



# UNIVERSAL AGRO CHEMICAL INDUSTRIES

16 No., India Exchange Place, 3rd Floor, Room No. 6,  
Kolkata – 700001, West Bengal, India

Website: [www.universalagri.net](http://www.universalagri.net)

## APPLICATION FOR DISTRIBUTORSHIP

### PART A: Basic Information of Applicant

- 1) Name of the Organization\* M/S DAS PESTICIDE
- 2) Full Postal Address for correspondence\*:  
 Type of Location: Office  Shop  Godown  Residence   
 Street Name KALNA-PANDUA BNO ROAD  
KULIAPARA  
 P.O DHOBAPARA District HOOBHALY  
 State WEST BENGAL PIN Code 712512
- 3) Nature of the Entity\*: Sole Proprietorship  Partnership  Private Limited Co.   
 Cooperative/ Society  Others  (Specify) \_\_\_\_\_
- 4) Name of Representative\*: Proprietor  / Managing Partner  / Director  / Authorised Signatory   
SUMAN DAS
- 5) Telephone No:  
 Office /Shop Landline: (STD Code)    
 Residence Landline: (STD Code)    
 Mobile\*: +91 9908322906 WhatsApp Mobile: +91 7908322906  
 Email ID\*: DASNETWORKINTECH@gmail.com
- 6) Preferred mode of communication: Email  Ph.  Whatsapp
- 7) Income Tax Permanent Account No\*:
- 8) Is the applicant registered under GST\*: Yes  / No
- 9) If yes, is the applicant registered under Composite Scheme of GST : Yes  / No
- 10) GST No
- 11) Pesticide Licence No\* D12724 Valid Up to\*  /  /   
 Issued By DEPUTY DIRECTOR OF AGRICULTURE ADMIN, HOOGHLY
- 12) Micronutrient Licence No\*  Valid Up to\*  /  /   
 Issued By

### Signature and Photograph of Person Authorized to Represent the Applicant



Name\* SUMAN DAS

Gender\*: Male  Female

Relationship with applicant\*: Owner  Partner  Director  Others

M/S DAS PESTICIDE  
Suman Das  
 Proprietor\*  
 Signature\*

Date:

**PART B: BUSINESS BACKGROUND OF APPLICANT**

13) Year of Establishment: 2018

14) Number of years for which you are dealing in Pesticides / Micronutrients: 05

15) Are you a Distributor of any other company dealing in Pesticides\*: Yes  / No

16) If yes, please share the following details on your business with these companies:

Company Name	Vintage of Relationship (In years)	Key Products Sold Last Year	Approximate Turnover Last Year

17) Are you a Distributor of any other company dealing in Micronutrients\*: Yes  / No

18) If yes, please share the following details on your business with these companies:

Company Name	Vintage of Relationship (In years)	Key Products Sold Last Year	Approximate Turnover Last Year

19) Details of important markets/ regions in your area:

Name of the Market/ Region	Your approx. turnover from the market/ region	No. of your Retailers at the market/ region	Name of key Retailers
			1. 2. 3.
			1. 2. 3.
			1. 2. 3.

20) Are you involved in any other businesses related to agriculture\*? Yes  / No

If yes, please share if you are dealing in

Fertilizers  as Distributor of \_\_\_\_\_

Seeds  as Distributor of \_\_\_\_\_

Others  (specify) \_\_\_\_\_

21) Are you involved in any other businesses **NOT** related to agriculture\*? Yes  / No

If yes, please share broad overview of the nature of business

\_\_\_\_\_

\_\_\_\_\_

**PART C: MARKET INTELLIGENCE & SALES PLAN**

22) For which area do you seek our Distributorship (Area of Operation)\*?

Jochura, Bakulia, Tehapur, Kutafara

23) What are the main Crops that are cultivated in this area?

Type	Crop	Approx. Area	Approx. Volume
Field Crops			
Field Crops			
Field Crops			
Vegetables			
Vegetables			
Vegetables			
Others			
Others			
Others			

24) Which are the key Herbicides sold in this area?

