

WEBSITE - TERMS AND CONDITIONS (“TERMS OF SERVICES”)

1. Introduction

Welcome to www.ibdic.in (“**Website**”) and www.ibdic.in [mobile application for android and iOS operating systems] (“**Application**”), offering various specialized services in utilizing advance technologies to provide digital infrastructure and deliver financial solutions to its customers (“**Services**”) including banking companies, financial services companies, insurance companies, fintech companies, credit information companies and any other corporations and/or organizations accessed through the web [and the mobile applications] (Website and Mobile App are hereinafter collectively referred to as “**Platform**”) owned and managed by IBDIC Private Limited (*formerly known as IBBIC Private Limited*) and its affiliates (“**Company**”).

These Terms of Service (“**Terms**”/ “**Terms of Service**”) along with the privacy policy of the Platform (“**Privacy Policy**”) and other terms and conditions of the Platform, govern your visit and use of the Platform for accessing and managing the financial product in relation to the Services.

In this Terms of Services "we", "our" and "us" refers to the Company and "you", "your" and/or “**Users**” refers to the user of the Platform. Our Platform is for the users intending to avail the Services. You must be 18 years of age or older to visit or use the Website and/or [Application] in any manner. If you are under the age of 18, you should review this Terms of Service with your parent or legal guardian to make sure that you and your parent or legal guardian understands and agrees to it and further, if required, you shall perform or undertake such activities which will entitle you to enter into a legally binding agreement with the Company. Should your parents or legal guardian fail to agree or acknowledge the T&C, you shall immediately discontinue its use. By visiting this Website and/or Application or accepting this Terms of Services, you represent and warrant to the Company that you are 18 years of age or older, and that you have the right, authority and capacity to use the Website and/or Application and agree to and abide by this Terms of Services.

This Terms of Services is an electronic record in the form of an electronic contract formed under the Information Technology Act, 2000, rules made thereunder, and any other applicable statutes, as amended from time to time. This Terms of Services does not require any physical, electronic or digital signature.

Please read these Terms of Services carefully. By accessing the Website, and utilising the Services on the Platform, you indicate, agree and acknowledge that you understand, agree and consent to this Terms of Services, our Privacy Policy and other terms and conditions of the Platform (“**Agreement**”), and to the collection and use of information in accordance with this Terms of Services.

Your use of the Services on behalf of your organization shall also be governed by this Agreement. Additionally, the use of the Services is subject to the provisions and validity of membership cum services agreement, service level agreement and any other document in relation to the Services that is executed by you or your organisation with the Company, if any.

If you do not agree with (or cannot comply with) Agreements, then you may not use the Service, but please let us know by emailing at service@ibdic.in so we can try to find a solution. These Terms apply to all visitors, Users and others who wish to access or use Service.

The User expressly agrees and acknowledges that these Terms of Services and Privacy Policy are co-terminus in nature and that expiry/termination of either one will lead to the termination of the other. Further,

the Platform provides access to the Services in compliance with the respective service agreement executed by you or your organisation with the Company.

2. System Requirements

Use of the Services requires one or more compatible devices, internet access (fees may apply), and certain software (fees may apply), and may require obtaining updates or upgrades from time to time. Because use of the Services involves hardware, software, and Internet access, your ability to access and use the Services may be affected by the performance of these factors. High speed internet access is recommended. You acknowledge and agree that such system requirements, which may be changed from time to time, are your responsibility.

3. Services

The Company will provide the Services, and standard updates to the Services that are made generally available by the Company during the term. The Company may, in its sole discretion, discontinue the Services or modify the features of the Services from time to time without prior notice.

Subject to all the terms and conditions of the Agreement, the Company grants non-exclusive, non-transferable, non-sublicensable and limited right and license to access and use the Platform and the Service(s) solely for purposes of availing various Services or for accessing and managing the financial product in relation to the Services, but only in accordance with the Agreement and these Terms of Services (including without limitation any applicable service-specific terms), the documentation, and all applicable scope of use descriptions.

The Company give different access rights to Users based on services subscribed by them. Users of an institute generate data on the Platform based on their access rights and usage.

