



STATE BANK OF INDIA INTERNET BANKING "OnlineSBI"

TERMS OF SERVICE: DOCUMENT

General Information:

- 1. The OnlineSBI registration form(s) should be addressed and sent directly to the branch(es) where the customer maintains its account(s).
- 2. Separate registration is required in case the accounts are maintained at different . branches.
- 3. Normally, the account holders can access his accounts through the OnlineSBI only after he / she acknowledges to the respective branch (es) the receipt of the USER ID and Password sent to him / her.
- 4. For the present, rights on the OnlineSBI Service are restricted for Enquiry purposes ONLY.
- 5. All other accounts not listed in the registration form will be available on the OnlineSBI for the purpose of enquiry only.
- 6. The OnlineSBI service cannot be claimed as a right. The Bank may also convert the Service into a discretionary service anytime, if so warranted, after it has been made available to the USER.

Bank's Terms:

- 7. All requests received from the USERS are logged and transmitted to the User's branch for their fulfillment. The requests become effective from the time these are recorded / registered at the respective branch. While registering the request, the USER is informed about the time normally taken by the Bank for fulfillment of such requests.
- 8. The rules and regulations applicable to the banking transactions done in the traditional way in India will be applicable *mutatis mutandi* for the transactions done through the OnlineSBI service.
- 9. Disputes between the registered USER of this service and the Bank with regard to the transactions done through OnlineSBI will be subject to the jurisdiction of the

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- competent Courts where the branch maintaining the relative account of the customer is located and will be governed by Indian Laws in force from time to time.
- 10. The Bank will take reasonable care to make use of the available technology for ensuring security and preventing unauthorized access to any of the services offered through the OnlineSBI.
- 11. The OnlineSBI service is a VeriSign-certified secure site. It assures that during the session user is dealing with web-site of SBI. The two-way communication is secured with 256-bit SSL encryption technology, which ensures the confidentiality of the data during transmission.
- 12. The Bank reserves the right to modify, change, add or gancel any of the services offered through OnlineSBI or the Terms of Service listed in this Document without prior notice to the Users. The changes will be notified to the USERS / customers through a notification on the Site.

USER's Obligations:

- 13. The User-id and the Password given by the Bank must be replaced by Username and Password of the USER's choice at the time of FIRST log-in. This is Mandatory.
- 14. The registered USER is free to choose a Username and Password of his choice as per the guidelines on the site. However, he / she is advised to avoid choosing a password that is generic in nature, guessable / inferable from the personal data such as name, date of birth, address, telephone number, driving licence / car number etc.
- 15. The USER is welcome to access OnlineSBI from anywhere anytime. However, as a matter of precaution and safety, he should avoid using PCs with public access.
- 16. There is no way to retrieve the Password from the system. In case the USER forgets his / her Password, he / she will have to approach the branch for re-issue of password.
- 17. The USER must keep the Username and Password strictly confidential and known only to himself / herself. It is a good practice to commit the password to memory rather than write it down somewhere. Bank will not be responsible for any loss sustained by the USER due to breach of this condition.

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- 18. The Bank presupposes that log-in using appropriate Username and Password is a valid session initiated by none other than the USER to whom the said Username and Password belongs.
- 19. All transactions executed through a valid session as defined above will be construed to have been emanated from the registered USER and will be legally binding on him / her. The USER is cautioned against leaving the computer unattended during a valid session.
- 20. Should the USER notice that any information relating to the customer's account(s) is incorrect or discrepant the same should be immediately brought to the notice of the branch(es) by e-mail or letter.
- 21. The USER will not attempt or permit others to attempt accessing OnlineSBI through any unlawful means.
- 22. The authorization granted to a user is valid till he is de-registered from the OnlineSBI service. The request for de-registration of an authorized user must be made to the branch by the customer and will be effective when branch acknowledges the same in writing.

