

TERMS AND CONDITIONS FOR DOORSTEP BANKING SERVICES

These terms and conditions (hereinafter referred to as "Terms and Conditions") apply to and regulate the provision of doorstep banking services offered by ICICI Bank Limited for 'pickup and delivery' of cash, cheques, demand drafts and business banking documents (hereinafter referred to as "Services") by accepting the Instructions.

1. In these Terms and Conditions, the following words and phrases have the meaning

stated here under unless indicated otherwise:

"Account" refers to the current account of the account holder with ICICI Bank in India,

which is designated as eligible account by ICICI Bank for the purposes of availing the aforesaid Services.

"Client" refers to a person/entity referred to in the Enrollment Form having an Account with ICICI Bank and requesting for availing of the Services, which request has been accepted by ICICI Bank.

"Enrollment Form" shall mean the service request form to be provided by the Client for availing the Services from ICICI Bank in the form and manner prescribed by ICICI Bank.

"ICICI Bank" refers to ICICI Bank Limited, a company incorporated under the Companies Act, 1956 and licensed as a bank under the Banking Regulation Act, 1949 and having its registered office at Landmark, Race Course Circle, Vadodara 390 007 and corporate office at ICICI Bank Towers, Bandra Kurla Complex, Mumbai 400 051.

"Instruction" refers to the requests and/or instructions for pick-up and/or delivery of cash, cheques, demand drafts and documents relating to banking business as may be sent by the Client to ICICI Bank through telephone, facsimile or an e-mail transmission.

"Website" refers to www.icicibank.com, which is owned, operated and maintained by ICICI Bank.

2. The Client acknowledges and agrees that the Instructions for:

- i. Delivery of cash, demand drafts and/or banking business documents to the Client and
- ii. Pick-up services for cash, cheques, demand drafts and/or banking business documents may be undertaken by ICICI Bank if the Instruction is made as per the procedure specified on the Website as may be updated from time to time..

The Client must ensure that every Instruction to be sent through facsimile or an email transmission is sent on ICICI Bank's printed form (if any) applicable to the particular transaction and account at the time. If an Instruction is sent by the Client through facsimile or an e-mail transmission, otherwise than on ICICI Bank's printed form and is accepted by ICICI Bank, such Instruction shall be subject to the terms and conditions specified on ICICI Bank's printed form..

3. The Client agrees and undertakes to duly comply with its obligations in terms of the processes detailed on the Website, and to duly remit the payments for the Services as detailed in the Enrollment Form.

4. The Client agrees and understands that ICICI Bank shall act upon the Instructions only if in the opinion of concerned officer of ICICI Bank such Instructions are clear

and unambiguous. The decision of the officer of ICICI Bank whether any such Instructions are clear and ambiguous or not and all actions of ICICI Bank thereof shall be conclusive and binding on the Client. This clause shall not preclude ICICI Bank from exercising its absolute discretion to act or not to act on any or all Instructions.

5. The Client agrees and acknowledges that transmission of information through telephone, facsimile and/or e-mail is not a secure means of sending information and may be subject to tampering and unauthorised access, fraudulently or mistakenly written, altered or sent, and not be received in whole or in part by the intended recipient, which may include but not limited to:

- i. The Instructions being fraudulently written or altered.
- ii. The Instructions reaching ICICI Bank in jumbled state or in a manner or shape that it may be misunderstood.
- iii. The facsimile machine, telephone or computer through which the Instructions are received by ICICI Bank being unattended to at the time of receipt of Instructions and/or the Instructions being received by ICICI Bank only partially.
- iv. There may be a mistake in understanding the message.

6. The Client shall continue to be bound by all or any action of ICICI Bank in complying with the Instructions even if such Instruction has been countermanded by a subsequent Instruction or any written order or direction of the Client, if ICICI Bank has already commenced acting upon the first of such Instructions (without prejudice to it having received and acted upon a subsequent Instruction or written order or

direction) or even if the mode of receiving such Instructions has been discontinued or suspended.

7. ICICI Bank shall not be liable for (1) any inaccuracy, error or delay in, or omission of, (i) any data, information or message in the Instruction, or (ii) the transmission or delivery of any Instruction; or (2) any loss or damage arising from or occasioned by (i) any such inaccuracy, error, delay or omission, (ii) non-performance, or (iii) interruption in any such data, information or message, due either to any act or omission by ICICI Bank due to failure of operational systems or any requirement of law or any internal policy of ICICI Bank or due to "force majeure" (e.g., flood, extra ordinary weather condition, earthquake or other act of God, fire, war, insurrection, riot, labour dispute, accident, action of government, communications, power failure, equipment or software malfunction) or any other cause beyond the reasonable control of ICICI Bank, or (iv) tampering of and/or unauthorised access to the Instruction, (v) Instructions that are fraudulently or mistakenly written, altered or sent or (v) Instructions that are not received in whole or in part by the intended recipient.