4. Accounts

Use of Services on the Platform is available only to persons who can form legally binding contract. In the event you are an individual and not an entity established under applicable law, and create an account with us, you guarantee that you are above the age of 18 years, and that the information you provide us is accurate, complete, and current at all times. The Company will not be responsible for any consequence that arises as a result of misuse of any kind that may occur by virtue of any person registering for the Service.

Users need to sign up for a user account by providing all required information in order to access or use the Services. We recommend that User sign up for user accounts by providing their valid contact information. In particular, we recommend that you use your organization or corporations email address. You agree to: (a) provide true, accurate, current and complete information about yourself as prompted by the sign up process; and (b) maintain and promptly update the information provided during sign up to keep it true, accurate, current, and complete. If you provide any information that is untrue, inaccurate, outdated, or incomplete, or if the Company has reasonable grounds to suspect that such information is untrue, inaccurate, outdated, or incomplete, the Company may terminate your user account and refuse current or future use of any or all of the Services.

You are responsible for maintaining the confidentiality of your account and/or password, including but not limited to the restriction of access to your computer and/or account. You agree to accept responsibility for any and all activities or actions that occur under your account and/or password, whether your password is with our Service or a third-party service. You must notify us immediately upon becoming aware of any breach of security or unauthorized use of your account.

You may not use as a username the name of another person or entity or that is not lawfully available for use, a name or trademark that is subject to any rights of another person or entity other than you, without appropriate authorization. You may not use as a username any name that is offensive, vulgar or obscene.

We reserve the right to refuse service, terminate accounts, remove or edit content, or cancel orders in our sole discretion.

5. Communications

When You use the Services or send emails or other data, information or communication to the Platform You agree and understand that you are communicating with the Company through electronic modes and other telecommunication modes and by using our Service, you agree to subscribe to newsletters, marketing or promotional materials and other information we may send via any and all electronic, digital and other telecommunication modes. However, you may opt out of receiving any, or all, of these communications from us by following the unsubscribe link or by emailing at service@ibdic.in

The Company may, based on any form of access to the Application (including free download/trials) or Services or Website or registrations through any source whatsoever, contact the User through WhatsApp, SMS, email, and call, to give information about its products as well as notifications on various important updates and/or to seek permission for demonstration of its products. The User expressly grants such permission to contact him/her through telephone, WhatsApp, SMS, e-mail and holds the Company indemnified against any liabilities including financial penalties, damages, expenses in case the User's mobile number is registered with Do not Call (DNC) database. By registering yourself, you agree to make your contact details available to Our employees, associates and partners so that you may be contacted for financial information and promotions through telephone, WhatsApp, SMS, email, etc.

6. Fees and Charges

The Company reserves the right to charge fees for providing various services on the Platform and change its policies thereafter and from time to time. The Company may at its sole discretion introduce new services and modify some or all of the existing services offered on the Platform. In such an event the Company reserves the unrestricted and discretionary right to change, rearrange, add or delete services offerings, the selections in those offerings, prices, and any other service may offer, at any time and accordingly, reserves, the right to introduce fees for the new services and/or for some or all of the existing services on the Platform, as the case may be. Changes to the fee and related policies shall automatically become effective immediately once implemented on the Platform. You shall be solely responsible for compliance of all applicable laws including those in India for making payments to the Company. The Company will endeavour to notify you of any such change and its effective date.

Pricing / typographical error: If the Company comes across any typographic errors with respect to pricing or services information, the Company shall have the right to rectify the same or cancel the order(s) and refund monies, if any, collected from the customer within [90 (ninety) business days] of such corrective action taken. It is hereby clarified that in the event of such pricing or typographical error, the Company shall in no event be responsible to compensate the User for any loss, or against any liability caused to the User.

7. Use of the Platform and the Services

You may use the Platform and the Services only for lawful purposes and in accordance with these Terms of Services.

You hereby agree not to use the Platform and the Services:

- (a) In any way that violates any applicable national or international law or regulation.
- (b) For the purpose of exploiting, harming, or attempting to exploit any person or harm minors in any way by exposing them to inappropriate content or otherwise.
- (c) To transmit, or procure the sending of, any advertising or promotional material, including any “junk mail”, “chain letter,” “spam,” or any other similar solicitation.
- (d) To impersonate or attempt to impersonate Company, a Company employee, another user, or any other person or entity.
- (e) In any way that infringes upon the rights of others, or in any way is illegal, threatening, fraudulent, or harmful, or in connection with any unlawful, illegal, fraudulent, or harmful purpose or activity.
- (f) To engage in any other conduct that restricts or inhibits anyone’s use or enjoyment of Service, or which, as determined by us, may harm or offend Company or users of Service or expose them to liability.