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Dr. Rajesh B. Goel
Registrar
MGM INSTITUTE OF HELATH SCIENCES
DEEMED UNIVERSITY w/s 3 of UGC Act,1956)
DAVI MUMBAI- 410 209





VC 126612

This Agreement made at KAMOTHE, NAVI MUMBAI this Wednesday of 08/05/2019 between

"DBI BANK LTD", a company incorporated under the Companies Act, 1956 and a banking company within the meaning of The Banking Regulation Act, 1949 having its registered office at" IDBI Tower, WTC, Cuffe Parade, Colaba, Mumbai 400005 (hereinafter referred to as "the Bank", which term shall include its successors and assigns) of the First Part.

AND

MGM INSTITUTE OF HEALTH SCIENCES, KAMOTHE, NAVI MUMBAI, a public Trust having its rigistered office at Sector-1, Kamothe, Navi Mumbai (hereinafter referred to as "Merchant" which shall mean

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Dr. Rajesh B. Goel
Registrar
MGM Institute of Health Sciences
(Deemed University u/s 3 of UGC Act, 1956)
Navi Mumbal- 410 209

and include, unless repugnant to the context or meaning thereof, their survivor or survivors, heirs, executors, administrators and legal representatives) of the Other Part.

The Bank and Merchant shall hereinafter be referred to collectively as "the Parties" and each individually as a "Party" or "any Party".

WHEREAS

- A) Bank is engaged inter alia into the business of acquiring payments from and making disbursements to merchant establishments towards transactions effected by the use of credit, debit or other cards for the reimbursement of such disbursements from the respective issuers of such cards
- B) The Bank desires to acquire card transactions entered into over internet by card holders and pass on the amounts of such transactions to Merchant

This agreement therefore now witnesses as follows:

1. Definitions

In this Agreement, the following words shall have the following meanings.

- "Agreement" means this agreement and any further written amendment made to this agreement by the parties terms and conditions as mutually agreed.
- "Authorisation" means the process by which the Bank approves a Transaction as stipulated by the Bank from time to time and includes approval flashed on the electronic data capture machine or telephonic approval in absence of electronic data capture machine.
- "Business" means business the Merchant is normally engaged into .
- "Card" means a credit, debit or any other card issued by an Issuer.
- "Card Holder" means person to whom a Card is issued or who is authorised to use that Card.
- "Card Organisation" includes VISA, MasterCard and any other Card Origination offering credit, debit or any other card programmes to Issuers.
- "Chargeback" means a Transaction that is returned to the Bank by the Issuer.
- "Commission" means the commission payable by to the Bank by Merchant for facilitating a Transaction.

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OBITE AND SELVE OF THE SELVE OF

Dr. Rajesh B. Goel Registrar MGM Institute of Health Sciences (Deemed University u/9 3 of UGC Act, 1956) Navi Mumbai-410 209 "Issuer" means a licencee of a Card Organisation issuing a Card.

"Transaction" means an act between a Card Holder and the Merchant on the Website for the payment by a Card Holder to Merchant by way of fees or charges for educational services provided including all other charges as payable to the merchant.

"Website" means a site on the internet owned and maintained by Merchant to conduct business and facilitate e-commerce transactions.

2. Merchant's Representations & Warranties

Merchant represents and warrants to the Bank that:

- (a) it is a public charitable trust duly constituted, registered and validity existing under INDIAN law;
- (b) it holds necessary licenses, permissions, approvals and consents as may be required for the conduct of its activities and such licenses, permissions, approvals and consents are valid and subsisting;
- (c) it has, in terms of applicable law and its constitution documents, capacity to enter into and perform this Agreement and it has taken all actions required for its entering into this Agreement;
- (d) neither making nor performance of this Agreement will violate any law or conflict with or result in the breach or constitute a default or require any consent under any decree, order, judgement, indenture or agreement; and
- (e) it warrants to the Bank that the representations made above shall continue to be true during the period of this Agreement.

