



Terms & Conditions - Investment and Custodial Services

Terms & Conditions - INVESTMENT AND CUSTODIAL SERVICES

These Terms & Conditions (the “Terms”) apply to and regulate the provisions of investments products including mutual funds, collective investment schemes, fixed income securities, bonds, structured notes, convertible securities, market linked deposits and other investment products in which the customers of ICICI Bank Limited (the “Customer”) may invest through ICICI Bank Limited, IFSC Banking Unit at GIFT City, Gandhinagar, such investments being hereinafter referred to as "Investments". The custodial services in respect of these Investments which may also be additionally provided by ICICI Bank either by itself or through a third party custodian shall also be governed by these Terms.

The Customer acknowledges that ICICI Bank Limited, IFSC Banking Unit at GIFT City, Gandhinagar is an IFSC Banking Unit at GIFT City, Gandhinagar which is a licensed and regulated International Financial Services Centre Authority (“IFSCA”) and bound by the IFSCA’s regulation and licensing conditions (the “Bank”).

The Customer acknowledges that these Terms govern their relationship with ICICI Bank relating to all their Investments (hereinafter referred to as “Relationship”).

1. APPOINTMENT AS SERVICING AGENT

The Customer(s) appoint the Bank as its agent for servicing all Investment transactions on their behalf including but not limited to purchases, sales, subscriptions, transfers, switching, conversions and redemptions. The Bank may enter into Investment transactions as agent for and on behalf of the Customer, at the Customer’s sole risk and account (including by transacting in Investments in the Bank’s own name, but at the Customer’s sole risk and account). As Customer’s servicing agent, the Bank may, in its sole discretion, establish limitations, restrictions, charges and other terms for the Relationship, which may be different from those that apply to other investors serviced by the Bank and to investors through other servicing agents. Except as otherwise agreed in writing, the Bank’s appointment as a servicing agent will be governed solely by these Terms and the Bank shall have no responsibility to the Customer other than as stated in these Terms.

2. DISCLOSURE OF RISKS

In all cases, during the course of the Customer’s Relationship with Bank, the Customer agrees, understands and undertakes that they must keep themselves informed of and that they are aware of the risks generally pertaining to the Investments and, in particular, the following risk characteristics:

A. Futures and Options

- i) The risk of loss in trading in futures and options can be substantial. A relatively small adverse market movement may result in losses that exceed or are out of proportion to the premium (if any) paid. The Customer should carefully consider whether this type of transaction is appropriate for them in the light of their financial circumstances and investment objectives.
- ii) Trading in futures and options may be entirely speculative and carry inherent risks not ordinarily experienced in less volatile investment arrangements.
- iii) Transactions in futures involve the obligation to make, or to take, delivery of the asset(s) underlying the transaction at a future date, or in some circumstances to settle positions in cash without delivery of the underlying asset(s).
- iv) Buying options involves less risk than selling or writing options because, if the price of the underlying asset moves against me, the Customer can simply allow the option to lapse. The maximum loss is limited to the premium plus any commission and/or other charges. However, if the Customer buys a call option on a future contract and later exercise the option, they will acquire the futures and therefore expose themselves to the risks on futures.
- v) By selling or writing an option, the Customer accepts an obligation to purchase or sell the underlying asset if the option is exercised against them. If they already own the underlying asset, the risk is less than if they do not own the underlying asset and are uncovered and exposed to unlimited risks. The Customer is aware that only experienced investors should contemplate writing uncovered options.

- vi) Trading in futures and options undertaken over-the-counter may involve greater risk than investing in on-exchange derivatives contract, because they may not be readily realizable. Situations may arise where no market traders are prepared to deal in them or no proper information may be available to determine their value. The Customer may find it difficult to hedge such positions effectively or efficiently.
- vii) There is a possibility that the holder of options or options derivatives may suffer the loss of total premiums paid for the contract(s).
- viii) Trading in options and option derivatives (such as “compound”, “average rate”, “range” or “barrier” options) is highly speculative and carries inherent risks, which may result in substantial losses being incurred.
- ix) Trading in certain types of derivatives, such as “barrier” options, which cease to exist or only come into existence on the occurrence of a predetermined event, carries the risk that, if such an event occurs or does not occur (as the case may be), the Customer could be left without the benefit originally sought under the contract.
- x) If the Customer grants a covered option to any person, they will have, in available liquid assets, sufficient collateral to discharge their obligations under the option to such person.

The Customer’s risk is therefore limited to the loss of such collateral provided, which is already under their ownership.

- xi) If the Customer grants an uncovered option to any person, they warrant that they are and will be capable of delivering to such person sufficient assets to discharge their liability under the option to such person.
- xii) A “cross” position involving purchase in one delivery month against sale in another delivery month may not carry less risk than a simple “long” or “short” position.

B. Securities

- i) The price of securities can and does fluctuate, and any individual security may experience upward or downward movements, and may even become valueless. There is an inherent risk that losses may be incurred rather than profit made as a result of buying and selling securities.
- ii) Any representation of past performance is not necessarily a guide to future performance.
- iii) Certain securities may not be readily realizable. There can be no certainty that market traders will be prepared to deal in them, and proper information for determining their current value may not be available.
- iv) Where investments in securities involve exposure to foreign currencies, changes in rates of exchange may cause the value of the securities to fluctuate upwards or downwards.
- v) Investments in emerging market securities need careful and independent assessment by the Customer of each investment.
- vi) Investments in derivative-linked securities require careful risk assessment. Such securities may expose the Customer to a variety of option-related risks, which should be fully understood before an investment is fully contemplated.
- vii) Securities other than principal-protected or principal guaranteed products are subject to investment risks including the possible loss of the entire principal amount invested. Securities that are principal-protected or principal guaranteed are designed to be held until maturity and early termination is likely to result in losses on the investment.
- viii) Settlement of the purchase of instruments, their delivery, interest payments and repayment of instruments held to maturity may be dependent on the financial and other ability of the issuer to settle or deliver such instruments and may further be subject to any intervening circumstances such as governmental action or legal restrictions, some of which may affect the currency in which the instrument is denominated.

C. Dual Currency Deposits/Notes

- i) If any person with whom a Dual Currency Deposit is placed exercises his option to convert the Dual Currency Deposit (including accrued interest) into another currency, the Customer may suffer an exchange rate loss should the Customer wish to reconvert the payment on maturity into the currency in which the deposit was initially placed or into another currency. The capital invested in a Dual Currency Deposit is not guaranteed to be returned.
- ii) By granting to such person an option to reconvert the Dual Currency Deposit (including accrued interest) into another currency, the Customer will lose the opportunity, which they would otherwise have had, during the term of the option, to effect such conversion for their own benefit, whether or not such person exercises his option.
- iii) Similar risks also exist in investing in Dual Currency Notes.