Additionally, you agree not to:

- (a) Use Service in any manner that could disable, overburden, damage, or impair Service or interfere with any other party’s use of Service, including their ability to engage in real time activities through Service.
- (b) Use any “deep-link”, “page-scrape”, “robot”, “spider”, or other automatic device, process, program or means to access the Platform and/or the Service for any purpose, including monitoring or copying any of the material on the Platform.
- (c) Use any manual process to monitor or copy any of the material on Service or for any other unauthorized purpose without our prior written consent.
- (d) Use for any purpose that is unlawful or otherwise prohibited by these Terms of Services, or for other activity which infringes the rights of the Company or others;
- (e) Use any device, software, or routine that interferes with the proper working of the Platform.
- (f) Introduce any viruses, trojan horses, worms, logic bombs, or other material which is malicious or technologically harmful.
- (g) Attempt to gain unauthorized access to, interfere with, damage, or disrupt any parts of Service, the server on which the Platform is stored, or any server, computer, or database connected to Service.
- (h) Attack the Platform via a denial-of-service attack or a distributed denial-of-service attack.
- (i) Take any action that may damage or falsify Company rating.

- (j) In any way decompile, reverse engineer, or disassemble any material or content on the Website.
- (k) Otherwise attempt to interfere with the proper working of the Platform and the Service.

8. Payment

The User understands that upon initiating a transaction the User is entering into a contract which is legally binding and is enforceable with the Company to purchase the services using the payment facility and shall pay the purchase price using any such payment facility.

The Company may enable payments via third party payment service providers (“PSP”) partners and the User should take care not to share the credential for authenticating the payment including UPI pin or OTP with any third party intentionally or unintentionally. The Company never solicits credential information for authenticating the payment such as UPI pin or OTP over a call or otherwise. The Company shall not be liable for any fraud due to the sharing of such details by the User. The providers providing Third Party Services / PSP partners shall not be liable for any fraud due to sharing of such details by the User.

While availing any of the payment methods available on the Platform, the Company shall not be responsible or assume any liability, whatsoever in respect of any loss or damage arising directly or indirectly to you due to:

- (a) Lack of authorisation for any transaction; or
- (b) Exceeding the pre-set limit mutually agreed by you and between the third-party bank; or
- (c) Any payment issues arising out of the transaction; or
- (d) Decline of transaction for any other reasons.

Goods and services tax (GST) shall be payable by you additionally as per the prevailing GST rate under applicable law.

The Company will not be responsible for any money collected by third party by impersonating the representative of the Company.

9. Refund/Cancellation

Please make the payments after carefully reading all the terms & conditions as once the payment is initiated, it shall be considered final and cannot be cancelled. The Company does not support refunds in any form for the payment transactions being enabled on the Platform. If the User has entered the wrong number/VPA ID, then the Company is not a liable party in the transaction.

10. Analytics

We may use third-party service providers to monitor and analyze the use of our Service. You hereby authorise and expressly consent us to transfer the data shared with us to our third-party service provider.

11. Intellectual Property

The Platform and its original content (excluding Content provided by Users), features and functionality, structure, expression, “look and feel”, all graphics, user interfaces, visual interfaces, photographs, trademarks, logos, sounds, music, artwork, computer code, source code, object code and any other intellectual property rights or proprietary rights whether or not specifically listed herein, which may subsist in any part of the world, for the full term of such rights in each case whether registered or unregistered and including applications for the registration or grant of any such rights and any and all forms of protection

having equivalent or similar effect anywhere in the world (“**Company Data**”) are and will remain the exclusive property of the Company and its licensors. The Platform is protected by copyright, trademark, and other applicable laws in the jurisdiction applicable to the operations of the Company. Our trademarks may not be used in connection with any product or service without the prior written consent of the Company.