3. Agreement to acquire Transactions

- 3.1 The Bank agrees, based on the representations, warranties and indemnities of Merchant as contained herein and subject to the terms and conditions of this Agreement, to acquire from Merchant the Transactions on the Website and pay to Merchant the amounts of such Transactions net of any amounts due by Merchant to the Bank towards commission, fees and costs, discounts, chargebacks or any others.
- 3.2 The Bank shall not acquire the Transactions originated using Cards other than those issued bearing Visa or MasterCard logo.
- 3.3 The Bank's acquiring of Transactions as aforesaid shall be without the Bank being liable to any person other than Merchant.

4. Commission, Charges and Costs

4.1 Pricing for sunrise segment (excludes Service Tax)

Merchant services fee (MSF) for processing any Visa/Master/Rupay cards:

Domestic Debit Cards transactions: NIL

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Dr. Rajesh B. Goel Registrar MGM Institute of Health Scrob. 436 (Deemed University u/s 3 of UGC Act, 1956) Navi Mumbni- 410 209 Domestic Credit Cards transactions 1% + GST (Pass to Card Holder)

One Time Integration fee: NIL

Security Deposit: NIL

Yearly Annual Maintenance Fee: NIL

The Bank shall not be entitled to receive from Merchant any other charges and costs other than those mentioned under clause 4.1 above demanded by others or incurred by the Bank on Transactions acquired under this Agreement.

5. Chargeback

- 5.1 The respective Rules and Regulations as may prevail from time to time of VISA, Mastercard or any other card organization approved by the Bank shall apply to Transactions relating to these organizations acquired by the Bank from Merchant under this Agreement.
- 5.2 In the event of a chargeback situation arising on a Transaction acquired by the Bank under this Agreement, Merchant and the Bank shall best endeavour to resolve the issues within a period of 30 days from the date of chargeback?
- 5.3 In case of a particular instance of chargeback remaining unresolved within 30 days as aforesaid, the Bank shall have a right to recover the amount of such chargeback from Merchant.
- In the event of the subsequent receipt by the Bank of an amount on a chargeback from an Issuer (which amount the Bank has previously recovered from Merchant for being an unresolved chargeback as stated in the previous clause), the Bank shall pass on to Merchant such amount received by the Bank from an Issuer.
- 5.5 If the Bank is entitled to chargeback any Transaction or if the Bank is entitled to payment or reimbursement from Merchant of any amount under this Agreement, the Bank may at its discretion, but after communication and concurrence from Merchant give effect to such chargeback entitlement in any one or more of the following methods:
 - (a) deduction of the relevant amount or any part thereof from any account whatsoever of Merchant with any branch of the Bank without prejudice or limitation to the Bank's right to set-off, transfer and applications of funds in law;
 - (b) deduction of the relevant amount or any part thereof from any payments to ME;
 - (c) billing Merchant for the relevant bill/ amount or any part thereof and Merchant agreeing to pay the amount of the bill forthwith upon receipt of the same without any demur or protest;

6. Bank's Covenants, Rights & Limitation of Liability

The parties agree that the terms and conditions of this agreement (or any procedures there under) can be amended by written mutual consent from time to time.

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Dr. Kajesh B. Goel Registrar MGM Institute of Health Sciences (Deemed University u/s 3 of UGC Act, 1956) Navi Mumbai- 410 209