D. Foreign Exchange/Commodities

- i) The risk of loss in trading foreign exchange contracts and/or commodity contracts, or options in either of them, can be substantial. The Customer should therefore carefully consider whether this form of transaction is appropriate for them in the light of their financial circumstances and investment objectives.
- ii) Trading in foreign exchange and/or commodities is entirely speculative and carries inherent risks not ordinarily experienced in less volatile investment arrangements. Foreign exchange markets and/ or commodity markets may move abruptly or unpredictably and substantial losses may be incurred.
- iii) Where trading contracts or other investments are denominated in currencies other than the Customer's primary reference currency, or where the Customer converts funds from another currency upon making an investment, there is the risk that if the foreign exchange markets move against the Customer, then, upon maturity or any earlier dealing date, the net proceeds converted into their primary reference currency (or the currency from which the initial funds were converted (as the case may be)) may be significantly less than the equivalent figure on the date the contract was entered into or the investment was made.
- iv) Where liabilities in one currency are matched by an asset in a different currency, or where assets are denominated in a currency other than the Customer's reference currency, movements in exchange rates may have a separate effect, unfavorable or favorable, on any gain or loss otherwise experienced on the investment.

E. Margin Trading

- i) The Customer may suffer a total loss of the initial margin and any additional margin that they deposited/will deposit to establish a position or maintain positions. If the market moves against their positions, the Customer may be called upon to deposit a substantial amount of additional margin, on short notice, in order to maintain their positions and the placing of such margin as security in no way limits their liability in the event of such losses being sustained. If the Customer does not provide the required margin within the prescribed time, their positions may be liquidated at a loss, and they will be liable without limit for any resulting deficit in the Bank's account.
- ii) The high degree of leverage that is often obtainable in margin trading because of the small margin requirements can work against the Customer as well as for them. The use of leverage can lead to large losses as well as gains.

F. Contracts for Differences

Contracts for differences generally cover any contract for adjustment between the parties based on the respective values or levels of certain assets or index references at the time of the contract and at an agreed future time. These can be options and futures on any index, as well as commodities, securities, currency and interest swaps, etc.

G. Contingent Liability Transactions

All futures, options writing and contracts for differences are contingent liability transactions. They usually require the deposit of a margin and require the Customer to make a series of payments against the purchase price, instead of paying the whole purchase price immediately.

H. Leveraging or Gearing

If the Customer invest wholly or partly in any banking or investment service by using borrowed funds, the risk of loss can be significantly greater.

I. Counterparty Risk

- i) All transactions in Investments are entered into by the Bank on behalf of the Customer and at their risk, with counterparties or brokers upon their prevailing terms and conditions for transactions, and are dependent on their performance, settlement or delivery.
- ii) On many exchanges, the performance of a transaction by the Customer's broker (or the third party with whom he is dealing on behalf of the Customer) is "guaranteed" by the exchange or its clearing corporation. However, this guarantee is unlikely in most circumstances to cover the Customer and may not protect them if their broker or another party defaults on his obligation to them.
- iii) The insolvency or default of the Customer's counterparty or broker or that of any other counterparties or brokers involved with the Customer's transactions may lead to positions being liquidated or closed out without the Customer's consent. In certain circumstances, the Customer may not get back the actual assets, which they lodged as collateral and they may have to accept any available mode of payment.

J. Settlement or Issuer Risk

- i) Settlement of the purchase of instruments or the delivery thereof may be dependent on the financial and other ability of the issuer to settle or deliver such instrument and may further be subject to any intervening regulatory circumstances.
- ii) Repayment of instruments held to maturity may be dependent on the financial ability of the issuer to do so and may further be subject to any intervening circumstances such as governmental action or legal restrictions placed on the issuer or affecting the currency in which the instrument is denominated.
- iii) Instruments may be held or delivered for settlement to a custodian (including custodian outside IFSC Banking Unit at GIFT City, Gandhinagar subject to the provisions herein) appointed in good faith by ICICI Bank Limited, or by its sub-custodians. Such persons are not under the control of ICICI Bank Limited, and ICICI Bank Limited accepts no liability for any default of any nature by such third party custodians. The Customer agrees to bear in full all the charges related to such custody and transfers. The Customer understands and agrees that the Bank may consolidate their purchase orders with those of other investors and, on behalf of the Customer and as their nominee, hold title in the Bank's name to Investments made on the Customer's instructions. The Customer also agrees and confirms that any such custodians or sub-custodians may have a lien, charge or security interest over the instruments held by, or delivered to them (including over the Customer's Investments) and they may be entitled to any consequential rights over such instruments (including over the Customer's Investments) pursuant to such lien, charge or security interest. Such rights may include the right to sell such instruments (including over the Customer's Investments) or transfer the same to any person of their choice for recovery of any amounts due to them in connection with the custodial relationship or otherwise.

3. DISCLAIMERS

- i) The Bank does not warrant the safety of Investments or guarantee their performance. The management, operations and performance of any third party products shall at all times be the sole responsibility of the respective third party product provider and the Bank is not responsible for the same.
- ii) These Terms do not constitute a solicitation or offer to invest and the Customer acknowledges and agrees that all Investments the Bank invests in on behalf of the Customer are being made available pursuant to their initial request.
- iii) The Customer acknowledge that, by bringing the Investments to their attention, the Bank accepts no liability with respect to the accuracy or completeness of the information furnished to them in respect thereof.
- iv) The Customer will, independently and without reliance on the Bank, make their own judgment and decisions with respect to each request for the Bank to enter into transactions in Investments. The Customer has made all necessary investigations and obtained independent legal, accounting, tax or other professional advice to their satisfaction.
- v) The Customer is fully aware of the volatility of financial markets pertaining to the Investments, has studied all economic, political and financial risks and is aware of the inherent risk that losses may be incurred.
- vi) The Customer understands and agrees that, notwithstanding that the Bank may have brought the possibility of investment in the Investments to their attention, all decisions to transact in the Investments are their own, and are based on their independent assessment of the risks associated with investing in the Investments.
- vii) The Bank assumes no duty to make or give advice or make recommendations.
- viii) Where offered, the Bank's expressions of opinion are liable to change without notice.
- ix) The Bank and its subsidiaries, affiliates and associated companies may hold positions in currencies, precious metals, interest rates, equities or securities or any other assets which may or may not be consistent with any information/advice given by the Bank's officers and employees.
- x) The Bank and its affiliates may hold positions in the same or other securities and/or currencies and/or commodities and/or futures and options held by the Customer and/or engage in buying and/or selling such currencies and/or commodities and/or futures and options with or on behalf of others (whether customers of the Bank or otherwise).
- xi) The Bank, by itself or acting through the affiliates or otherwise, may from time to time, engage in transactions and/or the buying and selling of securities and/or currencies and/or futures and options and for such purposes it adopts its own investment policy and strategy and it is possible that the Bank, where it acts or can be considered as acting on behalf of the Customer may incur losses while the Bank may itself make profits.
- xii) The Bank may from time to time enter into transactions and/or buy and sell securities and/or currencies and/or commodities and/or futures and options with its affiliates or otherwise again with the possible result that the Customer may incur losses from

