



SHYAMDHANI MICRO ASSOCIATION

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CIN: U88900HR2024NPL126218

PHASE-2 GURUGRAM GALI NO, 42 SURAT NAGAR SECTOR

104,RAILWAY ROAD,GURGAON, RAILWAY ROAD, HARYANA,
INDIA,122006

DATE: 11/09/2025

BILLER CONSENT FORM

Consent of the Biller for Authorization of the Bharat Bill Payment Operating Unit (BBPOU)
(Letter head of the Biller)

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Effective Date: 11-09-2025

To,
The Operations Head,
Bharat Bill Payment System,
NPCI Bharat Bill Pay Limited,
Unit302,3rd Floor, Raheja Titanium Off
Western Express Highway Goregaon -
East, Mumbai-400 063

Dear Sir/Madam,

- We SHYAMDHANI MICRO ASSOCIATION with Registered Office at PHASE - 2 GURUGRAM GALI NO 42 SURAT NAGAR SECTOR 104, RAILWAY ROAD GURGAON, RAILWAY ROAD HARYANA, INDIA, 122006 Have agreed to participate in Bharat Bill Payment System ("BBPS") under NPCI Bharat Bill Pay Limited ("NBBL"), with registered office at The Capital,1001 A, B-Wing,10th floor, Bandra Kurla Complex, Bandra East, Mumbai 400051,
 - a) We hereby authorise Cashfree Payments India Private Limited to act as our BBPOU in compliance with Procedural Guidelines and circulars of BBPS, communicated from time to time.
 - b) We here by consent for routing of all transactions through BBPCU to avail the benefit of the Settlement Guarantee Mechanism, facility to get access to transaction summary for all bill payments including consolidated MIS (hereinafter "Dashboard Functionality") as determined from time to time and complaints and grievance redressal mechanism overseen by BBPCU for all transactions.
 - c) The agreement for on-boarding in BBPS with the BBPOU is valid until TERMINATION.

For Shyamdhani Micro Association


Director



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- d) We hereby nominate and authorize the below-mentioned personnel to receive access and relevant credentials to the Dashboard Functionality. We further agree that in the event any or all of the authorized personnel named herein-below move out of our organization or are rendered unavailable to continue to be the authorized personnel for the Dashboard Functionality, we shall give fifteen(15) working days prior written notice to BBPOU/BBPCU, along with details of the replacement in order to grant them reasonable time to onboard and grant access of the Dashboard Functionality to the named replacement personnel.

Name	Email ID	Designation	Mobile Number
ANTOSH KUMAR	antoshkumar881@gmail.com	Director	1234567890
Mantosh Kumar	mantoshkumar1881@gmail.com	Executive	0987654321

For Shyamdhani Micro Association

Antosh
Director



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- e) We confirm that the timelines communicated from time to time for resolution of customer complaints shall be followed without delay.
- f) We shall comply with due diligence requirements prescribed in Guidelines on Regulation of Payment Aggregators and Payment Gateways dated March 17, 2020 (as updated from time to time) at the time of on-boarding and on an on-going basis.
- g) We shall ensure that duplicate payment made by customer is adjusted in the next bill or refunded to the customer within prescribed timelines

We agree that we shall be deemed to be on-boarded on BBPS from the Effective Date of the consent form submitted by the Biller and Biller's access to BBPS shall be valid till the date of expiry of the agreement with the BA/BBPOU as specified in such consent form.

- h) We agree to inform BBPS in writing at least 60 days prior to termination of our existing relationship with the BBPOU. We confirm that any change in the BBPOU would be intimated to you in writing in accordance with the BBPS procedural guidelines and the change in such BBPOU would only be affected after all pending complaints and disputes in relation our bills that pertain to the BBPOU being replaced are resolved.
- i) We agree to comply with Act, Regulations, Circulars, Notifications, Guidelines, Advisories of NBBL and regulator as applicable from time to time.
- j) We hereby authorize BBPS participants (which includes RBI approved BBPOUs and their approved digital service providers), to use our brand name and logo for the purpose of displaying our marks at various places in relation to transactions executed through BBPS for easy identification by the customer. This shall be in line with our trademark/brand usage guidelines and specifications. BBPS shall not in any manner whatsoever be responsible and/or be held responsible for any misuse of any of the brand name/logo by any participant.
- k) We shall display BBPS logo on all digital and physical channels including our website, bills (offline and online), receipts or messages/ statements to be sent to the customers.
- l) We confirm that the configuration details provided by us in the Biller Compliance Annexure (attached herewith as Annexure I) are accurate and true. We confirm that we have read and understood the

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Director



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- m) Additional Terms attached herewith as Annexure II.
- n) We understand and agree that the transactions will be dynamically routed between the default/other Biller BBPOUs by BBPCU.
- o) We agree to ensure that all transactions have either "Bill Reference ID" and "BBPS Transaction Ref ID" For all transactions pertaining to BBPS billers.
- p) We hereby agree to comply with the Procedural Guidelines, Circulars, SOPs and other guidelines communicated by BBPS from time to time.
- q) We hereby agree to promptly intimate BBPS of any change in the static / legal / demographic information updated by us at the time of on-boarding on BBPS.

