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Mutual Funds: Introduction

A mutual fund is a financial intermediary that pools the savings of investors for collective Investment in a diversified portfolio of securities. A fund is "mutual" as all its returns, minus its expenses, are shared by the fund's investors.

Mutual funds pool the funds from small investors and invest in shares and bonds of companies. The income earned through these investments and the capital appreciation realized are shared by its unit holders in proportion to the number of units owned by them.

Thus a Mutual fund is the most suitable investment for the common man as its offers an opportunity to invest in a diversified, professional managed basket of securities at a relatively low cost.

The Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 defines a mutual fund as a "a fund established in the form of a trust to raise money through the Sale of units to the public or a section of the public under one or more schemes for Investing in securities, including money market instruments."

PROJECT REPORT ON

"STUDY OF CUSTOMER AWARENESS ABOUT MUTUAL FUND"

With Special Reference To The

with special researce to the

ICICI Prudential Life Insurance Company., Sangli Branch.

Submitted to,
BHARATI VIDYAPEETH UNIVERSITY, PUNE

In Partial fulfillment of the requirement for award of The Degree of

MASTER OF BUSINESS ADMINISTRATION (I.T.)

By MISS.ARUNA VASANTRAO PATIL.

S.ARUNA VASANTRAO P.

Under the Guidance of

Prof. Jayanthi M. S.

Through,

The Director

BHARATI VIDYAPEETH UNIVERSITY, INSTITUTE OF MANAGEMENT and RURAL DEVELOPMENT ADMINISTRATION, SANGLI-416416 2007-2008

SCHEME INFORMATION DOCUMENT



HDFC Liquid Fund

OPEN-ENDED LIQUID INCOME SCHEME

| Scheme Name | This product is suitable for investors who are seeking*: | Riskometer |
|------------------|--|--|
| HDFC Liquid Fund | income over short term. investment in debt and money market instruments. | Moderate Moderate HIGH Investors understand that their principal will be at low risk. |

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Continuous Offer of Units at Applicable NAV

Name of Mutual Fund (Fund): HDFC Mutual Fund
Name of Asset Management Company (AMC): HDFC Asset Management Company Limited
Name of Trustee Company: HDFC Trustee Company Limited

Addresses, Website of the entities

Asset Management Company (AMC):
HDFC Asset Management Company Limited
A Joint Venture with Standard Life Investments
Registered Office:
HDFC House, 2nd Floor, H.T. Porekh Marg, 165-166,
Backbay Reclamation, Churchgate, Mumbai - 400 020.
CIN No. U65991MH1999PLC123027

Trustee Company:
HDFC Trustee Company Limited
Registered Office:
HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166,
Backbay Reclamation, Churchgate, Mumbai - 400 020.
CIN No. U65991MH1999PLC123026

Webste: www.hdfdund.com

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996. (herein after referred to as SEBI (MF) Regulations) as amended till date, and filled with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document. The Scheme Information Document sets forth concisely the information about the Scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres (ISCs) / Website/ Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of HDFC Mutual Fund, Tax and Legal issues and general information on www.hdfcfund.com

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website - www.hdidund.com

The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated April 30, 2016.

RUPEE STORY

| | | Page 1 of | | | | |
|--|--|--|---|-----------------------------|--|--|
| | | HDFC MUTUAL FUND | | | | |
| HOFC MID-CAP OPPORTUNITIES | FUND - GROW | TH Net | Assets : | 1.117.11.00 As On | | |
| Best | and Worst Pe | rformance | | Fund Objective | | |
| Best | Worst | | ne fund is to generale | | | |
| Month 31.48 (56/05/2009 - 65/06 Guarter 71.73 (56/03/2009 - 16/06 | -30.38 (28:00:2008 - 27:10:2008) -38.88 (02:00:2008 - 02:12:2008) | equity and equity related securities of mid- and small-cap companies. | | | | |
| Year 542.81 (09/03/2009 - 11/0 | 3: 2010j | -54.01 (14/01/2008 - 15/01/2009) | | | | |
| Lev | Pertorr | nance As on 12-Aug-2010 | | | | |
| Stitleme HOPO MID-CAP OPPORTU | MITIES FUND - 0 | ROWTH | Period | Returns | | |
| Maria Menor edestica edebts. 2,405 | | COLUMN TO THE TAXABLE | 1 Week | 1.50 | | |
| Catagory EQUIT | TY: DIVERSIPIED | Launch Dahe 25-Jun-2007 | 1 Mewith | 2.69 | | |
| Fund Manager | Chirag Selavas | Schame Type Que | 3 Month | 13.40 | | |
| Banchmark | CNX Milroup | Expense Ratio 5.00 | 6 Marth | 29.72 | | |
| Min. Entry Load(%) | 0.00 | | 1 Year | 59.29 | | |
| Max. Entry Lead(%) | 8.04 | | 3 Year | 19.30 | | |
| Fund AUM (Jun 2010) | 84.828.21 01. | | 3 Year | 5.00 | | |
| | #4,400.01 W. | | Integritor | 14.07 | | |
| | Financial De | tails | | Fund House Details | | |
| NAV As On (17-Aug-2010) 15.14 | | | | AMC Name : HOPO MUTUAL PUND | | |
| Buyl Resale Price (Pa.) | | 18.14 | 35755555 | | | |
| Set/ Repurchase Price (Rs.) | 14.00 | Address: | Address : ROMAN HOUSE, SRD FLOOR, H T PRINKASH MARG 103 BACKBAY | | | |
| 52 West High (Ms.) (47 | 15.14 | | PECLAMATION, CHURCHDATE MUMBAI - 400 000 | | | |
| 52 Week Low (RL) (LD-Au | g-2000) | 3.44 | Prote | - | | |
| | | | 250000 | | | |