the entering into of transactions and/or the buying or selling of currencies and/or commodities and/or futures and options with or through the Bank whilst the Bank may as the result of its own activities make profits.

- xiii) Any risk associated with and any losses suffered as a result of the Bank entering into any transactions or investments on behalf of the Customer are for their account. The Customer shall not hold the Bank responsible or accountable for transactions or investments entered into on behalf of the Customer which may be executed at a price or with conditions less favorable to them as compared to other investors (whether other investors of the Bank or otherwise) as long as such transaction or investment is within the scope of the mandate given by the Customer to the Bank.
- xiv) The Customer shall not hold ICICI Bank Limited (including ICICI Bank, IFSC Banking Unit, GIFT City, Gandhinagar) responsible and hereby releases ICICI Bank Limited (including ICICI Bank, IFSC Banking Unit, GIFT City, Gandhinagar) from all liability or responsibility for any costs incurred or losses arising out of delay or failure on the part of third parties (such as issuers, counterparties, custodians, sub-custodians, tax certification service providers, non-ICICI group nominees and service providers), which may or may not result in the failure of the Bank to execute a transaction the Customer may have given instructions for. The Customer acknowledges that the contents of the foregoing sentence shall apply even in cases where ICICI Bank Limited (including ICICI Bank, IFSC Banking Unit, GIFT City, Gandhinagar) holds Investments on behalf of the Customer in its own name.
- xv) The Customer shall not hold the Bank responsible and hereby release the Bank from all liability or responsibility for any costs incurred or losses arising from delay or failure on the Bank's part to perform as contemplated any transactions (including delivery or transfer the Deliverable Securities (*defined hereafter*) as contemplated under these Terms) as a result of any circumstances beyond the Bank's control, including without limitation: war, revolution, insurrection, riots, pandemic scenarios, lockdowns, strikes, governmental action (including the imposition of capital controls), the imposition of any regulation, order, law, decree, directive, levy, tax or embargo and the like which declares or causes any obligations on the Bank's part to be inoperative, null and void or ineffective or impedes the proper performance thereof. The Customer hereby confirm that they will bear all such risks.
- xvi) The Bank will not be liable for any imperfection, mechanical failure or other failure within the relevant cable, telex, telephone or postal systems. In implementing the Customer's instructions in respect of any Investment, the Bank does not in any way endorse the Customer's decision and is under no duty to advise them on the suitability of any such Investment for them.
- xvii) The Bank shall not be liable or held responsible for any loss the Customer may suffer as a result of their withdrawal from or cancellation of, in whole or part, any unexecuted investment or transaction (where they are permitted to do so under the terms of such investment).
- xviii) In any case where the Bank holds Investments on the Customer's behalf in the Bank's name, the Customer acknowledge that the Investments may be held collectively with other Investments of the Bank's other clients in the same name and that the Customer's interests in the Investment may not be identifiable by separate certificates or other physical documents or equivalent electronic records. However, the Bank shall maintain records of all Investments held in its name on behalf of the Customer such that it will be readily apparent the degree of their interest in the commingled Investments so collectively held but on the Customer's express understanding and agreement that where such commingling and aggregation of the Customer's Investments and the Investments of other persons result in entitlements to any dividends, interest and other moneys payable in respect of the Investments and all other rights, benefits and proceeds in respect of or derived from the same (whether by way of redemption, bonus, preference, option, substitution, conversion or otherwise) which otherwise without such commingling or aggregation would not have accrued to the Investments (the "Bonus Related Assets"), the Bank has full discretion as to the allotment of such Bonus Related Assets as amongst its clients, including the Customer as it deems fit).
- xix) The Customer agrees that the Bank may hold Investments made on their behalf, whether such Investment is in their name or in the name of the Bank or in the name of a nominee of the Bank, including without limitation all dividends, interests, entitlements, benefits and proceeds arising therefrom and all Bonus Related Assets allotted to the Customer, with a custodian or sub-custodian in IFSC Banking Unit at GIFT City, Gandhinagar or, where the Investments are denominated in a foreign currency, a custodian outside IFSC Banking Unit at GIFT City, Gandhinagar.
- xx) The Customer agrees and understands that detailed terms and conditions for each of the specific Investments and custodial services, if any are available on the website of the Bank at _____ . The Customer agrees to be bound by such specific and detailed terms and conditions thereof.
- xxi) In cases where any dividend, interest payment or other entitlements are received in favour of the Customer, such amounts will be credited to their account with the Bank only, unless otherwise agreed upon by the Bank in writing.
- xxii) The Customer agrees and understands that the Bank may exercise the rights of set-off, lien and consolidation in respect of Investments that may be held in custody with the Bank to the extent that the Customer owes any fees, charges or penalties to he Bank. Further, in the event that the Customer has taken loans or leverages against the security of their Investments, the Customer may have specifically agreed to secure their investments (held in custody with the Bank or a sub-custodian duly appointed by the Bank). In such a case, the Bank may have a security interest over the Customer's Investments. For the avoidance of doubt, the Customer acknowledges that their Investments shall never be used for payment of any charges that the Bank owes to the sub-custodian or any other party.
- xxiii) The above is not an exhaustive list of all the risks and other significant aspects of engaging in the Bank's investment services and

the Customer is aware that they should therefore carefully study transactions in Investments before they engage in them and consider whether such transactions are suitable in the light of their own financial position and investment objectives.