8. The Client agrees that ICICI Bank shall not be liable if:

- i. The Client has breached any of the Terms and Conditions, contained herein or
- ii. The Client has contributed to or the loss is a result of failure on part of the Client to advise ICICI Bank within a reasonable time about unauthorised access of or erroneous transactions in the Account by use of the Services;

The Client agrees that ICICI Bank may at such times as ICICI Bank may deem fit, request the Client to approach ICICI Bank Branch with the acknowledgement provided by the agent to the Client at the time of the execution of the Instruction.

9. ICICI Bank may, at its sole and absolute discretion, act on any request or Instruction made by the Client to ICICI Bank, or which ICICI Bank reasonably believes to have been made by the Client.

10. The Client agrees and acknowledges to waive off its 'right to claim' for the Services to be provided at its doorstep. Further, without limiting the generality of the foregoing, ICICI Bank shall not be deemed to have accepted any Instruction unless and until ICICI Bank receives the complete Instruction on a business day and during the normal business hours of ICICI Bank in accordance with the procedure specified on the Website as may be updated from time to time.

11. The Client is responsible for the accuracy and authenticity of the Instructions. ICICI Bank shall not be required to independently verify the veracity, authenticity or validity of the Instructions. ICICI Bank shall have no liability if it does not or is unable to stop or prevent the carrying out of or the execution/implementation of an Instruction that is subsequently countermanded by the Client. Where ICICI Bank considers the Instructions to be inconsistent or contradictory it may seek clarification from the Client before acting on any Instruction of the Client or act upon any such

Instruction as it deems fit. ICICI Bank has no liability or obligation to keep a record of the Instructions to provide information to the Client or for verifying Client's Instructions. ICICI Bank may refuse to comply with the Instructions without assigning any reason or notice and shall not be under any duty to assess the prudence or otherwise of any Instruction and have the right to suspend the operations through the Services or carrying out of Instructions if it has reason to believe that the Client's Instructions will lead or expose to direct or indirect loss to ICICI Bank, or ICICI Bank may require an indemnity and/or other security/comfort from the Client before continuing to restore/perform the Services and/or Instructions.

12. ICICI Bank shall be responsible for any loss caused to the Client on account of gross negligence or willful misconduct of the Agent appointed by ICICI Bank while providing the Services to the Client.

13. The Client acknowledges and agrees that the Instructions for the Services shall be processed by ICICI Bank only if the same are received by ICICI Bank in the prescribed time and manner. The Client agrees and acknowledges that the Services shall be provided by ICICI Bank at the communication address of the Client available with ICICI Bank at the time of the Client applying for availing the Services. In case of any request provided by the Client for getting the communication address changed in the records of ICICI Bank in a manner as may be prescribed by ICICI Bank, such changed communication address shall be used by ICICI Bank for providing the Services to the Client.

14. The Client agrees, confirms and undertakes to pay to ICICI Bank such charges/fees/expenses as may be notified to the Client by ICICI Bank at its sole discretion from time to time for organising/providing the Services. The Client further agrees and confirms that the acknowledgement and confirmation receipt to be furnished by the Client to the agency would be a final and binding acknowledgement and confirmation of receipt of documents, demand drafts and/or cash by the Client.

15. Without prejudice to anything contained in clause 12 above, the Client agrees, acknowledges and undertake that the Services proposed to be offered by ICICI Bank should be construed as mere extension of the banking services offered at any of its branches and the liability of ICICI Bank is limited to the extent as if the transaction is/was conducted at the ICICI Bank Branch.

16. The Client confirms that ICICI Bank is authorised to debit the Clients' account with amounts in pursuance to any Instructions under the Services not withstanding any other requirement contained in any law and practice including but not limited to Negotiable Instrument Act, 1881.

17. In case the Client is sending an important business banking document to ICICI Bank it will be the responsibility of the Client to write an e-mail to ICICI Bank at the email address as communicated by ICICI Bank from time to time, mentioning the

details of business banking documents sent and the DB Reference number assigned to the Client by the pick up agency. This would caution the branch to expect the document, and in case the document does not reach the branch, the branch would follow up with the pick up agency and confirm the status. In case the Client does not write the e-mail to ICICI Bank, ICICI Bank shall not be responsible for loss of such business banking documents.

18. Under no circumstances, shall ICICI Bank, its employees, directors involved in providing the Services be liable for any direct, indirect, incidental, special or consequential damages, or any damages whatsoever, including punitive or exemplary (including, but not limited to loss of profits, loss of data or other intangible information, business interruption, loss of privacy, or any pecuniary loss), arising out of or in any way connected with the provision of the Services resulting from unauthorised access or alteration of Instruction or arising from interruption, suspension or termination of the cash/cheque collection and delivery services or any inability of ICICI Bank to receive instructions, directions, orders or other communications from the Customer or to transmit any related message for any reason whatsoever, whether based on contract, tort, strict liability or otherwise except in case of willful default or gross negligence on the part of ICICI Bank.

Provided that notwithstanding anything to the contrary contained herein, the aggregate liability of ICICI Bank under this arrangement shall not exceed the service charges received by ICICI Bank from the Client under the Services.