- 6.2 The Bank shall endeavor to make payments of amounts when due to Merchant on Transactions within seven business days after receipt of the Transactions by the Bank, unless this Agreement is under termination notice period in which case the Bank shall endeavor to make such payments only when it has successfully collected by the Bank from the Card Issuer(s) and within one hundred eighty business days after receipt of the Transactions by the Bank.
- 6.3 The Bank shall be entitled, in case when any refund claimed by the Bank exceeds the amount due to Merchant, to debit the amount by which the refund exceeds the amount payable to Merchant to the account of the Merchant and to recover it from Merchant.
- 6.4 Payment by the Bank shall be without prejudice to any claims or rights which the Bank may have against the Merchant and shall not constitute any admission by the Bank as to the performance by the Merchant of its obligations under this Agreement and the amount payable to the Merchant.
- 6.5 The Bank shall be entitled to setoff and deduct from the amounts payable to Merchant with:
 - (a) the amount of refund due to any Card Holder in accordance with the Refund Procedure set out under this Agreement;
 - (b) overpayment made by the Bank to the Merchant due to errors or otherwise; and
 - (c) other any other sum due from or payable by the Merchant to the Bank including without limitation any chargebacks herein.
- 6.6 If the Bank suspects that the Merchant has committed a breach of this Agreement or has acted dishonestly or fraud has been committed against the Bank or any Card Holder or third party, or has in connivance with any other person done the same or assisted in the same the Bank shall be entitled to suspend all payment under this agreement to the Merchant, pending enquiries by the Bank.
- Notwithstanding anything contained herein, where the Bank has reason to believe that any Transaction is fraudulently incurred, the Bank shall be entitled to withhold payment in respect thereof.
- 6.8 The Bank shall be, in relation to a Transaction, entitled at any time to refuse payment hereunder to Merchant or if payment has been made to debit Merchant's account or to seek immediate reimbursement from the Merchant towards the amounts paid, notwithstanding any Authorization given by the Bank to the Merchant if:
 - (a) any Transaction entered into by Merchant is observed fraudulent, unlawful or unenforceable;
 - (b) information provided by Merchant to the Bank in respect of the Transaction is not received in accordance with the Banks requirements;

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Dr. Bresh B. Goel Registrar MGM Institute of Health Sciences (Exemed University u/s 3 of UGC Act, 1956) Navi Mumbai- 410 209

- (c) the Card Holder disputes the Transaction for whatever reason;
- (d) the Transaction appears more than once to Cardholder's account;
- (e) the Transaction is doubtful or erroneously paid to the Merchant; and
- (f) any other event or circumstance which the Bank shall from time to time notify to the Merchant in writing shall have occurred.
- 6.9 The Bank may, from time to time, require Merchant to carry out such activities viz. software upgradation in connection with the maintenance of the Website as it may consider appropriate for facilitating the its acquiring Transactions via its payment gateway. This may include various measures for ensuring safety, security and correctness of the Transactions. Merchant expressly agrees to conduct such activities promptly upon being intimated in this regard by the Bank.
- 6.10 The Bank shall not incur or suffer any liability to Merchant or any other person owing to its inability to process a Transaction due to hinderance or stoppage of the payment gateway or other systems employed or used by it for the processing of Transaction due to non completion of Transactions or any other reason connected with the operation of the payment gateway or any other system employed or used by the Bank for processing of Transactions.

7. Indemnity

- Merchant shall indemnify and keep the Bank indemnified and harmless for any loss, damage 7.1 or injury incurred, suffered by the Bank or claimed from the Bank in relation to the Transactions acquired by the Bank from Merchant pursuant to this Agreement.
- Merchant agrees to cooperate with the Bank to defend the Bank in the event of a claim or a 7.2 suit being filed by any person in connection with a Transaction.

8. Period of Agreement and termination

- This Agreement shall be valid for a period of 1 (one) year from the date of this Agreement 8.1 and shall stand automatically renewed for a further period of 1 (one) year each time, unless terminated sooner in terms hereof.
- 8.2 This Agreement shall be terminated by the Bank forthwith by giving a notice in writing to Merchant in the event any of the following:
 - (a) breach by Merchant of any of the terms and conditions of this Agreement;
 - (b) any of the Merchant's Representations and Warranties herein contained turn out to be incorrect or become untrue;
 - (c) if Merchant is unable to pay its dues or Merchant becomes bankrupt or insolvent or likely to be so in the sole discretion of the Bank; and
 - (d) if Merchant, in the sole discretion of the Bank, involved in or has facilitated any suspicious transaction or fraud.

