



पश्चिम बंगाल WEST BENGAL

N 113318

AGREEMENT

THIS UNATTESTED AGREEMENT is made at Kolkata on this 4th day of March 2013.

BETWEEN

Magma Fincorp Limited, a public limited company incorporated under the laws of The Republic of India having its registered office in Kolkata, hereinafter referred to as the "Company",) of the ONE PART

AND

PAMAC Finserve Private Limited having its place of business at A-21, Shriram Indl. Estate, 13, G.D. Ambekar Road, Wadala, Mumbai 400031. (Hereinafter referred to as the "Service Provider"); of the OTHER PART;

The expressions "Company" and "Service Provider" shall mean and include their heirs, legal representatives, permitted assigns, partners, agents, executors, administrators, etc.

WHEREAS:

- A. The Company carries on Business in India and has, among others, a branch office at Kolkata.
- B. The Company is principally engaged in rendering loans to individuals, firms, society, trusts and companies and for this purpose it requires certain specialised services from time to time.
- C. The Service Provider is engaged in the rendering of certain services and has represented to the Company that it has the expertise, staff, infrastructure, business premises and facilities for performing the functions, services and operations in the most efficient and effective manner.
- D. Relying upon the representations made by the Service Provider, the Company has agreed to engage the Service Provider, on a principal to principal basis, to perform functions, services and operations mentioned in the Annexures and the Service Provider accepts the said appointment on terms and conditions contained herein.



24 JAN 2013

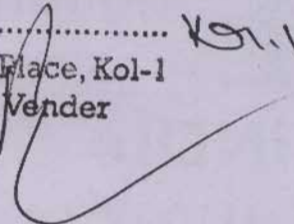
Date..... No.....

Sold to..... Magma Fincorp Ltd ..

of..... 2A, Park St. ..

Rs. 100/- Rs. 16.

16, India Exchange Place, Kol-1
Licensed Stamp Vender



IT IS, NOW THEREFORE, MUTUALLY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS:

- 1.1 This Agreement is being executed in two parts; (a) General Section and (b) Specific Section which consists of Annexures specifying the services, operations and functions to be performed by the Service Provider. The contents of the two Sections shall form an integral part of the Agreement.

2. Definitions

- 2.1 In this Agreement unless the meaning or context otherwise requires, the following words and expressions shall have the meaning assigned to them below:

"Agreement"	The Agreement between the Company and the Service Provider, any amendment to the Agreement duly signed between the Parties, Annexures, the Schedule to the Agreement and any amendment to the Annexures and Schedule duly signed by the Parties.
"Applicant"	Applicant means any person who has applied for a Loan from the Company.
"Company Branch"	The branches of the Company existing now and such other places in India where the Company carries on its activities.
"Company Office"	The Company Office shall mean where the Company has its Office setup.
"Company Marks"	Shall mean and include all intellectual property rights, including but not limited to, Trade Names, Service Marks, Trademarks, Industrial Designs, Patents, Copyrights in which the Company has ownership or has acquired interest on account of usage, acquisition etc. and such other marks that may be specified by the Company in writing from time to time.
"Clause"	A clause of this Agreement.
"Customer"	Actual or potential Customer of the Company.
"Effective date"	Means the date of execution of this Agreement.
"Fraud follow up/ Skip Tracing"	Shall mean and include all services set out in the Specific Section.
"Party"	The Company or the Service Provider and "Parties" shall mean both of them together.
"Products"	The Company products are more particularly described in the Sections of this Agreement, for which the services of the Service Provider have been retained.
"Schedule"	A schedule to this Agreement.
"Sub Clause"	A sub-clause of a Clause of this Agreement.
"Territory"	The territory as set forth in the Specific Section.
"Verification Services"	Shall mean and include all services set out in the Specific Section.



2.2 Words importing one gender shall include all other genders and words importing the singular shall include the plural and vice versa.