19. The Client hereby indemnifies and agrees to keep ICICI Bank indemnified against all and any costs, losses, damages, expenses (including all legal expenses on a full indemnity basis) or other liability sustained or incurred by ICICI Bank as a result of ICICI Bank accepting and acting on an Instruction given or deemed to have been given or purportedly given by the Client, including but not limited to the Client, handing over self/ bearer cheques to the cheque pick-up / delivery agency appointed

by ICICI Bank in lieu of the cash delivered to the Client premises without ensuring that the "Paid" stamp of the cash delivery agency is affixed on the cheque in the Client's presence

20. The Client hereby authorises ICICI Bank to charge the account held with ICICI Bank to the extent of all outstanding dues arising as a result of or in connection with the Services.

21. The Client agrees to comply with such security procedure as may be prescribed by ICICI Bank from time to time for sending Instructions. The Client undertakes not to disclose the security procedure to any person except to its authorized representatives. If the Client or one of the Client's authorised representatives is of the opinion or has reason to believe that the authentication procedure may be known by an unauthorised person, the Client must notify ICICI Bank immediately.

22. If ICICI Bank receives an Instruction that purports to have been transmitted or

authorised by the Client, one of the Client's authorised representatives or any other person and the Client's current authentication procedure has been used:

- ICICI Bank may rely on that Instruction and shall not be obliged to make any verification for authentication purposes; and
- Such Instruction will be deemed effective as a valid Instruction by the Client

23. The Client undertakes to confirm in writing every Instruction (by sending the original physical copy of the Instruction to ICICI Bank). The Client hereby authorizes that ICICI Bank shall be absolutely entitled to accept and act on an Instruction prior to receiving written confirmation from the Client and that any action taken in pursuance of the Instruction shall be valid even if such written confirmation is not received by ICICI Bank.

24. At anytime, ICICI Bank may give notice to the Client, in such manner as it may deem fit, that it shall not accept further Instructions and such notice shall be deemed to be effective against the Client on receipt of the same. A Client shall be deemed to have received such notice immediately in case ICICI Bank sends the notice through facsimile or e-mail transmission or after two (2) days if such notice is sent by post/courier.

25. ICICI Bank reserves the right to charge and recover from the Client fees along with applicable taxes for availing the Services at any time as it may deem fit. Failure to pay the charges/fees (including applicable taxes) on or before the specified date will render the Client liable for payment of interest at such rate as may be stipulated by ICICI Bank and/or withdrawal of the Services without any liability to ICICI Bank.

26. The Services provided to the Client is not transferable under any circumstance and shall be used only by the Client. However, ICICI Bank shall have the right to transfer, assign or sell all its rights under these Terms and Conditions. These Terms and Conditions shall continue to be in force and effect for the benefit of the successors and assigns of ICICI Bank.

27. ICICI Bank shall have the absolute discretion to amend or supplement any of the Terms and Conditions, features and benefits offered on the Services including, without limitation to, changes which affect charges or rates and methods of calculation at any time. The Client shall be liable for all charges incurred and all other obligations under these revised Terms and Conditions until all the amounts under the Services so provided by ICICI Bank are repaid in full. ICICI Bank may communicate the amended Terms and Conditions by hosting the same on its website or in any other manner as decided by ICICI Bank, which amended terms will be binding on the Client. The Client shall be responsible for regularly reviewing these Terms and Conditions including amendments there to as may be posted on the website of ICICI Bank and shall be deemed to have accepted the amended Terms and Conditions by continuing to use the Services.

28. ICICI Bank may, at its discretion, withdraw temporarily or terminate the Services, either wholly or in part, at any time without giving prior notice to the Client. ICICI Bank may, without prior notice, suspend the Services at any time during which any maintenance work or repair is required to be carried out or in case of any emergency or for security reasons, which require the suspension of the Services. ICICI Bank shall endeavour to give a reasonable notice for withdrawal or termination of the Services.

At anytime, ICICI Bank may give notice to the Client, in such manner as it may deem fit, including but not limited to, posting the notice on its website at www.icicibank.com, that it shall not accept further Instructions. Without prejudice to anything contained above ICICI Bank may suspend or terminate the Services without prior notice if the Client has breached these Terms and Conditions or ICICI Bank learns of the death, bankruptcy or lack of legal capacity of the Client.

29. These Terms and Conditions shall be governed by the laws of India. The parties hereby agree that any legal action or proceedings arising out of the Terms and Conditions shall be brought in the courts or tribunals at Mumbai in India and irrevocably submit themselves to the jurisdiction of such courts and tribunals. ICICI Bank may, however, in its absolute discretion, commence any legal action or proceedings arising out of the Terms and Conditions in any other court, tribunal or other appropriate forum, and the user hereby consents to that jurisdiction. Any provision of the Terms and Conditions which are prohibited or un-enforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of prohibition or un-enforceability but shall not invalidate the remaining provisions of these Terms and Conditions or affect such provision in any other jurisdiction.

30. All transactions under the Services effected by or through facilities for conducting remote transactions including the internet, world wide web, electronic data interchange, tele-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of tele-communication, established by or on behalf of ICICI Bank, for and in respect of the Services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with these Terms and Conditions.

