Certificate No.: IN-DL11789536156184Q
Certificate Issued Date: 04-Dec-2018 12:54 PM
Account Reference: IMPACC (IV)/ dI740903/ DELHI/ DL-DLH
Unique Doc. Reference: SUBIN-DDDL74090328437251764163Q
Purchased by: INDIAN COAST GUARD
Description of Document: Article Others
Property Description: Not Applicable
Consideration Price (Rs.): 0 (Zero)
First Party: INDIAN COAST GUARD
Second Party: ICICI BANK LTD
Stamp Duty Paid By: INDIAN COAST GUARD
Stamp Duty Amount(Rs.): 100 (One Hundred only)

Please write or type below this line...

NK Kaif
Deputy Inspector General
Principal Director (Administration)
Coast Guard HQrs / N. Delhi

Statutory Alert:
1. The authenticity of this Stamp Certificate should be verified at www.stampcentral.com. Any discrepancy in the details on this Certificate and as available on the website renders it invalid.
2. The onus of checking the legitimacy is on the users of the certificate.
3. In case of any discrepancy please inform the Competent Authority.
MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding ("MoU") (Renewal of MoU) is made at New Delhi on 5th Dec, 2018 between Indian Coast Guard represented by DIG N K Kaul, TM, Principal Director (Administration) having its headquarters at National Stadium Complex, New Delhi - 110001 (hereinafter called the Indian Coast Guard which expression shall unless the context otherwise requires include its successors/legal heirs/administrators/Executors and permitted assigns).

AND

ICICI Bank Ltd, a company incorporated under the Companies Act, 1956 and a banking company within the meaning of the Banking Regulation Act 1949 and having its registered office at ICICI Bank Towers, Near Chakli Circle, Old Padra Road, Vadodara 390007, Gujarat and its corporate office at ICICI Bank Towers, Bandra Kurla Complex, Mumbai 400051, (hereinafter called "ICICI Bank" or "Bank" which expression shall unless it be repugnant to the context or meaning thereof, be deemed to mean and include its successors and assigns).

ICICI Bank and Indian Coast Guard are collectively in this MoU referred to as the "the Parties" and individually as "Party".

WHEREAS

The Indian Coast Guard in its efforts to simplify and streamline the salary disbursement procedure and to make available modern banking facilities to its personnel has decided to accept the proposal submitted by ICICI Bank.

And ICICI Bank possessing technologically advanced infrastructural facilities is agreeable to providing banking services as detailed herein below to the Indian Coast Guard personnel operating their salary accounts with the Bank.

Now therefore this Memorandum of Understanding witnesses as under:

Both Parties have agreed as follows: -

Definitions: In this MoU, unless the context or meaning thereof otherwise requires the following words/expressions/terms shall have the meaning assigned to them, respectively hereafter:

"Affiliate of ICICI Bank" means and includes:

a) any company which is the holding company or subsidiary of ICICI Bank, or
b) a person under the control of or under common control with ICICI Bank, or
c) any person, in more than 26% of the voting securities of which ICICI Bank has a direct or beneficial interest or control.
For the purpose of the definition of "Affiliate of ICICI Bank", "control" includes the power to direct the management and policies of an entity, directly or indirectly, whether through the ownership of voting capital, by contract or otherwise.

"Indian Coast Guard Personnel" shall mean all personnel employed with the Indian Coast Guard having salary accounts with ICICI Bank.

"Anywhere Banking" shall mean that the Indian Coast Guard Personnel will be entitled to access their bank accounts from any branch of ICICI Bank located in the Indian territory.

"Bank working day" means any day on which the banks in Mumbai and in the relevant specific location or other location in India are open for purposes of business.

"Defence Salary Account" shall mean a salary account held by Indian Coast Guard Personnel.

"Effective date" means the date on which this Memorandum of Understanding has been executed.

"Sundry Payments" shall include all such credits into the accounts of Indian Coast Guard Personnel during the month, other than Salary credits.

"Paying Authority" shall mean the Indian Coast Guard establishment making salary payments to the Indian Coast Guard Personnel.

1. Period of MoU

This MoU shall be operative initially for a period of 3 years w.e.f. 5th day of Dec 2018 which may be extended for a further period of 3 years or as mutually agreed by both the Parties in writing. However, the MoU shall be reviewed by ICICI Bank every year, for any amendment/addition/deletion of features of the facilities offered by ICICI Bank.

2. Credit of Salary

a.) ICICI Bank undertakes to credit into Defence Salary Account, the salaries of all Indian Coast Guard Personnel who may be holding their accounts in the various branches of ICICI Bank, their salary by last working day of the month or on such dates communicated in writing by the Paying Authority. The salary cheque(s) for Defence Salary Account/salary details are to be furnished by the Paying Authority three working days before the date of actual disbursement of salary as per the medium and format acceptable to ICICI Bank. Alternatively, payments can also be processed by using NEFT/RTGS; The Bank will arrange timely clearance of the cheque(s) and ensure that the salary is credited to respective accounts and is available for withdrawal by the Indian Coast Guard Personnel on the scheduled date of disbursement of salary.

b.) Sundry Payments during the month are also to be remitted to individual Defence Salary Account holders as per details provided by Paying Authority. For all non-salary payments, money will be transferred to respective accounts within 24 hours/one working day of realization of cheque. For postings done by Paying Authority through Corporate Internet Banking the transactions will be carried out as scheduled at the time of upload. In case of failed transaction(s), details of the accounts along with amount where money could not be transferred will be intimated in writing to the Paying Authority within 2 working days. ICICI Bank will arrange for credit of salaries and sundry...
payments to account holder/s of other Banks through NEFT, RTGS, etc.