3 Appointment

Subject to the terms and conditions contained in this Agreement, the Company hereby appoints the Service Provider on a non-exclusive basis in the Territory for performing the functions, services, operations mentioned herein. (However, during the term of this Agreement, the Service Provider undertakes to provide services to the Company on an exclusive basis, unless agreed otherwise in writing.)

The Service Provider shall endeavour to confine the scope of its operations in the Territory.

4 Term and Termination

4.1 This Agreement shall be valid for an initial term of **one year** from the Effective Date and will stand automatically renewed thereafter on a year to year basis unless terminated earlier in accordance with the provisions contained hereinafter.

4.1 The Service Provider shall give 2 month's notice in writing in case they want to terminate the Agreement. No compensation shall be payable by the Company in the event of such termination.

4.2 Furthermore, this Agreement can be terminated without any notice period with the mutual consent of the Parties.

4.3 Without prejudice to the foregoing provisions, the Company shall be entitled to terminate this Agreement at any time without any notice and without being liable to pay the Service Provider any damages or compensation for such termination, if the Service Provider

4.3.1 commits a breach of any of the provisions of this Agreement;

4.3.2 fails to maintain adequate records of its activities or refuses access, to the Company, to such records; or

4.3.3 files with the Company false or incorrect reports; or

4.3.4 fails to observe agreed service standards or fails to provide services in conformity with Company instructions or procedures;

4.3.5 goes into liquidation or is wound up or dissolution proceedings are initiated or if a Provisional Liquidator or Official Liquidator or Receiver is appointed to take possession of its undertakings, business or assets; or

4.3.6 the representations and declarations made by the Service Provider before entering into this Agreement and with regard to its performance of services, functions etc. are found to be false and misleading; or

4.3.7 moves its place of business without the prior written permission of the Company; or

4.3.8 his charter to do business is suspended in accordance with applicable law or there is a change in the Ownership or Management of the Service Provider; or

4.3.9 the activities of the Service Provider, in the Company's perception, are injurious to the interest and goodwill of the Company.

4.4 It is agreed and understood between the Parties that the Company's decision to terminate the Agreement upon the happening of the events stipulated in clause 3.4 shall be final and binding and shall not be subject to adjudication.

4.5 Upon termination of this Agreement, the Service Provider shall –



- 4.5.1 forthwith return all records, documents, data, information in the Service Provider's possession relating to the services rendered by it;
- 4.5.2 Not be entitled to use the software programs/database, source codes etc. provided to the Service Provider and shall forthwith return the same to the Company.
- 4.6 The Company shall be under no obligation to make payment to the Service Provider other than for the activities and services actually rendered prior to the termination date and which have not been paid or accounted for.
- 4.7 Termination by the Company shall in no way adversely affect its rights to bring appropriate action to recover damages or assets belonging to the Company in possession of the Service Provider or to set off any assets, any claim or any amounts owing by the Company to the Service Provider or in custody of the Company, as the case may be.

5 Relationship between the Company and the Service Provider

- 5.1 The relationship between the Company and the Service Provider shall be on a principal to principal basis and shall not be deemed to make either Party an agent, partner or joint venture partner of the other or any analogous relationship. No contention to the contrary will be raised at any time by either Party.
- 5.2 The Service Provider shall have no authority, express or implied, to represent or bind the Company in respect of, or to hold itself out as having any authority to do or cause to be done, anything other than the functions and duties expressly specified in this Agreement.

6 Company's Marks & Database

- 6.1 The Service Provider irrevocably agrees and undertakes to use the Company's Marks for the limited purpose of carrying out the services specified in this Agreement and not for any other purpose of whatsoever nature. The Service Provider further agrees that it shall not apply or use any of the Company's Marks on or in relation to any of the Products or in relation to the premises where the Service Provider carries on its business without the prior approval in writing of the Company, which the Company agrees to consider granting on a case to case basis.
- 6.2 For the various activities to be rendered by the Service Provider, the Company may provide computer software programs/database in order to facilitate the keeping of the records and accounts in the form and manner required by the Company. Such software programs/database, source codes, the information relating to the Company, its Applicants/ Customers contained in such software programs/database shall always remain the exclusive property of the Company and the Service Provider shall not be entitled to use or copy the same in any manner and shall hold the same as a trustee for and on behalf of the Company.