4. REPRESENTATIONS AND WARRANTIES

The Customer represents and warrants to the Bank (which representations and warranties are deemed to be repeated immediately prior to each transaction in Investments pursuant to these Terms , each subscription agreement executed by me and each other instruction to transact given by the Customer in any manner as permitted by the Bank) that the Customer:

- i) is a person(s) falling within the definition of a “Professional Client / Retail Client or Market Counterparty” as defined in The IFSCA Banking Handbook: Conduct Of Business Directions – V 2.0, as applicable, and signed by the Customer in Relationship Opening Form (ROF) submitted with the Bank.
- ii) has full legal capacity, power, authority and right to enter into and perform its obligations as per these Terms and, if the Customer is an entity other than an individual, all individuals signing the Declaration hereunder, any instruments pursuant to these Terms and any actions taken pursuant to these Terms on behalf of such entity, has/have/will be/been duly authorized by all necessary corporate and other actions;
- iii) has duly executed and delivered the Declaration hereunder and any instrument, notice or communication and any action taken pursuant thereto constitutes a valid and binding obligation enforceable against the Customer in accordance with these Terms;
- iv) has such knowledge and experience in financial matters as to be capable of evaluating the merits and risks of investing in the Investments and is able to bear the economic risks of the Investments;
- v) is transacting in the Investments for investment and not with a view to resale and distribution;
- vi) acknowledges that some of the Investments may be medium-term/ long-term investments and their financial condition is such that there is no need for liquidity with respect to such Investments;
- vii) acknowledges that the Investments are not obligations of, or guaranteed by the Bank or any of its affiliates or subsidiaries and are subject to investment risks. The management, operations and performance of any third party products shall at all times be the sole responsibility of the respective third party product provider and the Bank is not responsible for the same;
- viii) agrees that the Investments may be recorded in the Bank’s or its nominee’s name (who could be a sub-custodian) but for the Customer’s full beneficial ownership, and that the Bank may hold title to the Investments in its own or its nominee’s name, acting as the Customer’s agent and for their sole risk (including without limitation, an event of default by the sub-custodian or nominee) and account with no recourse to the Bank;
- ix) has received and fully read and understood the offering circular, pricing supplement and other relevant documents relating to the Investments and understand and agree that the Investments are subject to the terms and conditions and risks as contained in the aforesaid documents.
- x) agrees to treat as conclusive evidence, and not to dispute the validity, accuracy or authenticity of, any evidence of the Customer’s instructions and communications transmitted between them and the Bank (including ICICI Bank Limited), including such evidence in the form of the Bank/ ICICI Bank Limited’s computer records or transaction logs, magnetic tapes, cartridges, computer printouts, phone records copies of any communication, any written statement by the Bank / ICICI Bank Limited confirming the posting of any notice or communication, or any other form of information storage. The Customer further agrees that all such records shall be binding upon them and that they shall not be entitled to dispute the validity or authenticity of the same. Subject to the applicable laws of evidence, the Bank/ ICICI Bank Limited and the Customer agree not to object to admission of the records (including computer records) of the other as evidence in legal proceedings.

5. SUBSCRIPTION

The Customer understands that the Bank will customarily transmit their subscription order/s within a reasonable time following receipt. However, if the Customer has not made collected funds available to the Bank for such subscription/s, the Customer understands and agrees that the Bank may delay transmitting the subscription order(s) until the Bank receives collected funds. If the Bank does not receive collected funds for any subscription order(s) within one full business day following receipt, the Bank shall be entitled to cancel the same at its discretion. The Customer understands and agrees that the Customer may not transmit or proceed with any subscription, purchase or sale order(s) if it is less than the minimum size, if any, required for the Investment.

6. ADDITIONAL INVESTMENTS

The Customer may also instruct the Bank to make additional Investments for them from time to time in writing, or automatically or on a regular basis through their enrollment in any automatic Investment plan the Bank may offer pursuant to the Customer making available collected funds for this purpose. However, if the Customer has not made collected funds available to the Bank for any such purchase or not furnished any other document or complied with any other requirement as may be stipulated by the Bank for such purpose, the Customer understands and agrees that the Bank may delay/refuse transmitting the Customer's subscription order or cancel the same.

7. TRANSFER, SALE, REDEMPTION/CONVERSION, DELIVERY

The Customer may instruct the Bank from time to time to sell/redeem some or all of their Investments. The Customer may also instruct the Bank from time to time to convert their Investments into other Investments.

In the case of redemption, the Customer will direct the Bank either to transfer the proceeds of the redemption through a wire transfer to their beneficiary account as per the Relationship records with the Bank. In the case of a conversion, the Customer will direct the Bank as to new Investments. The Customer understands and agrees that the Bank may delay the redemption or conversion of any Investment until the required funds are collected from the Customer. The Customer understands and agrees that if any Investment requires minimum size for redemptions/transfers/switches or requires any minimum holdings to be maintained, the Bank has the right not to transmit any redemption/transfer/switch instructions given by me if it is less than such minimum redemption/transfer/switch size or if, pursuant to such redemption/ transfer/switch, the Customer's holdings may reduce below the minimum holding requirement.

The Customer also understands and agrees that if any Investments have been pooled with the investments of other customers, and if any such investment requires minimum size for redemptions/transfers/switches and/or requires any minimum holdings to be maintained, the Bank has the right not to execute any redemption/transfer/switch instructions given by the Customer if the minimum redemption/transfer/switch size is not reached or if, pursuant to such redemption/transfer/switch, the total pooled holdings in such investment may reduce below the minimum holding requirement and, in such event, the Bank may continue holding such Investments under the Customer's account/s with the Bank till such time that they can be redeemed/transferred/switched.

The Customer understands that the Bank will customarily transmit the redemption or conversion order within two full business days following its receipt unless otherwise directed by the Customer.

The Customer agrees and understands that any securities that may be delivered to them, in lieu of part or all of the cash proceeds arising out of the Investments or in accordance with the terms and conditions of the Investment ("Deliverable Securities"), pursuant to provisions of the terms and conditions of the relevant Investment, if any, shall also be construed as "Investments" as defined in these Terms shall apply in relation to such securities.

In the case of Deliverable Securities, the Customer will direct the Bank to either hold the Deliverable Securities on their behalf in an account with the Bank or its nominee, or in an account with custodians or sub-custodians whether in the Bank's or its nominee's name or the Customer's name, to deliver/transfer the Deliverable Securities to an account with another institution which the Customer will designate, subject to the Bank's agreement in either case. The Customer acknowledges that in the case of certain Deliverable Securities, the Bank may require their delivery/transfer to a particular account in the Customer's name with the Bank.