Except as expressly provided in these Terms of Services, no part of the Platform and no Company Data may be copied, reproduced, republished, uploaded, posted, publicly displayed, encoded, translated, transmitted or distributed in any way (including “**mirroring**”) to any other computer, server, website or other medium for publication or distribution or for any commercial use, without the Company’s express prior written consent. Company Data on the Platform is solely for your personal, limited and non-exclusive use. Use of the Company Data on any other web site or networked computer environment or use of the Company Data for any purpose other than personal, non-commercial use is a violation of the copyrights, trademarks, and other proprietary rights, and is prohibited.

12. Copyright Policy

We respect the intellectual property rights of others and expect our users to do the same. The Company may terminate in appropriate circumstances the accounts of users who infringe or are believed to be infringing the rights of copyright holders.

13. Error Reporting and Feedback

You may provide us either directly at service@ibdic.in or via third party sites and tools with information and feedback concerning errors, suggestions for improvements, ideas, problems, complaints, and other matters related to our Service (“**Feedback**”). You acknowledge and agree that: (i) you shall not retain, acquire or assert any intellectual property right or other right, title or interest in or to the Feedback; (ii) Company may have development ideas similar to the Feedback; (iii) Feedback shall not contain confidential information or proprietary information from you or any third party; and (iv) Company is not under any obligation of confidentiality with respect to the Feedback. In the event the transfer of the ownership to the Feedback is not possible due to applicable mandatory laws, you grant Company and its affiliates an exclusive, transferable, irrevocable, free-of-charge, sub-licensable, unlimited and perpetual right to use (including copy, modify, create derivative works, publish, distribute and commercialize) Feedback in any manner and for any purpose.

14. Links To Other Web Sites

Our Platform uses third party application program interfaces and may contain links to third party web sites or services that are not owned or controlled by the Company.

The Company has no control over, and assumes no responsibility for the content, privacy policies, or practices of any third party web sites or services. We do not warrant the offerings of any of these entities/individuals or their websites.

You acknowledge that third party services are available on the Website. We may have formed partnerships or alliances with some of these third parties from time to time in order to facilitate the provision of certain services to you. However, you acknowledge and agree that at no time are we making any representation or warranty regarding any third party's services nor will we be liable to you or any third party for any consequences or claims arising from or in connection with such third party including, and not limited to, any liability or responsibility for, death, injury or impairment experienced by you or any third party. You

hereby disclaim and waive any rights and claims you may have against us with respect to third party's services.

We strongly advise you to read these terms of service and privacy policies of any third party web sites or services that you visit. Your access to third party content shall be governed by our third party content policy.

15. Disclaimer Of Warranty

THE PLATFORM AND SERVICES AND THE COMPANY DATA ARE PROVIDED BY THE COMPANY ON AN "AS IS" AND "AS AVAILABLE" BASIS. THE COMPANY MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, AS TO THE OPERATION OF THE PLATFORM AND THE SERVICES, OR THE INFORMATION, CONTENT OR MATERIALS INCLUDED THEREIN. YOU EXPRESSLY AGREE THAT YOUR USE OF THE PLATFORM, THEIR CONTENT, AND ANY SERVICES OR ITEMS OBTAINED FROM US IS AT YOUR SOLE RISK.

NEITHER THE COMPANY NOR ANY PERSON ASSOCIATED WITH THE COMPANY MAKES ANY WARRANTY OR REPRESENTATION WITH RESPECT TO THE COMPLETENESS, SECURITY, RELIABILITY, QUALITY, ACCURACY, OR AVAILABILITY OF THE SERVICES OR ITS CONTENT. WITHOUT LIMITING THE FOREGOING, NEITHER THE COMPANY NOR ANYONE ASSOCIATED WITH THE COMPANY REPRESENTS OR WARRANTS THAT THE PLATFORM, THEIR CONTENT, OR ANY SERVICES OR ITEMS OBTAINED THROUGH THE SERVICES WILL BE ACCURATE, RELIABLE, ERROR-FREE, OR UNINTERRUPTED, THAT DEFECTS WILL BE CORRECTED, THAT THE SERVICES OR THE PLATFORM THAT MAKES IT AVAILABLE ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS OR THAT THE PLATFORM OR ANY SERVICES OR ITEMS OBTAINED THROUGH THE PLATFORM WILL OTHERWISE MEET YOUR NEEDS OR EXPECTATIONS.