| | | | | | | | MGMT E-200 | 10 |
|--|--|--|---------------------------|---|---------|----------|-----------------|----|
| | | | | | | | Fall, 201 | 4 |
| | | Pro | blem : | Set 5 | | | | |
| | | (Due Tu | | | 3) | | | |
| | | | | | | | | |
| 1. (10 points) | | | | | | | | |
| Calculate the | price of a stock | that has | a one- | nenod | horizon | is exp | ected to pay a | |
| dividend of | \$.30 per share for forecast at the en | the pen | od, w | th the f | | | | |
| | Probability | 0.3 | 0.1 | 0.2 | 0.3 | 0.1 | 1 | |
| | Price | \$40 | \$45 | \$55 | \$62 | \$70 | 1 | |
| | | 20 11 10 100 | cos: | | | | | |
| The return of | n comparable sto | CK2 12 9. | /a. | | | | | |
| | Probability | 0.3 | 0.1 | 0.2 | 0.3 | 0.1 | | |
| | Price | \$40 | \$45 | \$55 | \$62 | \$70 | | |
| | Expected price per share | \$12 | \$4.5 | \$11 | \$18.6 | \$7 | | |
| | | | | | | | | |
| Expected price p | - | 5+11+1 | 8.6+70 | \$53.1 | | | 4 | |
| Dividend per sh | per share is 12+4. are is \$0.20 | 5+11+1 | 8.6+70 | \$53.1 | | | | |
| Dividend per sh Rate of return = | per share is 12+4. are is \$0.20 0.03 | | | \$53.1 | | | | |
| Dividend per sh Rate of return = Stock price is = | per share is 12+4 are is \$0.20 0.03 (0.2/1+0.08) + (5 | | | \$53.1 | | | | |
| Dividend per sh Rate of return = Stock price is = | per share is 12+4 are is \$0.20 0.03 (0.2/1+0.08) + (5 18+\$49.17 | | | \$53.1 | | | | |
| Dividend per sh: Rate of return = Stock price is = Stock price = \$0 Stock price = \$ | per share is 12+4 are is \$0.20 0.03 (0.2/1+0.08) + (5 18+\$49.17 | | | \$53.1 | | | | |
| Dividend per sh: Rate of return = Stock price = \$0 Stock price = \$ 2. (15 points) | per share is 12+4. are is \$0.20 0.08 (0.2/1+0.08) + (5 118+ \$49.17 \$49.35 | 3 1/1+0 | 08) | | | | | |
| Dividend per sh: Rate of return = Stock price = \$0 Stock price = \$ 2. (15 points) | per share is 12+4 are is \$0.20 0.03 (0.2/1+0.08) + (5 18+\$49.17 | 3 1/1+0 | 08) | | llowing | in its l | atest quartesly | |
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Sragal 44el Robel Niber/t Anratim sabalt Reas/Ame is no subonuckan yoban yoberuberuber to correct any erroneous entry that may have been made inadvertently by the bank. However, in case there is no salary child for 3 consecutive months, even if other transactions are made, Icici Bank retains the right to migrate said salary account, with or without prior notice to the client must maintain the corresponding time, from time to time and duly updated on the website, and must comply with the other terms and conditions according to the regular bank account. of the bank from the date of the change of a notebook or a monthly email state of the account. These laws may have a broad scope and implement in less restrictive terms of what would otherwise be the case in India due to the difference in applicable laws and regulations. An account holder from Stars Young cannot be a main holder in the identification of the Savings family. 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Email is sent to otis³ÃpeD otisÃpeD otisÃpeD otisÃpeD otisÃpeD otisÃpeD otisÃpeD otisÃpeD otisÃpeD .ovitcepser etneyubirtnoc la y TSG ed and Corporation: each depositor is insured by the Deposit Insurance and Credit Guarantee Corporation (DICGC) up to a maximum of Rs. 5 lakh, both for the main amount and for the interests it possesses in the same right and capacity. These amended terms and conditions stipulated by ICICI Bank and/or its affiliates shall be applied and shall be binding on the user at the expiration of one month from the date of notification, updating and descending degree of family identification: the entire signature of family members is required. ICICI Bank reserves the right to suspend this service at any time without notice to the customer. No levies: The Customer shall not create or allow any interest or interest money found in the same without the prior written consent of ICICI Bank. 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For any other rate and positions applicable on the woman's day card, the woman's headline should refer to the details in the annex tariff of the Dérito card. The woman's day card can be given to all AWSA customers, regardless of the variant of the product they have. Icici Bank can also offer additional benefits in promotional offer to women's card holders. The client confirms that the client has received a copy of the Rate Guide/Schedule of applicable positions for services and for non -maintenance of MAB. Ã ¢ â,¬ Å "law/region" means the law or regulation of any jurisdiction, national or foreign, or any agreement concluded or among the authorities. Icici Bank can enable several channels through which said information can communicate To facilitate and relieve this process for customers. Icici Bank does not accept any responsibility for any pigid Said error and/or omisión within the fourteen (14) days from the date of the account/update of Passbook. Bank, including, among others, pre -approved Stms, offers as an additional installation that is an Icici Bank customer to its exclusive criteria. All headers, typification in bold and italics (if any) have only for the convenience of reference and do not define the limit or affect the meaning or interpretation of these Terms and Conditions. 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The Customer agrees to adhere to and comply with all the terms and conditions, as prescribed by the ICICFI Bank or third from time to time, for all transactions, products and services for and in relation to the ("Smart Star Account") or the other products and services for and in relation to the ("Smart Star Account") and services for and in relation to the ("Smart Star Account") and services for and in relation to the ("Smart Star Account") and services for and in relation to the ("Smart Star Account") and services for and in relation to the ("Smart Star Account") and services for and in relation to the ("Smart Star Account") and services for and in relation to the ("Smart Star Account") and services for and in relation to the ("Smart Star Account") and services for and in relation to the ("Smart Star Account") and services for and in relation to the ("Smart Star Account") and services for and in relation to the ("Smart Star Account") and services for and in relation to the ("Smart Star Account") and services for an account "Smart Star Account" and services for a smart Star Account "Smart Star Ac disconnected by the respective member by a request for delink. Unless otherwise provided, the Customer shall be deemed to have accepted and agreed to be bound by such terms and conditions when using such Services or facilities. For any other reason the Bank considers appropriate with prior notice to the Customer. Share information: The Customer carries out and authorizes the ICICI Bank, its group companies to exchange, share or participate with all the information, data or documents and to make references and questions to other ICICI group companies / banks / credit offices / agencies / legal entities / central information authorities Institutions / credit providers / registered users I'm not in the world I I'm gonna go Irednu elbarefsnart ton era remotsuC eht ot dedivorp secivreS eht dna tnuoccA ehT: ytilibarefsnarT-noN. tnuoccA sratS gnuoY eht ni ecnalab etaugeda eb yam ereht hquoht neve timil yliad sesahahrup /sesnepxe rof DNA slawardhtiw HSAC rof drats Gnuoy Gnuoy sbeddin stin ã° ICICI htiw ecnadled ni eknalab ni edder tauqeda gnieb ereht ot tcejbus ,2781 ,tca tcartnoc naidnoc 86 noitce Settiesnoc tnerap /dht fo tseuger evisulcxe dna eht dna knab icici yb redlohdrac eht ot drac tiebed snuoy eht fo ehts yna fo gniruonohsid/seugehc fo nruter rof elbail ylelos eb llahs sremotsuC eht no dedivorp eb ronim eht naem llahs ÄÄÄ¢remotsuCÄÄÄ¢ A :tnuoccA sratS gnuoY eht ylno ot tcepser htiw esiwrehto setacidni txetnoc eht sselnu woleb niereh tes sa sgninaem Eht llahs llahs sessarhp dna sdrow gniwollf eht ,snoitdddnoc dna smret eht fo i noitces of dedivorp noiitifed eht FO Evitcepserri :snoitifed snoitdnoc dna ot debircsa senoicresni sal ed n³Ãicpecxe elbisop al noc aserpmi aipoc ed aserpmi aipoc renet adeup ICICI ocnab le eug dadiruges o n³Ãicazinmedni arto reiuglauc ed n³Ãicazinmedni arto reiuglauc ed n³Ãicazinmedni atsE ose aralced erdap/n¡Ãidraug lE .sotcefe sol sodot arap n¡Ãrecelaverp senev³Ãj sallertse sal ed otib©Ãd ed atejrat al arap sonimr©Ãt sol, aicnetsisnocni reiuglauc ed adidem al nE .oticÃlpxe otneimitnesnoc us nis ailimaf al ed orbmeim nºÃgnin ed atneuc al ed etnairav al ¡Ãrajaber on ocnab lE .) 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Stlection is a sake of sancues ubaler , Quanbe , mé mectan 8 mo: Quan) Quanu About Questions About Qu deniatnoc snoitidnoc dna smret eht ni deificeps sa tnetxe eht ot tpecxE :remotsuC ot drac tibed fo ecnaussi rof snoitidnoC dna smret eht ni deificeps sa tnetxe eht ot to troirp tnerap/naidrauG yb deussi seugehc ynA: ytirojaM gniniattA nO. thuoccA eht fo noitanimret eht gnidnatshtiwton eunitnoc llahs diaserofa sa seitinmedni ehT. noitces segrahc dna ecivres eht rep Sasamham(The client that reaches the majority, the Icici bank will have the right to freeze the Young Stars account. Requirements for the salaries of the Awas account customers will be in accordance with the salary account variant. The a/c holders account to the employer's condition of the primary head of a/c. To the extent of any inconsistency, the terms and conditions established in this document for the upper citizen account will prevail for all the own and proper ones with respect to the upper citizen account only. If the total chance of the account exceeds 100.000 rupees/ in a financial year. Step 4 â € "Accept or reject the request for commitment as follows: (1) Accept: Select the consent box and click" Send with DSC or EVC "boton to complete the process. Unless something else is requested, the bank will get in touch with the head of the joint account appointed first in the same and will be informed of the changes in the policy of relation to the client. Â € For the purposes of the terms of Era, "Customer" for the purposes of the Salary Account and/or it will mean the