

ANNEXURE - C.

With reference to the agreement dated 6th January 2011 with Ratnakar Bank for Retails Products including SME Activity with new annexure for SME Activity W.E.F. 1st August 2013 as follows:

Checks	ICL	Remarks
Bank Statement	100	PAN India
Balance Sheet Verification	1000	PAN India

NOTES to the above proposal:

- TAT for Physical verification ICL 24-48 working hours and OCL 48-72 working hours.
- Above rates are applicable for PAMAC Location.
- Service Tax as Applicable will be additional.
- Activity will only start once we have a Annexure in place.
- Payment terms are considered max 15 days from receipt of bills from our end.

For PAMAC Finserve Pvt. Ltd.



Prashant Ashar
Director.

Agreed & Accepted



(Sunit Gaudati, Chief Risk Officer)