THE COMPANY HEREBY DISCLAIMS ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, STATUTORY, OR OTHERWISE, INCLUDING BUT NOT LIMITED TO ANY WARRANTIES OF MERCHANTABILITY, NON-INFRINGEMENT, AND FITNESS FOR PARTICULAR PURPOSE. THE COMPANY WILL NOT BE LIABLE FOR ANY LOSSES, DAMAGES OR CLAIMS BY YOU OR ANY THIRD-PARTY IN THIS REGARD.

THE FOREGOING DOES NOT AFFECT ANY WARRANTIES WHICH CANNOT BE EXCLUDED OR LIMITED UNDER APPLICABLE LAW.

The website may be under constant upgrades, and some functions and features may not be fully operational.

We disclaim any liability arising due to the vagaries that can occur in the electronic distribution of information.

16. Indemnity

You agree to indemnify and hold us and our affiliates, successors and assigns, officers, directors, employees, agents, representatives, licensors, advertisers, suppliers, and operational service providers harmless from and against any and all losses, expenses, damages, costs and expenses (including attorneys' fees), resulting from your use of the Services and / or any violation of this Terms of Services. We reserve the right to assume the exclusive defense and control of any demand, claim or action arising hereunder or in connection with the Website and all negotiations for settlement or compromise. You agree to fully

cooperate with us in the defense of any such demand, claim, action, settlement or compromise negotiations, as requested by us.

In no event, under no legal or equitable theory (whether tort, contract, strict liability or otherwise), shall we or any of our respective employees, directors, officers, agents or affiliates, be liable hereunder or otherwise for any loss or damage of any kind, direct or indirect, in connection with or arising from the use of the Website / Services or our agreement with you concerning the services, including, but not limited to, (i) the use of or inability to use the site, the service, or the content, (ii) any transaction conducted through or facilitated by the site; (iii) any claim attributable to errors, omissions, or other inaccuracies in the site, the service and/or the content, (iv) unauthorized access to or alteration of your transmissions or data, or (v) any other matter relating to the site, the service, or the content, and any compensatory, direct, consequential, incidental, indirect, special or punitive damages, lost anticipated profits, loss of goodwill, loss of data, business interruption, accuracy of results, or computer failure or malfunction, even if we have been advised of or should have known of the possibility of such damages.

If we are held liable to you in a court of competent jurisdiction for any reason, in no event will we be liable for any damages in excess of INR 1,000/- (Indian Rupees One Thousand).

17. Termination

We may terminate or suspend your account and bar access to the Platform or any of the Services immediately, without prior notice or liability, under our sole discretion, for any reason whatsoever and without limitation, including but not limited to a breach of these Terms of Services or any other Agreement.

If you wish to terminate your account, you may simply discontinue using Service.

All provisions of these Terms of Services which by their nature should survive termination shall survive termination, including, without limitation, ownership provisions, warranty disclaimers, indemnity and limitations of liability. Notwithstanding the foregoing, if you breach these Terms of Services or Privacy Policy or other rules and policies, the Company reserves the right to recover any amounts due and owing by you or to take strict legal action including but not limited to a referral to the appropriate police or other authorities for initiating criminal or other proceedings against you.

18. Governing Law, Jurisdiction and Dispute Resolution

This Agreement shall be governed exclusively by the laws of India. It is irrevocably agreed that the courts at Mumbai shall have exclusive jurisdiction to settle any dispute which may arise out of or in connection with this Agreement and that accordingly any suit, action or proceeding arising out of or in connection with this Agreement shall be brought in such court and that the Parties hereby submit to the exclusive jurisdiction of such court. Any disputes arising in connection with this Agreement shall be referred to arbitration of a sole arbitrator to be appointed mutually by the Parties. The place and seat of arbitration shall be Mumbai. The arbitration proceeding shall be governed by the Arbitration and Conciliation Act, 1996 or any statutory enactment or re-enactment thereof. The arbitrator shall also decide on the costs of the arbitration proceedings. Any award shall be a reasoned award and shall be in writing, final and binding on the Parties. The language of arbitration shall be English.

