

TERMS AND CONDITIONS FOR SUMMER SHOPPING CARNIVAL CONTEST

PLEASE READ THE FOLLOWING TERMS AND CONDITIONS CAREFULLY BEFORE PARTICIPATING IN THIS CONTEST KNOWN AS “**SUMMER SHOPPING CARNIVAL**” or “The CONTEST”. BY PROCEEDING WITH PLAYING THE **CONTEST**, YOU AGREE TO BE LEGALLY BOUND BY THESE TERMS AND CONDITIONS (“**TERMS AND CONDITIONS**”). IF YOU DO NOT AGREE TO THESE TERMS AND CONDITIONS, PLEASE DO NOT PARTICIPATE IN THE **CONTEST**.

Terms and Conditions

- SUMMER SHOPPING CARNIVAL**—(hereinafter referred to as the “**Contest**”) is conceptualized and organized by Tata Teleservices Limited, a company incorporated under the Companies Act, 1956 and having its registered office at Jeevan Bharti, 10th Floor, Tower-I, 124, Connaught Circus, New Delhi- 110001 and its corporate office at A & E Blocks, Voltas Premises, T. B. Kadam Marg, Chinchpokli, Mumbai - 400033 and Tata Teleservices (Maharashtra) Limited, a company incorporated under the Companies Act, 1956 and having its registered office at Voltas Premises, T. B. Kadam Marg, Chinchpokli, Mumbai - 400 033 (collectively referred herein as “**TTL**” or “operator”). This Contest is open for participation for the active¹ pre-paid and post-paid category of Subscribers² (“**Subscriber(s)**”) of TTL, during the period from **27th May 2016 00:00:01 hrs to 18th August 2016 23:59:59 hrs**, both days inclusive (hereinafter referred to as the “**Contest Duration**”).
- The Contest is organized by TTL for their subscribers, and managed by **Lumata Digital India Pvt. Ltd.** a company incorporated in India having its registered office at Level 12, Building No. 8, Tower C, DLF Cyber City, Phase II, Gurgaon, Haryana - 122002, India, (hereinafter referred to as “**Lumata/Partner**”). TTL and Partner reserves the right to extend or shorten the Contest Duration as it deems fit.
- The Subscribers understand that the prize/s under the Contest are sponsored and provided by Partner as mentioned above and TTL shall not be held responsible or liable for non-delivery or shortfall or deficiency in the prize/s and all the legal remedies in relation to the prizes shall solely lie against the Partner.
- The Contest is open for all active subscribers of TTL telecom circles (“**Circle(s)**”) of DELHI, RAJASTHAN, MUMBAI, MAHARASHTRA, KARNATAKA, KERALA, MADHYA PRADESH, GUJARAT, ANDHRA PRADESH, TAMIL-NADU & CHENNAI, UTTAR-PRADESH EAST, UTTAR-PRADESH WEST, PUNJAB, HARYANA, HIMACHAL PRADESH, BIHAR, ORISSA, KOLKATA , REST OF BENGAL and who have successfully subscribed to the Contest by following the process mentioned hereunder. Notwithstanding the foregoing, if the operation of or participation in the Contest is prohibited in any State and/or territory or part thereof as per applicable law, the Subscribers from such State and/or territory or part thereof shall not be eligible to subscribe to or participate in the Contest. No further notice shall be given by Partner or TTL in this regard to the Subscribers.

¹An active Subscriber shall mean the Subscriber who uses the Subscriber Identity Module (“**SIM**”) on a regular basis for purposes other than to participate in competitions offered by Partners and TTL, jointly.

²Subscriber shall mean the rightful user of the TTL India connection, pre-paid or post-paid, in whose name the mobile phone connection number (MSISDN) is registered with the operator. In the event the number / connection is registered in the name of a company/ firm, the employee who is authorized to use the connection shall submit a No Objection Certificate (NoC) and authorization of the employer duly permitting the employee to use the number for participation in the Contest, receive the prizes and accept the terms applicable for the Contest.

5. Eligibility:

- Subscriber must be of or above 18 years of age;
- Subscriber must be a resident of India;
- Subscriber must belong to any one of the Circles mentioned in these Terms and conditions;
- The name and address of the Subscriber must at all times correspond with the name and address of such Subscriber as is registered with TTL during the Contest Duration and on the date of Winner selection and distribution of prizes under this Contest unless otherwise expressly authorized in writing by TTL.
- Subscriber must not be under any legal disability e.g. insolvency, restraint by court order etc. and /or is prohibited from entering into any contractual relationship.

