein or in any law for the time being in force, the Bank may, at its absolute discretion, appropriate any payments made by the Borrower and/or any amounts realized by the Bank by enforcement of security or otherwise, towards the outstanding dues in any manner or in any order of appropriation as per the discretion of the Bank. Notwithstanding any such appropriation by the Bank towards payment of any dues payable by the Borrower to the Bank, the Borrower shall continue to remain liable to the Bank for all remaining amounts of the outstanding dues under the OD.

31. These Terms and Conditions of the OD shall be governed by the Laws of India. Notwithstanding anything to the contrary contained herein any dispute, differences, claims between the parties arising out of and/or relating to these Terms and Conditions/Key Fact Statement ('Dispute') whether during its subsistence or thereafter shall be referred to and resolved by arbitration proceedings to be administered by independent arbitration institution in accordance with its dispute resolution rules ('Rules').

The party invoking arbitration ('Claimant') may opt for any one of the independent arbitration institutions from the list of institutions listed on the Bank's website bandhan.bank.in/independent-arbitration-institutions as independent arbitration institution ("Independent Institution") and thereafter intimate its selection of the Independent Institution to the other party in writing. The other party shall either: (i) confirm in writing acceptance of the Independent Institution to the Claimant within a period of ten (10) days from the date of receipt of such intimation ('Notice Period') or (ii) convey objection, if any, in writing to the Claimant against the proposed Independent Institution within the said Notice Period and propose the name of another independent arbitration institution from the list of institutions listed on Bank's website ('Substitute Institution'). However, if the Claimant does not receive any response from the other party within the said Notice Period and/or does not receive the details of any Substitute Institution, the Claimant shall be entitled to request the Independent Institution to nominate the sole arbitrator as per its Rules. In the event other party conveys objection as per (ii) above and proposes the Substitute Institution then Claimant shall be entitled to request Substitute Institution to nominate the sole arbitrator as per its Rules.

Arbitration shall be conducted by a sole arbitrator to be appointed by the Independent Institution or Substitute Institution, as the case may be, as per its Rules. These Rules shall be in conformity with the Arbitration and Conciliation Act, 1996 and its rules, as amended from time to time. The Rules are made available on the website of the Independent Institution or Substitute Institution, as the case may be. The juridical seat of arbitration shall be Kolkata, West Bengal, India. The language of arbitration shall be English. The law governing the arbitration proceedings shall be Indian laws. The award of the arbitrator shall be final and binding on the Parties. Arbitration proceedings may be carried out virtually through the online disputes resolution ("ODR") platform of the Independent Institution or Substitute Institution, as the case may be.

32. The date of execution of these Terms and Conditions shall be the date when it is digitally/electronically signed by all the parties ("Last Digital Date"). With respect to date of execution of documents executed in relation to the OD facility, the same understanding shall be applied where the document is to be signed digitally/electronically by more than one person.

The Borrower agrees and expressly consents to electronic/digital stamping and/or execution of these Terms and Conditions and documents related to the OD in any manner as deemed fit by the Bank including but not limited to using Aadhar or One Time Password (OTP) or Biometric based authentication or USB token based Digital Signature Certificate (DSC).

The Borrower irrevocably agrees, consents and accepts that these Terms and Conditions and related OD documents may be electronically executed/digitally stamped/stored through the e-platform/digital platform of the Bank or of /through any vendor/s appointed by the Bank and also accept terms of such platform related to execution, e-stamping, data storage etc. The Borrower accepts that the documents accepted and/or executed on such e-platform/digital platform, shall be valid and binding upon the Borrower and can be relied upon and used by the Bank as a proper form of evidence and undertakes not to raise any dispute or question as regards the terms and conditions accepted thereon and as regards the documents executed on the electronic/digital platform. The Bank or such third-party vendors shall be entitled to collect all data of the Borrower relating to IP address, location of the computer or other instrument used for execution and video recording for confirming the transaction.

The Borrower irrevocably agrees and accepts that any communication received and/or sent from the Bank /third party vendors/agents etc. appointed by the Bank, whether by way of an SMS, email, WhatsApp etc. on the registered mobile numbers/email id(s) of the Borrower available with the Bank shall be treated as valid and binding upon the Borrower. The Borrower also agrees, consents and accepts that the Bank shall be at liberty to treat the registered mobile number/email id of the Borrower as valid and permitted cell number /email id for communication.

The Borrower understands and agrees that the Borrower shall keep its electronic devices, used for acceptance and execution of these Terms and Conditions and other related OD documents, fully updated and protected against any virus, malfunction or cyber-related threats. The Borrower agrees that neither the Bank nor any e-service/software provider intermediary shall be held responsible for any failure or defect of Borrower's equipment, other software, facilities, third party applications employed by the Borrower, or internet connectivity or for any reasons in relation to the use of the e-platform/digital platform of the Bank or of any vendor/s appointed by the Bank and electronic/digital stamping and/or execution of these Terms and Conditions and other related OD documents.

The Borrower confirms, acknowledges, and agrees that the online acceptance and execution of these Terms and Conditions and other related OD documents including any addendums thereto through the website or such other internet or web-based means shall be binding on the Borrower.