PROCESS GUIDELINES AND INSTRUCTIONS

1. You (or persons authorised by you) shall contact ICICI Bank for the pickup/delivery of cash/cheque/documents pick-up and ascertain about the services, if any. ICICI Bank may appoint independent service providers who/which would act as its agents for collecting/delivering cash/cheques/DD/banking business documents, i.e. an agency or a courier company.
2. You may avail of the facilities specified at such branches only where you have an account. The cash/cheque pick-up and cash delivery facility will be offered only at the city where your account is located; however, ICICI Bank may at its discretion extend the facility to you at other locations as well.
3. ICICI Bank, through the agency, will provide a photocopy of identity cards of the staff of the cash pick-up agency who/which will be carrying out the process of cash collection from you before commencing the pick-up services.
4. Door step pick-up of banking documents and delivery of the relevant deliverables would be available at locations where ICICI Bank is able to make suitable arrangements for the same.
5. In cases, where you are sending some important banking business documents through the pick-up agency, you should retain Doorstep Banking Reference number assigned to you by the pick-up agency, for all future communications.
6. This would help the Branch, in case the document does not reach branch, the Branch would follow up with the pick-up agency and check on the same.
7. PAN details will have to be mandatorily mentioned on deposit slip for all cash deposits in excess of Rs.50,000.

PROCESS FOR CASH PICK-UP (BEAT and ON CALL REQUEST)

1. As intimated in letter of intent, the agency would get in touch with local office of the Customer to conduct trial run. During trial run agency would provide scratch card booklet, deposit slips (3 ply for direct Customers and 4 ply for CMS Customers) authorised list of custodians and decide upon a mutually comfortable time for cash pick-up.
2. Customer should use special cash deposit slips (3 ply for non-CMS customer and 4 ply for CMS customer), as provided by ICICI Bank for deposit of cash through the cash pick-up services of ICICI Bank. These slips help in providing MIS to Customer. In case the same is not used and cash is deposited directly by any other mode to ICICI Bank, the agreed

charges would be levied. In case of Customer on ERP/ SAP platform, deposit slips generated from their system can be accepted only after sign off from the product team. The team would ensure that such deposit slips are in line with existing deposit slips in terms of nomenclature and content to avoid data entry error at the Branch.

3. Agency would explain the processes related to scratch cards. The scratch card booklet (Customer's Copy) provided to Customer is on a monthly basis (one booklet for each location for collection once a day). Each leaf in the booklet bears a serial number visible on left side top of the scratch card and a hidden random number, which can be seen only after scratching the paint on the card. The cash pick-up agency would maintain a duplicate of the same booklet (Agency's Copy) with corresponding serial number. The scratch card is replenished directly by the cash pick-up agency.

4. Cash Pick- up from the clients will not happen beyond 5:00 p.m. Cash pick- up will be provided only on working days. However, in exceptional case and on a case to case arrangement, pick- up on Sunday or holiday may be provided to Customer at Currency chest locations and where the agency has vaulting facilities. In the event of exceptional pick- ups done after 5:00 p.m. or on Sundays / holidays the credit would be given to the Customer on the next working day.

5. For pick- ups done on Saturdays, credit to Customers account would be affected to the Customer account on the same day on best efforts basis or immediately next working day.

6. Customer's representative should fill in the deposit slip details, sign it and keep the deposit slips ready before arrival of agency officials. Customer shall keep the entire cash denomination-wise duly counted in packets of 100, packed with note slips. The deposit slips to be used will be the special deposit slips provided by ICICI Bank for this purpose and the number of notes and the total amount in such packets shall be mentioned on the deposit slips. Coins should be kept ready in packets of 100 each. Loose coins will not be accepted.

7. Customer shall separately pack loose currency with the note slips, stamp, signature and date. The number of notes in such packets shall be mentioned on the note slips.

8. Customer to ensure that notes should be as per clean note policy of RBI, neither stapled nor cello taped.

9. Customer will check the ID card of the agency personnel collecting the cash with the list given during dry run.

10. At the time of pick-up execution, the cash pick-up agency, on reaching Customer's office, shall carry a leaf from the scratch card booklet held by them at their office, containing the same serial number as that available with Customer in their booklet (Agency's Copy). Customer shall also take out the same

serial numbered leaf from the booklet available with them(Customer's Copy). If the hidden number in the scratch card matches (after scratching both the leaves) then only, cash is handed over to cash pick-up agency.

11. In exceptional cases and if agreed with customer and agency, agency may count cash at Customer premises if the customer provides cash counting machine. Else, the agency person will only count the number of packet. But loose notes would be fully counted at the customer premises. Charges for counting at Customer's premises will be as per the agreement. Shortages if any found in cash counted at Customer premises, at later stage shall be recovered from the service provider. Process and pricing agreed for cash counting and / or verification at Customer's premises to be separately signed off by business, product and operations through I Memo.

12. The notes would be collected in a tamper proof bag provided by the agency, sealed and then seal applied on the bag. The seal would bear a serial number. The Customer's cashier should mention this number on the cash deposit slips. One acknowledged copy of the deposit slip signed by the Customer will be put in to this sealed bag.