For the purposes of these Terms and Conditions, wherever the context so requires “You” or “Your” shall mean any natural person who is a Subscriber.

Also, by participating in this Contest, You:

- Agree to these Terms and Conditions and give Your consent for the same;
- Agree that You are entering into this Contest as an independent party and nothing herein establishes an employer-employee relationship between You and TTL or between You and Partners and You are acting voluntarily, using Your own time and resources to participate in this Contest, solely at Your own risk;
- Warrant that You have read, understood and agreed to conform to these Terms and Conditions;
- Warrant the accuracy, truthfulness and currency of all information that You have submitted; and
- Warrant that prior to subscribing to the Contest, it shall be deemed that You have read and have agreed to be bound by the Terms and Conditions herein

A Subscriber, by participating in the Contest, hereby agrees to these Terms and Conditions and gives his/her irrevocable consent to the process of selecting the Winners (**Selection Methodology**) under this Contest as set out herein, and any appropriate changes that may be made to this Contest by TTL including due to any legal or regulatory requirement, business exigencies, instructions from any judicial or a quasi-judicial body or due to any natural calamity beyond the reasonable control of the TTL or Partner, its affiliates and associates or for any reason whatsoever.

6. The participation in this contest is purely voluntary.

7. Contest

Subscribers	Charges	Call to action/How to participate
Existing users to Lumata powered services	Re 1/Ans	Sms WIN TO 54321/582820/58282

Non-Existing users to Lumata powered services	Rs 5/Ans	Sms WIN TO 54321/582820/58282
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- The Contest is in the form of questions based on general knowledge, which must be answered by the Participant by using his own knowledge and skill.
- The Participant will score 1 point for every correct answered question and there will be no negative marking for wrong answer. There will be happy hours**during which customer will be awarded 2 points for giving right answers.

Happy Hour(Daily)**
3:00 PM to 6:00 PM
10:00 PM to 12:00 AM

- The Monthly/Weekly/Daily subscription charges of Lumata pack shall be Rs.45/18/~~7~~2 respectively, with all fall-back pricings. Daily pack of Rs. 5 will be available for special events like cricket etc.
- Subscribers can opt from the above mentioned subscription charges and can play the contest @Re 1/Ans.
- Charges on roaming will be as per prevailing roaming rates for SMS services.

8. Gratification Grid

S.No	Prize	Descriptions	Total Gratification (Count)	Eligibility Points	Winners			Amount(Rs)	Total Gratification(Rs)
					1st	2nd	3rd		
1	Mobile Talk Time (MRP Recharge)	3/Daily	252	20	100	100	100	300	75,600
2	Shopper Stop /Big Bazaar Voucher	3/Weekly	36	1000	2000	2000	2000	6,000	216,000
3	Shopper Stop /Big Bazaar Voucher	2/Fortnightly	12	7000	9000	9000	9000	27,000	324,000
4	Shopper Stop /Big Bazaar Voucher	3/Month	9	15000	18000	18000	18000	54,000	486,000
5	Gold Voucher	1/Bumper	1	25000				500,000	500,000
Total			310					587,300	1,601,600

10.9. TTL shall display the name of the winners of only Monthly and bumper prize category on their website. It is clarified that TTL shall display the name of the winners in such manner so as to prevent the complete disclosure of the winner's identity. It will be displayed for a period of one week within 30 days from the date the contest ends. Customer has to check the websites on regular basis.

11.10. The Subscribers who participate in the Contest and are chosen as Winners of each category of prizes in accordance with the Winner selection process under the Terms and Conditions of the Contest shall be required to be the registered TTL Subscribers of the winning mobile phone number and not merely the players using such mobile number ("Winner(s)"). If the Winner is not able to provide sufficient evidence to show that he/she is the Subscriber of the mobile connection, TTL reserves the right to award the prize to the next eligible Winner or to forfeit the prize, at its sole discretion

12.11. Selection Methodology

Prizes other than daily prizes will be distributed at the end of the contest. Initially Bumper Winner, then monthly Winner, then fortnightly winner followed by weekly Winner will be selected in the selection methodology.