If the Customer has instructed the Bank to make an Investment for which the Bank's instructions on the application require the maintenance of a minimum balance/minimum investment size, The Customer agrees at all times to maintain at least such minimum balance/size. If the balance/size drops below the required minimum balance/size, the Customer understands and agrees that the Bank may terminate these Terms and close the Relationship in a manner provided for closing and termination in Paragraph 13. In such an event, the Customer shall further indemnify the Bank and hold the Bank indemnified against all costs, losses, expenses, etc. that it may suffer or incur arising out of or in connection with the Customer's failure to maintain such prescribed balance.

The Customer understands that, pursuant to this Relationship, while the Bank may hold Investments in its own name or in the name of a nominee, acting as the Customer's agent and at the Customer's sole risk and account, the Bank is not under any obligation whatsoever:

- i) to take any action against any issuer of the Investments or any other person in connection with the Investments; or
- ii) to do any act, deed or thing (including without limitation exercise voting or other rights) in its capacity as title holder of such Investments.

The Customer understands that, in the event that the Customer requires any such action taken or act, deed or thing done in connection with the Investments, the Customer would have to get the title to the Investments transferred in their name, at their own cost and expense, without any cost, expense or liability to the Bank.

The Customer, further, understands that, in the event that the Bank determines, at its sole discretion, that the Bank is likely to incur any costs, expenses or liabilities on account of holding title to the Investments as the Customer's agent, the Bank shall be entitled to call upon the Customer to forthwith have the title to the same transferred in the Customer's name, and the Customer shall, when so called upon, forthwith do all acts, deeds and things and execute all such agreements and documents as may be required to transfer title of the Investments to their name.

The Customer further agrees to bear all costs, expenses and liabilities in connection with the aforesaid transfers and shall, further, indemnify the Bank and hold it indemnified against all costs, losses, expenses etc. that it may suffer or incur arising out of or in connection with the aforesaid transfers.

The Customer agrees and confirms that they shall not, without prior written approval of the Bank (which may or may not be given at its sole discretion or which may be given subject to any terms and conditions as it may stipulate at its sole discretion), create or permit the creation of any lien, charge, pledge, encumbrance or any other third party interest or security whatsoever on or over the Investments and the receivables thereunder.

8. SERVICING OF INVESTMENTS TO BE MADE IN DRAWDOWNS/TRANCHES

In the event that any investments made under these Terms are to be serviced in drawdowns or tranches, the Customer agrees that they shall either (i) remit the amount required to service such drawn down/tranche ("drawdown amount") into an account held with the Bank ("designated account") at least three business days prior to the date when the amount has to be paid, with instructions specifying the particular investment towards which such remittance should be applied or (ii) ensure that the Customer's designated account has a credit balance of at least the drawdown amount, no later than three business days prior to the date when the payment is required to be effected.

In the event of the Customer's failure to remit the drawdown amount into their designated account held with the Bank, the Customer also irrevocably authorizes the Bank, if so deemed fit in its sole and absolute discretion, to appropriate or transfer moneys from any of the Customer's other deposits or funds that they may have with the Bank to ensure that Customer's designated account holds at least the drawdown amount.

The Customer irrevocably authorizes the Bank to debit their designated account for the drawdown amount on the required date for the purpose of servicing the drawdown/tranche, without any prior notice to them.

In the event that more than one drawdown/tranche is required to be serviced simultaneously, the Customer will ensure that they specify which investment the remittance is towards. In the event the Customer does not specify the same, they authorize the Bank to exercise its reasonable discretion in applying the remittance/amount in the Customer's designated account/other account(s) held with the Bank towards any Investments that require to be serviced.

The Customer shall indemnify and hold the Bank harmless against all losses, liabilities, costs, etc. that may occur on account of exercise of such discretion by the Bank.

9. CHARGES

In the event the Customer wishes to purchase or sell any particular Investment or to inquire or amend any particulars relating to any account the Customer may have with any depository bank/fund, fund manager/investment house/issuer of any Investment product (the "Investment Entity"), or to inquire or amend any particulars relating to any Investment the Customer holds, the Customer agrees that the Bank may on the Customer's instructions, make the necessary administrative and facilitative arrangements to do the same (including arrange for the transfer of funds from the Customer's any account/s as they shall instruct) and to debit the Customer's account/s with the Bank (or any other account/s as instructed) with the sale proceeds less any charges, commissions, costs, expenses, fees (whether recurring or otherwise, and whether imposed by third parties or otherwise and including for the avoidance of doubt accrued coupon/interest payments for investments made in-between coupon/interest payment dates of particular Investments) which may be imposed on or in connection with any transaction relating to the Investment or the holding or custody of the Investment by the Customer or on behalf of the Customer; and/or to credit their account/s with the Bank (or any other account/s as instructed) with the sale proceeds less any charges, commissions, fees, and any other cost involved.

The Customer agrees to the Bank's receiving a fee, commission and/or mark-up from any Investment Entity (where applicable) in respect of it performing such services on behalf of the Customer. The Customer also understands and agrees that the issue price(s) mentioned in the term sheet(s) for any Investment(s) may be inclusive of the Bank's fee, commission and/or mark-up (calculated as a percentage of investment amount and/ or net asset value) for its services although the same may not be separately stated or disclosed to the Customer. The Customer agrees and understands that the Bank shall be entitled to charge such fee, commission and/or mark-up as may be determined at its sole discretion and the Customer's agreement to pay the price of such Investment shall also be deemed to be an agreement to such fee, commission and/or mark-up.

The Customer shall not be obliged to perform any services on behalf of the Customer unless they have first placed sufficient funds with the Bank, including such funds towards any such fee, commission and/or mark-up. The shall be entitled by written notice to the Customer to state or vary from time to time the terms upon which the Bank is prepared to perform the above-mentioned administrative and facilitative services on behalf of the Customer.

10. TRANSACTION PROCEDURES

The Customer agrees to follow the procedures established by the Bank for purchase, sale, subscription, transfer, switching, conversion and redemption orders, including procedures for accepting facsimile/telephone instructions and agree to execute such documents, applications and indemnities in connection therewith. The Customer agrees to use the instruction forms and/or formats and to comply with instructions/directions provided to them time to time for all their subscription, purchase, conversion and redemption orders. The Bank may delay transmitting any of the Customer's instructions until it has received them in proper form.