7 Service Provider's Covenants

The Service Provider agrees and undertakes that:

- 7.1 It shall not, without the written approval of the Company, advertise in the media about any service that it is authorised to perform under this Agreement
- 7.2 It shall have no claim or lien or right of set-off over all/any cheques and other negotiable instruments, securities, policies, documents, papers etc. handled, recovered, collected, delivered or possessed by the Service Provider on behalf of the Company and shall hold the same as a trustee for and on behalf of the Company. The Service Provider shall, upon a demand being made by the Company, hand over all/any of the aforesaid documents lying in its possession and custody.
- 7.3 The Service Provider shall not collect any service charges or any other sums of money for any reason whatsoever from any of the prospective/ potential customers. It is made particularly clear that the



Service Provider shall not accept any offer to receive any payments with the intent of being influenced in making any report to the Bank.

- 7.4 It shall allow the Company or his representatives reasonable opportunity to inspect any premises where the records, relating to its functions, services and operations are kept, during business hours, for verifying the quality of the service, infrastructure, accounting, information keeping processes, stationery and other Product or items available and being used in connection with the services rendered by him. This inspection shall not be construed as the statutory/internal audit of the Service Provider as may be required under any law. The Service Provider shall allow the Company to make such random checks, as it considers necessary and appropriate.
- 7.5 It shall comply with all applicable laws, rules, regulations and directions issued by administrative or statutory agencies regulating or relating to the conduct of its business and maintain such records as are required under the applicable laws relating to the services to be performed under this Agreement.
- 7.6 It shall ensure that its officers, representatives, workmen and full or part-time field staff are at all times well informed and counselled periodically regarding the Products/procedures to ensure the effective and efficient performance of the services contemplated under this Agreement.
- 7.7 It shall at all times comply with the procedure, checklist and amendments set forth in writing by the Company from time to time. It shall not act on any instruction conveyed by any officer other than the officer duly nominated and authorised by the Company or any instructions which are contrary to the agreed procedures and are not in writing
- 7.8 It and its employees shall perform the services in a lawful manner and shall not engage in any unfair or misleading practices or resort to any forcible, oppressive, vindictive, unfair, illegal or criminal means or methods of collection/verification.
- 7.9 It shall perform the activities assigned to it and report back to the Company within the time specified for each activity in accordance with the procedures laid down by the Company. If any of the reports submitted are found to be incorrect or incomplete, it shall be required to re-submit the reports duly complete, to the satisfaction of the Company, within **02 days** from the date of such return at its own cost and expense.
- 7.10 It shall maintain accounting and such other records, as may be required by the Company in this regard.
- 7.11 All complaints received from the Applicants /Customer(s) regarding the Service Provider shall be immediately communicated to the Company and the same shall be jointly discussed by the representatives of the Service Provider and the Company and resolved in accordance with the service standards. In case of any dispute/difference between the Service Provider and the Company, the decision of the Company shall be final and binding on the Service Provider.
- 7.12 It shall, for services assigned to it by the Company, establish a management information system in the form and manner prescribed by the Company's procedures at a mutually acceptable frequency to enable the Company to monitor the services.
- 7.13 It shall disclose to the Company all information in its possession regarding the Applicants/Customers.
- 7.14 It shall notify the Company in writing of any change in the ownership, management, senior officer's etc. within three business days of such change.
- 7.15 It represents that it is duly organised, validly existing and in good standing under the laws of his jurisdiction of formation. The Service Provider has the power to enter into and perform this Agreement. All necessary corporate action to approve the execution, delivery and performance of this Agreement has been taken by the Service Provider.