The criteria for selection of winners shall be as follows:

- Daily Winner:** Daily Prize will be conducted for each day of the Contest during the contest duration. 3(Three) MSISDN across all Circle-Groups as given below, with highest score during a Contest day subject to minimum score of 20(Twenty) points in that day will be declared as daily winner for that contest day and the contest for each day shall end on 00:00 AM. One MSISDN can win the Daily Prize only once in Contest Period. There will be gap of 10 days in daily recharge gratifications. Postpaid Subscribers winning daily prizes shall be awarded in the form of bill adjustment within 30 days post closure of the contest.
- Weekly prize category:** The selection for the Weekly Prize will be conducted only for such weeks as detailed in the Weekly Schedule** given below. This selection shall be conducted only after the Contest ends and after the Bumper Prize Winner, Monthly prize Winners and Fortnightly Prize winners are selected. 3 (Three) MSISDN across all Circle-Groups, in accordance with the classification of Circle-Groups*, subject to minimum score of 1000(One Thousand) points in that week will be selected as the Winner of a weekly prize for such week. The selection for the Weekly Prize Winners shall be conducted in ascending order of the weeks, as detailed in the Weekly Schedule** below. One Subscriber can win the Weekly Prize only once in the Contest Duration.

Weekly Schedule **		
Weeks	Start Date	End Date
1	27-05-2016	02-06-2016
2	03-06-2016	09-06-2016
3	10-06-2016	16-06-2016
4	17-06-2016	23-06-2016
5	24-06-2016	30-06-2016
6	01-07-2016	07-07-2016
7	08-07-2016	14-07-2016
8	15-07-2016	21-07-2016
9	22-07-2016	28-07-2016
10	29-07-2016	04-08-2016
11	05-08-2016	11-08-2016
12	12-08-2016	18-08-2016

- Fortnightly Prize Category:** The selection for the Fortnightly Prize will be conducted only for such Fortnights as detailed in the Fortnightly Schedule** given below. This selection shall be conducted only after the Contest ends and after the Bumper Prize and Monthly prize Winners are selected. After the completion of the Fortnightly Schedule**, no further selections for the Fortnight Prize shall be conducted during the Contest Period. 2 (Two) MSISDN across all Circle-Groups, in accordance with the classification of Circle-Groups*, subject to minimum score of 7000(Seven-Thousand) points in the relevant fortnight has played the contest as per the Fortnightly Schedule ** below will be selected as the Winner of a fortnightly prize for such Fortnight. The selection for the Fortnightly Prize Winners shall be conducted in ascending order of the Fortnights, as detailed in the Fortnightly ** below. One Subscriber can win the Fortnightly Prize only once in the Contest Duration.

Fortnightly Schedule **		
Weeks	Start Date	End Date
1	27-05-2016	09-06-2016
2	10-06-2016	23-06-2016
3	24-06-2016	07-07-2016
4	08-07-2016	21-07-2016
5	22-07-2016	04-08-2016
6	05-08-2016	18-08-2016

- Monthly prize category:** The selection for the Monthly Prize will be conducted only for such months as detailed in the Monthly Schedule** given below. This selection shall be conducted only after the Contest ends and after the Bumper Prize Winner is selected. 3 (Three) MSISDN across all Circle-Groups, with highest score during a Contest month; subject to minimum score of 15000 points and has played the contest as per the Monthly Schedule ** below will be selected as the Winner of monthly prize for such month. The selection for the Monthly Prize Winners shall be conducted in ascending order of the months, as detailed in the Monthly Schedule** below. One Subscriber can win the Monthly Prize only once in the Contest Duration.

Monthly Schedule **		
Months	Start Date	End Date
1	27-05-2016	25-06-2016
2	26-06-2016	25-07-2016
3	26-07-2016	18-08-2016

- Bumper Prize:** The selection for the Bumper Prize will be conducted after the Contest ends. 1 MSISDN scoring highest score during entire contest period and having scored more than 25000 points (across India) during contest period.