13. Normal window for cash pick-up is approximately 10 minutes per location except for cases where agency counts cash at Customer's location. If however, the cash pick-up agency is made to wait beyond 10 minutes in a location unreasonably, then Customer will be charged additional amounts for the delay as agreed with the Customer.

14. Some Customers may be located at airports or shopping malls where the pick- up agency has to incur additional parking charges. Such charges will be in turn recovered from the Customer.

15. The custodians to ensure that deposit slips filled by the Customer is duly complete in all respects (account number / codes are mentioned, amount in figures and words should tally with the physical cash, service provider stamp with date and signature should be clear, Customer signature. PAN details if required can be mentioned in the "additional information" field till the deposit slip gets amended to have "PAN details." field.

16. After the process is complete, the Service Provider's custodian stamps on the Agency's Scratch Card and then the scratch cards are exchanged. The agency also acknowledges deposit slip with the stamp "On behalf of ICICI Bank" and hands over Customers copy to the Customer. Normally Customers would fill only one deposit slips under the arrangement but incase of pick- ups after Sunday or holidays, Customers may fill more than one deposit slips for each day.

17. For locations where overnight vaulting is not done by agencies, the process would be as under:

a. At the Bank's branch, before opening the bag, the Bank's branch cashier would scrutinise that the bag and the seal is not tampered with and are intact. He

would also verify that the number on the seal is same as the one mentioned on the deposit slips.

b. This seal would be opened by the cashier of Bank Branch only. These seals are tamper proof and if tampered with, the cashier at Bank branch would know it at once and decline acceptance of cash.

c. The branch cashier would count the notes. In case of shortages, the Service Provider would be held responsible wherever the cash has been counted at Customer's premises. In case discrepant notes are identified, Customer would be informed of the same for debit to their account, through FCRM. Such discrepant notes would be treated in line with RBI guidelines.

18. For locations where overnight vaulting is done by the agencies, the process would be:

a. The cash agency's cashier would open this bag under surveillance at the agency processing hub. For the packeted cash, agency will count and verify and in case of any discrepancy will inform the designated branch regarding the same. For any shortage in loose cash the agency will be responsible. After counting and verification at agency's premises, cash will be merged in bundles of 1,000 notes comprising 10 packets, each of 100 pieces, denomination-wise and submitted at the ICICI Bank Currency Chest. ICICI Bank Currency Chest will provide an acknowledgement for the merged cash received and balance fractional cash will be deposited by agency at Coordinating Branch.

b. ICICI Bank cashier at the Coordinating Branch will check the acknowledgement for the merged cash deposited at the Currency chest and will accept the fractional cash along with the deposit slip from the cash agency and pass the relevant system entries. In case of any discrepancy reported by agency, branch will debit the Customer's account and mark the same in FCRM.

19. For the cash being counted at the customer's premises, any shortage found in a particular packet after the cash is being picked up will not be the customer's responsibility. Within 7 working days from identification of discrepancy, agency will be informed by the Branch. It would be debited to agency's current account with ICICI Bank, opened for this purpose only, if the discrepancy is not closed within 2 working days of intimation. ICICI Bank will not be responsible for any loss to the agency, on account of this discrepancy.

20. The Service Provider would provide daily MIS to the Coordinating Branch and enter the days pick-up data into FCRM one hour before closure time of the respective branch. All MIS and information to branch should be sent at least one hour before branch closure time. The agencies should be informed of the respective closure times in advance to avoid confusion / exceptions handling. Corporate coordinator of the agency will also send a consolidated MIS for Previous Day transactions on daily basis to DRO team at Chandivali.

21. The entries passed at the Branch would be for gross pick-up amount and separate entry would be passed for reversing the amount of discrepancies.

22. Points to be taken into consideration for day-to-day operations:

a. Cash will be collected from Customer up to 5:00 p.m. or beyond that in exceptional cases and if agreed.

b. Branches will accept the cash / MIS one hour prior to branch closure timings. In case of any problem like system being down or power failure the local branch shall coordinate with other branch to effectuate timely acceptance of cash. Branch will follow process as followed under BCP situations.

c. While depositing cash in the Branch agency custodians will take 1 DQM slip only.

d. Branch will acknowledge on each deposit slip.

e. Enhancement of cash pick-up limit for any Customer/location to be send to DRO team one day prior. For limit enhancement, Customers would mark a mail to SM. In case there is a need for limit enhancement on the day of pick- up, it would be done only after seeking an acceptance from agency for the same.

f. Branch can carry out the rectification, of an error reported by agency in cash pick- up done by them.

g. SM / PSM / Business Group to check the following before entering into an agreement with the Customer for Doorstep Banking services:

- Whether ICICI Bank has its presence or not. If yes, DRO to identify Coordinating Branch in consultation with CSBB.

- For CMS customers whether branch is CMS enabled or not.

- Distance from the Customer location to branch to be checked for remote locations.