The Borrower is aware that transmission of these Terms and Conditions, other related OD documents and communications ('Communications') through electronic means such as email, facsimile, SMS text messaging, websites, online acceptance, WhatsApp, etc. ('Electronic Media') involves a number of risks including fraudulent alterations and incorrect transmissions and absence of confidentiality. However, the Borrower is desirous of receiving Communications from and providing Communications to the Bank through the Electronic Media for various matters under the OD.

In consideration of the Bank permitting the same, the Borrower irrevocably confirms, undertakes and indemnifies the Bank as under: (a) The Bank shall be entitled (without being bound to do so) to rely upon the Communications provided through the Electronic Media (and believe the same to be genuine), for their requirements. In case of any question as to what Communications were provided or received, the records of the Electronic Media received by the Bank shall be treated as final, conclusive and binding, (b) The Borrower has ensured and shall ensure that the Communications provided through the Electronic Media to the Bank are provided by the Borrower and agrees and confirms that the Bank shall not be responsible for conducting any verification whatsoever in this regard, (c) The Borrower confirms that the Bank shall not be bound to act in accordance with whole or any part of the Communications so conveyed and the same shall be at the sole risk of the Borrower, (d) The Bank shall not be liable for the consequences of any act or any refusal or omission to act or deferment of action by the Bank on basis of the Communications through the Electronic Media, (e) The Bank shall not be required to await receipt of the Communications in writing before taking any action in connection with the Communications provided through any Electronic Media, and the non-delivery and non-conformity of such Communications in writing shall not in any manner prejudice the Bank's rights under these Terms and Conditions or otherwise, (f) The Bank may at any time whatsoever without assigning any reason withdraw or modify or add the credit facility/ies provided to the Borrower in relation to the Communications through Electronic Media.

The Borrower further provides consent to the Bank to carry out the KYC and other requisite checks by such processes as may be permissible under applicable law including authentication/verification of documents or details submitted for KYC purpose, accessing and procuring data from databases maintained by statutory or other government authority. The Borrower expressly authorize/consent to Bank, its various service providers or agents, including for marketing, collections and recovery agents to contact the Borrower telephonically, through e-mails, telephones, messages, SMS, WhatsApp or other applications or otherwise even if the names of the Borrower appear in the Do Not Call or Do Not Disturb Register to inform the Borrower about the marketing schemes, various financial and/or investment products and/or offerings of other services, outstanding dues under the Loan or any other aspect pertaining to any facilities availed or to be availed by the Borrower. Borrower also expressly declare that such e-mails, telephonic calls, messages, SMS, WhatsApp messages etc. from the tele-callers, agents and/or service provider of Bank and its associates, affiliates and/or group companies shall not cause any inconvenience to it and/or its family members. The Borrower expressly and irrevocably consent that for any claim against the service providers, Bank shall not be liable and the claims of the Borrower on this account shall be against the service providers and/or tele-callers. The Borrower agrees to the use of e-mails, messages, SMS, WhatsApp and/or other applications for Communication or sharing of information or documents, and agree to abide by the terms and conditions of such applications and agrees to the risks associated with such applications or sharing of information through them. The Borrower is aware and confirms that the Bank is agreeing or has agreed to act on the Communications provided through Electronic Media only by reason of and relying upon the aforesaid undertaking and indemnities provided by the Borrower to the Bank.

33. **Grievance Redressal Mechanism:**

Level 1:

For redressal of any grievance arising out of these Terms and Conditions, the Borrower may adopt the redressal mechanism laid down in the grievance redressal policy of the Bank which is uploaded on the Bank's website www.bandhan.bank.in and/or may:

a. Walking in to the nearest branch of the Bank;

b. Calling Customer Helpline Number: 1800-258-8181 (Toll Free), Email: customercare@bandhanbank.com;

c. Contact Customer Grievance Cell at our Head Office (Details on Helpline Numbers and Grievance Cell available on www.bandhan.bank.in).

Level 2:

Grievance may be taken up with the Grievance Redressal Manager/Nodal Officer.

Email id: grievanceredressalmanager@bandhanbank.com

Phone Number: 033-6826-5302

Level 3:

Grievance may be taken up with the Principal Nodal Officer

(Available from 9:15 AM to 5:45 PM, excluding holidays)

Email ID: pno@bandhanbank.com

Phone Number: 033-6826-5301

34. That the Bank, at its sole discretion, may allot a new account number to the TD(s) at the time of its renewal. Borrower shall not raise any objection or claim against the Bank in relation to such change in account number(s) of the TD. The charge/lien of the Bank on the TD (with new allotted account number(s)) against the OD shall continue to prevail and be enforceable.

Where TD, lien marked with the Bank as security for OD, is jointly held by the Borrower with other joint holders (collectively referred to as Joint Holders) - Joint Holders of the TD(s) confirm and declare that they have read and understood the forgoing Terms and Conditions. Joint Holders agree and acknowledge that the forgoing Terms and Conditions shall be valid, enforceable and binding on them and their successors and assigns, till all the outstanding dues under the OD are repaid by the Borrower to the satisfaction of the Bank and the OD account is closed.

Name of the Borrower/TD Holder(s)	**Signature of the Borrower/ TD Holder(s)**
1. **2.** **3.** **4.**	
Date:	**Place:**