Yours faithfully,

For Shyamdhani Micro Association

Authorized signatory
Name: Mr. Antosh kumar
Designation: Director
Contact No:
Email: antoshkumar 881@gmail.com


Director



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Annexure –I: Biller Compliance Form

Biller Name	SHYAMDHANI MICRO ASSOCIATION
Biller ID	
Expected Volume/Avg. Ticket Size of the Biller (Per Day)	100 - 200
Consumer Base of the biller	ONLINE
Electronic Payment Coverage (%)	100%
BOCP (Own Collection Point) Payment Coverage (%)	90%
Details of tags availability in Response	
Customer Name (Consumer / Customer Name)	Yes
Due Date (Due Amount effective upto)	Yes
Amount (Amount Due for the consumer / customer)	Yes
Bill Number (Unique Identification of the current bill)	Yes
Bill Date (Bill/Due amount effective from)	Yes
Bill Period (One Time / Daily / Weekly / Monthly / Bimonthly / Quarterly / Half-Yearly / Yearly / As Presented)	As Presented
Early Payment Date (Rebate Applicable till date)	Not Applicable
Early Payment Amount (Bill Due Amount – Rebate if any)	Not Applicable
Late Payment Amount (Bill Due Amount + Late Payment Charges if any)	Yes
If No, When can we expect the mandatory tags from the Biller in future? Please mention the timeline	Not Applicable
Confirmation that all mandatory tags provided in BBPS are same as provided by Biller through direct communication	Not Applicable
Regex for every Consumer Input parameter	Not Applicable
Pending flow for Online Payments	Not Applicable
Pending flow timeout period (in minutes)	Not Applicable
Retry interval (in minutes)	Not Applicable
Billing Cycle consistent across consumer	Not Applicable

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Next Bill Generation Date Logic (Bill + Date +- X days / Due Date + - X days / Others)	Not Applicable
<u>Biller Integration Details</u>	
Type of the biller	ONLINE
In case of ONLINE type of Biller, what is the average connectivity uptime with biller?	100%
In case of ONLINE type of Biller, Is there any mechanism to track the connectivity with Biller?	Yes
If Yes, Please explain the process	Reposting Mechanism
In case of ONLINE type of Biller, Is it real time posting into biller system (or) Is there any delay in posting?	Real Time
In case of OFFLINE A type of Biller, what is the frequency of bill data exchange between Biller to BOU?	-

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In case of OFFLINE B type of Biller, When will be the amount settled with the biller?	-
When can we expect the settlement entry in biller website/App or customer account?	Not Applicable
Biller Configuration	
Please list down the biller error codes (Separate annexure may be provided by the BOU duly signed off by the Biller)	BBPS Compliance code
Technical Scenarios	
In case of ONLINE Biller, Confirm the availability of re-push mechanism at your end for this biller	Available
What is the frequency of transactions re-push with biller?	1hour, till 24 hours
If its file based posting with biller, confirm the deemed accept concept implemented with biller for all the BBPS settled transactions	-
Is any other, mechanism implemented at your end to avoid reversals to customer, Please explain	No
Business Scenarios	
Has the Biller submitted KYC documents to BBPOU? If Yes, please specify the name of the documents submitted.	
Biller accepts the payment after due date of bill	
Does the biller allow the customer to pay the bill amount post due date expired?	Yes
If Yes, Is there any late payment fee levied from customer with bill payment	Yes
Late fee will be applied to the customer account and revised bill amount will publish it to online on immediate basis	Yes
Late fee will be applied to the customer account at the time of next billing cycle	Not Applicable

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Biller Escalation Matrix					
Name	Designation	Department	Mobile No	Email ID	Level
ANTOSH KUMAR	Director	Operation	1234567890	antoshkumar 881@gmail.com	L1
MANTOSH KUMAR	Executive	Operation	0987654321	mantoshkumar 881@gmail.com	L2

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Director