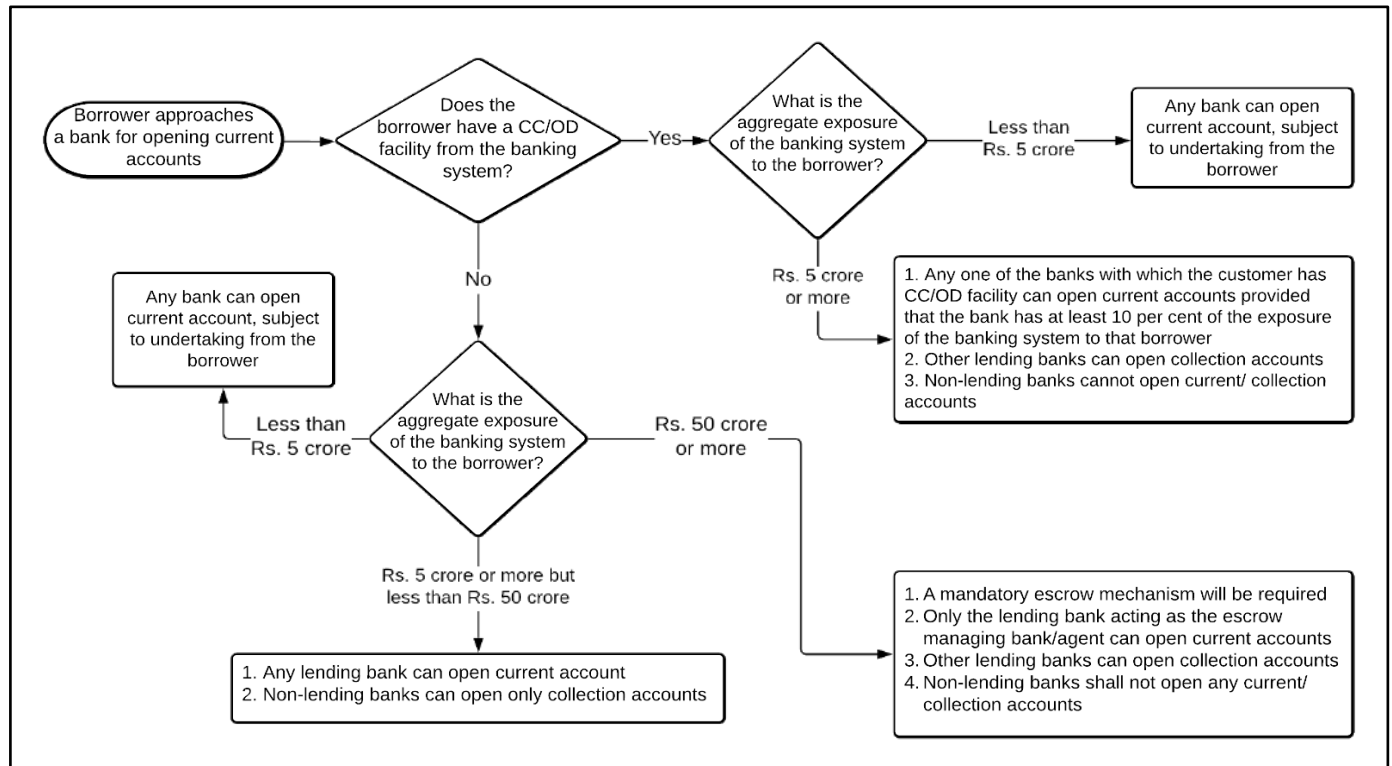




Annex I

Flow Chart – Opening of Current Accounts





Annex II

Flow Chart – Opening of Cash Credit / Overdraft Accounts