individual used with the entity (the "employer.") that has been duly accepted by the employer. d. The client (s) authorizes the bank to debite the one / her / her account of it to open a fixed deposit / switching of billing / application for a day card based on lareneg lareneg y sograc y safirat ,sacitsÃretcarac ,dadilibigele erbos sellated sol sodot araP)ELBACILPPA FI()ASLA(TNUOCCA SGNIVAS DEKNIL TESSA ICICI .selanac soirav ed s@Ãvart a ocnaB led su/em im ovutbo elbacilpa oicivres orto ed soiralumrof sol n¡Ãravresnoc sopurg ed sañÃapmoc sus y ICICI ocnaB le ,ereibuh sol is ,odalupitse ozalp le ne sodireuqer sotnemucod sol natiper es on euq o saicnapercsid netlaser es euq ed osac nE .sserdda rieht/reh/sih ot egnahc yna fo knaB ICICI yfiton tsum tnerap/naidrauG ehT .etneilC led amrif y etneicer aÃfargotof anu esab atreiba res edeup atneuc atsE .roirepuS anadaduiC atneuC ed setneilC sol a lanoicomorP atrefO ed amrif y etneicer aÃfargotof anu esab atreiba res edeup atneuc atsE .roirepuS anadaduiC atneuC ed setneilC led amrif y etneicer aÃfargotof anu esab atreiba res edeup atneuc atsE .roirepuS anadaduiC atneuC ed setneilC sol a lanoicomorP atrefO ed amrif y etneicer aÃfargotof anu esab atreiba res edeup atneuc atsE .roirepuS anadaduiC atneuC ed setneilC sol a lanoicomorP atrefO ed amrif y etneicer aÃfargotof anu esab atreiba res edeup atneuc atsE .roirepuS anadaduiC atneuC ed setneilC sol a lanoicomorP atrefO ed amrif y etneicer aÃfargotof anu esab atreiba res edeup atneuc atsE .roirepuS anadaduiC atneuc atsE .roirepuS atneuc atsE .ro ICICI ocnaB la etneserp al rop ecirotua y ICICI ocnaB led n³Ãicacinumoc ed n²Xicacinumoc ed n²Xicacinumoc ed n²Xicacinumoc ed n²Xicacinumoc ed n²Xicacinumoc ed sotad sus ne n³Äicaretla/oibmac reiuglauc ed otnemom odot ne ICICI ocnaB la odamrofni ¡Ärdnetnam etneilC la n³ÄicnetA ed ortneC ortseun a ramall rop ratpo ed n³ÄicoretA ed ortneC ortseun a ramall rop ratpo ed n ocin³Ãrtcele oerroc aÃv n³Ãicacinumoc al ¡Ãraivne ocnab le ailimaf ed DI led n³Ãicaerc al arap oiramirp orbmeim nu ed duticilos al ribicer la anif renop y etneidnopserroc ARE reiuglauc y airalaS atneuC al rarrec ed ohcered le avreser es n®Ãibmat ocnaB lE ICICI .s/tnuoccA sratS gnuoY ni naidrauG eht yb edam noitcasnart/lawardhtiw yna rof ronim eht fo smialc yna tsniaga knaB ICICI yfinmedni rehtruf llahs naidrauG eht naidrauG eht yb edam noitcasnart/lawardhtiw yna rof ronim eht fo smialc yna tsniaga knaB ICICI yfinmedni rehtruf llahs naidrauG eht yb edam noitcasnart/lawardhtiw yna rof ronim eht fo smialc yna tsniaga knaB ICICI yfinmedni rehtruf llahs naidrauG eht naidrauG eht yb edam noitcasnart/lawardhtiw yna rof ronim eht fo smialc yna tsniaga knaB ICICI yfinmedni rehtruf llahs naidrauG eht yb edam noitcasnart/lawardhtiw yna rof ronim eht fo smialc yna tsniaga knaB ICICI yfinmedni rehtruf llahs naidrauG eht yb edam noitcasnart/lawardhtiw yna rof ronim eht fo smialc yna tsniaga knaB ICICI yfinmedni rehtruf llahs naidrauG eht yb edam noitcasnart/lawardhtiw yna rof ronim eht fo smialc yna tsniaga knaB ICICI yfinmedni rehtruf llahs naidrauG eht yb edam noitcasnart/lawardhtiw yna rof ronim eht fo smialc yna tsniaga knaB ICICI yfinmedni rehtruf llahs naidrauG eht yb edam noitcasnart/lawardhtiw yna rof ronim eht fo smialc yna tsniaga knaB ICICI yfinmedni rehtruf llahs naidrauG eht yb edam noitcasnart/lawardhtiw yna rof ronim eht fo smialc yna tsniaga knaB ICICI yfinmedni rehtruf llahs naidrauG eht yb edam noitcasnart/lawardhtiw yna rof ronim eht fo smialc yna tsniaga knaB ICICI yfinmedni rehtruf llahs naidrauG eht yb edam noitcasnart/lawardhtiw yna rof ronim eht fo smialc yna tsniaga knaB ICICI yfinmedni rehtruf llahs naidrauG eht yb edam noitcasnart/lawardhtiw yna rof ronim eht yb edam noitcasnarthiw yna rof ronim eht yb edam noitcasnarthiw yna rof ronim eht yb edam noitcasnarthiw yna rof photographs and will not return the same to the plaintiffthe rejection of such application. Notwithstanding and without any liability terminate/freeze the Account by giving the Customer due notice or no notification at all (if the Bank considers that such notification is necessary or reasonable) for reasons that may include, but not limited to, the following: In case the Customer does not comply with any provision of these Terms and Conditions, the following words and phrases have the meaning indicated hereinThe opposite is indicated: "Count" will mean the savings account, including but not limited to several variants of a savings account, opened by the Customer with the ICICI Bank in acceptance of the Terms and Conditions and would be a national liability account offered by the ICICI Bank in India, as described more particularly in the AOF (defined later) and other account opening documentation. The Account will keep the ICICI Bank indemnified at all times against all actions, procedures, claims, losses, damages, costs, interests (both before and after trial) and expenses (including legal costs on a lawyer and a client base) that may be carried against or suffered or incurred by the ICICI Bank in the resolution of any dispute related to the Account with the ICICI Bank or in compliance with the established ICI terms Click "New Record". Account from one branch to another branch to another branch of the ICICI Bank or in compliance with the established ICI terms Click "New Record". Account from one branch to another branch of the ICICI Bank or in compliance with the established ICI terms Click "New Record". was opened. In agreeing to these Terms and Conditions, the Customer(s) has agreed that they have been explained the information presented to the Bank with this document will not be used for any other purpose other than authentication, dednema eht etacinummoc yam knaB ICICI deriuger ylno rebmem gnitixe fo erutangiS ¢ gnikniled rebmem ylimaF .knaB eht ot raahdaA rieht dettimbus yliratnulov evah dna gninepo tnuoccA rof foorp sserdda/ytitnedi s¢ remotsuC eht gnihsilbatse rof knaB eht ot raahdaA rieht dettimbus yliratnulov evah dna gninepo tnuoccA rof foorp sserdda/ytitnedi sÂA¢ remotsuC eht gnihsilbatse rof knaB eht ot raahdaA rieht dettimbus yliratnulov evah dna gninepo tnuoccA rof foorp sserdda/ytitnedi sÂA¢ remotsuC eht gnihsilbatse rof knaB eht ot raahdaA rieht dettimbus yliratnulov evah dna gninepo tnuoccA rof foorp sserdda/ytitnedi sÂA¢ remotsuC eht gnihsilbatse rof knaB eht ot raahdaA rieht dettimbus yliratnulov evah dna gninepo tnuoccA rof foorp sserdda/ytitnedi sÂA¢ remotsuC eht gnihsilbatse 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gnola sevael 01 fo gnitsisnoc koob-eUqehc rap-ta-albayap dezilanosrep non deussi eb llahs remotsuc eht .9102 LIRPA HT03K EBO OT EVOBA SMRON EHT Rep Sa YRALAS TEN MUMINIM. staying the same on the website or any other way that the ICICI bank has decided. In case of change in the employer, the client will immediately notify the ICICI Bank in relation to the change in the labor state and authorize the Icici bank to change the details of the employer on the basis of said information received from the client or its employer current or otherwise. The client must ensure that he receives/is given the receives/is given the receives/is given the received from the client or its employer current or otherwise. Two or more people in their joint names, however the head of the primary account will be a man resident. All BSBD terms will apply to small depth account will be a man resident. All BSBD terms will apply to small depth account will be a man resident. All BSBD terms will apply to small depth account will be a man resident. account. These promotional offers can be brought to the client (s) from time to time on the basis of additional terms and conditions that will be communicated with such promotional offers. Interpreted as "without limitation." While there are no MAB requirements for the salaries account of the ICICI Bank. The client agrees to adhere and comply with all the terms and conditions prescribed by the ICICI or third parties from time to time, for all the transactions, products and services of the Banking Savings Account & quot; , or the other products and services of the Icicici Bank, will constitute legally binding and life transactions. In this case, the bank will not be able to pay interest for the amount of depth and return the money received, if there is, to the origin account. According to RBI on DEAF. ICICI Bank, you can send by mail or email, in the registered address or specification apart from the registered address (if it is specifically requested by the client) or; an SMS alert on the number of Móvil registered email address of the client or; An SMS alert on the number of Móvil registered from time, account states, balance confirmation certificate, checkbooks, day cards, several PIN emails and other relevant articles or related to the account. If a check issued by a customer is necessary to be returned by an insufficient balance in the account or by exceeding the arrangements, a position/position/inter -s can be imposed by the ICICI bank. Wherever there is a conflict between these terms of Era and the primary terms and conditions, these terms of it would prevail. The day card will be delivered within the 15th of the family ID creation. Icici However, the bank will not be responsible for any way for having acted on the aforementioned employer's instruction. It will be considered that the tutor/father has signed all the load receipts with respect to the Dégito Young Stars card signed by the head of the Young Stars card. Advantage Woman Aura Savings Accounts (Applicable IF) for all details about eligibility, characteristics, rates and charges and general information about this account variant, see the website (product page) to obtain more information about this account variant, see the website (product. The client (s) agrees (s) and confirms (s) that the details provided at the time of the opening of the account are true and correct to the best of their knowledge and beliefs, and commit to inform immediately to the Icici bank of any change. (This closing is applicable if the holder of the account is identified as an American person) or the applicant is taxable as a fiscal resident under the laws of PAES out of

