

# Terms & Conditions

**Effective Date:** 06 August 2026

Welcome to the website of **Selvam Associates** (“we”, “our”, “us”). By accessing or using this website, you agree to comply with these Terms & Conditions. If you do not agree, please do not use this website.

## 1. Services

Selvam Associates provides professional services including:

- Auditing
- Accounting & Bookkeeping
- GST Services
- Income Tax Consultancy
- TDS Compliance
- Business Registration & Compliance
- Insurance Advisory and Facilitation
- Loan Consultancy and Loan Facilitation (DSA)

The information on this website is intended for general informational purposes only and should not be treated as legal, tax, financial, or investment advice.

## 2. Professional Advice

Any information available on this website does not create a professional-client relationship. Professional advice will be provided only after reviewing your specific requirements and accepting the engagement.

## 3. Loan Services

Selvam Associates acts only as a facilitator/DSA for eligible financial institutions wherever applicable.

- Loan approval is solely at the discretion of the respective bank or financial institution.
- We do not guarantee loan approval, loan amount, interest rate, or processing time.
- All lending decisions are made by the concerned financial institution.

## 4. Insurance Services

Insurance products are offered through authorized insurance partners.

- Policy issuance is subject to the insurer's underwriting guidelines.
- Premiums, benefits, exclusions, and claim settlements are governed by the insurer's policy terms.
- Selvam Associates does not guarantee claim approval.

## 5. User Responsibilities

Users agree to:

- Provide accurate and complete information.
- Use the website only for lawful purposes.
- Not attempt unauthorized access to our systems.
- Not upload malicious software or harmful content.

## 6. Intellectual Property

All website content, including text, graphics, logos, documents, and designs, belongs to Selvam Associates unless otherwise stated.

No content may be copied, reproduced, or distributed without prior written permission.

## 7. Limitation of Liability

While reasonable efforts are made to ensure accuracy, Selvam Associates shall not be liable for any direct, indirect, incidental, or consequential loss arising from:

- Use of this website
- Reliance on website information
- Service interruptions
- Third-party websites linked from this website

## 8. Third-Party Links

This website may contain links to external websites. We are not responsible for their content, privacy practices, or services.

## 9. Changes

We may update these Terms & Conditions at any time. Continued use of the website constitutes acceptance of the revised terms.

## 10. Governing Law

These Terms shall be governed by the laws of India. Any disputes shall be subject to the jurisdiction of the competent courts where Selvam Associates carries on business.

## 11. Contact Us

### **Selvam Associates**

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