- For certain corporate relationships, the business, product, DRO representatives (CM II or above) and agency may agree for counting and verification at Customers premises itself, for an additional cost. The same shall commence only after a positive cost benefit analysis by business group independently for this arrangement and approval through I memo as mentioned above.

h. At ICICI Bank RPC(Regional Processing Center) locations cash pickups being high in number, CMS entries in system would be done by RPC as mentioned below:

- Upon receipt of MIS from the agency branch marks the gross entry into agency's vault account and CMS office pool account

- Branch provides I Core transaction ID through mail confirmation to its mapped RPC

- RPC will upload the data in CMS System via upload functionality and verify the transactions

- On the next day vendor brings deposit slips to RPC. RPC cross checks the slip details with Previous Days MIS

- Upon completion, RPC sends a confirmation mail to the Branch to nullify agency's vault account against actual cash receipt

PROCESS FOR CHEQUE PICK-UP

1. Customer have to adhere to the following guideline for availing the cheque pick-up facility.

2. Only account payee and non-negotiable cheques will be accepted by ICICI Bank.

3. ICICI Bank will advise the Customer confirming the date of commencement of the facility, name of the cheque pick-up agency, contact person, telephone number of the cheque pick-up agency and agency ID card copies any other detail as may be deemed necessary by ICICI Bank. This will enable customer to directly call the agency for availing of the cheque pickup incase the agency does not turn up for the services.

4. For on call requirements, customers will call-up the designated cheque pick-up agency locally to request for cheque pick-up. For all working days (Monday to Saturday) the request time will be one day prior to the pick-up date (within business hours).

5. Incase of cancellation of the request, the same needs to be intimated before 10: 00 a.m. on the date of Cheque pick-up. However, if cancelled after the prescribed time then the Customer will be charged.

6. No cheque pick-up facility will be available on Sundays and public holidays. For all working days (Monday to Saturday) the request time will be one day prior to the pick-up date (within business hours) and in line with respective branch's closing time.

7. For cheque pick-up on beat basis the pick- up agency would visit the customer premises on all working days.

8. Separate deposit slips should be used for depositing the local cheques and upcountry cheques. The customer to keep the cheques and deposit slips ready duly filled when the agency comes for pick- up.

9. At the time of cheque pick-up, the cheque pick-up agency personnel will give the acknowledgment on behalf of bank and return the counterfoil to Customer.

10. The agency would prepare a summary of all cheques collected from all the customer during the day, before handing them to RPC/ Branches. On receipt of cheques RPC / Branches would acknowledge the summary sheet prepared by the agency.

11. Cheques will be sent for clearing / processing on the same working day only if the same is received at branch at least an hour before clearing cutoff time. Clearing cut-off time for different locations is different.

12. The returned cheques, along with return memo stating reason for return,would be sent to Customer's mailing address by post or courier as ICICIBank may deem appropriate such that ICICI Bank shall not be liable for thereturned cheque subsequent to the dispatch of the same. The same can behanded over to the agency for onward return to Customer with an intimation to the Customer

13. The above process will be followed for non- CMS customers.

PROCESS FOR CASH DELIVERY (Multiple delivery through Single request letter and Multiple cheques)

1. The Customer (Head/Main office) will send a single request for delivery of cash at multiple locations through fax or e-mail ("Request") along with one original cheque for each location, each such cheque reflecting the amount of cash to be delivered at the location for which it is being given, to ICICI Bank base/non- base branch ("Coordinating Branch") one day prior to the date on which the cash is to be delivered. The Request will contain the list of locations where cash is to be delivered along with address of such locations, names of personnel of the Customer authorised to collect cash at the respective location, amount of cash to be delivered at respective location, details of cheque for each location, details of the account from which debit is to be made and such other information as may be required by ICICI Bank from time to time. The date on which cash is to be delivered shall be hereinafter referred to as the "Delivery Date" and the day prior to the Delivery Date on which the Request is received shall be hereinafter referred to as the "Previous Day". The Customer shall ensure that the Request is received by ICICI Bank before 2:00 p.m. of the Previous Day.

2. In case, the Request is received at the Coordinating Branch after 2:00 p.m. of the Previous Day, the same will be processed one day after the Delivery Date. For Requests received before 2 : 00 p.m. of the Previous Day, the Coordinating Branch will intimate the agency regarding the Request through e-mail on the Previous Day.

3. The Customer shall ensure the following before making the Request:

- a. The cheques are drawn as self-drawn cheques;
- b. The cheques are signed by the person authorised to sign the cheques on behalf of the Customer ("Authorised Signatory").
- c. The account payee crossing (if any) is properly struck out with full signature of the Authorised Signatory next to such crossing.
- d. The amount entered in figures and words are the same;
- e. Full signature of the Authorised Signatory is present wherever cancellations or corrections appear on the cheques;
- f. Cheque number and the account number on the cheques tally with the details mentioned in the Request.
- g. The cheques are current dated (any post-dated or stale cheques will not be honored).