Molecules	Crops	Key Brands	Approx. Volume

25) Which are the key Fungicides sold in this area?

Molecules	Crops	Key Brands	Approx. Volume

26) Which are the key Pesticides sold in this area?

Molecules	Crops	Key Brands	Approx. Volume

27) Which are the key Micronutrients/ Crop supplements sold in this area?

Products	Crops	Key Brands	Approx. Volume

28) What is your sales plan for our products in the near future\*?

Name of the Product		Quantity	
		Year 1	Year 2
Herbicides	Quin	200 ton	300 ton
Herbicides	Quin		
Fungicides	Quin	200 ton	500 ton
Fungicides			
Pesticides	Charka chak	200 ton	200 ton
Pesticides			
Micronutrients	Ziboxy	50 kg	100 kg
Micronutrients			

29) Please share if you have any suggestions to improve business

\_\_\_\_\_

\_\_\_\_\_

**PART D: FINANCIAL INFORMATION OF APPLICANT**

30) Primary Bank Account of Business\*:

Name of the Bank   
 Name & address of Branch   
 IFSC Code of Branch   
 Account No  Type of Account: Savings/Current/OD

31) Does the applicant have CC/OD facility from any bank\*? Yes  / No

If Yes, Name of Bank   
 Name & address of Branch   
 CC/OD Limit (Approx. in Rs lakhs)

32) Security Deposit\* of Rs.  paid through  Cheque No.  / RTGS

33) Is the Office/ Shop used by the Distributor, owned by the Distributor\*? Yes  / No

If Yes, approx. size  Address:

34) Is the Godown used by the Distributor, owned by the Distributor\*? Yes  / No

35) If Yes, approx. size  Address:

36) Number of staff employed by the applicant

37) Does the applicant own any 2-wheeler? Yes  / No

If Yes, Number of such vehicles  used for Business  / Personal  / Both

38) Does the applicant own any 4-wheeler? Yes  / No

If Yes, Number of such vehicles  used for Business  / Personal  / Both

39) Brief details of property owned by the applicant\*:

Does the applicant own any land parcels? Yes  / No

Does the applicant own any house property? Yes  / No

**Part E: List of Documents to be Provided**

Signed, sealed and dated Distributorship Form along with the following mandatory documents	
For Proprietorship	1. Signed copy of ID Proof (Aadhaar Card/ Passport/ Driving License) 2. Signed copy of Address Proof (Aadhaar Card/ Passport) 3. Signed copy of PAN 4. Signed copy of GST Certificate (if applicable) 5. Signed copy of Pesticide License 6. Signed copy of Micronutrient License 7. Statement of primary bank account(s) of business evidencing debit and credit transactions, for the last 3 months
Additional documents for Partnership Firm	8. Signed copy of registered partnership deed 9. Authorization from all partners allowing representative to act and sign on behalf of the firm
Additional documents for Private Limited Company	7. Signed copy of Memorandum and Articles of Association 8. BOD resolution allowing representative to act and sign on behalf of the company