ICICI Bank will not charge any commission or service charges either from the Indian Coast Guard or the Indian Coast Guard Personnel for the services rendered as per clauses 2 a) and / or 2 b) herein above.

c.) Existing salary account of Indian Coast Guard personnel will be converted to Defence Salary Account, no separate letter is required for this conversion. Existing Savings Account holders can apply for Defence Salary Account by applying for the same as per Annexure IV. A ‘No Dues’ Certificate will be issued by ICICI Bank in the event of a DSA Account-Indian Coastguard Personnel is desirous of changing his/her account to another Bank for credit of salary. Specimen ‘No Dues Certificate is as per Annexure V.

d.) Indian Coast Guard does not undertake any liability for loans given by ICICI Bank to Indian Coast Guard Personnel in their individual capacities. The Indian Coast Guard will not be implored in any claim, action, lawsuit which an Indian Coast Guard Personnel may file against ICICI Bank or vice versa i.e. which ICICI Bank may file against the Indian Coast Guard Personnel. However, Indian Coast Guard shall provide information about defaulters as regards their current postal address maintained in the records subject to denial due to exigencies of service/ security considerations.

3. Improvement / Upgradation of Campus branches:

ICICI Bank will renovate all Campus Branches and provide latest technologies to facilitate simple and efficient operation of accounts as mutually agreed between the Parties.

4. Facilities to Indian Coast Guard Personnel

ICICI Bank undertakes to provide following facilities/services to Indian Coast Guard Personnel drawing their salary through any of its branches:

- Usage of the ICICI Bank ATM network free of charge.
- Usage of other banks’ ATMs (domestic) free of cost
- Anywhere Banking services.
- Savings Account Portability facility.
- Free Debit Card.
- Free Add-on Debit Card for Joint Account holders.
- Free facility for setting up of Standing Instructions.
- Preferential allotment of safe deposit lockers, subject to availability.
- Customer Care facility, Internet Banking and Mobile Banking facility.
- Funding between 75-90%**** (Subject to eligibility Criteria) of the property cost based on loan amount.
- Loans will be disbursed to the eligible personnel upon fulfilment of eligibility criteria, by the Indian Coast Guard Personnel and on meeting of Bank’s terms and conditions, including establishing of the applicant’s creditworthiness as per the Bank’s guidelines.
- ROI (rate of interest) for loans are subject to change within the MOU tenure.
- All other facilities being provided to Bank’s normal customers operating salary accounts, subject to the discretion of the bank.
- For eligible Gallantry award winners, ICICI Bank would offer:
  - 100% Processing Fees waiver on Home Loans, Auto Loans and Personal Loans
  - An additional reduction of 25 basis points (bps) on Personal Loans

* rate of interest/bps is subject to change as decided and notified by ICICI Bank on its website [www.icicibank.com](http://www.icicibank.com) from time to time.

- Property should be in ICICI Bank approved locations.