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Dr. Raicsh B. Goel Registrar MGM Institute of Health Sciences (Deemed University u/s 3 of UGC Act, 1956)

Navi Mumbai- 410 269

8.3 The obligations of Parties arisen under this Agreement prior to its termination and the indemnities and warranties of confidentiality under this Agreement shall survive its termination.

9. Confidentiality

- 9.1 The Parties undertake that the communications between Merchant and the Bank and any and all information and material supplied (whether in hard or soft form) to one Party by the other Party or on its behalf at any time in any manner whatsoever in relation to the Agreement or Transactions pursuant to it shall be treated as confidential.
- 9.2 The Parties shall preserve the confidentiality of information and materials aforesaid at all the times and shall use its best efforts not cause such information or material fall into the hands of any third party.
- 9.3 A Party receiving such confidential information or material shall return to the Party giving such information or material in whatever form that it is in possession or control without protest or demur upon a demand made by the Party giving such information within 30 days of termination of this Agreement.
- 9.4 This confidentiality clause and undertaking shall survive the termination of this Agreement.

10. Waiver

Not exercising or delay in exercising any power or remedy accruing or available to the Bank hereunder or any other documents pursuant hereto shall not impair or prejudice any such right, power or recourse and shall not be constructed to be a waiver thereof or any acquiescence therein.

11. Severability

If provision of this Agreement become illegal, invalid or unenforceable for any reason, it will be severed from the remaining provisions, which will remain unaffected.

12. Force Majeure

If at any time during the term of this Agreement the performance in whole or in part of either party's obligation under this agreement is prevented or delayed by any reason beyond the control of the Parties hereto, including but not limited to fire storm, flood earthquake, explosion, fire, accident, military operation, war rebellion, riot wreck, epidemic-embargo any virus in the system, any other electronic delay, or any laws, regulations or other Governmental actions, neither party shall be entitled to terminate this Agreement nor shall either party have any claim for damages against the other in respect of such non-performance or delay in performance, and shall entitled to resume as soon as practicable after any such event has come to an end or ceased to exist, provided that if the performance

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D. Rajesh B. Goel Registrar MGM Institute of Health Sciences (Deemed University u/s 3 of UGC Act, 1956) Navi Mumbai- 410 209 in whole or part of any obligations under this agreement is prevented or delayed by reason of any such event for a period exceeding ninety (90) days, the parties shall jointly discuss the feasibility of a rescheduling of performance. If either of the parties cannot with reasonable diligence be expected to continue performance, such party may at its option elect to terminate this agreement or such part thereof as can be served therefore without affecting the performance of the remaining portion.

13. General

- (i) The Merchant shall not and the Bank shall be entitled to transfer or assign its rights or obligations under this Agreement.
- (ii) Any request, approval, demand, waiver or other notice hereunder shall be in writing and deemed to be given on the date on which it is delivered in hand, received via registered mail and addressed to the respective addresses of Parties set forth above unless such addresses are changed by written notice to the other party.
- (iii) This agreement contains the entire Agreement between the Parties representing the subject matter hereof.
- (iv) The headings of the articles and other sub-divisions of the Agreement are for convenience of reference only and bear no effect on the interpretation of this Agreement.
- (v) The Bank reserves the right at all times to amend the terms and conditions hereof (including procedures stated hereunder) which will become effective upon such amendment.
- (vi) All costs (including cost between the Advocate and client), charges, expenses, taxes, duties (including stamp duty) in relation to this Agreement and any document executed pursuant thereto and in relation to the enforcement of this Agreement shall be borne and paid by the respective parties.
- (vii) In this agreement, if the context permits or requires words importing the masculine gender shall include the feminine and neuter genders, and words in the singular numbers shall include the plural and vice versa.

14. Arbitration

The Parties agree that any disputes or differences arising out of or in connection herewith or anything done or omitted to be done pursuant hereto shall be attempted to be first settled amicably failing which, it shall be referred to arbitration to be conducted in accordance with the Arbitration and Conciliation Act, 1996 or any subsequent statutory modifications from time to time. The venue of arbitration shall be Mumbai.