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India. If I dont know otnat( otnat( seseretni ragap ed elbasnopser ¡Āres etneilC le rop aredagap y adadueda amus anugnin as well as before any judgement) on such unpaid sum at such rate or rates as ICICI Bank may from time to time
stipulate from the date payment is due up to the date payment is due up to the date of payment. (c) The Bank will be deemed to have fulfilled its legal obligation to deliver to the user any document is sent via electronic means. In case the Account or close the
account in the event the account opening cheque is dishonored for any reason whatsoever. Only one nominee is permissible for an Account and the nomination is to be made by the Customer duly witnessed by a third person in cases of accounts opened with customer duly witnessed by a third person in cases of accounts opened with customer duly witnessed by a third person in cases of accounts opened with customer duly witnessed by a third person in cases of accounts opened with customer duly witnessed by a third person in cases of accounts opened with customer duly witnessed by a third person in cases of accounts opened with customer duly witnessed by a third person in cases of accounts opened with customer duly witnessed by a third person in cases of accounts opened with customer duly witnessed by a third person in cases of accounts opened with customer duly witnessed by a third person in cases of accounts opened with customer duly witnessed by a third person in cases of accounts opened witnessed by a third person in cases of accounts opened witnessed by a third person in case of accounts opened witnessed by a third person in case of accounts opened witnessed by a third person in case of accounts opened witnessed by a third person in case of accounts opened witnessed by a third person in case of accounts opened witnessed by a third person in case of accounts opened witnessed by a third person in case of accounts opened witnessed by a third person in case of accounts opened witnessed by a third person in case of accounts opened witnessed by a third person in case of accounts opened witnessed by a third person in case of accounts opened witnessed by a third person in case of accounts opened witnessed by a third person in case of accounts opened witnessed by a third person in case of accounts opened witnessed by a third person in case of accounts of a case of a case of accounts of a case of a cas
from PART-A of the form. In the event the address provided in the EAF and shall indemnify ICICI Bank to send all correspondence in relation to the Account on the communication address as updated in the EAF and shall indemnify ICICI Bank for any loss/damage/liability
due to updation of the communication address provided by the Customer in the EAF and for sending correspondences at the communication address updated in EAF. Overdrawing: If for whatever reason the Account has a been overdrawn or the Account has 
ICICI Bank's prevalent rates and practices on the amount so overdrawn or on the debit balance. All Terms and Conditions applicable to savings accounts are applicable to this account. a drawee bank providing a copy of a paid cheque (which may contain
information about the payee) to the drawee; a person making payment into the Account (by providing a copy of a Confirmation slip that the customer's name can contain); CRIME REFERENCE AGENCIES and, in case of non -compliance, debt collection agencies; Any person to whom the bank has the obligation to disseminate under the requirement of
any binding law for the bank or any of its branches. The amount of calculated is rounded to the closest rupe. Other products that the customer accepts and confirms that he/she wants With values and exchange exchange of India Board, know their customer registration agencies, other entities that are necessary to enable the registration/verification
for MF investments. The update installation will be available to update a family identification of a family identification of a family identification. In case of occurrence of any of the previous events, the client will
receive amounts of balance, net of all the deductions made according to these terms and conditions. The client also undertakes to provided by them, including the change in the communication address. In the event that the client is less, it will mean that the minor acts through her natural
tutor or by a tutor appointed by a competent jurisdiction court. DEFINITIONS: Regardless of the definition provided in the section I of the terms and conditions, the following words and phrases will have the meanings established in this document unless the context indicates otherwise with respect to the account and/or it was: "Client" for purpose.
the wage account and/or it was will mean that the individual employed with the entity (the "employer") to whom a wage account scheme (the "schem") has been offered by ICICI Bank and that the individual employer and the entity (the "employer") to whom a wage account scheme (the "schem") has been offered by ICICI Bank and that the individual employer and the employer.
 accepted the terms and conditions and the terms and terms of silver savings applicable to the specific alternative channels through © s of which the application has been made. Under no circumstances, Icici Bank will be responsible before the client for indirect, incidental, consistent, special or specimens in relation to the account or services or other account or services.
services. If the account balance exceeds RS. 50,000/â · at any time. (i) All notices in relation to the services or account by the client to Icici Bank should be in writing and sent to the direction according to the reception of the reception of the same in writing
by Icici Bank. In case of family identification dissolution, the benefits of the family banking center will withdraw from all members without any notice. All the AWSA maintained in the power offisray holder of said individual will be operated individual will be operated individual or the power offisray holder of said individual and in the case of the joint accounts, by the holders of the joint accounts, by the holders of the joint accounts of the joint accounts.
 the account, or by any of the titular sets or As specified by the holder of the joint account in the opening form, or for his power of the holder of the lawyer/mandates and accepted by Icici Bank to his discretion. To the extent of any inconsistency, the terms and conditions established in this document for the FNR account, these terms of the FNR
account will prevail for all purposes with respect to the FNR account only. The rights of Icici Bank will not be affected by bankruptcy, insolvency, death or customer liquidation. Å ¢ â,¬ Å "parties' means The and Icici Bank will not be affected by bankruptcy, insolvency, death or customer liquidation. Å ¢ â,¬ Å "parties' means The and Icici Bank. Only the savings account of the elderly and the young star account only.
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ICICI Bank: to combine or consolidate at any time all or any of the accounts and liabilities of the Customer with or to any branch or office of ICICI Bank Limited (whether in India or elsewhere); and to apply, set-off or transfer at any time (without prior notice to the Customer with or to any branch or office of ICICI Bank Limited (whether in India or elsewhere); and to apply, set-off or transfer at any time (without prior notice to the Customer with or to any branch or office of ICICI Bank Limited (whether in India or elsewhere); and to apply, set-off or transfer at any time all or any of the accounts and liabilities of the Customer with or to any branch or office of ICICI Bank Limited (whether in India or elsewhere); and to apply, set-off or transfer at any time all or any of the accounts and liabilities of the Customer with or to any branch or office of ICICI Bank Limited (whether in India or elsewhere); and to apply, set-off or transfer at any time all or any of the accounts and liabilities of the Customer with or to any branch or office of ICICI Bank Limited (whether in India or elsewhere); and to apply, set-off or transfer at any time all or any of the accounts and liabilities of the Customer with or to any branch or office of ICICI Bank Limited (whether in India or elsewhere); and to apply the accounts and the accounts are all of the accounts are all of the accounts and the accounts are all of the accounts are all of the accounts are all of the accounts and the accounts are all of the acco
any time beneficially entitled (whether singly or jointly) on any account, in the Customer's name or jointly with any other person, with any other person, with any branch or office of ICICI Bank Limited (whether in India or elsewhere) towards the satisfaction of any or all of the Customer's liabilities (whether singly or jointly) on any account, in the Customer's name or jointly with any other person, with any other person perso
or collateral, or several or joint) under the Terms and Conditions or for the Customer's account(s) or under the terms of any other facilities that may be granted by ICICI Bank to the Customer. BANK@CAMPUS (IF APPLICABLE) For all details on the eligibility, features, rates and charges and general information on this account variant, please refer to
the Website (product page) for more information. Terms: A Freedom Account Holder shall be entitled to carry out all permissible operations with respect to the Freedom Account is maintained at all times. i.e. no Customer-
induced transactions for 12 consecutive months after the Account through the following modes: Transactions through cheque Cash or cheque deposit Withdrawal or deposit through an ATM Transaction through the following modes: Transactions through cheque Cash or cheque deposit Withdrawal or deposit through an ATM Transaction through the following modes: Transactions through cheque Cash or cheque deposit Withdrawal or deposit through an ATM Transaction through the following modes: Transactions through cheque Cash or cheque deposit Withdrawal or deposit through an ATM Transaction through the following modes: Transactions through the following modes: Transact
 through internet Transaction by NEFT Inward /outward bill remittance ICICI Bank may, in its sole discretion, deny Services and/or any transactions in the Account A client, which has been classified as inactive or latent, as described above. Said terms and amended conditions and conditions and conditions/schedu. The client's opinion, the changes are
for disadvantage, the client can choose to close the account and/or leave Icici Bank from the same. Family modifications, such as: new family members and the signing of the main members and the signing of the main members are required. Bank reserves the right to withdraw the state of privilege bank/heritage management/private banking if the
operation of the account is not as the terms and conditions that govern the account to fixed deposits or recurrent depth
accounts. These terms of the women's card of the deposit card "). The client agrees and undertakes to pay these amounts along with interests and other amounts according to the prevailing rates and practices of the bank. Therefore, the client agrees to comply with all these terms and conditions, according to Icici Bank or third
parties from time to time, for all transactions, products and services for and with respect to the family banking product of savings, or the other products and services of Icici Bank will constitute legally binding and life transactions. If the account linked to family banking has a eht gnidulcni snoitcasnart etomer gnitcudnoc rof seitilicaf hguorht ro yb
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by and in relation to the account, or the other products and services of the Icici Bank, will constitute juristic transactions binding and life when carried out in compliance with prescribed deadlines and prescribed deadl
deposit/deposit/deposit/turnover of billing used/reserved by the client through channels of channels o
occur, derived or related to the operation or use of the Account or services or breaches, breach or inappropriate perform attributed to a © l in terms and conditions. The AWB will not be available on the day (s) when the branch is closed where the account holder has its relationship. In the case of a large number of returns/dishonors in the
account, the bank reserves the right to adopt corrective measures for the account by the account by the bank. Registration: The client must present the registration form in odatpo ah etneilC le euq satneuC ed etnairav al noc
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reporting a problem or not-error, it may affect ICICI Bank's ability to resolve the problem, and Customer shall be liable for the losses that may occur pursuant to the standard terms and conditions of ICICI Bank¢ÃÂS debit cards. If there is Foreign remittance in
the Small Deposit Account Customer needs to submit the evidence of having applied for KYC document within 12 months of opening of the BSBD Account or else account will be marked credit freeze without any prior intimation. The Customer shall be responsible for regularly reviewing the terms and conditions including amendments thereto as may
be posted on the Website. the Customer further agrees to indemnify the Bank against any negligence or misconduct, any negligence on the part of the Customer by sharing payment credentials, delay in notifying the Bank of any unauthorised electronic banking transaction, or exercising the Bank & AAAs right of set-off, combination, consolidation, lien
or any other right. ICICI Bank reserves the right to rectify discrepancies in the statement of Account/passbook, if any, at any point of time. ¢ÂÂStanding Instruction¢Ã shall mean instruction/s in the manner specified by ICICI Bank from time to time, issued by the Customer to debit amount equal to EMI from his ALSA Account towards the
repayment of ICICI Bank¢ÃÂÂs loan amount / facility amount on a specified date of a month / quarter. The Customer shall provide all particulars and information including but not limited to taxpayer information in a true and accurate manner and shall not withhold any information including but not limited to taxpayer information in a true and accurate manner and shall not withhold any information including but not limited to taxpayer information in a true and accurate manner and shall not withhold any information including but not limited to taxpayer information in a true and accurate manner and shall not withhold any information including but not limited to taxpayer information in a true and accurate manner and shall not withhold any information including but not limited to taxpayer information in a true and accurate manner and shall not withhold any information including but not limited to taxpayer information in a true and accurate manner and shall not withhold any information including but not limited to taxpayer information in a true and accurate manner and shall not withhold any information in a true and accurate manner and shall not withhold any information in a true and accurate manner and shall not withhold any information in a true and accurate manner and shall not withhold any information in a true and accurate manner and shall not withhold any information in a true and accurate manner and accu
them and if they have ever been adjudicated insolvent. Under no circumstances shall ICICI Bank be liable to the POA holder for any direct, indirect, consequential, special or exemplary damages in relation to the account or the Services. In terms of RBI instructions, RBI has banned banks from treating in any type of cryptographic/virtual currencies