11. TELEPHONE ENQUIRIES/TRANSACTIONS

The Bank may, at its discretion, provide a telephone number so that the Customer can inquire about the status of the Relationship, including the Investment(s) standing to the credit of the Customer's account(s) with the Bank and the Investment balance/size. The Bank may also agree to execute certain transactions on behalf of the Customer upon their instructions to the Bank over the telephone. The Customer agrees that Bank may respond to such inquiries/instructions and furnish the requested information to and/or execute the relevant transaction on the instructions of, any persons claiming to be the Customer, provided the Bank has followed its normal customer verification procedures.

12. CONFIRMATIONS

The Bank will arrange to send, as soon as reasonably practicable, confirmations of individual transactions in Investments made on behalf of the Customer.

13. RELATIONSHIP CLOSING/REDEMPTION UPON TERMINATION

The Customer understands and agrees that redemption of all Investments will not automatically terminate these Terms or the Relationship or close the Customer's account(s) with the Bank. The Customer may make an additional purchase during the following year and return the Relationship and account(s) with The Bank to active status. However, if the Customer has not made any additional purchase for one year following full redemption, the Bank may close the Customer's account(s) with the Bank and terminate these Terms and the Relationship.

The Bank may, in its sole discretion, terminate the Relationship and close the Customer's account(s) with the Bank at any time and give an with intimation to the Customer. Prior to termination, The Bank is authorized to redeem/sell all the Customer's Investments or transfer all the Investments to another servicing agent the Customer designates. The Customer agrees to bear all charges/costs that may arise due to such redemptions/sale or transfers.

The Customer may terminate this Relationship and close their account/s with the Bank by giving a thirty days' advance written notice.

However, the Customer understands and agrees that the restrictions outlined in Paragraph 7 above pertaining to redemption / transfer / sale / conversion / delivery of any Investments or pooled investments may be applicable, in which case the Bank has the right not to terminate this Relationship and close the Customer's account(s) with the Bank and to continue holding such Investments under the Customer's account(s) with the Bank till such time that they can be redeemed/sold or transferred. The Bank may terminate this Relationship and close the Customer's account/s after all Investments under the Customer's account/s with the Bank have been redeemed/sold or transferred to another servicing agent the Customer designates.

14. AMENDMENTS

The Bank may amend these Terms from time to time and all amended versions of these Terms shall be uploaded on the website of the Bank at _____. The Customer agrees that it shall be their duty to ensure that they keep themselves updated with any amendments to these Terms as may be reflected on the website of the Bank.

15. ASSIGNMENTS AND TRANSFERS

- i) The Customer agrees not to assign, transfer or encumber in any way any right, title or interest they have in these Terms or in their account(s) with the Bank or in any Investment to any person without the prior written consent of the Bank. The Bank shall be at liberty to disregard any attempted assignment, transfer or encumbrance made without its consent.
- ii) The Bank may assign, transfer or encumber its rights, title or interest under these Terms to any person without the Customer's consent.

16. RELATIONSHIP DOCUMENTATION

The Customer understands that their account/s with the Bank will not be opened until all the required documentation is received by them.

17. DELAY IN ENFORCEMENT

No relaxation, forbearance, delay or indulgence by the Bank in enforcing these Terms, or the granting of time by the Bank to the Customer, shall affect or restrict the Bank's rights and powers hereunder. Any waiver of the Customer's breach hereunder shall not operate as a waiver of any subsequent breach.

18. OBLIGATIONS BINDING ON OTHERS

The Customer's obligations under these Terms will also be binding on their heirs, executors, legal representatives and successors.

19. GOVERNING LAW

These Terms are governed by the laws of India and the parties submit to the jurisdiction of the courts of Gujarat in all matters pertaining thereto. However, the Customer agrees that nothing herein shall restrict the right of the Bank to commence any proceedings in respect of these Terms or otherwise against them in any another jurisdiction

20. OFAC AND OTHER SANCTIONS

The Customer confirms that neither them nor any other person benefiting in any capacity in connection with or from the investment(s) or these terms and/or any instruments and/or payments thereunder is a Specially Designated National or otherwise sanctioned under the sanctions promulgated by the Office of Foreign Assets Control of the US Department of Treasury (OFAC), India, United States, United Nations, European Union or any similar restriction by any authority, agency or body having similar powers (collectively, the "Sanctions").

The Bank may choose not to, or may be unable to, proceed with any investment and/or transaction and/or instructions if, in its sole discretion, the Customer (or any intermediary through which any investment/payment may be made) is or maybe subject to, or may attract in future, any Sanctions or restrictions and any amount invested/redeemed/remitted or to be invested/redeemed/remitted (if any) by the Bank may not be made available to the intended recipient if such person or entity is subject to any Sanctions or restrictions.

The Bank will not be responsible for any losses or liabilities which arise as a result of or in connection with any Sanctions or restrictions, including, without limitation, any act or refusal to act by the Bank as a consequence of any Sanctions or restrictions, and any action or omission of any correspondent or other intermediary bank and/or custodian or relevant fund/investment manager and/or any delay in the realisation of cheques deposited. Investment transaction shall only be made if accompanied by proper supporting documents as required by the Bank, and the Bank shall have such rights as have been specified in these Terms.

21. JOINT RELATIONSHIP

If this is a joint application:

- i) a reference in these Terms to "Customer", "Customer's", etc. shall be construed as a reference to all applicants, jointly and severally and these Terms hereof shall be binding on all applicants, jointly and severally;
- ii) each of the applicants authorizes the Bank to follow the instructions as per signing conditions / instructions provided at time of relationship opening with the Bank without obtaining any further consent. Each of the applicants will be fully liable, jointly and severally, for any amounts due to the Bank under these Terms, and each of the applicant hereby agrees that the Bank may

sue any or all of them for these amounts; and

- iii) The Customer confirms that each of them can enter into a legally enforceable contractual relationship with the Bank.

22. NOT A SOLICITATION

The Customer understands that these Terms do not constitute a solicitation or offer for sale or purchase and that Investments may be made by signing the appropriate application/subscription forms.

23. EXCLUSION OF RIGHTS OF THIRD PARTIES

A person who is not a party to these Terms shall have no right under these Terms to enforce any of its terms.

24. SEVERABILITY

If any one of the provisions in these Terms shall be deemed invalid, unlawful or unenforceable in any respect under any applicable law, the validity, legality and enforceability of the remaining provisions shall not in any way be affected or impaired.