5. Other facilities will be as under depending upon the grade of the Indian Coast Guard personnel.

**DEFENCE SALARY ACCOUNT BY ICICI Bank**

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Enrolled Personnel/Enrolled Followers</th>
<th>Assistant Commandant/Deputy Commandant</th>
<th>Commandant (JG)/Commandant</th>
<th>Deputy Inspector General and above</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Balance Required</td>
<td>NIL</td>
<td>NIL</td>
<td>NIL</td>
<td>NIL</td>
</tr>
<tr>
<td>Zero Balance Salary Account</td>
<td>Yes, with no charges</td>
<td>Yes, with no charges</td>
<td>Yes, with no charges</td>
<td>Yes, with no charges</td>
</tr>
<tr>
<td>Benefits for family</td>
<td>Yes, for 4 members in the family</td>
<td>Yes, for 4 members in the family</td>
<td>Yes, for 4 members in the family</td>
<td>Yes, for 4 members in the family</td>
</tr>
<tr>
<td>Other features</td>
<td>i) PPF/NPS facility available</td>
<td>i) PPF/NPS facility available</td>
<td>i) PPF/NPS facility available</td>
<td>i) PPF/NPS facility available</td>
</tr>
<tr>
<td></td>
<td>ii) E KYC device account opening/Express Tab account opening</td>
<td>ii) E KYC device account opening/Express Tab account opening</td>
<td>ii) E KYC device account opening/Express Tab account opening</td>
<td>ii) E KYC device account opening/Express Tab account opening</td>
</tr>
<tr>
<td></td>
<td>iii) Tax assist</td>
<td>iii) Tax assist</td>
<td>iii) Tax assist</td>
<td>iii) Tax assist</td>
</tr>
<tr>
<td></td>
<td>iv) Dedicated relationship manager for Indian Coast Guard</td>
<td>iv) Dedicated relationship manager for Indian Coast Guard</td>
<td>iv) Dedicated relationship manager for Indian Coast Guard</td>
<td>iv) Dedicated relationship manager for Indian Coast Guard</td>
</tr>
<tr>
<td>Microsite</td>
<td>Yes, dedicated ICICI Bank salary account webpage for Indian Coast Guard personnel</td>
<td>Yes, dedicated ICICI Bank salary account webpage for Indian Coast Guard personnel</td>
<td>Yes, dedicated ICICI Bank salary account webpage for Indian Coast Guard personnel</td>
<td>Yes, dedicated ICICI Bank salary account webpage for Indian Coast Guard personnel</td>
</tr>
<tr>
<td></td>
<td>i) Check exclusive product details</td>
<td>i) Check exclusive product details</td>
<td>i) Check exclusive product details</td>
<td>i) Check exclusive product details</td>
</tr>
<tr>
<td></td>
<td>ii) Apply for various banking products from this webpage as per offer</td>
<td>ii) Apply for any product from this webpage as per offer</td>
<td>ii) Apply for any product from this webpage as per offer</td>
<td>ii) Apply for any product from this webpage as per offer</td>
</tr>
<tr>
<td>Lifetime Unique Account Number</td>
<td>Available</td>
<td>Available</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>----------</td>
<td>----------</td>
<td>----------</td>
<td>----------</td>
</tr>
<tr>
<td>Saving Account Portability facility</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>ATM cum Debit Card</td>
<td>Free</td>
<td>Free</td>
<td>Free</td>
<td>Free</td>
</tr>
<tr>
<td>Defence Silver debit card</td>
<td>Gold Debit Card</td>
<td>Titanium Debit Card</td>
<td>World Debit Card</td>
<td></td>
</tr>
<tr>
<td>Unlimited number of transactions</td>
<td>Unlimited number of transactions</td>
<td>Unlimited number of transactions</td>
<td>Unlimited number of transactions</td>
<td></td>
</tr>
<tr>
<td>No annual maintenance charges</td>
<td>No annual maintenance charges</td>
<td>No annual maintenance charges</td>
<td>No annual maintenance charges</td>
<td></td>
</tr>
<tr>
<td>Free Add-on card</td>
<td>Free Add-on card</td>
<td>Free Add-on card</td>
<td>Free Add-on card</td>
<td></td>
</tr>
<tr>
<td>Rs 1 lac limit for Point of Sale/ Merchant Establishments</td>
<td>Rs 1.25 lac limit for Point of Sale/ Merchant Establishments</td>
<td>Rs 1.5 lac limit for Point of Sale/ Merchant Establishments</td>
<td>Rs 2 lacs limit for Point of Sale/ Merchant Establishments</td>
<td></td>
</tr>
<tr>
<td>Rs 30 lacs PAI</td>
<td>Rs 30 lacs PAI</td>
<td>Rs 30 lacs PAI</td>
<td>Rs 30 lacs PAI</td>
<td></td>
</tr>
<tr>
<td>Rs 100 lacs Air Accident Insurance cover</td>
<td>Rs 100 lacs Air Accident Insurance cover</td>
<td>Rs 100 lacs Air Accident Insurance cover</td>
<td>Rs 100 lacs Air Accident Insurance cover</td>
<td></td>
</tr>
<tr>
<td>Accident leading to Partial Disability &amp; Permanent Total Disability Benefit</td>
<td>Upto Rs 30 lacs</td>
<td>Upto Rs 30 lacs</td>
<td>Upto Rs 30 lacs</td>
<td>Upto Rs 30 lacs</td>
</tr>
<tr>
<td>Education Benefit</td>
<td>Free higher education benefits after Grade XII of up to Rs. 1 lac per year for 4 years for wards of employees. Restricted up to maximum two children irrespective of total children of the insured member</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Purchase Protection</td>
<td>The goods you purchase using your ICICI Bank Debit Card are secured from theft, fire or loss in transit till 90 days from the date of purchase 1 lac</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transactions at ATM</td>
<td>Any number of transactions subject to a maximum limit</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

NK Kaul
Deputy Inspector General
Principal Director (Administration)
Coast Guard HQs / N. Delhi

ICICI Bank
<table>
<thead>
<tr>
<th>Service Description</th>
<th>Maximum Limit of Rs. 50,000/- per day</th>
<th>Maximum Limit of Rs. 75,000/- per day</th>
<th>Maximum Limit of Rs. 1,00,000/- per day</th>
<th>Maximum Limit of Rs. 1,00,000/- per day</th>
</tr>
</thead>
<tbody>
<tr>
<td>Special offer for Indian armed forces: Unlimited free transactions at all other banks' ATMs, subject to RBI regulations as applicable from time to time.</td>
<td>Maximum limit of Rs. 75,000/- per day</td>
<td>*Flexibility to enhance the daily limit</td>
<td>Maximum limit of Rs. 1,00,000/- per day</td>
<td>*Flexibility to enhance the daily limit</td>
</tr>
<tr>
<td>Internet Banking</td>
<td>Free facility offered from ICICI Bank. Charges applicable to third party sites like Railways etc. payable.</td>
<td>Free facility offered from ICICI Bank. Charges applicable to third party sites like Railways etc. payable.</td>
<td>Free facility offered from ICICI Bank. Charges applicable to third party sites like Railways etc. payable.</td>
<td>Free facility offered from ICICI Bank. Charges applicable to third party sites like Railways etc. payable.</td>
</tr>
<tr>
<td>Transactions at Non home branches</td>
<td>Free</td>
<td>Free</td>
<td>Free</td>
<td>Free</td>
</tr>
<tr>
<td>Transfer of funds between ICICI Bank branches</td>
<td>Free</td>
<td>Free</td>
<td>Free</td>
<td>Free</td>
</tr>
<tr>
<td>Draft/Bankers Cheque</td>
<td>Free up to Rs. 50,000 per day</td>
<td>No limit on number of DDs</td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Remittances by Nepali Gorkha soldiers under Nepal Express Remittance Scheme (NERS) and Indo Nepal Remittance Scheme (INRS) #</td>
<td>No limit on number of DDs</td>
<td>No limit on number of DDs</td>
<td>No limit on number of DDs</td>
<td>No limit on number of DDs</td>
</tr>
</tbody>
</table>