**Customer Care**

**Email ID: uaci.ngp2@gmail.com / customer.care@universalagri.in**

**Mobile No: +91 7410040857 / 8336929010**

## PART F: GENERAL TERMS & CONDITIONS OF BUSINESS

Listed below are our general terms and conditions of conducting business

1. The company will designate an Area of Operation for the Distributor at the time of initiating the distributorship. The Distributor is required to restrict his operations to his designated Area of Operation only and should not venture beyond the area designated. However, subsequently, the Distributor can alter his Area of Operation but only after prior discussion with the responsible company official
2. The company will appoint a Sales Officer (SO) to serve the Area of Operation designated to the Distributor. While the SO will be first point of contact for the Distributor and should be able to resolve all queries of the Distributor, the Distributor can at any point contact the senior sales officials of the company responsible for this area. Further, for any queries the Distributor can contact the Head Office of the company by sending email at **customer.care@universalagri.in** or by calling the Customer Care Helpline at **+91 8336929010**
3. In addition to the SO, the company may appoint one or more permanent/ temporary sales team members to serve the area as it deems fit. The sales team members will primarily focus on conducting sales promotional activities in the area and engaging with existing or potential customers. The Distributor will be required to support the local sales team by guiding their sales promotional activities
4. The Distributor can place his orders with the respective SO either verbally or in writing or through any documented communication. A confirmation of the material ordered by the Distributor will be shared with him on his registered mobile via SMS/ Whatsapp at the time the order is entered into the company's CRM solution. In case of any issues, the Distributor is required to contact the SO urgently after receiving the intimation
5. The company will deliver material only against confirmed orders placed by the Distributor with the SO. In case the Distributor ever receives any material not ordered by him, either in terms of quantity, packing sizes, or products, the Distributor is required to inform the company about the discrepancy, within 48 hours of receiving the material by sending email at **customer.care@universalagri.in**. In the absence of any such emails or other documented communications, it will be assumed that the material received was as per orders placed
6. The company may deliver material at the location specified by the Distributor through 3rd party transporters either in full or part load. At the point of receiving the material from the transporter, the Distributor will be required to physically inspect the material and check the quantity, weight and condition of material supplied
7. The company will only dispatch material which are in saleable & good condition. So, if any damaged material is ever received by the Distributor, it is likely that the goods got damaged in transit. In such a situation, the Distributor should not accept the material and should urgently inform the respective SO of the company about the damage. If the Distributor accepts the material from the transporter, it should be only under express instruction of the respective SO. Further, the Distributor is required to send email at **customer.care@universalagri.in** on this incident within 48 hours of receiving the material. In the absence of any such emails or other documented communications, it will be assumed that the material received was not damaged in anyway
8. The Distributor may be required to pay to the transporter the freight charges at the point of accepting delivery only after inspection of material. The Distributor may be reimbursed for the freight paid either in part of full either by way of deduction from the bill or through a Credit Note
9. If the Distributor reports to have received any material not ordered by him or any material damaged in transit, and the same is verified by the responsible company official, the company may take back the material in question and may make the appropriate adjustments in its books of accounts
10. The company will send a hardcopy of the invoice along with the material. On receipt of the invoice, Distributor is required to reconcile the quantity, packing size and product mentioned on the invoice with the material received. In case of any discrepancy, the Distributor is required to inform the company about the issue within 48 hours of receiving the material by sending email at **customer.care@universalagri.in**. In the absence of any such emails or other documented communications, it will be assumed that the material received is as per invoice
11. The company will issue an official Price List of its products covering the area of operation of the Distributor at the beginning of each season. However, the company may revise the Price List from time to time. The Distributor is required to obtain a copy of this Price List or revisions made thereafter either from the respective SO or by sending an email at **customer.care@universalagri.in**. The company will invoice its products only at the prices mentioned on the Price List. The Distributor should not expect any prices other than those mentioned on the Price List unless there is a documented communication of the same issued by the Head Office of the company.
12. The company may from time to time, issue benefit schemes covering the Distributor's area of operation. These benefits are typically linked to prompt payments and bulk sale volumes. The Distributor is required to obtain copies of these schemes from the respective SO or by sending email at **customer.care@universalagri.in**. The company will provide these benefits only by following the specific terms and conditions mentioned in the scheme. The Distributor should not expect any benefits other than those mentioned on the scheme unless there is a documented communication of the same issued by the Head Office of the company.
13. The company will only sanction the prices and benefits/ schemes mentioned on documented official communications issued by the Head Office of the company. The company will be under no obligation to accept any claims by the Distributor on prices or benefits/ schemes not mentioned on any official communications issued by the Head Office of the company for the Distributor's area of operation. If the local sales representatives commit any special prices or benefits/ schemes, the Distributor is required to obtain an official communication of the same issued by the Head Office of the company before acting on the basis of such commitments
14. The company will accept payment only through Fund Transfers (RTGS/ NEFT/ IMPS) or crossed cheques drawn on any banks other than cooperative banks. The company will not accept any payments in cash. However, if in any special circumstances, the company agrees to accept payment in cash, the Distributor is required to obtain a Money Receipt of the company for such payments from the company official accepting this payment