- 7.16 It shall maintain the highest degree of probity, discretion and business competence in his dealings.
- 7.17 It and its employees shall at all times abide by the code of conduct set out by the Company.
- 7.18 It shall take reasonable steps and formulate a plan to the satisfaction of the Company which shall, inter-alia, include the backup systems/sites to preserve and store all the data and documents in its possession, and deliver the same on a floppy to the Company so that in the event of fire, power failure, computer system failure and the like, the same shall be recovered. It shall also provide the monthly updates on floppies to the Company for safekeeping.
- 7.19 It shall obtain requisite insurance policies with a specified Insurance Company, at its own cost and expense, against any loss of data, and/or in cases of loss on account of fraud, fire, fidelity negligence by its employees and furnish a true copy of the same to the Company. The insurance policies shall be lien marked to the Company and the Company shall have the first claim on such proceeds.
- 7.20 It shall pay all Central, State and local taxes, if applicable, and the Company shall not be liable for payment of the same. However, nothing contained herein shall prevent the Company from deducting tax at source as required under law or regulation.
- 7.21 It and its employees shall not utilise the Company's computer and/or computer systems for any other person other than the Company and shall utilise the same to render services as agreed between the parties only.
- 7.22 It is fully aware and conscious that based on his representations, undertakings, warranties and declarations made herein, the Company has agreed to enter into this Agreement with the Service Provider.

8 Employees of Service Provider

- 8.1 The Company shall not be liable or responsible for the salaries, remuneration, perquisites or other conditions or services of the officers, workmen and full or part time field staff of the Service Provider. Furthermore, in case of an accident of any officer, employee, representative, workmen or full time or part time field staff of the Service Provider while on duty, will be deemed to have occurred while on duty of the Service Provider. The employees of the Service Provider should carry an ID Card / Authorisation Letter issued by the Service Provider.
- 8.2 Nothing in this Agreement shall create or be deemed to create the relationship of master and servant between the Company and the employee of the Service Provider. It is expressly agreed by the Parties that the Company shall not be liable or responsible in any manner nor be liable to pay any monetary compensation in the event of the death of, or in the event of any injury sustained by the employees of the Service Provider during performance of their functions or rendering services under this Agreement
- 8.3 The Service Provider agrees that the credentials of his employees will be verified by third parties/police and shall make available to the Company a list of all its employees i.e. officers, full time and part time employees, representatives engaged in the performance of services, functions and operations under this Agreement. The Service Provider shall also make available to the Company the detail of the documentation completed by the employees in the format and frequency as may be directed by the Company from time to time. It is agreed between the Parties that the responsibility and liability to have the verification done shall be that of the Service Provider.
- 8.4 The Service Provider undertakes to institute, from time to time, based on the Company's recommendation, analysis, and business judgement, necessary checks and scrutiny to eliminate, by the Service Provider, his employees, part time or full time staff, any misrepresentation of information including Customer information and other material to ensure that the decision relating to the grant of the Products to the Customers is not based on any misrepresentation of facts or information.
- 8.5 Notwithstanding anything contained elsewhere in the Agreement:



- (a) The Service Provider shall act strictly in accordance with the mandate given by the Company and with law and under no circumstances shall create a law and order situation.
- (b) The issues arising out of given mandate by the Company would be the strict liabilities/responsibilities of the Service Provider and its employees and no liability vicariously can be foisted upon the Company.
- (c) The mandate to be followed by Service Provider shall be the written mandate duly signed by authorized/designated officer of the Company and no oral/verbal mandate can either be given, accepted or acted upon.
- (d) It is expressly agreed and understood between the parties that the Company or his officers, employees shall not, in any manner, be liable and/or responsible for any act of omission or commission, including but not limited to, negligence, misrepresentation, violence, threats, coercion, harassment, false/misleading representation etc., on the part of the Service Provider, his employees, representatives during performance of their functions or rendering services under this Agreement.
- (e) Actions if any, initiated by third parties against the Company with respect to the above matters, shall be defended / settled by the Service Provider at his own cost.