4. Cancellation of the Request or any changes thereof, except any addition of location(s) (where cash is to be delivered) outside the list of locations mutually agreed between ICICI Bank and the Customer, shall be accepted only if such Request is received by the Coordinating Branch one day prior to the Delivery Date. Any Request for addition of a new location, outside the aforesaid list shall be accepted only if the same is given to the Coordinating Branch 48 hours before the Delivery date. None of the aforesaid Requests will be processed by ICICI Bank unless the time lines stated above are adhered to by the Customer and ICICI Bank disclaims all liability for the same.

5. The Coordinating Branch will send copies of the Request and the cheques (corresponding to the respective location) to ICICI Bank's branches situated at locations where the cash is to be delivered ("Delivery Branch") and will raise a service request to the Delivery Branch on the Previous Day.

6. Upon receipt of the service request and copies of Request and cheques from the Coordinating Branch, the Delivery Branch will debit the Customer's account on the Delivery Date, with the amount of cash that is to be delivered at various locations and inform the agency to collect cash from the Delivery Branch and deliver the same to such locations as intimated by the Customer in the Request.

7. Upon receipt of intimation from the Delivery Branch, the relevant agency personnel ("Custodian") would approach the said branch for cash collection on the Delivery Date.

8. The Delivery Branch will hand over the cash in a sealed bag to the Custodian along with scratch card, copies of the cheques corresponding to the locations where the Custodian has to deliver cash and Request.

9. Once the Custodian reaches the location, as specified by the Customer in the Request, he/she will check the identity of the authorised recipient of cash by his ID proof and tally the same against the details stated in the Request and exchange the scratch card with him/her. Once the aforesaid verification is done, the Custodian will handover cash to the authorised person. In case the authorised person is not available, then the cash will not be handed over to some other official of the Customer but will be returned to the Delivery Branch except when the change of authorised personnel of the Customer for a particular location is intimated by the Customer to ICICI Bank (in which case the aforesaid verification process will be carried out for the new authorized personnel).

10. Upon delivery of cash, the authorised personnel of the Customer shall verify the sealed envelope to check whether it is in tact and shall tally the seal number mentioned on the scanned copy of the cheque with the one mentioned on the sealed envelope. If the sealed envelope is found tampered with, the said personnel shall not accept the cash and return the same to the Custodian. Once both the numbers are tallied, the authorised personnel shall open the seal and count the cash in front of the Custodian.

11. The recipient of cash shall provide cash receipt acknowledgement on the Request by signing and putting a stamp of "Cash Received" along with his/her name, signature and the denomination and the number of currency notes received, in the presence of the Custodian. The Custodian will hand over the cash receipt and acknowledged copy of the Request to the Delivery Branch on the same day the cash is delivered to the Customer or the next day.

12. ICICI Bank will not be responsible for any shortage in the delivery, once the Custodian has received the aforesaid acknowledgement.

13. The Coordinating Branch will send the original cheques to the respective Delivery Branch along with copy of the Request.

1. The Customer (Head/Main office) will send a single request for delivery of cash at a single location ("Location") through fax or e-mail ("Request") along with copy of the cheque reflecting the amount of cash to be delivered at the Location, to ICICI Bank delivery branch ("Delivery Branch") one day prior to the date on which the cash is to be delivered. The Request will contain the address of the Location, names of personnel of the Customer authorised to collect cash at the Location, amount of cash to be delivered at the Location, details of the cheque provided, details of the account from which debit is to be made and such other information as may be required by ICICI Bank from time to time. The date on which cash is to be delivered shall be hereinafter referred to as the "Delivery Date" and the day prior to the Delivery Date on which the Request is received shall be hereinafter referred to as the "Previous Day". The Customer shall ensure that the Request is received by ICICI Bank before 2:00 p.m. of the Previous Day.

2. In case the Request is received at the Delivery Branch after 2: 00 p.m. of the Previous Day, the same will be processed one day after the Delivery Date. For Requests received before 2 : 00 p.m. of the Previous Day, the Delivery Branch will intimate the agency regarding the Request through e-mail on the Previous Day.

3. Customer shall ensure the following before making the Request:

- a. The cheque is a self-drawn cheque;
- b. The cheque is signed by the person authorised to sign the cheque on behalf of the Customer ("Authorised Signatory");
- c. The amount entered in figures and words are the same;
- d. Full signature of the Authorised Signatory is present wherever cancellations or corrections appear on the cheque;

PROCESS FOR CASH DELIVERY (Single delivery through single request letter and cheque)

PROCESS FOR PICK-UP /DELIVERY OF BANKING BUSINESS DOCUMENTS

1. Customers have to adhere to the following guideline for availing the banking business document pick-up / delivery service: ICICI Bank will advise Customer confirming the date of commencement of the facility, name, telephone number and any other detail of the coordinator as may be deemed necessary by ICICI Bank. This will enable Customer to directly call the coordinator for availing of the pick- up / delivery services. The copy of the request letter will be sent through fax to the designated branch and the pick-up agency latest by 9:00 a.m. on the date of pickup/ delivery of the banking business documents.

2. Based on the information provided, Customer should contact the Bank in case of any clarification required regarding pick-up or delivery of banking business documents.