15. The Distributor paying through cheque must ensure that the cheque issued by him is honored on the date of cheque. If the bank on whom the cheque is drawn, dishonors the cheque for reasons related to "Insufficient Funds", then the company will levy a cheque Dishonor charge on the Distributor without prejudicing its right to seek legal recourse for such dishonor
16. The company will provide a standard credit period of 90 days from the date of the invoice. The company may offer Cash Discounts for paying dues within 90 days, the details of which are usually provided in the Price List or Schemes applicable for the period. Dues remaining unpaid above 180 days will be considered as Overdue. The company may levy interest on Overdue payments
17. The company will not accept any Sales Return unless the material supplied were damaged in transit. For returning such damaged materials, the company follows a Sales Return Policy. The Distributor is required to follow the terms of this policy for matters relating to sales return and obtain prior approval from the responsible SO before dispatching material. The company will not provide any credit for material returned in violation to its Sales Return policy
18. The Distributor is required not to enter into any financial transactions with any member of the sales team, either in the form of material or funds. All such transactions will be considered as personal and unsanctioned and the company will not be liable for the outcome of such transactions
19. The Distributor will not handover any material to any member of the sales team without specific written instruction issued by the Head Office of the company
20. The Distributor is required to maintain the integrity of the packaging in which the products are supplied by the company at all times and is required not to tamper with the packets, designs, logos and trademarks of the company in any way. Any unauthorized use of the company's designs, logos and trademarks will be counted as an infringement of the intellectual property rights of the company
21. The Distributor is required to comply with all requirements of GST as applicable to him, related to periodic Returns, Credit Notes and others with respect to its transactions with the company. Further, the Distributor may be required to share with the company, upon request, documents supporting compliance of such requirements of GST
22. The company will share with the Distributor, an Account Statement at the end of every 6 months either on his registered email or through any other preferred mode of communication. However, the Distributor can ask for his updated account statement at any time by sending email at **customer.care@universalagri.in** or by calling the Customer Care Helpline at **+91 8336929010**
23. The company will share with the Distributor, a Confirmation of Accounts at the end of each financial year either on his registered email or through any other preferred modes of communication. The Distributor is required to review the account statement and reconcile the balance on the statement with the balance in his books of accounts. Upon completion of review, the Distributor will be required to sign and seal on the Confirmation and hand it over to the TSM
24. In addition to these, the company may from time to time issue communications on these and/or other business policies which may, from the date of such communication, supersede any business practices or policies previously followed by the company including but not limited to the ones mentioned above
25. Disputes, if any, will be subject to the jurisdiction of the courts of Kolkata, West Bengal

I, Suman Das acting on behalf of DAS PESTICIDE  
 (Name of the Proprietor / Partner / Director\*) (Name of the Distributor's Firm\*)

- hereby acknowledge that
1. I have read, understood and agreed to all the terms and conditions of business
  2. All information provided in this form as well as in the enclosed documents, if any, are provided by me and are true to the best of my knowledge and understanding

**M/S DAS PESTICIDE**

Suman Das  
**Proprietor**

(Signature of Proprietor / Partner / Director\*)

Suman Das

(Seal & Sign of Distributor's Firm\*)

Date:

Place:

Name of Company Official	Signature of Company Official
<u>Sushanta Ghosh</u>	<u>@hosh</u>

