

MERCHANT APPLICATION FORM



H. MERCHANT ESTABLISHMENT DETAILS:

Legal Name*

DBA/Business Name*

Contact Person's Name*

Mobile No.* Tel No./Alt. Mobile No.

Installation Address*

Landmark* District*

City* State* PIN Code*

Statement Yes No

Email ID* (For Email Statement)

Registered Office Address* Same as above As stated below

Address*

Landmark* District*

City* State* PIN Code*

I. OWNER DETAILS:

Name of the Owner/ Proprietor/Partner/Director*

Building/Road Name*

Village/City/Town* District*

P.O. P.S.

State* PIN Code*

Mobile No.* +91 PAN No.*

Other ID Proof (Description)

Other ID Proof No.

Email ID

Date of Birth Aadhaar Number

Name of the Second Partner/ Director

Building/Road Name*

Village/City/Town* District*

P.O. P.S.

State* PIN Code*

Mobile No.* +91 PAN No.*

Other ID Proof (Description)

Other ID Proof No.

Email ID

Date of Birth Aadhaar Number

J. FOR FUEL MERCHANT (If applicable):

Fuel Merchant HPCL IOCL BPCL Others _____ (Please Specify)

Fuel Dealer Code

H. CONTRACTED BUSINESS VOLUMES (for PoS)

Total Monthly Card Volumes* in INR (in Lakh) _____

Committed Monthly Volumes on Bandhan Bank Terminal* in INR (in Lakh) _____

Committed MAB in Current Account* in INR (in Thousand) _____

Average Ticket Size (ATS)* in INR (in Thousand) _____

K. Do you use PoS/QR Code service from any other bank? Yes No

If yes, please mention number of terminals for each type

GPRS Android QR Decal Sound Box PSTN Other _____ (Please Specify)

Name of the institution providing the merchant acquiring service _____

Facility on existing PoS terminal and break up as percentage (%) of sales:

Debit Card _____ Credit Card _____

UPI _____

L. SCHEDULE OF CHARGES*

Particulars	Physical PoS	BQR Decal/Sound Box
1. DEBIT CARD MDR%		
For Rupay Card Transaction<2,000		
For Rupay Card Transaction>=2,000		
Other than Rupay Card Transaction<2,000		
Other than Rupay Card Transaction>=2,000		
2. CREDIT CARD MDR%		
Types of PoS	Physical PoS	BQR Decal/Sound Box
Standard		
Premium/Super Premium		
Corporate/PPI Cards		
3. AMEX		
Types of PoS	Physical PoS	BQR Decal/Sound Box
MDR%		
4. DINNERS		
Types of PoS	Physical PoS	BQR Decal/Sound Box
MDR%		
5. UPI (UNIFIED PAYMENT INTERFACE)		
UPI		
RuPay CC on UPI		
PPI wallet on UPI		
6. INTERNATIONAL CARD MDR%		
Types of PoS	Physical PoS	BQR Decal/Sound Box
International Debit Card MDR%		
International Credit Card MDR%		
7. ANY CUSTOMISATION CHARGES FOR PoS		
8. ANY OTHER CHARGES		

M. MERCHANT FEES* (In INR)

Merchant Fees (Per Terminal)	GPRS with Printer	GPRS without Printer	Android PoS with Printer	Android PoS without Printer	Soft PoS	Static QR	BQR+ Sound Box	Sound Box	Other
Installation Fee (Onetime)									
Monthly Rental									
Annual Rental									
Lifetime Plan of BQR + Sound Box	x	x	x	x	x	x			
Other Schedule of Charges (In INR)*									
Particulars	GPRS with Printer	GPRS without Printer	Android PoS with Printer	Android PoS without Printer	Soft PoS	Static BQR	BQR+ Sound Box	Sound Box	Other
No Usage Charges	199	199	199	199		49	49	49	
Lost/Damage Terminal	13,500	13,500	15,000	15,000			5000/on actuals	5000/on actuals	
Deinstallation (per TID) within 6 months of installation	499	499	499	499			499	499	
E-statement/Paper statement									

*Tax additional at applicable rate

*Lost and Damaged Terminal will attract charges on actual basis. Maximum capping mentioned.

Details of Merchant Category

1. We are aware that RBI has rationalised Merchant Discount Rate (MDR) for debit card transactions vide its circular no. RBI/2017-18/105/DPSS.CO.PD No.1633/02.14.003/2017-18 dated December 6, 2017, and following MDR structure will be applicable for debit card transactions with effect from January 1st, 2018.