# Free NEFT charges for beneficiary account holders of NSBL
<table>
<thead>
<tr>
<th>Service/Policy</th>
<th>Free</th>
<th>Free</th>
<th>Free</th>
<th>Free</th>
</tr>
</thead>
<tbody>
<tr>
<td>RTGS (Online)</td>
<td>Free</td>
<td>Free</td>
<td>Free</td>
<td>Free</td>
</tr>
<tr>
<td>NEFT (Online)</td>
<td>Free</td>
<td>Free</td>
<td>Free</td>
<td>Free</td>
</tr>
<tr>
<td>Preferential allotment of Lockers</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Concession in locker charges</td>
<td>30%</td>
<td>30%</td>
<td>50%</td>
<td>Free</td>
</tr>
<tr>
<td>Utility Bill Payments through Internet</td>
<td>Free</td>
<td>Free</td>
<td>Free</td>
<td>Free</td>
</tr>
<tr>
<td>Money Multiplier Scheme (Manual sweep-in &amp; Auto Sweep-out Facility)</td>
<td>Threshold Amount: Rs. 10,000; FDs to be created in multiples of Rs. 5,000</td>
<td>Threshold Amount: Rs. 10,000; FDs to be created in multiples of Rs. 5,000</td>
<td>Threshold Amount: Rs. 10,000; FDs to be created in multiples of Rs. 5,000</td>
<td>Threshold Amount: Rs. 10,000; FDs to be created in multiples of Rs. 5,000</td>
</tr>
<tr>
<td>Credit Cards</td>
<td>Life time free credit card basis ranks</td>
<td>Life time free credit card basis ranks</td>
<td>Life time free credit card basis ranks</td>
<td>Life time free credit card basis ranks</td>
</tr>
<tr>
<td>Processing Charges on Home Loans</td>
<td>0.25% or Rs. 10,000** whichever is lower</td>
<td>0.25% or Rs. 10,000** whichever is lower</td>
<td>0.25% or Rs. 10,000** whichever is lower</td>
<td>0.25% or Rs. 10,000** whichever is lower</td>
</tr>
<tr>
<td>Home Search facility</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Step up Home Loan</td>
<td>Enhanced eligibility by up to 20% under Step up Home Loan</td>
<td>Enhanced eligibility by up to 20% under Step up Home Loan</td>
<td>Enhanced eligibility by up to 20% under Step up Home Loan</td>
<td>Enhanced eligibility by up to 20% under Step up Home Loan</td>
</tr>
<tr>
<td>Pradhan Mantri Awas Yojana</td>
<td>Avail subsidy of up to 2.67 lacs under Pradhan Mantri Awas Yojana</td>
<td>Avail subsidy of up to 2.67 lacs under Pradhan Mantri Awas Yojana</td>
<td>Avail subsidy of up to 2.67 lacs under Pradhan Mantri Awas Yojana</td>
<td>Avail subsidy of up to 2.67 lacs under Pradhan Mantri Awas Yojana</td>
</tr>
</tbody>
</table>

*Discount on Personal Loan*:
- Loan amount: >= 20 Lac: 11.50% interest rate
- Loan amount: >= 15-19.99 Lac: 11.99% interest rate
- Loan amount: >= 10 to 14.99 Lac: 12.25% interest rate
- Loan amount: < 9.99 Lac: 12.99%

*Discount on Personal Loan*:
- Loan amount: >= 20 Lac: 11.50% interest rate
- Loan amount: >= 15-19.99 Lac: 11.99% interest rate
- Loan amount: >= 10 to 14.99 Lac: 12.25% interest rate
- Loan amount: < 9.99 Lac: 12.99%
<table>
<thead>
<tr>
<th></th>
<th>interest rate</th>
<th>interest rate</th>
<th>interest rate</th>
<th>interest rate</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Processing Charges on Personal Loans</strong></td>
<td>Waived</td>
<td>Waived</td>
<td>Waived</td>
<td>Waived</td>
</tr>
<tr>
<td><strong>Special Processing Fees on Auto Loans</strong></td>
<td>2000/- flat + GST</td>
<td>2000/- flat + GST</td>
<td>2000/- flat + GST</td>
<td>2000/- flat + GST</td>
</tr>
<tr>
<td><strong>Motor Insurance</strong></td>
<td>Included in the auto loan funding amount</td>
<td>Included in the auto loan funding amount</td>
<td>Included in the auto loan funding amount</td>
<td>Included in the auto loan funding amount</td>
</tr>
<tr>
<td><strong>Tenure of Loan</strong></td>
<td>up to 7 years</td>
<td>up to 7 years</td>
<td>up to 7 years</td>
<td>up to 7 years</td>
</tr>
<tr>
<td><strong>Prepayment</strong></td>
<td>Part payment facility</td>
<td>Part payment facility</td>
<td>Part payment facility</td>
<td>Part payment facility</td>
</tr>
<tr>
<td><strong>Pre-closure Charges</strong></td>
<td>Pre-closure charges will be NIL if loan is pre-closed after 24 months of loan seasoning subject to repayment from ICICI Bank account without any bounces</td>
<td>Pre-closure charges will be NIL if loan is pre-closed after 24 months of loan seasoning subject to repayment from ICICI Bank account without any bounces</td>
<td>Pre-closure charges will be NIL if loan is pre-closed after 24 months of loan seasoning subject to repayment from ICICI Bank account without any bounces</td>
<td>Pre-closure charges will be NIL if loan is pre-closed after 24 months of loan seasoning subject to repayment from ICICI Bank account without any bounces</td>
</tr>
<tr>
<td><strong>Salary Overdraft Account Refer Annexure VI</strong></td>
<td>[MCLR + 5.50%] and Processing Fee INR 999 and Renewal fee INR 999 +ST The limit setup is 2 times of the net salary in hand subject to applicant satisfying underwriting norms Minimum - Rs 30000/- Maximum - 4 lac</td>
<td>[MCLR + 5.50%] and Processing Fee INR 999 and Renewal fee INR 999 +ST The limit setup is 2 times of the net salary in hand subject to applicant satisfying underwriting norms Minimum - Rs 30000/- Maximum - 4 lac</td>
<td>[MCLR + 5.50%] and Processing Fee INR 999 and Renewal fee INR 999 +ST The limit setup is 2 times of the net salary in hand subject to applicant satisfying underwriting norms Minimum - Rs 30000/- Maximum - 4 lac</td>
<td>[MCLR + 5.50%] and Processing Fee INR 999 and Renewal fee INR 999 +ST The limit setup is 2 times of the net salary in hand subject to applicant satisfying underwriting norms Minimum - Rs 30000/- Maximum - 4 lac</td>
</tr>
<tr>
<td><strong>I-Direct (3-in-one account: Demat, share trading and Savings account)</strong></td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>
Wealth Management Programme | No | No | No | Yes
--- | --- | --- | --- | ---
Pension Account ***** | Yes | Yes | Yes | Yes
New Pension System | Yes | Yes | Yes | Yes