**For Internal Use**

**Checklist for Sales Team Member Opening Distributorship**

Particulars		Yes	No
<b>Distributorship Form</b>			
1	14 Mandatory fields on Page 1 filled up	✓	
2	4 Mandatory fields on Page 2 filled up		
3	2 Mandatory fields on Page 3 filled up		
4	6 Mandatory fields on Page 4 filled up	✓	
5	4 Mandatory fields on Page 6 filled up		
	Signature of representative added on Page 1		
	Photograph of representative affixed on Page 1	✓	
	Signature of representative added on Page 6		
<b>Supporting Documents</b>			
	ID Proof (Aadhaar Card/ Passport/ Driving License)		
	Name on ID proof tallies with PAN		
	Signed and stamped	✓	
	Signed copy of Address Proof (Aadhaar Card/ Passport)		
	Name on address proof tallies with ID Proof		
	Address on address proof tallies with PAN / License	✓	
	Signed and stamped		
	Signed copy of PAN		
	Name on PAN tallies with ID proof	✓	
	Signed and stamped		
	Signed copy of GST Certificate (if applicable)		
	Name on Certificate tallies with ID Proof		
	Signed and stamped	✓	
	Signed copy of Pesticide License		
	Name on license tallies with ID Proof		
	License is valid on the date of form		
	If not, proof of application for renewal has been collected	✓	
	Signed and stamped		
	Signed copy of Pesticide License		
	Name on license tallies with ID Proof	✓	
	License is valid on the date of form		
	If not, proof of application for renewal has been collected		
	Signed and stamped		
	Statement of primary bank account(s) of business		
	Name on account tallies with ID Proof		
	Period is for last 3 months		
	Primary bank account of business with significant transactions	✓	
	Signed and stamped		
	Blank Cheques		
	3 cheques		
	Not of any cooperative banks		
	Contains valid signature of representative and stamp	✓	
	Contains no date		
	Is not crossed		
	Security Deposit has been collected		
	Existing Distributor of UACI Seeds & Biotech/ Swarna Seeds		
	Effect on Existing Network		
	Name of the nearest distributors (can be more than 1):		
	Distance from the nearest distributors:		20km

Proposed Business Volume for this FY (in Rs Lakhs)	10 Lakh
Credit Limit Required (in Rs Lakhs)	4 Lakh

<b>Approved By:</b> (all forms have to be approved by respective GICs)	
Name of Company Official	Signature of Company Official
Moley Mukherjee	Moley Mukherjee



भारतीय विशिष्ट पहचान प्राधिकरण

भारत सरकार

Unique Identification Authority of India  
Government of India

Enrollment No. : 2834/09187/36273

To  
Suman Das

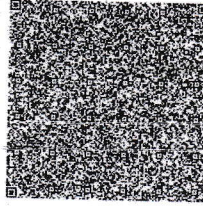
05/11/2013

Dhobapara  
Dhobapara, Hooghly,  
West Bengal - 712512  
7908322906

89622554



KA896225543FH



आपका आधार क्रमांक / Your Aadhaar No. :

**8751 3548 4097**

मेरा आधार, मेरी पहचान

सूचना

- आधार पहचान का प्रमाण है, नागरिकता का नहीं।
- पहचान का प्रमाण ऑनलाइन प्रमाणीकरण द्वारा प्राप्त करें।

INFORMATION

- Aadhaar is proof of identity, not of citizenship .
- To establish identity, authenticate online .

- आधार देश भर में मान्य है।
- आधार भविष्य में सरकारी और गैर-सरकारी सेवाओं का लाभ उठाने में उपयोगी होगा।
- Aadhaar is valid throughout the country .
- Aadhaar will be helpful in availing Government and Non-Government services in future .