9 Remuneration

- 9.1 In consideration of the services agreed to be rendered to the Company by the Service Provider under this Agreement, the Company agrees to pay to the Service Provider the remuneration, specified in the Specific Section, subject to such deductions as is required by applicable law. In the event the Company calls upon the Service Provider to perform any services, functions or operations, other than those specified in this Agreement, the Service Provider agrees and undertakes to do so at a mutually agreed remuneration to be stated in an exchange of letters.
- 9.2 Notwithstanding the foregoing, the Company may, at its sole discretion, make payment of the remuneration without making any verification or deduction, reserving its right to make deductions at a later date. Any waiver by the Company regarding the deduction shall not be taken as a waiver for any subsequent deduction.

10 Withdrawal of Work Assigned

- 10.1 The Company may, in its sole discretion, restrict the Service Provider from performing any of the services; functions or duties specified in this Agreement or withdraw any work assigned to the Service Provider at any time without assigning any reason or cause. Upon receipt of notice from the Company of such withdrawal, the Service Provider shall forthwith cease all functions, services or operations and return the documentation related to the customers. The Company shall not be liable to the Service Provider on account of such withdrawal.

11 Confidentiality

- 11.1 The Service Provider understands that the terms and conditions and contents of this Agreement are confidential and undertakes not to divulge the same without the consent of the Company. Except as may be expressly required by the Company, neither the Service Provider nor any of its officers, persons employed or retained or agencies rendering service to them shall directly or indirectly, include without limitation, disclose any data, records, computer systems, software programs/database, documentation, confidential or proprietary material of the Company or make available to any third party any information concerning the services/activities being provided by it or any or any information relating to any aspect of the Company's operations, business activities, affairs or infrastructure, to which the Service Provider or any of its officers, persons employed or retained by them.
- 11.2 The Service Provider undertakes not to make any announcements, releases or other disclosures regarding the details of the business arrangements between the Parties or any other matter that has been the matter for discussions between the Parties concerning the business arrangements specified



in this Agreement and in the correspondence leading to this Agreement, the commercial terms of this Agreement or the infrastructural arrangements to any third party, press, television or any other medium of information or dispersal of information without the express and prior written approval of the Company.

- 11.3 In the event the Service Provider is directed by a court order or any other regulatory and/or administrative authority to disclose any confidential information, the Service Provider shall intimate the Company within 2 days from the date of receipt of such direction. Such intimation shall be accompanied by copy of the court order or any direction from the regulatory and/or administrative authority.

12 Business Address of the Service Provider

- 12.1 The Service Provider shall carry on its business from its own premises bearing the following address, telephone and facsimile numbers:

Address : A-21, SHRI RAM Indl. Estate, 13 G.D. Ambekar Road
Telephone Nos.: Wadala, Mumbai - 400031
022-24192200.

- 12.2 The Service Provider agrees to intimate the Company in writing prior to change of business address as well as in telephone or facsimile numbers.

13 Indemnity

- 13.1 The Service Provider undertakes to indemnify and keep the Company indemnified and harmless from and against any actions, suits, claims, proceedings, damages, liabilities, losses, expenses or costs (hereinafter referred to as "Claims") suffered by it on account of any claim raised by the Employees and/or third parties, breach of warranty, representations, unauthorised act, fraud, negligence, any act, deed or thing done or omitted to be done or undertaking made by the Service Provider, its employees and officers.

- 13.2 In the event of any Claims being made on the Company, the Service Provider undertakes to pay on first demand made by the Company of any amount on this account without any demur, reservation, contest, protest whatsoever within 2 days of the demand being made. The Company shall also be entitled to settle any or all Claims made on it and recover the amount so paid from the Service Provider.