For further details of terms & condition on Insurance Cover, refer Annexure III

To encourage and promote usage of Digital Banking among Salary account customers, we are requesting the customers to download I-Mobile application & register for Internet Banking.

** Plus applicable taxes

*****Subject to eligibility criteria. Based on loan amount. The property should be in ICICI Bank approved locations

**** Subject to maximum LTV of 85% and credit policy of the bank as decided from time to time.

***** Pension Offering are given in Annexure II

For additional benefits under ICICI Bank Defence Salary Accounts, refer to Annexure I and III

For Wealth Management Services – Refer para 7 below.

6. Debit cum ATM Card

ICICI Bank agrees to issue a free Debit cum ATM card to all Defence salary account holders.

ICICI Bank Debit Card will have the following features:

1. **Zero Lost Card Liability.** The Indian Coast Guard personnel will be protected against loss due to fraudulent use of a lost Debit Card.

2. **Purchase Protection.** In case of theft/damage of the goods purchased on the Debit Card, insurance upto the limit as given below is available and up to 90 days from the date of purchase.

3. **Personal Accident Insurance Cover, Permanent Disability Insurance Cover & other insurance benefits as described in the agreement**

In the unfortunate event of loss of life in a mishap, free insurance cover for the accident leading to loss of life is available to Debit Card holders up to the limit specified below subject to the nominee’s submission of proper claims prescribed by the Insurance Company with whom ICICI Bank has a tie-up, the tie-up being subject to annual review and renewal. The Insurance Company, after receipt of the application of the nominee, will initiate the process of claim settlement. The Insurance Company, after receipt of the application of the claimant, will initiate the process of claim settlement. All the correspondence related to claim will then
be directly taken up between the Insurance Co and the claimant. All the settlement/disputes will be between the claimant and the insurance company and the Bank will act as a facilitator for resolution of disputes. The insurance cover’s will be a group insurance and taken for various entities, subject to terms and conditions as per Annexure III.

**Air Accident Insurance Cover.** In the unfortunate event of loss of life in an air mishap, free insurance cover for the accident leading to loss of life is available to Debit Card holders up to the limit specified below subject to the nominee’s submission of proper claim as prescribed by the Insurance Company with whom ICICI Bank has a tie-up, the tie-up being subject to annual review and renewal. The Insurance Company, after receipt of the application of the nominee, will initiate the process of claim settlement. The Insurance Company, after receipt of the application of the claimant, will initiate the process of claim settlement. All the correspondence related to claim will then be directly taken up between the Insurance Co and the claimant. All the settlement/disputes will be between the claimant and the insurance company and the Bank will act as a facilitator for resolution of disputes. The insurance cover’s will be a group insurance and taken for various entities, subject to terms and conditions as per Annexure III.

7. **ICICI Bank Wealth Management Relationship**

Apart from the above-mentioned facilities, ICICI Bank Wealth Management customers, will be given additional facilities as mentioned under:

a) Higher daily ATM cash withdrawal limit of Rs 1 lac.

b) Higher daily POS spend limit of Rs 2 lac.

c) Personalized Embossed Card.

d) Priority Services at Branches.

e) Priority servicing on Phone Banking.

f) Preferential rate on purchase of Foreign Exchange.

8. **Recall of Salary Disbursed**

In exceptional circumstances, the Indian Coast Guard may recall the salary erroneously disbursed to deserters or delinquent personnel. Upon written request of the Indian Coast Guard communicating specific details of personnel, bank account number with ICICI Bank, period and amount, and further subject to written consent of the account holder provided by Indian Coast Guard and subject to availability of funds in the specified account and subject to the total amount of the last salary credit, the Bank will comply with the request, if provided within 3 working days from the date of disbursement of the last salary, and refund the amount by a Bank Draft to the Indian Coast Guard for crediting into their account. The Bank will not be liable or held accountable for any consequential or related action arising from the act of refund of amount to the Indian Coast Guard.

Pending refund of the amount recalled, the Bank will mark a debit freeze hold on the required amount(s) so notified by the Indian Coast Guard in the concerned salary account.
with ICICI Bank to prevent fraudulent withdrawals from it.
The above will not apply for salary accounts with other banks.