भारत सरकार  
Government of India



Suman Das  
DOB: 05/06/1996  
Male

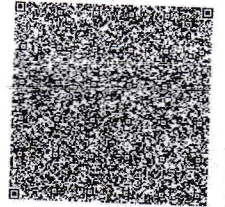


8751 3548 4097

मेरा आधार, मेरी पहचान



भारतीय विशिष्ट पहचान प्राधिकरण  
Unique Identification Authority of India



Address: Dhobapara, Dhobapara, Hooghly,  
West Bengal, 712512

8751 3548 4097



1947



help@uidai.gov.in



www.uidai.gov.in

Suman Das

आयकर विभाग  
INCOME TAX DEPARTMENT



भारत सरकार  
GOVT. OF INDIA

SUMAN DAS

SUCHANDRA DAS

05/06/1996  
Permanent Account Number

CFWPD8565G

*Suman Das*

Signature



26082015

*Suman Das*



**FORM III**  
**Govt. of West Bengal**  
**Dept of Agriculture**  
office of the **DDA (Admin) Hooghly**

**LICENCE TO SELL, STOCK OR EXHIBIT FOR SALE OR DISTRIBUTE INSECTICIDES**  
[See sub-rules (4) of rule 10]

1. License Number **P12724** Digitized License for **A-2261(N)/PGS-135/P.P.-2018-2019**  
License to **Sell,stock/exhibit for sale/distribution of insecticides** for District : **Hooghly** in  
the premises situated at **Annexure - A**

is granted to -

M/s **DAS PESTICIDE**

Shop Address :

-----  
**JI no : 49 , Dag no : 35 , Khatian no : 1002 , Road : KALNA PANDUA ROAD , Mouza :**  
**Kuliya Para , Block : BALAGARH , Subdivision : Chinsurah , District : Hooghly , State : West**  
**Bengal**

-----  
Email : **dasnetworkingtech@gmail.com**

Mobile no : **7908322906**

as specified here under:— **Annexure - B**

2. The insecticide(s) shall be **Sell,stock/exhibit for sale/distribution of insecticides** under  
the direction and supervision of the following expert staff:

(a) For **Sell,stock/exhibit for sale/distribution of insecticides** :  
**SUMAN NATH** ( Graduate with degree in Science with Chemistry/Zoology/Botany )

3. The licence is subject to such conditions as may be specified in the rules for the time being  
in force under the Insecticides

Act, 1968 as well as the conditions on the certificate of registration and others as stated  
below.

Place: \_\_\_\_\_ Dated : \_\_\_\_\_

(Signature of the Licensing officer)

*[Handwritten Signature]*  
**Deputy Director of Agriculture**  
(Administration, Hooghly)

*Suman Das*

**M/S DAS PESTICIDE**

Joint Holder :-  
 VILLAGE-KULIAPARA PARA-KULIAPARA BAJAR P.S.-  
 BALAGARH P.O-DHOBAPARA MOUZA-KULIAPARA49DAG49  
 KULIAPARA BAZAR  
 HOOGHLY  
 WEST BENGAL-INDIA  
 PIN712512  
 Currency :INR  
 Scheme :CA - BUSINESS SELECT

Customer ID :946806492  
 IFSC Code :UTIB0000323  
 MICR Code :713211251  
 Nominee Registered : Y

Statement of Axis Account No :922020066106367 for the period (From : 24-11-2022 To : 23-02-2023)

Tran Date	Value Date	Transaction Particulars	Chq No	Amount(INR)	DR/CR	Balance(INR)	Branch Name
		OPENING BALANCE				.00	
11-01-2023	10-01-2023	INITIAL FUNDING		26000.00	CR	26000.00	CENTRAL PROCESSING UNIT
16-01-2023	16-01-2023	Dr Card Charges ISSUE 4505XXXXXXXX2189		295.00	DR	25705.00	KALNA [WB]
17-02-2023	17-02-2023	GST @18% on Charge		18.00	DR	25687.00	KALNA [WB]
17-02-2023	17-02-2023	Consolidated Charges for A/c		100.00	DR	25587.00	KALNA [WB]
		TRANSACTION TOTAL DR/CR		413.00/26000.00			
		CLOSING BALANCE				25587.00	

**Charge Statement of Axis Account No :922020066106367 for the period (From : 24-11-2022 To : 23-02-2023)**

Sr. No.	Period	Recover Date	Charge Type	Total(RS).	Charges(RS).
1	01-2023	2023-02-17 00:00:00	Monthly Service Charge	100	100

- The 'charges' in the above statement indicate the net chargeable amount for the month. However the actual charge debited to the account might have elements of past unrecovered charge also.
- The chargeable amount is exclusive of Goods and Service Tax.