- 13.3 The Service Provider hereby authorises the Company to make deductions of any sum, being the loss or damage suffered by it on account of any default or breach committed by the Service Provider or its employees, representatives, as mentioned hereinabove or hereinafter. The decision of the Company as to the amount of loss or damage suffered shall be final and binding on the Service Provider and the Service Provider shall not protest, contest the same on any ground whatsoever.

- 13.4 Notwithstanding the payment of the damages as aforesaid, the Company shall be entitled to lodge an FIR with the police and/or initiate appropriate legal proceedings against the Service Provider, its employees etc. at the cost of the Service Provider.

14 Notices

- 14.1 Any communication or document to be made or delivered by one Party to the other pursuant to this Agreement, shall be in English (unless that other Party has by 15 days written notice to the other Party specified change in address) be made or delivered to that other Party at the address identified with his description at the signing of this Agreement and shall be deemed to have been made or delivered three business days from the date of the communication. It is clarified that any service by way of facsimile transmission alone will not amount to a valid service unless sent by Registered A/D and/or Courier as well. Any communication or document to be made or delivered by the Service Provider to the Company shall be effective only when received by the Company.



15 Partial Invalidity

- 15.1 If at any time, any provision of this Agreement becomes illegal, invalid or unenforceable under the applicable law or judicial/administrative/governmental directions, the legality, validity or enforceability of the remaining provision of this Agreement shall not be affected or impaired thereby.

16 Assignment

- 16.1 The Service Provider shall not assign or transfer any or all of its rights, benefits and obligations under this Agreement unless it has given prior intimation to, and received the written permissions from the Company. The Company may at any time assign or transfer all or any of its rights, benefits and obligations to any one or more companies or other financial institutions including in terms of an amalgamation, merger, joint venture or reconstitution's within the group of the Company or with any other multi-national Company or such other institution, all or any part of the Company's rights and benefits under this Agreement and in that event the assignee/transferee shall have the same rights against the Service Provider, as the Company has in terms of this Agreement.
- 16.2 The Company may disclose to a potential assignee or to any person, who may otherwise enter into contractual relations with the Company in relation to this Agreement such information about the Customer and the Service Provider, as the Company shall consider appropriate.

17 Dispute Resolution

- 17.1 Any dispute or difference arising between the parties shall at first be settled amicably amongst the parties as far as possible. However, should no settlement be arrived at, all disputes, differences and/or claims, arising out of this agreement whether during its subsistence or thereafter shall be settled by arbitration in accordance with the provision of Arbitration and Conciliation Act 1996 and any statutory amendments thereof and shall be referred to the sole arbitration of an Arbitrator nominated by the Company. The award given by such an Arbitrator shall be final and binding on all the parties to the agreement. It is a term of this agreement that in the event of such an Arbitrator to whom the matter has been originally referred dying or being unable to act for any reason, the Company at the time of such death of the Arbitrator or his inability to act as Arbitrator, shall appoint another person to act as Arbitrator. Such a person shall be entitled to proceed with the reference from the stage at which it was left by his predecessor. The arbitration proceedings shall be conducted in Kolkata, West Bengal.
- 17.2 The Courts in Kolkata shall, subject to the above, have exclusive jurisdiction.

18. Waiver

Any omission or delay on the part of any of the parties in requiring the due performance of their obligations under this Agreement shall not be deemed to constitute a waiver by such Party of any of its rights to require such due and punctual performance.

19. Amendment

This Agreement shall not be amended, altered or modified except by an instrument in writing expressly referring to this Agreement and signed by the parties.

20. Jurisdiction

The parties unequivocally agree that they waive off their right to sue or be sued, in respect of any matter, claim or dispute arising out of or in any way relating to this Agreement, at all places other than Kolkata.

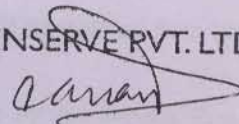
21 General

This Agreement may be executed in any number of counterparts and each of them shall be an original but all the counterparts together shall constitute one and the same instrument.



