

Dated:

1. Cash Management Division
Bank AL Habib Ltd
Karachi.

2. The Manager
_____ Branch
Bank AL Habib Ltd
Branch code: _____

Ref: My/ our account number _____ (complete account Number) with the above mentioned branch.

Dear Sir / Branch,

Standing Instructions for Debit to Account (SIDA)

I/We have agreed with **Canteen Stores Department (“CSD”)** that as a method for collecting amounts / instalments due from me/us to **CSD**, I/we hereby authorize Bank AL Habib Limited (“**BAHL**”) to debit my/our above mentioned account (hereinafter referred to as the “Account”) pursuant to written instructions / email by **CSD** through electronic medium or through other means mutually agreed between **CSD** and **BAHL** (hereinafter referred as the “**Funds Transfer Instruction/ Direct Debit Instructions**”)

I/We accordingly hereby authorize you as follows:

1. **BAHL** will debit my/our Account at your branch mentioned above for all such amounts as may be advised to **BAHL** by **CSD** from time to time through the Funds Transfer Instruction/ Direct Debit Instruction for credit to **CSD** account i.e. 0006-0980-040470-02-1 maintained with Cantt Branch, Rawalpindi of **BAHL**.
2. That you are authorized to carry out the above instructions without any reference to me/us and without any inquiry from me/us as to the justification or otherwise of the Funds Transfer Instruction / Direct Debit Instruction to my/our Account.

And I/We further undertake and agrees as follows:

- a) That I /we shall not be entitled to direct /instruct/ amend/vary/modify withdraw/cancel any instruction stated herein or otherwise in writing or in any manner whatsoever to you in respect of any matter of incidental to the authorization for Funds Transfer Instruction / Direct Debit Instruction and you are hereby expressly authorized to ignore/disregard such instructions from me/us, if any, unless specifically authorized by **CSD** writing.
- b) That my/our Account will be closed by your branch only on receipt by you of **NOC** in writing to this effect from **CSD** and all sums in respect of which you have received Funds Transfer Instruction/ Direct Debit Instructions, will be paid out prior to closure of my/our Account or accounts with your Bank.
- c) That all sums in my Account in respect of which you have received Funds Transfer Instruction/ Direct Debit Instructions are for the benefit of **CSD** for the purpose of making payment to **CSD** for the products supplied to me/us by **CSD**.
- d) That branch shall promptly notify **CSD** and Cash Management Division in the event of any claim, order, and notice of attachment or other demand being received from a third party or a court of law pertaining to my / our Account.

- e) That you shall not delay transfer of funds from my/our Account to CSD collection account and that such transfer shall be done on the same day when Funds Transfer Instruction/ Direct Debit Instruction are received at your branch within the time frame agreed between CSD and BAHL.
- f) That you shall dishonor the Funds Transfer Instruction/ Direct Debit Instruction on the same day when the Funds Transfer Instruction/ Direct debit Instruction is/are received at your branch provided there is insufficient balance in my/our Account and that you shall on the same day inform relevant BAHL department about the dishonor by faxing /email.
- g) In the event that I/we have availed any banking facility or any other services from BAHL and any amount is outstanding due and payable by us to BAHL on account of the aforesaid banking facility / services (“BAHL Dues”) and in case there are insufficient funds in my/our Account to pay the BAHL Dues and payment is pending Funds Transfer Instruction/ Direct Debit Instruction, then the BAHL Dues shall have priority over any pending Funds Transfer Instruction/ Direct Debit Instruction.
- h) In case of any dispute of mine/us with CSD, I/we hereby completely and unconditionally indemnify BAHL.

I/We here by agree that all the terms set out herein binding on me/us and my/our successors and assigns and shall not be varied/alterd/amended/revoked in any manner whatsoever without the express written approval of CSD.

Yours truly,

Authorized Signatures: _____

Name: _____

Designation: _____

NIC No: _____

CSD V Account: _____

Above mentioned credentials
(Account No. & Signatures)
have been verified

Bank Stamp & Signature
Date: _____

WITNESS:

Signature: _____

Signature: _____

Name: _____

Name: _____

NIC No: _____

NIC No: _____

CSD Signatures & Company Stamp