("VCS" or providing services to facilitate anyone to treat or resolve VC, including the transfer/reception of money into accounts related to purchase/sale of VC. At present, the customer states that he/she will not deal with any transaction in his/her account, related to any type of VCS, including, among others, bitcoins. If the details of the renewed visa
are not updated, the account will be marked with a total freezing basis that no transaction would be made from the expiration date of the foreign national visa. The only debit card will be deactivated by closing the only account. auditors, professional advisers and any other person under the duty of confidentiality to the permitted parties; suppliers,
installers, maintainers or service providers of the permitted parties or any transaction made by the client or the borrower or for the client but included but the
borrower, but, but, not limited to NPCI, CKYC, UIDAI, RBI, Control Authority ("ed"), police authorities; any person with whom the bank hires or proposes to hire with respect to the sale or transfer or share any of its rights, obligations or risks under the terms and conditions; anyone
(including any agent, contractorthird party service provider) with whom the bank hires or proposes to the provision of services with respect to the accounts or facilities of the client or of the borrower (as may be the case ) or in connection with connection with connection rop adasuac, etrap ne o etnemlatot aes ay, n³Aicaunitnoc a knaB ICICI ed
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Outs, Bandhs, War, Civil Strife, Burglary, Theft, Dacoity, Accident, Hacking, Technical Fault Including Problems Related To Computers, Accessories, Software and Software Beyond the Control of Icici Bank, Breach of Trust By Any Authorized Persons,
Flood, Fire, Law All Account statements will be sent to the customer communication address / email ID registered as registered a
website. Mab's breach will attract penalty as specified in the service and the public positions to be a GST professional: they should be a healthy mind. They should not be judged as an insolvent should not be convicted of a
crime with a prison of two years or more qualifications to become a GST professionals: retired official of the commercial tax department of any state or CBIC government that has worked A Post of Group-B (or Higher) Gazetted Officer for a minimum period of Two Years A Tax Return Prepare or A
Sales Tax Practitioner Registered for Person of Not Less than 5 Years A graduate or postgraduate in commerce, Law, Banking Including Higher Auditing, or Business Administration or Bus
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forms Itcgstr 9 and GSTR 4crear Challan and depositing cash in the Electronic Book of Cash A claim for reimbursement in the RFD-11 form (after confirmation of the P registered erson) See and create applications in Advance Rulings, DRC-03, and LutViewing GST Annualized representative, GST professionals cannot submit any request on
behalf of taxpayers. b) Select the appropriate professional management test of the drop -down menad. Checks must be uniform with that in the registry. In the event that there is a crime balance in the account at the time of the closure of
the account, the client may visit the closest branch with a duly signed application letter and an original ID test to claim the funds. In this case, the ICICI Bank will be free to recover charges for said delivery. The Dégito Young Stars dna neiL s'reknaB .emit ot emit morf etamitni yam knaB ICICI sa, snoitidnoc dna smret hcus ot tcejbus, edom rehto
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DC Tibed Srats Gnuoy Dias Et fo Sisab ety Redlohdrac Et Fo Redro Et RO OT DIAP STNUOMA Lla Taht Icici bank will have the primary right of compensation and tax, regardless of any other tax or charge, present and future, in all deposits maintained/ balances found in any customer account, either on a single name or joint name (s,) to the extent of
all amounts payable by the customer arising as a result of any of the icici bank services extended and/or used by the other bankic or as a result of any bankic. the account is not available to people as karta of hindu individed family (huf, non-resident Indians (nri and foreign citizens who do not complete residency criteria according to the being. So so
your som income tax is not eligible to open the deposit account of the bank of basic savings, the customer of bsbd agrees and confirms that it does not have any operating bank account the holder of the Guardian/Father/Young stars card will have no claim for damage or otherwise against icici bank or affiliates, in case of rejection of any person, to
honor the debit card of the young stars, presented by the holder of the card, on the land of his minority land or in case the daily limit has been exhausted or not. icici bank will register/update such revocation in your system within 5 (five) business days from the receipt of the above notification. family identification will be deleted/disolve if only one
 Bank of ICICI Bank products and services, shall be required Juristician and vian transactions. For any other position applicable on the details in the tariff guide/program of the card charges. The bank may retain all the funds from the account until the identity and
credentials of the successor establish their only satisfaction, and the bank reserves the right to demand and inspect the necessary documentation in this regard, including a certificate of succession and lord a duly proven will. The Dégito Stars card issued the head of the Young Stars card will not be used for the purchase of alcoholic
beverages, tobacco products and/or similar goods or services by the card holder. The Women's Dise Month to the Women's Dise Month to the Women's Card head. The client agrees to adhere and comply with all the terms ar
the other products and services of the Icicici Bank, will constitute legally binding and life transactions. To the extent of any inconsistency, the terms and conditions established in this document for Bank@Campus will prevail for all the own and proper ones with respect to Bank@Campus only. Candidates who wish to open a Bank@campus relationship
must be resident students who have completed 18 age at the time of opening the account. The client will be the only person responsible for guaranteeing full compliance with all the applicable laws and regulations in any relevant jurisdiction in relation to his account with the Icici bank and must compensate and compensate The compensated ICICI
Bank of all actions, claims of procedures, paid, damage, costs and expenses (including legal expenses)) legal) I'm not in the world II'm gonna go Ifo esac eht ni ro knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous fo tnemtneserp ot roirp, knaB ICICI ta seugehc hous for the la seugehc
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 recorded before the payment of money against it, and Icici Bank will not be responsible for any way by the pages caused, or the payment of the payment are recorded
 after that Icici Bank initiates the payment against said checks. The obligations regarding the account and the operations of the account are subject to all applicable laws (including, among others, any governmental act, O'rdes, decrees, guidelines, rules and regulations, including the fiscal exchange control regulations). It will be required that the
holder of the Alsa account maintains a minimum requirement of MAB of RS.10,000/- (RS.5,000 in selected cities*) for the ALSA account. In the event that the client has submitted a document that is officially considered a vian document that is officially
communication address updated to the bank within the 3 months after the opening date of the account ("Freedom Savings Account ("Freedom Savings Account ("Freedom Savings Account") As mentioned in this section
of the terms and conditions (the "terms of the Freedom Savings Account") are also and not in the exception to the application once the application is sent, a message of a © xito will be shown. However, the rates will be subject to changes, At the exclusive
discretion of ICI Ci Bank, after giving a previous notice of a month to the of the woman's card as the Terms and Conditions are available to the Icici Bank's day cards. Step 3 "Click the" View "link against the request that must be approved or rejected. The mode of operation and the nomination of the era will be the same as specified at the time of the
opening of the salary account. Opening of the Young Star account: the client is responsible for the Stars Young account will open and operate, at all times, by Guardian/Parent for the benefit of the minor regardless of the channel/opening of the salary account.
 meaning assigned to them in terms and savings account conditions. (e) Icici Bank can, with the client's consent, communicate with the customer through the telom; As can be applicable in the jurisdiction (s) that governs Icici Bank can classify an account as: Inactive: If there are no client induced transactions and the client's consent, communicate with the customer through the telom; As can be applicable in the jurisdiction (s) that governs Icici Bank can classify an account as: Inactive: If there are no client induced transactions are not client induced transactions.
for 12 consecutive months in the account. The client understands and confirms that the bank will be entitled at all times, to act in accordance with the applicable laws, without requiring to provide a prior intimacy of such actions to the client. In the event that the MAB requirement is not maintained, the head of the Freedom account will be obliged to
pay the required charges that are applicable to transact non -ICICI ATMs during the quarter of the quarter of the quarter of the account, its maintenance, alerts, payments owed, updates of existing and new products, service of the account for sales, marketing or
service with its relationship with Icici Bank, its group companies/associates or agents through channels, including, among others, electronic. (This closing is applicable only if the account holder is a resident outside India) Check Book. The Cheque Book Service will be provided to the Customer for withdrawals of funds/payments from the Account. The
women's debit card will be issued at an annual price of no. In the event that any of the relatives involved decide to close their relationship after the creation of the family ID with the Bank or cease to exist/to link with the family ID, the benefits at the family ID with the family ID with the family ID with the family ID with the sank or cease to exist/to link with the family ID with the
reversed in accordance with the applicable contractual conditions at the time of the opening of the account. Smart operating Stars Account. A smart star account will open only in the name of a minor. The Customer agrees to adhere and comply with all the terms and conditions prescribed by the ICICI Bank or third from time to time, for all
transactions, products and services of the Salary Account and/or ERA or other products and services of the ICICI Bank, they shall constitute legally binding and valid transactions. To the extent of any incoherence, the terms and conditions set out in this Silver Savings Account shall prevail for all purposes with respect to the Silver
Savings Account only. The freeze can be removed by presenting the details of the renewed visa in the nearest ICICI bank branch ICICI LIBERTAD SAVINGS ACCOUNTS (DISCONTINUED SINCE April 1, 2010) (IF APPLICABLE) For all details on eligibility, features, fees and charges and general information about this account variant, see the website
(product page) for more information. To the extent of any incoherence, the terms and conditions set out in this document for Savings Banking Product vill prevail for all purposes and purposes with respect to Savings Banking Product vill prevail for all purposes with respect to Savings Banking Product vill prevail for all purposes and purposes with respect to Savings Banking Product vill prevail for all purposes with respect to Savings Banking Product vill prevail for all purposes with respect to Savings Banking Product vill prevail for all purposes with respect to Savings Banking Product vill prevail for all purposes with respect to Savings Banking Product vill prevail for all purposes with respect to Savings Banking Product vill prevail for all purposes with respect to Savings Banking Product vill prevail for all purposes with respect to Savings Banking Product vill prevail for all purposes with respect to Savings Banking Product vill prevail for all purposes with respect to Savings Banking Product vill prevail for all purposes with respect to Savings Banking Product vill prevail for all purposes with respect to Savings Banking Product vill prevail for all purposes with respect to Savings Banking Product vill prevail for all purposes with respect to Savings Banking Product vill prevail for all purposes with respect vill prevail for all
 notice in or within the Vicinity of the site of an automatic cashier/branch of Icici Bank, on its website www.icicibank.com, for a press announcement or for a message in the statement. The accounts that have a joint operation mode will not be eligible for the gradation of increased through the medical, internet and telephone services of Icici Bank
(alternative channels). Closing/elimination of family identification, update and descending degree of family identification: the whole signing of family members is required. The foreign citizen can collect his pending quotas in India requesting the redessew the regulatory guidelines issued by RBI and the applicable terms and conditions with respect to
the accounts number of the bank. The salary savings account of a titanium: these terms are additional and not in the dispenting of the terms of the salary account. The applicant/client will request Icici Bank at the AOF prescribed for the opening and operation of the salary account.
session and the password is subject to a proper chance balance in the account ("Fatca"/ standard of Commit S/s/s â, ¬ â "¢ that meets fatca/crs and understands that the bank the bank the bank the close of the External Account ("Fatca"/ standard of Commit S/s/s â, ¬ â "¢ that meets fatca/crs and understands that the bank the bank the bank the close of the External Account ("Fatca"/ standard of Commit S/s/s â, ¬ â "¢ that meets fatca/crs and understands that the bank the bank the bank the close of the External Account ("Fatca"/ standard of Commit S/s/s â, ¬ â "¢ that meets fatca/crs and understands that the bank the bank the close of the External Account ("Fatca"/ standard of Commit S/s/s â, ¬ a metallic algorithms that the bank the bank the bank the close of the External Account ("Fatca"/ standard of Commit S/s/s a, ¬ a metallic algorithms the bank the ban
cannot offer any tax advice on the State of Fatca/Crs or its impact. With respect to a joint account, Icici Bank will have to designate any sums in the crime of said joint account. Rates and charges there is no Average balance requirement for this
account. charges will be debited from the account at intervals deemed appropriate by icici bank, whether real or contingent, or either primary or collateral, or if it is joined and/or several, even without limitation of
indebtedness under any compensation. by the customer to icici bank then or in any other document/ agreement, adding, taking off any deposits and transferring funds that are in the balance of any customer account with icici bank, despite the fact that the deposits/ balances found in such accounts cannot be expressed in the same currency as in the
