

CONDITIONS GOVERNING ISSUANCE OF CABLE OR MAIL TRANSFER:

The bank agrees to send at the expense and risk of the Customer a message directing payment in foreign funds in the amount and manner indicated. The bank does not warrant that the transfer of funds will reach the payee. It may make use of any branch, or correspondent, or agent or sub-agent and shall not be under any liability for any errors negligence, suspension or default of any of them or for any failure to identify to the payee or any mispayment by any of them, nor shall the bank be under any liability for any errors, mutilations, delays misdelivery or failure of delivery in the transmission of any message in connection with this transaction whether or not in code or whether by mail, postal service, telegraph, cable, wireless, radio or otherwise for any suspension of any such means of transmission or for any imposition of any censorship exchange control or other restriction , all such risks being borne by the Customer .

In case of transfer of currency other than the currency of the country to which remittance is made, it shall be payable to the payee in currency of said country at the buying rate of the bank's branch, or correspondent for exchange of the currency remitted unless the payee arranges with said correspondent for payment in some other form upon paying all charges in connection there with in case the funds are not paid to the payee whatever the reason any liability of the bank will be conditioned upon its receipt from the branch or correspondent of confirmation of effective cancellation of the remittance abroad and shall be limited to refunding the amount to be remitted, less expenses, which refund, in the case of transactions relating to the remission of foreign money, shall be made by (a) payment in United States dollars at the bank's buying rate in Sanfrancisco at the time of such refund, for the foreign money to be remitted or the bank's option by (b) forwarding by mail or otherwise to the bank's branch or correspondent or other banking houses abroad with which it may then have or establish a sufficient credit in such foreign money instructions to withhold there from an amount equivalent to the amount to be remitted for the account and risk of the person to whom refund is to be made, and the bank shall not be otherwise liable in connection herewith or for the consideration received by it. References to the foreign money to be remitted shall mean such a foreign money or other foreign money into which it may then be convertible impressed with restrictions and other characteristics which shall or would have attached to an unearnmarked credit balance of the bank remaining with its correspondent or such other banking house from the date hereof to the time of settlement anything hearingbefore to the contrary notwithstanding any refund shall be made in case of mispayment of funds by any correspondent agent or sub-agent and incase of funds for the payment of this transfer have been remitted or made available abroad or otherwise covered, no refund shall be made until the relative funds have been returned or otherwise made freely available to the bank.

NOTE:

Information regarding payment of the remittance is not available at this office we will assist remitters in enquiring about the remittance by air mail.

If cable inquiry is requested a charge of \$ 30.00 will be levied to defray costs.

NOTE:

Non-Resident (External) account is maintained by bank in India and not by US. Enquiries relating to this account may please be made with the bank/branch concerned in India and not with US. All remittances to such accounts will be subject to rules and regulations prevailing that are subjected to change without notice.