25. DISCLOSURE, DISCLAIMERS & DECLARATIONS

The Customer irrevocably authorizes the Bank to disclose as and when the Bank is required to do so by applicable law or when the Bank regards such disclosure as necessary or expedient, any information relating to the Customer, the Customer's account/s with the Bank, the Investments or transactions hereunder, to:

- iv) The Bank's head office, affiliates or any of its other branches or subsidiaries;
- v) The Bank's auditors, professional advisors and any other person(s) under a duty of confidentiality to it;
- vi) vendors, installers, maintainers or services of the Bank's computer systems;
- vii) any courts or any statutory, regulatory or supervisory authority;
- viii) any exchange, market, or other authority or regulatory body having jurisdiction over the Bank, the Bank's head office or any of its other branches or over any transactions effected by the Customer or for their account;
- ix) any party entitled to make such demand or request;
- x) any person with whom the Bank contracts or propose to contract with regard to transactions under these Terms;
- xi) any person (including any agent, contractor, third party services provider, relevant fund, investment manager or custodian) with whom the Bank contracts or propose to contract with regard to the provision of services in respect of the Customer's account/s with the Bank or in connection with the operation of the Bank's business;
- xii) any person employed with, or engaged as an agent by, the Bank or its head office or affiliates, including any relationship officer, whether in IFSC Banking Unit at GIFT City, Gandhinagar or elsewhere, for the purposes of or in connection with interaction with customers or providing services to the customers or processing transactions pertaining to customers' account/s with the Bank; and
- xiii) to enable the Bank to centralize or outsource data processing and other administrative operations, to the Bank's head office, its affiliates or third parties engaged by the Bank (whether within or outside the IFSC Banking Unit at GIFT City, Gandhinagar) for any such services/operations.

The Customer hereby declare and state as follows:

- a) The subscription/purchase/switch ("Purchase"), or redemption/sale ("Sale") in relation to the investment products requested either through electronic means including but not limited to phone records, e-mails, fax, etc. or in the application form ("Investment Products") is made pursuant to these Terms entered into between the Bank and the investor(s) and pursuant to the relevant application.
- b) The Investment Products are not bank deposits or obligations of or guaranteed or issued or managed by the Bank or any of its affiliates or associates unless specifically stated and the investments are subject to investment risk including the possible loss of principal amount invested. Past performance is not indicative of future results, and prices can go up and down. Investors investing in Investment Products denominated in non-local currencies should be aware of the risk of exchange rate fluctuations that may cause a loss of principal when the foreign currencies are converted back into the investors' home currency. Investments in certain alternative asset classes like hedge funds, fund of hedge funds, real estate funds, private equity and other alternative asset classes carry additional

risks, including liquidity risks, leverage risk, risks related to investments in derivatives, which must be analyzed and understood prior to taking a decision to make investments in the same. Investments in collective investment schemes are for the long term. The fractional amount of investment less than 1 unit of investment currency will be rounded down.

- c) The Customer has read and understood these Terms and agrees to be bound by the same as well as the other terms and conditions contained in other documents or conveyed to them through electronic means for the Purchase/Sale, switch, or redemption/sale of Investment Products sought to be made pursuant to this application.
- d) The Customer has received and fully read and understood the prospectus/term sheet (as the case may be) or understood the terms and conditions including but not limited to risks as conveyed to them through electronic means pertaining to the Investment Products and understand and agree that the Investment Products are subject to the terms and conditions and risks as contained in the aforesaid documents (as amended from time to time).
- e) The Customer acknowledges that, by bringing the Investment Products to their attention, the Bank is not providing any advisory service/recommendation whatsoever to me/us and accepts no liability with respect to the accuracy or completeness of the information furnished to the Customer including but not limited to information furnished through electronic means in respect thereof. The Customer acknowledges that they have made their own analysis of the risks associated with the Investment Products and the decision to purchase the Investment Products has been made independently and without reliance upon the Bank or any of its affiliates or associates.
- f) The Customer agrees that the Purchase of the Investment Products pursuant to these Terms and placing an order through electronic means is subject to the Investment Products being available and also subject to any minimum subscription/investment requirements as may be applicable. The Customer accepts that if the Investment Products are not available or if any applicable minimum subscription/investment requirements are not met with or if the purchase moneys are not received by the Bank on time, then the Bank will make no purchase on behalf of the Customer.
- g) The Customer is aware that Class B shares incur higher maintenance fees that are paid out of the fund's assets and are subject to a contingent deferred sales charge (redemption charge) upon redemption. The Customer understands that Class B shares may not be freely transferable.
- h) The Customer agrees and understands that any instructions pertaining to their investments (including instructions for purchase, sale or transfer) may be given in writing or through electronic means or telephone and in the manner as prescribed by the Bank from time to time.
- i) The Customer understands and agrees that investments by the Bank in certain Investment Products made on behalf of the investors pursuant to the Agreement may be subject to the minimum holding requirement as may be mandated by the relevant funds. The Customer understands that the minimum holding requirement mandated by the relevant fund might change from time to time and the Bank is not obligated to inform them of the same. The Customer also understands and agrees that any investments made by them in sizes lower than the minimum holding size mandated by the relevant fund would be pooled with investments made by other investors through the Bank.
- j) The Customer understands and agrees that if any investment requires minimum size for purchase, sale or transfer or requires any minimum holdings to be maintained, the Bank has the right not to transmit any purchase, sale or transfer instruction given by them if it is less than such minimum purchase, sale or transfer size or if, pursuant to such purchase, sale or transfer, their holdings may reduce below the minimum holding requirement.
- k) The Customer understands and agrees that if any investments have been pooled with the investments of other customers, and if any such investment requires minimum size for purchase, sale or transfer and/or requires any minimum holdings to be maintained, the Bank shall have the right not to execute any purchase, sale or transfer instructions given by me/us if the minimum purchase, sale or transfer size is not reached or if, pursuant to such purchase, sale or transfer the total pooled holdings in such investment may reduce below the minimum holding requirement and, in such event, the Bank may continue holding such investments under the Customer's account/s with the Bank till such time that they can be purchased, sold or transferred.
- l) The Customer represents and warrants to the Bank, and acknowledges the reliance thereon, that
 1. they are purchasing the Investment Products for investment and not with a view to resale and distribution;
 2. they are investing in the Investment Products as principal and not as agent of any person;
 3. they are acting and would, in future will also be acting on their own behalf for the purpose of any Investment Products/transactions.
 4. No action will be taken by them that would, or is intended to, permit a public offer of the Investment Products in any country or jurisdiction;
 5. they acknowledge that the Investment Products are subject to investment risks (including, but not limited to, the risks

outlined in the Agreement and in the disclaimer and or conveyed to hemme/us separately through electronic means above);