indebtedness. the Holder/S (clients) sets authorizes the main applicant, to access the modes/channels of the internet banking and the point holders (clients) according to which the bank agrees that the bank will not be held responsible for acting on the
instructions of the primary holder or any error, responsibility, negligence, non-compliance. In the event that the client wishes to revoke the poa, he must notify in writing a notice of revocation of the poa to the icici bank. debit card of
icici bank. In the event that the wage is not credited to the required rules, the benefits of the awas account will be listed in hot without any higher/previous notification. the user must make all the compensation/company/representations that he or she will makeregarding the Termsal to the required rules, the benefits of the awas account will be listed in hot without any higher/previous notification.
and Conditions of Banking on the Internet. the Therefore they have no objection to be able to authenticate with the authenticate wit
taken to the family banking card holder from time to time, based on additional terms and conditions that will be communicated with such promotional offers. Alsa's account will mean a savings account of the Icici Bank, through which at least one monthly equal quota is paid (â € œemiâ €) (either by the mandate of permanent instruction or by
subsequent checks or by subsequent checks or by subsequent checks to date) for the reimbursement of the Pride/Installation of the ICICI bank and/or in which a medium and minimum monthly balance of RS.10,000/- in certain cities*) is maintained. The bank may, at its entire discretion, modify any of the services and charges from time to time, totally or partially
with or without prior notice. The reference to any statute, ordinance or other law includes all regulations and other instruments and all consolidations, amendments, recreations or replacements for the moment in force. â € cerbiâ € will mean the reserve bank of India. To the extent of any incoherence, the terms and conditions established in the BSBD
 account, these bsbd terms will prevail for all the propites and propites with respect to the BSBD account only. Silver Savings Accounts (Applicable IF) for all the details about eligibility, characteristics, rates and charges and general information about this account variant, see the website (product page) to obtain more information. Charges / Charges:
Relationship charges with the operation of the account and the services will be released at the prescribed rates on the website from time to time. Inconsistencies between these Terms and Conditions of the Debit Card, these Terms shall prevail. That freeze will be released at the prescribed rates on the website from time to time. Inconsistencies between these Terms and Conditions of the Debit Card, these Terms shall prevail.
as appropriate to allow the conversion of a young stars account into a regular savings account, these terms and conditions (the "als term") are in addition and are not in the dismissal of desponder to terms and conditions
of the bank account of savings of icici bank. operating accounts: the account can be opened in the name(s) of: â an individual in his own name. the family debit card will be issued only to new gold, magnum new titanium, select circle e id family salary created from 14 September 2018 in which at least one account is linked under family identification is
opened in the current financial year. In the case of joint account holders, regardless of the mode of operation the definitions: regardless of the definition provided in section i of the terms and conditions, the following words and phrases shall
have the meanings set out in this document unless the context states otherwise with respect to alsa: i. any provision of these terms and conditions, which is prohibited or unexecutable in any jurisdiction, as far as such jurisdiction is concerned, shall be ineffective in the extension of the prohibition or unuse, but shall not invalidate the remaining
provisions of the terms and any provision. the customer request form (caf) - savings account along with the application form lausnem ocisAf nu ,soudividni naes on euq setneilc ed osac nE .atneuc al erap atneuc al erap atneuc al evutitsnoc y bew oitiS le ne selbinopsid sonimr©At sorto y senoicidnoc y sonimr©At sorto y sonimrOt sorto y sonimrOt sorto y s
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 solved by the customer directly with the holder of POA without any reference to the ICICI Bank. The Customer agrees that according to the Banking Regulation Act of 1949, so the amount of the credit of any account in India with any bank that has not been
operated for a period of ten (10) consecutive years or any deposit or any amount that it does not claim for more than ten (10) consecutive years will be credited to the Education and Consciousness Fund ("Each term of ten years said period"). At the successful opening of the time, the debit card of the wage account will be linked to the era. In the event
 that it is considered to be made/treated in any type of VC in the case of any credit balance in the account, the customer may address the account activation branch and claim the credit balance available in his account. In addition to the terms of BSBDA, the customer accepts the restrictions on operations for a small deposit account and that he/she is
aware that the small deposit account will freeze if: if the total withdrawal in a month exceeds Rs. 10,000/-. The bank will not share data/details/documents with respect to the family. Notwithstanding the provisions of the previous clause, if ICICI Bank acting in good faith, allows
withdrawals/purchasing/expenditures that exceed the daily limit, the debit made to the account by ICICI Bank in excess of the available credit balance, treated as a temporary overdraw (however, nothing contained in this clause will give the right to the guardian/father to claim overdraw) and will have interests according to the rules of ICICI
Bankgiro generally applicable. The bankAn automatic cashier and at no cost. All the words and capitalized expressions used but not defined will have the same meaning, respectively, assigned to them under terms of Young Stars. The rights mentioned above of the ICICI Bank are without prejudice to the client's obligations to pay the ICICI bank when
due to all its indebtedness and without prejudice to any other right that the ICICI BANK. All capitalized terms used but not defined in this document will have the respective meanings attributed to the same in the terms and conditions definitions: regardless of the
definition provided in the section I of the terms and conditions the conditions following words and phrases will have the meanings indicated below that the context indicates otherwise with respect to the intelligent star account: â € œcustomerâ € will mean the minor, above the age of ten years Os, containing an account with the operation of the client
 bank and Icici accepts that any action or legal procedure that arises from the terms and conditions will be taken to the courts of Mumbai in India and will be irrevocably submitted to the jurisdiction of such courts and courts of Mumbai in India and will be irrevocably submitted to the jurisdiction of such courts of Mumbai in India and will be irrevocably submitted to the jurisdiction of such courts and courts.
check is presented to the bank for payment. That the guard will represent the child in all transactions in relation to the Young Stars account open with the Icici bank. The client (s) accepts (s) and confirms (s) that the information provided by GSTIN with respect to the number and turnover address to the Icici bank at the time of opening the account is
correct and the ICICI bank can update the same In your records. The client accepts and confirms that it meets all times are thing the same In your records. The client accepts and confirms that it meets all times are thing the same In your records. The client accepts and confirms that it meets all the applicable laws at all times. Total family relationships the value consists of soutuM soutuM
policies of the ICICI Bank, which can be revised from time to time. Step 3 on the page NEW REGISTRATION IN THE PRODIME IN THE SOY AM A' District from the name of the drop-down center, PAN, email address and mobile number The CodeClick Captcha in "Price" after the validation, will be redirected
to the OTP verification page Step 4 "Enter the two different OTPs received in the email and mobile phone number." Form of account opening or "AOF" refers to another form of the electronic account. (2) To refuse: without checking the consent box, click the "Reject" button to complete the process. The customer and/or the borrower herein
irrevocably authorizes the bank to disclose, as the bank must do so by applicable law or when the bank considers such disclosures for the purpose of Credit Review of any account or installation of the Customer and/or the Owner with the Bank or any ICICI Bank either individually or jointly with
other or related information, any credit or other information However, the installations are kept on behalf of the client to:- ICICI Bank's central office, any of its affiliates, group, subsidiary companies or its holding company, branch office, any of its affiliates, group, subsidiary companies or its holding company, branch office, any of its affiliates, group, subsidiary companies or its holding company, branch office, any of its affiliates, group, subsidiary companies or its holding company, branch office, any of its affiliates, group, subsidiary companies or its holding company, branch office, any of its affiliates, group, subsidiary companies or its holding company, branch office, any of its affiliates, group, subsidiary companies or its holding company, branch office, any of its affiliates, group, subsidiary companies or its holding company, branch office, any of its affiliates, group, subsidiary companies or its holding company, branch office, any of its affiliates, group, subsidiary companies or its holding company, branch office, any of its affiliates, group, subsidiary companies or its holding company, branch office, any of its affiliates, group, subsidiary companies or its holding company, branch office, any of its affiliates, group, subsidiary companies or its holding company, branch office, and the property companies or its holding company, branch office, and the property companies or its holding company, branch office, and the property companies or its holding company, branch office, and the property companies or its holding company, branch office, and the property companies or its holding company, branch office, and the property companies or its holding company, branch office, and the property company com
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the majority, the tutor/fathers will not be allowed to operate the Young Star account. However, in the case of problems arising from unauthorized electronic banking transactions, the client understands that ICICI Bank will follow the customer relationship policy, as is available at -links/commitment code/client-Relations-Policy.pdf, to resolve such
problems. Each and every limit/restrictions imposed by the applicable law shall apply to the account and facilities. ICICI Bank has the right not to allow any drawing against such provisional credit (shadow balance). All capitalized terms not defined in this document will have the meaning as attributed to it in the primary terms and conditions. Any
provisional credit allowed at the discretion of ICICI Bank for a low-collection instrument is recoverable with interest if the instrument is returned without any further
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Hindy undivided family (â € œhufâ €)- Kartas. The client understands that certain details given by them are required by the ICICI bank in accordance with the operational guidelines governing banking companies. Do not philitate agreement (IF Applicable) This is suspended from November 26, 2012.) except to the extent that they are specified in the
terms and conditions that appear in this document, the terms & quot; conditions applicable to the savings account & quot; that the user has reached the age of the majority will not affect the responsibility of the guardian/father or the fact that the user has reached the age of the majority will not affect the responsibility of the guardian/father or the fact that the user has reached the age of the majority will not affect the responsibility of the guardian/father or the fact that the user has reached the age of the majority will not affect the responsibility of the guardian/father or the fact that the user has reached the age of the majority will not affect the responsibility of the guardian/father or the fact that the user has reached the age of the majority will not affect the responsibility of the guardian/father or the fact that the user has reached the age of the majority will not affect the responsibility of the guardian/father or the fact that the user has reached the age of the majority will not affect the responsibility of the guardian/father or the fact that the user has reached the age of the majority will not affect the responsibility of the guardian/father or the fact that the user has reached the user has reached
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if the bank considers it reasonably appropriate, it can be carried out by publication of a notice on the website, or by putting prominent notices in the bank's premises. Address: Icici Bank Phone Banking Center, Icici Bank Phone Ba
The clients are expected to examine the entries in the receipt account, and will be at the attention of the Icici bank any error or omissions that may be discovered. Subsequent check books can be requisitioned along the order sheet available in the checkbook or through automatic cashiers subject to satisfactory account of the account. If the check
deposited by the client is returned without paying, the service charge can be recovered from the customer. Customers must verify the authenticity of the electronic emails received by them and the Icici bank will not be responsible in case the client receives a statement from fraudulent or impostors account. The client will open the account with a
minimum balance as prescribed by the Icici Bank. In the event that the requirement mentioned above is not maintained by the Alsa account will be obliged to pay the MAB SEGSE positions is applicable during the quarter of the quarter and as you can specify the ICICI bank from time to time. Advantages of the nomination: the bank
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these Terms shall cease to apply to the Account ("AWSA") as mentioned in this Terms and Conditions Section (the "AWSA Terms") are also and not derogation to the Bank's savings bank account ICICI Terms.
Checks/drafts/pay orders / another instrument deposited on any day that is a Sunday or a public holiday or after the cleaning time for the day is normally performed by the ICICI Bank will be shipped to clean the next business day of the ICICI Bank. The Customer and/or the borrower agrees and agrees that the Bank shall have the right, in connection
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Account may also result in closure of the Account by the Bank. Applicability of Terms and Conditions These Terms are the Conditions These Terms and Conditions These Terms are the Conditions The Conditions The Conditions The Condit