Tick which is applicable

Sl. No.	Items	Until further revision	
	MDR for debit Card		
	Merchant Category	Merchant Discount Rate (MDR) for debit card transactions (as a % of transaction value)	
	Small Merchants (with turnover up to INR 20 lakh during the previous financial year)	Physical PoS infrastructure including online card transactions	BQR code-based card acceptance infrastructure
		Not exceeding 0.40% (MDR cap of INR 200 per transaction)	Not exceeding 0.30% (MDR cap of INR 200 per transaction)
	Other Merchants (with turnover above INR 20 lakh during the previous financial year)	Not exceeding 0.90% (MDR cap of INR 1,000 per transaction)	Not exceeding 0.80% (MDR cap of INR 1,000 per transaction)
	We further advise that our turnover has been	Up to INR 20 lakh during the Previous FY	Above INR 20 lakh during the previous FY
	Hence we fall under	Small Merchant Category <input type="checkbox"/>	Other Merchant Category <input type="checkbox"/>
	We understand that it is our responsibility to notify the Bank on any change in our merchant category as mentioned above		

- I/We hereby confirm that I/we have been enrolled under the special scheme offered by Bandhan Bank Limited ("Bank") and I/we commit to maintain a monthly average balance of INR _____ as mentioned hereinabove for availing the above discounted MDR.
- I/We further confirm that if the aforementioned monthly/quarterly average balance is not maintained, the Bank shall have the right to levy non-maintenance of balance charges and penal charges in my/our account without further notice.
- I/We accept and agree to the above charges.
- I/We hereby agree that I/we will submit any subsequent document/s as and when required by the Bank in the future in case of any change in the KYC of regulatory norms.
- I/We will abide by the Re-KYC norms as per the regulatory guideline and submit necessary document/s as and when requested by the Bank.
- I/We hereby undertake to abide by general terms and conditions available on www.bandhan.bank.in governing Merchant Acquiring Services which may be amended by the Bank from time to time.
- I/We acknowledge that the aforesaid MDR shall not to be passed on to the customer by me/us while accepting payments through debit/credit cards.

I/We hereby agree that in case the terminal is inactive for more than three consecutive months, the Bank has a right to withdraw the terminal without giving any further intimation.

EDC-PoS terminals shall be used strictly for business transaction and within and premises as specified in this Merchant Application Form.

I/We agree that batch settlement will be done by me /us on a daily basis at the end of the day (EOD).

N. MERCHANT DECLARATION, TERMS AND CONDITIONS

I/We hereby confirm that any or all information given to the Bank in this Application Form is true, correct and accurate and I/We agree to pay the charges/fees, as applicable from time to time. If, at any stage, the information submitted by me/us is found to be misleading/incorrect or suppressed, the application shall be rejected and the arrangement will stand forthwith terminated, without affecting the Bank's rights to initiate legal proceedings against me/us.

I/We irrevocably and unconditionally agree to abide by the terms of the Application Form and the Terms and Conditions - Merchant Acquiring ("Terms and Conditions"), applicable for merchant acquiring services, which are available on www.bandhan.bank.in and which may be amended by the Bank from time to time.

I/We also agree to return the PoS terminal or reimburse its cost, as per the instructions of the Bank, in case the terminal is lost/damaged, or the arrangement is terminated.

I/We shall indemnify and hold the Bank harmless against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever, which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or by reason of or arising out of providing any of the services or due to any negligence/mistake/misconduct on my/our part or breach or non-compliance by me/us of any of the terms relating to the services or by reason of the Bank in good faith taking or refusing to take action on any instruction/information given by me/us.

I/We understand and confirm that any unresolved dispute, difference and/or claim including but not limited to any dispute relating to chargebacks arising out of or in connection with or in relation to my/us availing the EDCT/any other device from the Bank as per the terms of this Application Form and the Terms and Conditions, shall be settled by way of arbitration in a manner as mentioned in the Terms and Conditions.

O. Details for Internet Payment Gateway (IPG):

Merchant Request URL/Demo URL (If website is not live)	
Purpose of PG	
Line of Business Description	
Technical Person's Name	
Technical Person's Email ID	
Technical Person's Phone Number	
Server Type	
Interface	
Webserver	
Payment Mode	Bandhan Bank A/C number _____
Registered Email ID*	

Industry Type (Tick as applicable)

Retail
 Travel
 Education
 Insurance
 B2B
 Utilities
 Government
 Other _____ (Please Specify)

COMMERCIAL:

Sl. No.	Commercial	Agreed Rate
1	One Time Set Up Fee (in INR):	
2	Annual Maintenance Fee (in INR):	
3	Monthly Statement charges (in INR):	
4	MDR On Credit Card:	
5	MDR on Debit Card:	For RuPay Card Transaction<2000: For RuPay Card Transaction>=2000: Other than RuPay Card Transaction<2000: Other than RuPay Card Transaction>=2000:
6	Net Banking Charges:	
7	Any Customisation Charges:	
8	MDR on International Cards (Debit)	
9	MDR on International Cards (Credit)	
10	MDR on UPI	
11	MDR for UPI linked/QR based credit card	
12	Any Other Charges (in INR)	





Registered Office

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www.bandhan.bank.in