9. Complaint Redressal and Review Mechanism

A Complaint Redressal Mechanism has been structured, details of which will be provided by ICICI Bank. The complaints can be raised to the Relationship Manager from ICICI Bank to resolve all operational issues. All pending issues may be reviewed on a quarterly basis. Apart from the above, the complaints if any, may be referred to Bank Customer Grievance Redressal. In the event any dispute in relation to this MOU, the same shall be subjected to the jurisdiction of the courts in Delhi.

10. Termination

This MOU may be terminated with immediate effect by either Party giving notice of termination to the other Party (the “Defaulting Party”) provided;

(i) If the Defaulting Party has committed a material breach of any term of this MOU and has failed to remedy such breach (if capable of remedy) within thirty (30) days after notice from the other Party to do so.

or

(ii) If the Defaulting Party repeatedly commits the same breach of any of the terms of MOU then the contract may be terminated without any further notice.

or

(iii) If the defaulting Party shall cease to carry on its business or substantially the whole of its business.

or

(iv) If there is a material adverse change in any applicable law affecting Banks generally.

In the event of termination of the MOU before its term, the disbursement of salaries to the Individual account holders may continue to be done up to a period of three months from the date of termination through the same salary account on the same terms and conditions as stipulated in this MOU.

11. Miscellaneous:

a) The Bank will consider the installation of ATMs, and setting up of branches at locations that are mutually convenient. The Indian Coast Guard on its part will make efforts to provide space for setting up ATMs and Branches which are suitable for the Bank’s requirements. The space if available will be provided on rent as mutually agreed by both the Parties.

b) As regards Know Your Customer (KYC) norms, it will be applicable as per RBI guidelines and internal policies of the Bank.

c) Salary Relationship Managers will be a contact point for Indian Coast Guard Banking related issues and will also be undertaking the marketing of Indian Coast Guard Salary Accounts. This should be facilitated by the Indian Coast Guard in terms of allowing distribution of publicity material, making presentations, etc. as per mutual convenience.

d) Pension Account (refer annexure II) will also be extended to pensioners of Indian Coast Guard in case they choose to
draw their pension through ICICI Bank. ICICI Bank on its part will arrange to make pension disbursements in compliance with instructions issued by Government of India from time to time, according it due priority. Complaints from individual pensioners may be addressed to the Complaint Redressal and Review Mechanism mentioned at Para 10 above.

12. GOVERNING LAW AND JURISDICTION

12.1 The provisions of this MOU shall be subject to the laws of India.

12.2 All disputes, differences, claims and questions between the Parties hereto arising out of this Agreement or in any way relating hereto or any term, condition or provision herein mentioned or the construction or interpretation thereof or otherwise in relation hereto, shall be subjected to the jurisdiction of the courts in Mumbai.

13. Publicity

ICICI Bank may publish / market about its services extended to Indian Coast Guard personnel under this MOU and / or promote its business objectives from time to time.

14. Amendment

Any provisions of this MOU may be amended, waived, discharged or terminated (in each case) only by an instrument in writing signed by or on behalf of the Party against whom enforcement of the amendment, waiver, discharge or termination is sought. No breach of or default under any of the provisions of this MoU by either Party may be waived or discharged without the other Party’s written consent thereto.

15. Notices

Each notice, demand or other communication to be given or made hereunder shall, except as otherwise provided herein, be given or made in writing and may be sent by one Party to the other Party by Registered Post, facsimile or hand to the address or numbers mentioned herein below or such other address and numbers as one Party may inform the other in writing from time to time.

Indian Coast Guard - Directorate of Administration, National Stadium Complex, New Delhi-110001

ICICI Bank Ltd. - Corporate office at ICICI Bank Towers, Bandra Kurla Complex, Mumbai 400051

16. Claims:

All Personal Accident Insurance claims of Indian Coast Guard in relation to this MoU, shall be shared on a quarterly basis as per the formats mutually agreed between the Parties.
IN WITNESS WHEREOF, the Parties hereto have caused this MOU to be executed as of the day and year first above written, in two counterparts, one such counterpart to be retained by Indian Coast Guard and the other by ICICI Bank.

Signed on behalf of Indian Coast Guard

Name: DIG N K Kaul
Designation: Principal Director (Administration)
Date: 05/12/2018
Place: New Delhi

(Authorized Signatory)

Witness
Name: COMMT. SWARUP S
Signature:

Signed on behalf of ICICI Bank

Name: Saurabh Singh
Designation: Senior General Manager

(Authorized Signatory)

Witness
Name: VIKAS MATUR
Signature:

NK Kaul
Deputy Inspector General
Principal Director (Administration)
Coast Guard HQs / N. Delhi

ICICI Bank
### Annexure 1

The additional Features offered to the Defence Salary Account are as given below:

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Enrolled Personnel/Enrolled Followers</th>
<th>Assistant Commandant/Deputy Commandant</th>
<th>Commandant (JG)/Commandant</th>
<th>Deputy Inspector General and above</th>
</tr>
</thead>
<tbody>
<tr>
<td>Free Bill Pay</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Standing Instructions Facility</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Free Physical Statements</td>
<td>Quarterly</td>
<td>Quarterly</td>
<td>Quarterly</td>
<td>Monthly</td>
</tr>
<tr>
<td>Free SMS Alerts</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Priority Services at Branches</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Priority Processing for Phone Banking</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Free Internet Banking</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Free Mobile Banking</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Free Phone Banking</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Access to Wealth Lounge at branches*</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Preferential rates on purchase of Foreign Exchange services</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Free Travel Card</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Traveller's Cheque</td>
<td>Available</td>
<td>Available</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>Rewards Program on Debit Card</td>
<td>Available</td>
<td>Available</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>Sukanya Samriddhi Yojana (SSY) account</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Invitation to Wealth Management seminars</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Offers on Debit Card as available on <a href="http://www.icicibank.com">www.icicibank.com</a></td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>
ICICI Bank is authorized by Ministry of Finance for offering Sukanya Samriddhi Yojana (SSY) Accounts. Customers can open the account by submitting account opening documents at any ICICI Bank branch.