15. Governing Law and Jurisdiction

This Agreement and all matters arising under it shall be governed in accordance with the laws of India and subject to the jurisdiction of courts in India.

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Subject to the conditions mentioned in the Letter dated 07/05/2019 signed by Ms. Piyu Agnihotri, SOM, IDBI Bank Ltd, CBD Belapur, Navi Mumbai-400614, the agreement is signed.

IN WITNESS WHEREOF, The parties herein have hereunto set their respective hands to this agreement executed in duplicate on the day, month and year first above written.

For and on behalf of Merchant

Signature

:

Name

Dr. Rajesh Goel

Title

Registrar

Address

Sector-1, Kamothe, Navi Mumbai-410 209

For and on behalf of the "IDBI Bank Ltd"

Signature

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Name

Title

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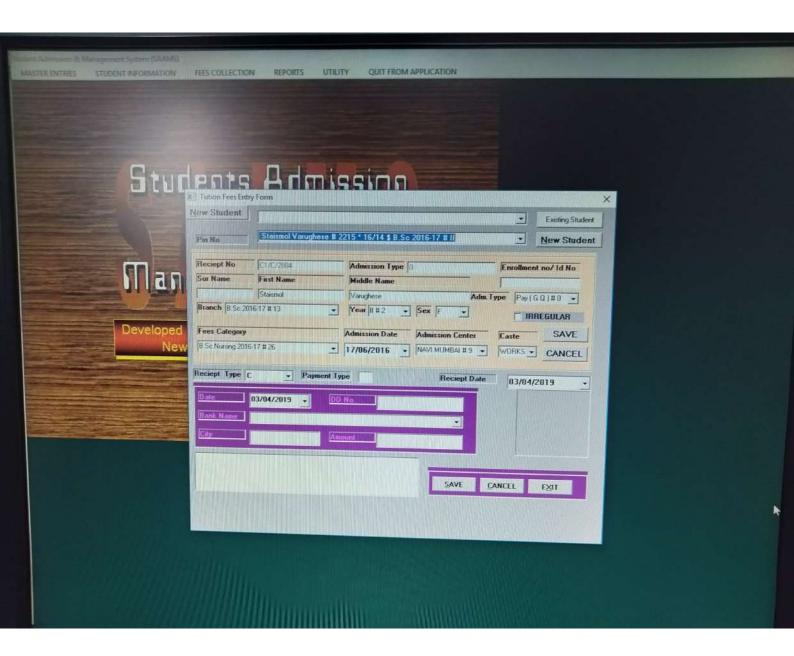
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Dr. Rajesh B. Goel
Registrar
MGM INSTITUTE OF HELATH SCIENCES
(DEEMED UNIVERSITY u/s 3 of UGC Act,1956)
NAVI MUMBAI- 410 209

Dr. Rajesh B. Goel Registrar MGM Institute of Health Sciences (Deemed University u/s 3 of UGC Act, 1956)

Navi Mumbai- 410 209





Date: 24-Mar-2019

e-Receipt for State Bank Collect Payment

SBCollect Reference Number	DUB0754743	
Category	B.Sc Nursing	
Year	2nd year	
Last Name	Patil	
First Name	Aishwarya	
Middle Name	Manesh	
Mobile No	9923614969	
DOB	31/3/2019	
Mess Fee	3000	
Transaction charge	30.09 Dr. Rajesh B. Registrat MGM INSTITUTE OF HE (DEEMED UNIVERSITY WS NAVI MUMBAL	Goel LATH SCIENCES 3 of UGC Act,195
Total Amount (In Figures)	3,000.00	. 410
Total Amount (In Words)	Rupees Three Thousand Only	
Remarks	March	
Notification 1	Tution Fee applicable only for 2nd year,3rd year and 4th year student	
Notification 2	Registration Fee,Eligibility Fee,Lab and Library Deposit applicable	

only for 1st year student

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