

**Notice for Amendments to Standard Terms and Conditions
for Overdraft Facilities for / against Vehicles
("Facility") with effect from September 27th, 2010 ("Effective Date")**

Clause 30 of the Standard Term reads as:-

"The Borrower/s shall, for so long as any portion of the Total Amount Due is outstanding/payable to ICICI Bank, fully insure, and keep the Vehicle(s) so insured, at his/her/its/their own costs in the joint names of the Borrower/s and ICICI Bank, with the name of ICICI Bank recorded as 'the Loss Payee' in such insurance policy/ies. Such insurance required to be taken by the Borrower/s for the Vehicle(s) shall be standard comprehensive package policies covering (a) all comprehensive risks, including but not limited to riots, civil commotion, floods and such additional risks/liability to which the Vehicle(s) is/are normally exposed, and (b) unlimited third party liability risks. The Borrower/s shall forthwith upon taking/renewing any such insurance policies furnish true copies of such insurance policy/ies to ICICI Bank to confirm having complied with this obligation".

Clause 30 of the Standard Term stands amended as follows with effect from the Effective Date:-

"The Borrower/s shall, for so long as any portion of the Total Amount Due is outstanding/payable to ICICI Bank, fully insure, and keep the Vehicle(s) so insured, at his/her/its/their own costs in the single/ joint name(s) of the Borrower/s, in whose name the Vehicle is registered (as per the applicable laws for the time being in force); and assign the benefits of such insurance policy/ies in the name of ICICI Bank appropriately endorsed and recorded in such insurance policy/ies as the 'Hypothecatee'. Such insurance required to be taken by the Borrower/s for the Vehicle(s) shall be standard comprehensive package polic/ies covering (a) all comprehensive risks, including but not limited to riots, civil commotion, floods and such additional risks/liability to which the Vehicle(s) is/are normally exposed, and (b) unlimited third party liability risks. The Borrower/s shall forthwith upon taking/renewing any such insurance polic/ies furnish true copies of such insurance policy/ies to ICICI Bank to confirm having complied with this obligation"

Terms used but not defined herein shall have the respective meanings ascribed to them in the Standard Terms and related Transaction Documents.

This amendment shall be read in conjunction with the Application Form(s)/ the Standard Terms and other Transaction Documents and be enforced as if the provisions of this amendment were incorporated therein by way of addition. To the extent of any inconsistency between this amendment and the Application Form(s)/ the Standard Terms, the provisions of this amendment shall prevail.

Save for changes specified herein above, all the other terms and conditions of the Facility shall remain unchanged and in full force and effect

This Notification is hosted on ICICI Bank's website on August 16th, 2010.