For more details on Sukanya Samriddhi Yojana (SSY) Account refer below link:

https://www.icicibank.com/Personal-Banking/investments/sukanya-samriddhi-yojana-account/index.page
Annexure II

Pension Account

In our endeavor to provide complete financial solutions to every retiring individual, we offer a special Pension Account. This tailor-made account will help retirees in investing through a range of financial products that are designed to ensure a comfortable lifestyle even when he/she stops earning regularly.

ICICI Bank offers a basket of special product features for the Pension account:

- Life Long Zero Balance Account with Portability facility
- Monthly email statements. Quarterly physical statements
- Insurance cover:
  - Personal Accident insurance cover of Rs. 5 lakhs &
  - Air Accident insurance cover of Rs. 30 lakhs

The insurance cover will be subject to terms & condition available in ICICI bank's website: http://www.icicibank.com/campaigns/offers/insurance/insurance.page?

- Higher withdrawal & spend limit on Debit Card
- Free Debit Card for joint account holder
- Free online NEFT / RTGS
- Free Bill Payment facility
- Discount on locker charges
- Preferential Rate on Foreign Exchange
- 24X7 Customer Care, Internet Banking and Mobile Banking facility

We intend to organize Retirement Planning seminars for defence personnel at all locations where we are present. These seminars will help them in planning the post retirement life better through structured financial planning and investment services.
**Annexure III**

**Terms & Conditions:**

| **ICICI LOMBARD GIC LTD** |
| **GROUP PERSONAL ACCIDENT INSURANCE** |
| **Policy Coverages:** | |
| Benefit Table A (Accidental Death) | Yes |
| Benefit Table B (A + PTD) | Yes |
| Children Education Grant | Yes |
| Terrorism | Yes |
| Air Accident Cover | Yes |

<p>| <strong>Conditions:</strong> | |
| Age Limit | 16-80 years |
| A | Accidental Death only - 100% |
| B | (A) + Loss of Two Limbs, Two eyes or one limb and one eye - 100% |
| | Loss of One Limb or One Eye - 50% |
| | Permanent Total Disablement (PTD) from injuries other than those named above -100% |
| Sum Insured | For Death Cover will be INR 30 Lac Flat. For Permanent Total Disablement (PTD)- Sum insured as % defined above. |
| Children education benefit | Free higher education benefit (Grade XII above) of up to Rs. 1 lac per year for 4 years for wards of employees. Restricted up to maximum two children irrespective of total children of the insured member. |
| Air Accident Cover | Air Accident will be covered for Rs. 1 Cr. This cover will be covered whilst travelling on-board a Common Air Carrier. Common Air Carrier means an air carrier that holds a certificate, license or similar authorization for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered, and in accordance with such authorization, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times. |
| Eligibility for Cover | For being eligible for any cover in the policy, there has to be a transaction of salary for the last 2 months from the date of loss in ICICI Bank salary Account (Except for new joinees). |
| Scope | Geographical scope of the policy will be worldwide; Cover will be applicable 24*7. |
| Terrorism | Terrorism is covered, however, terrorism activity arising out of Nuclear, Biological and/or Chemical means is excluded from the scope of this policy |</p>
<table>
<thead>
<tr>
<th>Clause</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>War and Civil War Clause</td>
<td>Notwithstanding any provision to the contrary within this insurance or any endorsement thereto, this insurance subject to its terms and conditions, cover the insured person against physical injury solely and directly caused by war, civil war, invasion, acts of foreign enemy’s, hostilities, insurrection, rebellion or revolution, which occurs at a specific time and place during the period of this insurance and occasions the death or disablement, as covered by this insurance of the insured person within 12 months from the date of physical injury. However declared war is not covered under the policy.</td>
</tr>
<tr>
<td>Nuclear/Chemical/Biological Terrorism Exclusion Clause</td>
<td>It is agreed that, regardless of any contributory cause(s), this insurance does not cover any claim(s) in any way caused or contributed to by an act of terrorism involving the use or release, or the threat thereof, of any nuclear weapon or device or chemical or biological agent, for the purposes of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear. If the underwriters allege that, by reason of this exclusion, any claim is not covered by this insurance, the burden of proving to the contrary shall be upon the insured.</td>
</tr>
<tr>
<td>Sanctions Limitations and Exclusions Clause applicable</td>
<td>No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.</td>
</tr>
<tr>
<td>Other Exclusions</td>
<td>• Radioactivity, Nuclear risks, ionizing radiation  &lt;br&gt;• Suicide, attempt to Suicide or intentionally self-inflicted injury, sexually transmitted conditions, mental disorder, anxiety, stress or depression  &lt;br&gt;• Being under influence of drugs, alcohol, or other intoxication or hallucinogens  &lt;br&gt;• Participation in actual or attempted felony, riot, civil commotion, crime misdemeanour  &lt;br&gt;• Committing any breach of law of land with criminal intent  &lt;br&gt;• Death or disablement resulting from Pregnancy or childbirth</td>
</tr>
</tbody>
</table>
Please find links for insurance details and claim process:

http://www.icicibank.com/campaigns/offers/insurance/insurance.page?