19. Force Majeure

The Company is not liable for any delay in the performance or non-performance of any of its obligations hereunder and shall not be liable for any loss or damages caused thereby where the same is occasioned by any cause whatsoever that is beyond our control including but not limited to an act of God, war, civil

disturbance, governmental or parliamentary restrictions, prohibitions or enactments of any kind, or accident or non-availability/ delay in transport, any endemic, pandemic, epidemic or outbreak of any disease including Covid-19, general electricity or supply failures, technical failures, accidental or mechanical or electrical breakdowns, computer/network failures.

20. Changes To Service

We reserve the right to withdraw or amend our Services, and any service or material we provide via the Platform, in our sole discretion without notice. We will not be liable if for any reason all or any part of Service is unavailable at any time or for any period. From time to time, we may restrict access to some parts of the Platform or the Services, or the entire Platform, to users, including registered users.

21. Amendments To Terms

We may amend this Terms of Services at any time by posting the amended terms on the Platform. It is your responsibility to review these Terms of Services periodically.

Your continued use of the Platform following the posting of revised Terms means that you accept and agree to the changes. You are expected to check this page frequently, so that you are aware of any changes, as they are binding on you.

By continuing to access or use our Platform and the Services after any revisions become effective, you agree to be bound by the revised terms. If you do not agree to the new terms, you are no longer authorized to use the Platform and the Service.

22. Waiver And Severability

No waiver by Company of any term or condition set forth in these Terms of Services shall be deemed to be a further or continuing waiver of such term or condition or a waiver of any other term or condition, and any failure of Company to assert any right or provision under Terms of Services shall not constitute a waiver of such right or provision.

If any provision of Terms of Service is held by a court or other tribunal of competent jurisdiction to be invalid, illegal or unenforceable for any reason, such provision shall be eliminated or limited to the minimum extent such that the remaining provisions of these Terms of Services will continue in full force and effect.

23. Assignment

The Company may transfer, sub-contract or otherwise deal with its rights and/or obligations under these Terms of Services, and/or relevant service agreements, without notifying you or obtaining your consent.

You shall not transfer, sub-contract or otherwise deal with your rights and/or obligations under these Terms of Services.

24. Treatment of information provided by you

We process information about you in accordance with our Privacy Policy. You hereby grant to us an irrevocable, royalty-free, worldwide, assignable, sub-licensable licence to use any material which you submit to us on the Website for the purpose of use of the Services or for our marketing (by any means and

in any media, including, but not limited to, on our website or in our journals) our Services. You agree that you waive your moral rights to be identified as the author and we may modify your submission.

25. Acknowledgement

BY USING THE PLATFORM OR OTHER SERVICES PROVIDED BY US, YOU ACKNOWLEDGE THAT YOU HAVE READ THESE TERMS OF SERVICE AND AGREE TO BE BOUND BY THEM.

26. Express Consent

The usage of the Website/Application may also require you to provide consent for keying in/uploading your Personal Identifiable Information (“**PII**”) (including but not limited to user IDs and passwords), as may be necessary to process your application through the Website/App. Any PII which requires to be keyed in/uploaded is required for enabling hassle-free, faster and paperless (to the extent possible) processing of applications for products so opted/ availed by you. You, whilst providing your details/documents including but not limited to copy of the masked Aadhaar/offline Aadhaar xml (for the purpose of offline verification) or e-Aadhaar copy in case of online verification, PAN Card, Driving License, Voter Identity over the Website/Application PII expressly consent to us (including its service provider/ business partner) to authenticate/verify such PII submitted by you, through the creation of images of such documents including retaining such images for business purposes. You hereby authorise and expressly consent us to share your PII with our third-party service provider to authenticate you. If you are no longer interested in sharing your PII, please e-mail your request to [●]. We reserve the right (and you expressly authorise us) to share or disclose your PII when we determine, at our discretion, that the disclosure of such information is necessary or appropriate under the law in force for the time being.

27. Contact Us

Please send your feedback, comments, requests for technical support by email: service@ibdic.in.

In accordance with the Information Technology, 2000 and Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021, the name and contact details of the Grievance Officer are provided below:

Attn: Admin

IBDIC Private Limited

Address: 1st Floor & 2nd Floor, Kagalwala House, Plot No. 175, Behind Metro House CST Road, Kalina, Bandra Kurla Complex, Santacruz East Mumbai, Maharashtra 400098

Email: service@ibdic.in