THE PARTIES HERETO HAVE CAUSED THIS AGREEMENT TO BE EXECUTED THE DAY, MONTH AND YEAR FIRST ABOVE WRITTEN.

For PAMAC FINSERVE PVT. LTD.



Director

Witness 1

manqesh Hande
Hande

Service Provider
Through its Proprietor

MAGMA FINCORP LTD.

Authorised Signatory

Witness 2

Magma Fincorp Limited
Through Authorised Signatory

SPECIFIC SECTION

This Section is included in and shall form a part and parcel of the General Section.

Annexure I- Scope of Services

1 Sampling of New Applications

1.1 Sample Pick up

On a daily basis, the Service Provider will check 100% of the applications received for all Magma Fincorp Limited Products from the Territory of "_____" and will select upto ____% of the lot for purpose of sampling.

All the applications, which are checked, will be stamped "Screened" and the ones that will be selected for sampling will bear an additional stamp "Sampled".

The premise(s) from where these applications can be checked/ selected will be defined from time to time by the Company.

The triggers for selecting the sample applications will be mutually decided by the Service Provider from time to time.

1.2 Dedupe Against Agency Negative Database

The agency will check the names/ addresses of the applicants, whose applications have been selected for de-dupe, with their negative database for possible matches and will submit a report on the same.

1.3 Verification

In cases where the genuinity of the income/ income surrogate document is under doubt, the agency will also verify the document with the appropriate authorities and will submit a report on the same.

Wherever required the agency will also verify the Bank Statement with the concerned authority.

1.4 Turnaround Time

The agency will have to ensure that the sample report reaches the Company within the **next working day** from the date of picking up the sample.

1.5 Report Formats

The report formats will be decided by the Company and are subject to change.

1.6 MIS

The agency will submit regular MIS in respect of the activities carried out by it for the Company. The structure and frequency of the MIS will be defined the Company.



2 Line Referrals

Whenever required the Company may also refer specific cases to the agency for preliminary investigations. The task for such referrals will be defined by the Company at each instance. Such referrals will primarily involve a visit to the Applicant's address and the scope will be to assess but not limited to the following;

- Existence of Applicant
- Identity of Applicant
- Correctness of the Address of the applicant/ Card Member
- Address Change Verifications
- Correctness of the Phone number
- Profile check of the Applicant/ Card Member
- Authorisation/ Charge Confirmation.



Annexure II- Schedule of Remuneration

RCU Activity:

Type of Check	Rate in Rs.		Remark
	Local	Spoke	
Sampler - Full time	13500	NA	Per Person, Per Month
Sampler - Part time	7000	NA	Per Person, Per Month
ITR verification	115	115	Per Check
Bank ST	90	115	Per Check
Sal Slip	90	115	Per Check
F 16	90	115	Per Check
Address proof (Utility Bills)	90	115	Per Check
Address proof Ration card	125	160	Per Check
ID Proof (Pan Card / Voters ID)	90	90	Per Check
ID Proof (DL / Passport)	225	300	Per Check
Cross verification (Address)	90	115	Per Check
RC Verification	225	300	Per Check
Invoice	90	115	Per Check
Money Receipts	90	115	Per Check
Vat Returns	115	115	Per Check
Property / Land Docs	225	300	Per Check
Sale / Lease Deed	90	115	Per Check

Non serviceable Area additional conveyance cost:

Distance from nearest PAMAC Location	100 Km	200 Km	300 Km	TAT
Additional OCL Charges per check	350	650	950	7 Days

- Service Tax as Applicable.
- Above rates are applicable for PAMAC Locations only.
- Additional conveyance from the nearest PAMAC Location will be applicable for verifications to be done in Non-serviceable areas
- Dedicated Sampler will be seating at Magma Fincorp Kolkata location to do the sampling.
- TAT for verifications of Local Cases will be two days, Spoke 3 days and Non-serviceable 5 days.
- Payment terms are considered max 15 days from receipt of bills from our end



MAGMA FINCORP LTD.

Authorised Signatory