Bumper Schedule **		
Periods	Start Date	End Date
1	27-05-2016	18-08-2016

*List of Circle Groups:

Circle Name
ANDHRA-PRADESH
BIHAR
CHENNAI
DELHI
GUJARAT
HARYANA
HIMACHAL-PRADESH
KARNATAKA
KERALA
KOLKATA
UTTAR-PRADESH- EAST
MADHYA-PRADESH
MAHARASTRA
MUMBAI
ORISSA
PUNJAB
RAJASTHAN

TAMIL-NADU
UTTAR-PRADESH-WEST
REST OF BENGAL

In the selection of the Winners of the Bumper Prize, Monthly, fortnightly, Weekly, Daily or Bonus day Prize, in case of a tie if there are two or more Participants with the same score for the relevant Contest day or Contest week or Contest fortnightly or Contest Month or Contest Period; as the case may be, then the Participant who has made the relevant score first in point of time as per TTL/Lumata's records will be considered by TTL/Lumata as the first winner for the specific prize. The other Participants who have scored the same points as first winner but in time longer than first winner, will be first considered for the balance prizes of the relevant Contest day or Contest week or Contest month or Contest Period; as the case may be, and then the Participants with second highest score or so on. The decision of TTL/Lumata shall be final and binding on the Participants of the Contest. TTL shall not entertain any dispute in this respect. TTL shall be responsible only for validation of the Subscribers details.

Without prejudice to the foregoing, any failure on the part of the Winner under this Contest to comply with directions issued by Lumata or TTL shall entitle Lumata, at its discretion, to cancel and forfeit the prize for the said Winner. The prizes shall be Lumata only after and subject to confirmation of an existing Permanent Account Number ("PAN") of the Winner(s). All costs and expenses for collecting the prize unless otherwise specified shall be borne solely by the Winners under this Contest and the prize shall not be transferable and no request shall be entertained by Lumata or TTL for such transfer. In the event the prizes cannot be delivered, when specified that they will be delivered, due to reasons beyond the control of Lumata, the Winners shall collect them from the place specified by Lumata.

13.12. Contestants can play any number of questions. There are no caps on number of question to be played and the score of each day shall be provided to the Contestant on a regular basis from time to time.

14.13. Neither TTL nor Lumata will be responsible for any loss, damage, claimed/demanded by the Participants due to any of the following reasons:-

- a. Participant is unable to send the SMS for whatever reasons to the Contest short code;
- b. Participant sends an SMS inadvertently or otherwise to a wrong SMS code;
- c. Participant sends the SMS but with wrong text;
- d. Participant is unable to understand the terms and conditions of the Contest;
- e. Participant is unable to understand the process of participation or is unable to participate in the Contest;
- f. Participant is declared as a winner but is aged less than 18 years of age or is incompetent to enter into a contract;
- g. Any other reason, event, error or incidence not within the control of TTL/ Lumata but which is directly or indirectly against the spirit and/or purpose of the Contest which may be solely at the discretion of TTL. Apart from the entitlement to the above prize/s, the winner/s or their legal heirs will have no other rights or claims against Lumata or TTL.

~~15.14.~~ After the selection and validation of the Winners of all the prizes under this Contest, the Winners will be contacted by Partner, by calling them for 3 consecutive days on the mobile number of the Winner(s) registered with TTL, and will be given further details as to how, when and where they can redeem their respective prizes. In the event the Winners do not answer the calls of Partner, an SMS will be sent by Partner to the MSISDN of the Winners intimating them regarding their winnings and providing them the details as to how, when and where they can collect their respective prizes (“**Intimation**”).

~~16.15.~~ Neither Partner nor TTL shall be liable for any reason whatsoever in the event the Winners respond or communicate in any other form, with any other numbers, other than the registered mobile number with TTL. The prizes must be claimed by the Winners within 30 days from the date of Intimation to the Winner, failing which, the prize(s) will be deemed to be forfeited by the Partner under the respective categories under the Contest. The Winners shall be required to provide their address to which the prizes may be sent by the Partner, failing which the prize shall be forfeited. Delivery of prizes will be subject to the Winner giving the correct address and his/her availability there. The Winners agree that there shall be no liability on Partner or TTL in the event the Winners cannot be contacted, on any account whatsoever. In the event that any of the Winners cannot be reached over phone or through SMS for a period of 3 days from the date of Intimation for any reason whatsoever, the Partner and TTL reserves the right to forfeit the prize at its sole discretion.

~~17.16.~~ All costs and expenses for collecting the prize unless otherwise specified shall be borne solely by the Winners under this Contest and the prize shall not be transferable and no request shall be entertained by Lumata or TTL for such transfer. In the event the prizes cannot be delivered, when specified that they will be delivered, due to reasons beyond the control of Lumata, the Winners shall collect them from the place specified by Lumata.

~~18.17.~~ All prizes will be given after deducting various taxes, license fees and charges as applicable.