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current employer or otherwise. Click on ¢ÃÂÂProceed¢Ã Step 5 ¢ÃÂÂProceed¢Ã Step 5 ¢Ã This will generate a TRN. The Customer shall be responsible for regularly reviewing these Terms and Conditions including amendments thereto as may be posted on the Website. Foreign nationals employed in India and holding valid visas are eligible to maintain Foreign
National Resident Accounts with ICICI Bank as per extant Reserve Bank of India (¢ÃÂÂRBI¢ÃÂA) regulations. The Customer will not derive ownership (or any other rights) over the funds mistakenly or erroneously credited to his/her Account and will not have any rights or claims whatsoever over such funds and is
obliged to repay or return such funds forthwith on the Bank requiring the same. Any Other Services (defined below) may be offered to the Customer, on which specific terms and conditions may be applicable. These terms and conditions pertaining to The One Savings Account
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 attained the age of majority shall not affect the responsibility of the guardian/father in this document, are subject to change from time to time. to the extent of any incoherence, the terms and conditions set out in this document for the awas
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the electronic delivery may be in the form of e-mail, an accessory to an e-mail or in the form of a link to the website from which a document can be deducted by the customer account ici bank. the bank shall not be obliged to exercise any of its rights under
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authorities for nil / concessional rate of tax deduction. The Customer(s) further agree(s) and confirm(s) that the information provided by the Customer can be used by ICICI Bank for the purpose of charging GST and reporting to states under the GST act and the
applicable rules in this regard, as amended from time to time. This account variant is available only at select campuses/institutions/colleges. The Account will be single. In debiting the amount as aforesaid, ICICI Bank would debit the amount credited or the INR amount
 equivalent to the relevant foreign currency denominated cheque, whichever is higher. Additional terms and conditions: For terms and conditions for issuance of login and password for retail internet banking/Mobile Banking for minors, please refer below: ¢ÃÂÂUser¢ÃÂÂ: for login id password and other permissible activities under login password, it
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by ICICI Bank in writing. ICICI Bank shall not be responsible for statements of Account lost in mail/post/undelivered. ICICI BANK SALARY & EMPLOYEE REIMBURSEMENT ACCOUNTS (IF APPLICABLE) For all details on the eligibility, features, rates and charges and general information on this account variant, please refer to the Website (product
page) for more information. By continued usage of your Account and allied services, the Customer shall be deemed to have accepted the changed Terms and Conditions and any new terms and conditions and any new terms and conditions. Collection Facility: Cheques, drafts, bills, dividend/interest warrants
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 with mode of operation as anyone or survivor and the Customer(s) shall be bound by the terms and conditions applicable to such fixed deposit as available on the Website and as otherwise communicated to the Customer or to a fixed deposit, recurring deposit as available on the Website and as otherwise communicated to the Customer or to a fixed deposit, recurring deposit as available on the Website and as otherwise communicated to the Customer or to a fixed deposit, recurring deposit as available on the Website and as otherwise communicated to the Customer or to a fixed deposit, recurring deposit as available on the Website and as otherwise communicated to the Customer or to a fixed deposit, recurring deposit as available on the Website and as otherwise communicated to the Customer or to a fixed deposit as available on the Website and as otherwise communicated to the Customer or to a fixed deposit as available on the Website and as otherwise communicated to the Customer or to a fixed deposit as available on the Website and as otherwise communicated to the Customer or to a fixed deposit as available on the Website and as otherwise communicated to the Customer or to a fixed deposit as available on the Website and as otherwise communicated to the Customer or to a fixed deposit as a fixed de
the natural/court appointed guardian appointed under the applicable laws for a Customer who is a minor. The Customer/Guardian/Parent understands and agrees that ICICI Bank retains the right to freeze operation of the Young Stars Account, if the cumulative value of the total debits in the account in a financial year exceeds the Total Debit Limit, as
 applicable to Private account Young Stars. Definitions: Regardless of the definition provided in section I of the Terms and Conditions, the following words and phrases will have the meanings set out below unless the context states otherwise with respect to AWSA: "Customer" refers to the resident Indian women who have an Account with the ICICI
 Bank. Closure of the Account: ICICI Bank reserves the right to close or freeze the Account(s) or terminate the banking relationship with a Customer without assigning any reason for it and without any liability. Any Customer with an account or service with
any branch of the ICI Bank located outside India agrees to voluntarily provide all your personal and account information and records to the Bank (including any agent or subcontractor designated by the Bank) in any country (such as
the Bank may consider appropriate) for the purposes of the Bank to maintain its relationship with the Bank 2,500/- Rs. 5,000/- (Rs. 5,0
in which the addressee is located. To the extent of anything account (if applicable) for all purposes with respect to the freedom savings account only. C. The ONE savings account (if applicable) for all the details about the
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 all accounts linked under family identification. In the event that the main member chooses to close his relationship after the family identification will dissolve and the benefits under the center The family bank should be canceled and the
original obligations of all linked family members should return to the terms and conditions contracted applicable at the time of the opening of the account. These terms and conditions (the "terms of savings for the silver") are also not in the Discension of the
conditions and conditions of the Icici Bank savings bank account. In addition, the client is aware that said was can be opened at any branch of the ICICI bank, regardless of the branch where the salary account is maintained. The client (s) agrees respective chosen by the Customer (s) available. On the website, including, inter alia, charges, applicable
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Customer(s) agrees that in case of a Joint Account with mode of operation such as any person or survivor, any of the joint Account holders can create a fixed deposit/return deposit by placing a request through the Bank's branches ICICI, ATM, telephone banking, Internet banking or mobile banking channels, as provided by the ICICI Bank from time to
 time. The installation of Cheque books will be provided at the discretion of the Bank and may be withdrawn if the installation is not used in accordance with the terms and conditions of the Bank by the Customer. For all details on the WAB requirement, the Customer may consult the Schedule of Charges/Guía Arancelaria or the Website. Registration
process as a GST professor Step 1 - Visit the GST portal at www.gst.gov.in Step 2 - Go to Services 