6. they have complied with all local requirements in their country of residence connected with the purchase, sale or transfer of the Investment Products, including the obtaining of any governmental or other consents which may be required and they have the ability, power and authority to make the proposed investment in the Investment Products;
7. they agree that the Investment Products may be recorded in the name of the Bank or in the name of the nominee of the Bank, but for their full beneficial ownership as per the terms and conditions contained in the Agreement;
8. they are eligible and have taken all requisite action to ensure that I/we may make investment in the Investment Product and execute, deliver and perform the Agreement and place an order for an investment(s) through electronic means or telephone;
9. they have been advised by the representative of the Bank to dispose of/reduce their interest in all or part of the original product to acquire/increase their interest in, all or part of the replacement product and that the representative has drawn their attention to the costs and possible disadvantages associated with the switch and they wish to proceed with the switch notwithstanding that the fees, charges and/or disadvantages that may arise from the switch could outweigh any potential benefits.

Note: Acceptance of cancellation/hold order/instruction through electronic means will be subject to the transaction not being executed. An order/instruction for hold shall be valid only for a period of one month from the date of this cancellation/hold form/instruction. After the expiry of the said one month period, the order/instruction for hold shall be deemed to be an order/instruction for cancellation.

These Terms supersede and replace any other investment services agreement/arrangement entered into between the Customer and the Bank. These Terms will henceforth govern the Relationship of the Customer with the Bank in respect of the matters contemplated herein. The terms and conditions of any other investment services agreement/arrangement entered into between the Customer and the Bank will continue to govern transactions entered into or executed before the date of these Terms. Henceforth, all references to investment services agreement/arrangements shall connote a reference to these Terms.

The Customer hereby agree and understand that they have a right to request copies of their records in relation to investment and custodial services provided by the Bank. The Customer also understands that such records shall be retained by the Bank for a period of 5 years or any other period required by applicable law. The Customer also understands that they may address any complaints to their Relationship Manager (RM) for required clarifications/solutions. In the unlikely event that the Customer is dissatisfied with the clarifications/solutions provided by the RM or have not received it, they may raise their grievance to headprivatebanking@icicibank.com. In the unlikely event that they are unsatisfied with the response given, the Customer may write to the respective Regulator/Banking Ombudsman. For details and latest version of Grievance Redressal Policy, the Customer may refer to <http://www.icicibankprivatebanking.com/GrievanceRedressal.page?>

The Customer further agrees and understands that they may approach the Bank for the provision of additional information in respect of the custodial services of their Investments.

The Customer authorizes the Bank to provide them with regular reports/updates at such intervals as they may be (a) issued by the Bank or (b) received by the Bank from third parties. Such reports/updates may be sent to the inbox of the Customer's internet banking account, via email or through any other mode as the Bank may, in its sole discretion, deem fit.

The Customer agrees and confirms that they have carefully read and understood the aforesaid terms and conditions and agrees to be bound by the same including without limitation clauses 2(J)(iii) and 3(xx) above in respect of maintenance of the Investments denominated in a foreign currency with a custodian outside IFSC Banking Unit at GIFT City, Gandhinagar appointed by the Bank. The Customer confirms that they have received and read a copy of the terms and conditions governing the accounts and facilities of the Customer with ICICI Bank Limited, IFSC Banking Unit at GIFT City, Gandhinagar. The Customer also agrees to be bound by the terms as may be specified by the branch from time to time.

DECLARATION FROM THE CUSTOMER

To
 ICICI Bank
 Unit No 408, 4th Floor,
 Brigade International Financial Centre,
 GIFT Multi Service SEZ,
 Gandhinagar, Gujarat – 382 355

Subject: Declaration accepting the terms and conditions for Investment and Custodial Services rendered by ICICI Bank, IFSC Banking Unit at GIFT City, Gandhinagar (the “Bank”)

1. I/We declare that I/we have read the Terms and Conditions for Investment and Custodial services rendered by the Bank (the “Terms”)and understood the same in its entirety;
2. I/We agree to be bound by all the Terms and comply with all the requirements thereof;
3. I/We agree and understand that the Terms may be modified/updated/ amended from time to time by the Bank and the updated/modified/amended Terms will be uploaded on the website of the Bank at _____(the “Website”).
4. I/We declare and agree that it shall be our responsibility to keep ourselves abreast of such modified/updated/amended Terms from time to time by regularly visiting the Websites and checking for updates.
5. I/We understand and declare that in case of any inconsistency between the terms and conditions handed over to us on the date of signing of this declaration and the terms and conditions uploaded on the Website, the terms and conditions uploaded on the Website shall prevail.
6. I/We understand and declare that the Bank will retain only a copy of this signed declaration as will be received by it from us as I/We are not based out of India and are not in a position to hand over an original signed declaration to the Bank. I/WE agree, acknowledge and understand that the Bank shall place reliance on the copy as and when need arises in any litigation or otherwise and we agree and declare that we will not challenge the veracity or correctness of the Terms or this declaration merely because a copy is produced and not the original document.
7. I/We agree and understand that the email indemnity executed by us with the Bank shall be applicable to these Terms as well.

FOR INDIVIDUALS	FOR CORPORATES/ESTABLISHMENTS
Name of Main Applicant	Name of Authorized Signatory
Signature of Main Applicant	Signature of Authorized Signatory
Name of Joint Applicant 1	Name of Authorized Signatory
Signature of Joint Applicant 1	Signature of Authorized Signatory <small>(All signatories have to sign here and initial on all pages) (Rubber stamp/seal of company/establishment required, if applicable)</small>
Name of Joint Applicant 2	
Signature of Joint Applicant 2 <small>(All signatories have to sign here and initial on all pages)</small>	

Date:

M	M	D	D	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Place: _____

FOR BANK USE ONLY

Checked and Verified by RM/Bank Official		To be filled by back-office team. Affix rubber stamp and sign
Signature:		Document Scrutinizer
Name:		
Employee ID:		
RM Code:		
Date:		

Tel.:, Website:

ICICI Bank Limited :

Unit No 408, 4th Floor, Brigade International Financial Centre, GIFT Multi Service SEZ, Gandhinagar, Gujarat – 382 355	Registered Office: Landmark Race Course Circle Vadodara 390 007	Corporate Office:- ICICI Bank Towers Bandra Kurla Complex Bandra Mumbai 400 051
---	--	---