~~19.18.~~ The Terms and Conditions for the Contest is also available on the Website www.tatadocomo.com and www.tataindicom.com. The Terms and Conditions of the Contest can be amended or varied from time to time or withdrawn and therefore, please visit the Website to keep yourself updated and informed.

~~20.19.~~ The prize/s of the Contest will be given only to the winner/s in whose name the mobile phone number is registered. The winner needs to be the TTL active subscriber at the time of receipt of prize/s and winner should have cleared all the outstanding dues of TTL. To redeem the prize, the winner should declare his name & address and provide proof of identity and other supporting documents as may be required by TTL.

~~21.20.~~ The prize/s shall be subject to the laws of India, including all the tax laws. All applicable regulatory and statutory duties, cess, surcharges, taxes (including TDS), insurances, transfer fees, registration fees etc. that may be applicable to avail/use the prize/s will be borne by the Winner. Further, all the Winners must furnish a valid Indian PAN Card to claim the prize amount, or prize, irrespective of the value of the same, failing which the Winners’ prize shall

be forfeited, or the prize shall be rolled over to the next eligible Subscriber, at the sole discretion of TTL and Lumata.

22.21. Any prize of value in excess of INR 10,000/- in a year*** will attract deduction of tax at source and all taxes to be paid on the prize/s shall be paid by the respective Winners at the prevailing rate, unless expressly specified otherwise. (***A Subscriber earning prize in excess of INR 10,000/- in a year in aggregate from all competitions or offers conducted by Lumata as one of the Partner irrespective of other Partner/ organisations will be subject to TDS under the Income Tax Act, 1961.

23.22. The Terms and Conditions stated herein shall not override the terms and conditions of the Subscriber Enrolment Form.

24.23. This Contest is subject to guidelines/ directions issued by the Department of Telecommunications (“DoT”), Telecom Regulatory Authority of India (“TRAI”) or any other statutory authority from time to time.

24. In all contests launched by Lumata and TTL India jointly (“TTL Competition(s)”) for the financial year 2015-16, one individual Winner, irrespective of the number of mobile connections registered in his/her name with TTL, is entitled to win prizes aggregating up to Rupees Five Lakhs only (“Threshold Limit”). However, notwithstanding the Threshold Limit, if an individual Winner, irrespective of the number of mobile connections registered in his/her name with TTL, has not crossed the Threshold Limit and subsequently wins an individual prize in the financial year 2015-16 which results in his/her cumulative winnings for the financial year 2015-16 crossing the Threshold Limit, shall, as an exception, be entitled to his/her cumulative winnings in the financial year 2015-16. It is to be noted that the individual Winner will be entitled to such an exception only if a prize under any TTL Competition in the financial year 2015-16, individually results in him/her crossing the Threshold Limit in the financial year 2015-16;

Once any individual Winner, irrespective of the number of mobile connections registered in his/her name, achieves the Threshold Limit for the financial year 2015-16, he/she will no longer be eligible to win prizes worth Rupees Ten Thousand and/or above in financial year 2015-16; and

25. In all TTL Contests held in the financial year 2014-15, if one individual Winner, irrespective of number of mobile connections registered in his/her name with TTL, has already won prizes aggregating Rupees Ten Lakhs or more for such financial year 2014-15, he/she will be eligible to win prizes worth up to Rupees Ten Thousand only, for the financial year 2015-16.

26. This offer under this Contest cannot be used in conjunction with any alternative offer or promotion of a similar nature.

27. Questions and their answers are designed/ sourced by Lumata, are as per their best knowledge and information available and have been collected and framed with reasonable prudence. The facts are based on largely known facts and any exceptions are not considered. In the event of any discrepancy / dispute regarding the questions or answers, neither

Lumata nor TTL nor any third party involved shall be liable towards any Subscriber in any manner.