Registration tab. "Freedom Account Holder" means the Customer who has a Freedom Account Holder" means the Customer who has a Freedom Account Holder means the Customer who has a Freedom Account Holder means the Customer who has a Freedom Account Holder means the Customer who has a Freedom Account Holder means the Customer who has a Freedom Account Holder means the Customer who has a Freedom Account Holder means the Customer who has a Freedom Account Holder means the Customer who has a Freedom Account Holder means the Customer who has a Freedom Account Holder means the Customer who has a Freedom Account Holder means the Customer who has a Freedom Account Holder means the Customer who has a Freedom Account Holder means the Customer who has a Freedom Account Holder means the Customer who has a Freedom Account Holder means the Customer who has a Freedom Account Holder means the Customer who has a Freedom Account Holder means the Customer who has a Freedom Account Holder means the Customer who has a Freedom Account Holder means the Customer who has a Freedom Account Holder means the Customer who has a Freedom Account Holder means the Customer who has a Freedom Account Holder means the Customer means the Custom
relevant rules, regulations or notifications. Terms: The ALSA account holder will not be obliged to keep a minimum MAB in the EMI for the refund of the loan amount / the amount of the ICICI Bank installation is received in the month either by permanent instructions to that payment or by delivering post-dated cheques through
 the ALSA account to the ICICI Bank loan payment. The Applicant/Customer(s) will have to submit the properly filled AOF (either electronically or physically) together with the prescribed set of documents, from time to time, to the satisfaction of the Icici for the termination of the requirements of knowing your client (â € œkycâ €). No act, delay or
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customers of an account. In case the account is in operation/latent operation/latent we.f. April 1, 2018. The Savings Account and the fixed deposits linked, if any, shall be transferred to the branch, as stipulated by the Customer, within 2 working days of the date on which such request is made. These Terms are also and not derogation to the standard
 terms and conditions of the ICICI Bank debit cards ("The ONE Account Debit Card Terms"). For e-Signature, update the Aadhaar number in the Employer, agrees that the Employer has the full right to invest any instruction that instruct him to credit
the Customer Account for any amount and the Customers and joint account holders (if any), will not dispute or hold the Bank responsible for such debits in the Account does not have sufficient funds, the outstanding amount will be deemed to be a temporary project granted to the Customer and the Customer is obliged to
pay the amount immediately required by the Bank. If one of the accounts is rejected at the time of filling in the account, then the request to link those accounts with the family ID would be null. That at the time of filling in the account, then the request to link those accounts with the family ID would be null.
 Instructions The Customer agrees that the ICICI Bank will not be responsible for executing instructions that the ICICI Bank receives by phone, fax or other form of electronic communication, including but not limited to registered email IDs. The Customer further agrees to keep the ICICI Bank compensated for all claims of the Customer or of any other
 kind, actions, claims, responsibilities, costs, charges, damage, losses, expenses and consequences of any kind (including feeson a basis of total compensation) and how it arises, which can be traced or preferred against the ICICI bank or that the ICICI bank can incur or hold for reason or reason for the ICICI bank that has acted incorrect or wrong or
not, or from the ICICI bank not act in its entirety or partly in accordance with the instructions. Savings Family Banking (Applicable IF) for all the details about eligibility, characteristics, rates and charges and general information about this account variant, see the website (product page) to obtain more information. No responsibility for the bank or the
 bank or any of its agents, employees or servers will be responsible for any direct public or consequence suffered by the client, their agents, employees or servers in any of the following situations: as a result of taking or omitting any action according to any order or instructions given or appearing to the bank (acting in good faith) that
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document for the Salary Account and/or ERA, these Salary Accounts only. Deposit of the Basic Savings Bank The account is only available to resident Indians (or foreigners who meet the residence criteria) above the age of 18. The provision of
such service shall be subject to any applicable charges and the Customer authorizes the ICICI Bank to recover those charges by debiting the Account. ICICI The Bank must comply with any transaction / instructions you receive through any mode / channel regarding the Young Stars Account in the allegedThere is a tivical Cltux. A wipe. Wadrothchon
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