Unless the constituent notifies the bank immediately of any discrepancy found by him/her in this statement of Account, it will be taken that he/she has found the account correct.

The closing balance as shown/displayed includes not only the credit balance and / or overdraft limit, but also funds which are under clearing. It excludes the amount marked as lien, if any. Hence the closing balance displayed may not be the effective available balance. For any further clarifications, please contact the Branch.

We would like to reiterate that, as a policy, Axis Bank does not ask you to part with/disclose/revalidate of your iConnect passord,login id and debit card number through emails OR phone call Further,we would like to reiterate that Axis Bank shall not be liable for any losses arising from you sharing/disclosing of your login id, password and debit card number to anyone. Please co-operate by forwarding all such suspicious/spam emails, if received by you, to customer.service@axisbank.com

With effect from 1st August 2016, the replacement charges for Debit card and ATM card applicable on Current accounts have been revised. To know more about the applicable charges,please visit [www.axisbank.com](http://www.axisbank.com)

Deposit Insurance and Credit Guarantee Corporation (DICGC) insurance cover is applicable in all Banks' deposits, such as savings, current, fixed, recurring etc\* up to maximum amount of Rs 5 Lakh including principal & interest both\* (\* or exceptions and details please refer [www.dicgc.org.in](http://www.dicgc.org.in))

In compliance with regulatory guidelines, the non-CTS cheque books attached to the accounts would be destroyed in banks core banking System. Thus, Non CTS cheques will not be valid for CASH, Clearing and Transfer transactions

REGISTERED OFFICE - AXIS BANK LTD,TRISHUL,Opp. Samartheshwar Temple, Near Law Garden, Ellisbridge, Ahmedabad . 380006.This is a system generated output and requires no signature.

BRANCH ADDRESS - AXIS BANK LTD, KALNA [WB], SAPTAGRAM KALNA KATWA, NR NEW BUS T,AMBIKA, , 713409, BURDWAN, WEST BENGAL, INDIA, TEL:03174-258883 FAX:257515

**Legends :**

ICONN - Transaction through Internet Banking  
 AUTOSWEEP - Transfer to linked fixed deposit  
 REV SWEEP - Interest on Linked fixed Deposit  
 SWEEP TRF - Transfer from Linked Fixed Deposit / Account  
 VMT - Visa Money Transfer through ATM  
 CWDR - Cash Withdrawal through ATM  
 PUR - POS purchase  
 TIP/ SCG - Surcharge on usage of debit card at pumps/railway ticket purchase or hotel tips  
 RATE.DIFF - Difference in rates on usage of card internationally  
 CLG - Cheque Clearing Transaction  
 VMT-ICON - Visa Money Transfer Via Internet Banking  
 EDC - Credit transaction through EDC Machine

BRN -Branch  
 LDG -Lodge  
 INB -Internet Banking  
 RLZ -Realise  
 DLK -Delink  
 DHR -Dishonour  
 REC -Recovery  
 LN -Loan  
 HCY -Home Currency Advance  
 TFR -Transfer  
 INT -Interest Run  
 BKNG -Booking

*Suman Das*



KALNA (WB), BURDWAN, 713409  
IFS CODE - UTIB0000323

New Account

VALID FOR THREE MONTHS FROM THE DATE OF ISSUE

DDMMYYYY

Pay

को या उनके आदेश पर or Order

रुपये Rupees

अदा करें

₹

A/c.No.

922020066106367

CAPRE 323460

Suman Das

922020066106367

Please sign above

Payable at par at all branches of Axis Bank Ltd in India.

275631 713211251 323460 29



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