28. TTL reserves the right to extend, cancel, discontinue, prematurely withdraw, change, alter or modify this Contest or any part thereof including the eligibility criteria, the Terms and Conditions and prizes at their sole discretion at any time during its validity as may be required including in view of business exigencies, changes by regulatory authorities, statutory changes and for other reasons beyond its control. The latest revised version of the Terms and Conditions shall be effective and binding on the Subscribers from the time of its posting on the Website. You are therefore advised to check this Website regularly for any update(s) or amendment(s) made to these Terms and Conditions and in the event the modified or amended Terms and Conditions are not acceptable to You, You should discontinue the subscription to the Contest. Your continued subscription to Contest and/ or participation in the Contest will constitute Your acceptance of the latest revised Terms and Conditions..
29. TTL and/or Lumata shall not be liable for any delay, failure to comply with its obligations contained herein or adverse effect caused to this Contest, including without limitation those caused by weather conditions, fire, flood, strike, hurricane, industrial dispute, war, hostilities, political unrest, riots, civil commotion, terrorist attack, inevitable accidents, acts of god, technical snags, or any other circumstances beyond the reasonable control of TTL and/or Lumata ("Force Majeure").
30. The Subscribers shall indemnify and keep indemnified TTL and Lumata and their officers, directors, employees, customers, and agents harmless from and against any and all claims, losses, suits, proceedings, action, liabilities, damages, expenses and costs (including attorney's fees and court costs) which TTL and Lumata may incur, pay or become responsible for as a result of breach or alleged breach of the representations or obligations of the Subscribers under these Terms and Conditions, any failure by the Subscriber participating in this Contest to comply with applicable law and any third party claim in respect of misuse of any information of a third party. TTL and Lumata shall have the right to defend themselves, pursuant to this Clause, at the cost of the Subscriber.
31. The Contest is neither open to employees, distributors, franchisees, agents and suppliers of, TTL and Lumata, nor to the relatives /dependents of such employees, distributors, franchisees, agents, vendors and suppliers, of TTL and Lumata. Unwanted agencies/ professional player/professional player using automated responders/programs/any tool to reply to contest questions and any subscriber who has won One Bumper Prize across all contests in all circles organized by TTL from January 2016 to December 2016 shall be considered as professional for participating in these types of contest and winning prizes. Such Subscribers shall not be eligible as they shall dilute the complete proposition of this Contest. TTL's decision in this regard shall be final and binding on the Participants of the Contest. TTL shall entertain no dispute in this regard.
32. All prizes offered in this Contest are subject to availability. TTL and Lumata reserves the right to provide alternate models or brands of the same value, for any of the prizes or issue a

Bank Gift Card³ for the value of the prize won under the Contest, after deducting applicable taxes, which may be redeemed by the Winner at stores accepting such Bank Gift Card. The Winner shall not be entitled to the prize, in case he/ she fails to clear all outstanding dues payable to TTL and / or is not an active Subscriber of TTL on the date of claiming the prize/s.

33. The prizes under this Contest can be redeemed only once. Prize are offered on 'NO EXCHANGE' and 'NO REFUND' basis. Neither the Partner, TTL nor any third party will entertain any requests for exchange in lieu of the prize/s. Cash alternative for the prizes above maybe given at the sole discretion of the Partner. Mere participation in the Contest shall not entitle a Subscriber to the prize. No other person or agent can claim the prize on behalf of the Subscriber, unless otherwise expressly mentioned herein. Apart from the entitlement to the above prize/s, the Winner/s and/or their legal heirs, successors or representative will have no other rights or claims against TTL and/or Partner, unless otherwise expressly provided hereunder.
34. If any provision of these terms and conditions is found to be invalid by any court having competent jurisdiction the invalidity of such provision shall not affect the validity of the remaining provisions of these terms and conditions, which shall remain in full force and effect. Any disputes with regard to the Contest, will be subject only to the jurisdiction of the courts in Delhi.

35. TTL shall not be responsible for any incorrect / misleading information relating to the Contest, presented / displayed on any other information centre, webpage through any source other than the Contest Page. TTL will not be liable for any loss suffered by any Participant/s based on the representation, terms, conditions, information presented / displayed on any source other than the Contest Page.

36. TTL shall not be responsible for any loss or damage if it has to discontinue or cancel this Contest in compliance with any law, ruling, order, regulation, circular, notification, requirement or instruction of any Central/State Government or for any other unavoidable reason beyond its control.

³ A Bank Gift Card acts as a pre-filled card, in which the Winner's prize amount, less TDS if applicable, is available and is given to the Winners at the sole discretion of the Partner. This Bank Gift Card can be used / swiped as a debit card in all outlets where Bank Gift Cards are accepted. The Bank Gift Card shall be valid for a minimum period of 6 (six) months from the date of its issue to the Winners. The applicable terms and conditions for such Bank Vouchers shall be the terms and conditions stipulated by the relevant bank. This Bank Gift Card may be issued by the Partner, at its sole discretion, to any of the category of prizes.