http://www.icicibank.com/campaigns/offers/insurance/Howtoclaim.page?
APPLICATION – CUM-UNDERTAKING TO BE TAKEN FROM ALL ACCOUNT HOLDERS, WHETHER NEW OR CONVERTED

Annexure-IV

The Branch Manager
ICICI Bank Ltd., Branch

Dear Sir,

DEFENCE SALARY ACCOUNT (Indian Coast Guard)

(1) REQUEST FOR CONVERSION OF SAVINGS ACCOUNT TO DEFENCE SALARY ACCOUNT

(2) UNDERTAKING FROM ALL DSA ACCOUNT HOLDERS,

1. I maintain a savings account with your branch and the account number is _________________. I am presently employed as ______ with Indian Coast Guard, my personal Number is _____________ and my Date of Birth is _______. My mobile number is ______________. My present address is appended below which may please be incorporated in your records for which I am enclosing a certificate issued from the unit and request you to accept it for satisfying the KYC norms as prescribed by your bank, along with other document(s) as prescribed by the RBI.

2. In this connection, I request that my existing account be converted into a Defence Salary Account Indian Coast Guard with all its special features.

3. Since I am presently posted at / is being posted to ______________ I request that my account should be transferred to ______________ Branch of ICICI Bank for ease of operation.

4. I hereby undertake to apply for a ‘No Dues’ Certificate from ICICI Bank and in the event of failure to issue the NOC within 72 hours, I will assume that ICICI Bank has no dues and will be at liberty to change my salary account from ICICI Bank to another Bank.

Address: ____________________________

Yours faithfully,

Date: _____________________________ Name: _____________________________

Place: ____________________________ (with Rank / Address)

NK Kaul
Deputy Inspector General
Principal Director (Administration)
Coast Guard HQrs / N. Delhi
The Branch Manager
ICICI Bank Ltd
_______________ Branch

Dear Sir,

REQUEST FOR ISSUANCE OF NO OBJECTION CERTIFICATE TO TRANSFER SALARY FROM DEFENCE SALARY ACCOUNT WITH ICICI BANK TO ANOTHER BANK

1. I maintain a DSA account with your branch and the account number is ____________________, I am presently employed as______ with Indian Coast Guard and my Personal Number is___________________. My present address is ________________________________________________________________

2. I request you to issue me a No Dues Certificate as I desire to change my salary bank from where I draw my monthly salary

3. In the event of failure to issue the NOC within 72 hours, I will assume that ICICI Bank has no dues and will be at liberty to change my salary account from ICICI Bank to another Bank.

Yours faithfully,

Date :

Name :

Place :  (with Rank)

Address :

To be submitted to the Bank in duplicate and acknowledgement obtained from the Branch Manager/ Authorized signatory of ICICI Bank on the second copy, duly stamped including date of receipt by the Bank and signature number of the Bank signatory.

*******************************

NK Kaul
Deputy Inspector General
Principal Director (Administration)
Coast Guard HQs / N. Delhi

ICICI Bank

Annexure-VI

The Branch Manager

ICICI Bank Ltd

_________________________ Branch

Dear Sir,

DEFENCE SALARY ACCOUNT REQUEST FOR

OVERDRAFT FACILITY

1. I am maintaining a Saving Bank Account No. __________________ with your branch
   and my personal Number is _______________. At my request, you have agreed to grant me
   an __________________ overdraft limit (facility) of
   Rs. __________________ (Rupees __________________ only) which is approximately
   equivalent to two months net salary. I am enclosing photocopy of my salary slips for your ready
   reference. I have represented to you that the said loan is required to meet my urgent
   personal/domestic expenses.

2. In consideration of your granting me the above facility, I undertake to liquidate the
   outstanding in the facility with interest from my next salary(ies) within a period of six months
   from the date of sanction of the facility. I also undertake and agree to pay interest for the above
   facility, at the rate applicable to clean overdraft i.e. _______ % above MCLR floating,
   currently_______ p.a. with monthly rests. I also agree that the said rate of interest shall undergo
   change from time to time as applicable to an overdraft account.

3. I undertake to repay the facility with interest in such installments as mentioned above and
   to facilitate such repayment, I hereby authorize you to deduct such amount as may be required
   from my above account. In case, my salary is not credited to the above account for any reason
   whatsoever, I undertake to pay the monthly installment with interest on or before the due date.

Yours faithfully,

Witness:

Name:

Address:

Name:

Date

Indian Coast Guard will not be held liable for any default to the bank by the individual account holder.
# Annexure-VII

SPECIMEN FORMAT FOR DETAILS OF FINANCIAL TRANSACTIONS BETWEEN INDIAN COAST GUARD PERSONNEL AND INDIAN COAST GUARD

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Item</th>
<th>No of Claims</th>
<th>Claims Passed</th>
<th>Claims Repudiated</th>
<th>Gross Amount Paid</th>
<th>Remarks (Reasons)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Salaries</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Pensions</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Free Personal Accident Insurance (death) Cover (in addition to account level PAI)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Purchase protection</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Personal Accident Insurance (death) Cover</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Permanent Disability Cover</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Air Accidental Insurance (death) cover</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Easy Overdraft</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Add on Cover to Personal Accident Insurance (death) Cover</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(I) Education Cover for dependent children</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

NK Kaul  
Deputy Inspector General  
Principal Director (Administration)  
Coast Guard HQrs / N. Delhi