3. ICICI Bank would appoint a courier agency to collect the documents from the designated locations.

4. Once the service is commenced, timings would be fixed by the pick-up agency with Customer for each location.
5. Each single Request should be handed over to the courier agent in a separate envelope.
6. The courier agent would affix a sticker on Customer's acknowledgement copy. This sticker would communicate the pick-up reference number to Customer for Customer's future interaction with ICICI Bank.
7. The courier agent would also paste a sticker on Customer's outward register (if any) as an acknowledgement.
8. Customers are requested to mention this reference number on all future communications regarding that particular transaction.
9. Every document should carry a covering letter on the letter head of the Customer (format can be as per the requirement of the Customer), which will mention details of all the enclosures.
10. The deliverables (if any) against the above request letter would be delivered to Customer's address. It would be important that Customer acknowledges the receipt of the document by signing against the above mentioned reference number on the receipt slip/courier run sheet.
11. The POD details will be available through DSB tracker.

FINAL DELIVERY/CLOSURE OF THE TRANSACTION

1. The deposit slips will reach the Branch on the next working days in the cases where overnight vaulting facility is provided to the agency, in the other cases, it will reach to the Branch on the same day eod.
2. The MIS to the Branch pertaining to the cash pick-up and deliveries done will be sent to the reporting branches on the same day, wherein it has been agreed with the customers for day 0 credit and in cases where it has been agreed that the credit will be released on day one the MIS will be received from the agency on the same day.
3. The cash pick-ups before 4:00 p.m. will be entered in FCRM application by the agency on the same day before cut off time and the records will be updated. In cases where the arrangement is day one and beyond, the Branches will credit the Cash Management services collection pool account and enter the details in the CMS software for releasing the credit on agreed arrangement.

4. The Branch will verify and confirm these records and the credits will be released to the customers account as per the agreed credit arrangement.

IMPORTANT INSTRUCTIONS

1. The documents should be kept ready for the courier person to pick- up the documents.

2. The deliveries would be made at the same address from where the Request was picked up else extra charges would be levied for then same.

3. In case you need to pick-up the deliverables from the Branch yourself, the same would be delivered against signature in the outward register at the Branch.

4. You should insist courier person to give DB reference sticker on acknowledgement copy with you.

5. Your e-mail address should be mentioned on the request letter so that immediately on delivery, you can be informed of the delivery details for their reference. Details to be filled in Annexure I

Note: ICICI Bank may modify the recognition protocol or any of the processes for the facilities from time to time and shall endeavor to keep You informed of the same.

a. Cheque number and the account number on the cheque tally with the details mentioned in the Request; The cheque is current dated (any post-dated or stale cheque will not be honored).

4. Cancellation of the Request or any changes thereof, except any addition of location (where cash is to be delivered) outside the list of locations mutually agreed between ICICI Bank and the Customer, shall be accepted only if such request is received by the Delivery Branch one day prior to the Delivery Date. Any request for addition of a new location, outside the aforesaid list shall be accepted only if the same is given to the Delivery Branch 48 hours before the Delivery date. None of the aforesaid requests will be processed by ICICI Bank unless the time lines stated above are adhered to by the Customer and ICICI Bank disclaims all liability for the same.

5. The Delivery Branch will debit the Customer's account on the Delivery Date, with the amount of cash that is to be delivered at the Location and inform the agency to collect cash from the Delivery Branch and deliver the same to the Location.

6. Upon receipt of intimation from the Delivery Branch, the relevant agency personnel ("Custodian") would approach the said branch for cash collection on the Delivery Date.

7. The Delivery Branch will hand over the cash in a sealed bag to the Custodian along with scratch card, copy of the cheque and the Request.

8. Once the Custodian reaches the Location, he/she will check the identity of the authorised recipient of cash by his ID proof and tally the same against the details stated in the Request and exchange the scratch card with him/her. Once the aforesaid verification is done, the Custodian will handover cash to the authorized person. In case the authorised person is not available, then the cash will not be handed over to some other official of the Customer but will be returned to the Delivery Branch except when the change of authorised personnel of the Customer is intimated by the Customer to the Delivery Branch (in which case the aforesaid verification process will be carried out for the new authorized personnel).

9. Upon delivery of cash, the authorised personnel of the Customer shall verify the sealed envelope to check whether it is in tact and shall tally the seal number mentioned on the scanned copy of the cheque with the one mentioned on the sealed envelope. If the sealed envelope is found tampered with, the said personnel shall not accept the cash and return the same to the Custodian. Once both the numbers are tallied, the authorised personnel shall open the seal and count the cash in front of the Custodian.

10. The recipient of cash shall provide the original cheque and the cash receipt acknowledgement on the Request by signing and putting a stamp of "Cash Received" along with his/her name, signature and the denomination and the number of currency notes received, in the presence of the Custodian. The Custodian will hand over the original cheque, cash receipt and acknowledged copy of the Request to the Delivery Branch on the same day the cash is delivered to the Customer or the next day.

11. ICICI Bank shall not be responsible for any shortage in the delivery, once the Custodian has received the aforesaid acknowledgement.