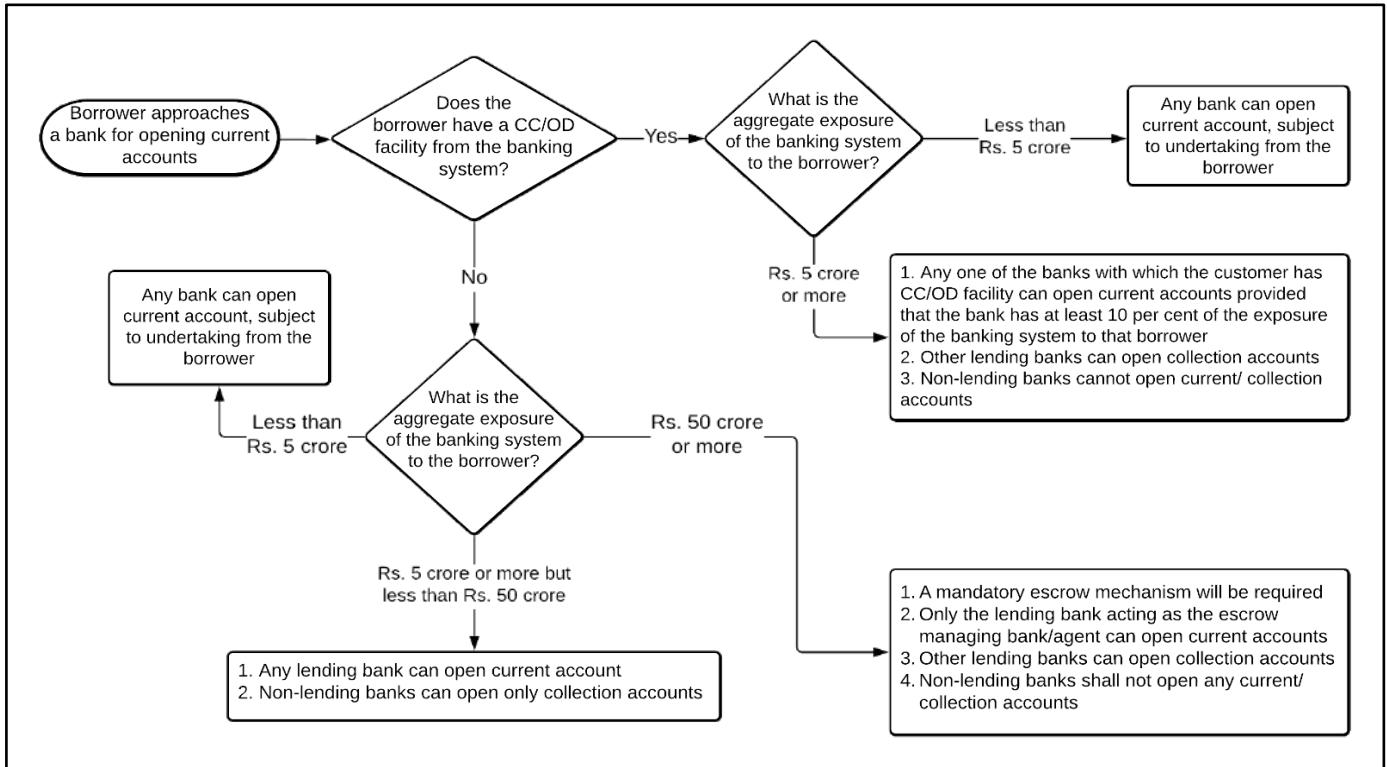




## Annex I

### Flow Chart – Opening of Current Accounts





## Annex II

### Flow Chart – Opening of Cash Credit / Overdraft Accounts

