Citi India consumer banking customers are now served by Axis Bank. Citi India has transferred ownership of its consumer banking business to Axis Bank (registration number L65110GJ1993PLC020769). Consumer banking customers can continue to use all existing Citi products and/or services, branches, ATMs, internet banking and Citi Mobile® App as usual. Axis Bank is the provider of Citi branded consumer banking products in India temporarily and Citi India is providing certain services in respect of those products. The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under license by Axis Bank from Citigroup Inc. and related group entities.

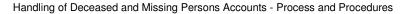


ANNEXURE - C

INDEMNITY BOND [for missing persons]

(to be executed by all the legal heirs of the missing person on a NJSP of value applicable at the place where the same is executed)

(matte	er not applicable in a parti	cular case should be struck out a the parties)	nd the striking out initialed by all	
THIS his		is made and executed f 20b		
1.		wife/son/daughter Mr./Ms (hereinafter referred to		
	(wife/son/daughter Mr nereinafter referred to as " Obligo	r 2 "); and	
3.		wife/son/daughter Mr./M (hereinafter referred to		
expres	sion shall unless it be re	r 3 are hereinafter collectively reference to the meaning or controllective heirs, executors, administration	ext thereof be deemed to mean	
N FA	VOUR OF:			
accord ousine (hereir	lance with the laws of these of banking in India a nafter called the Obligee/	ing association duly constituted, ne United States of America now and having one of its branches in Bank, which expression shall unlessors and assigns) of the Secon	w in force, and carrying on the n India atess repugnant to the context or	
WHEF	REAS:			
1.	The person(s) stated below, hold the following with you:			
	Names	Address	Locker	
2.	has/have not been traceable and hence presumed dead under the provisions of the law, and has left no will.			
3.	The following among the Obligors are the surviving legal heir(s) according to the law o intestate succession, applicable to:			
	Names	Address	Relationship with Deceased	







The following among the Obligors is/are the survivor(s) in the Account/Locker.

- 4. The Obligors have approached the Bank and have requested the Bank to release the funds and/or articles lying in the Account(s)/Locker of the deceased to_____, without a succession certificate/letters of administration/probate for the said purpose being furnished.
- 5. He request of, and on the basis of the representations and warranties of the Obligors, including that (i) there are no claimants other than those described in paragraph 3, and (ii) that the claimants described in paragraph 3 have commonly agreed to the person named in paragraph 4 receiving the effects of the deceased and have no objection in this regard, and (iii) that there is no dispute or threatened or pending litigation on account of which the Bank may not act as requested, and believing the same to be true, the Bank has agreed to release the aforesaid sum and/or articles as requested without insisting on production of letters of administration/succession certificate/probate from the competent court in India subject to the Obligors executing an indemnity as is herein contained.

NOW, THEREFORE, THIS INDEMNITY BOND WITNESSETH as under:

- 1. Further to and in view of the matters described in the foregoing recitals, and in consideration therefore, of the Bank having agreed to the request of the Obligors to
 - (i) Pay the balance standing to the credit of the aforesaid Account(s) of the deceased, and/or
 - Hand over the inventoried articles, effects and things described in the Schedule below, lying in the Locker of the deceased, to , without insisting on production of letters of administration/probate/succession certificate from the competent court in India, the Obligors hereby jointly and severally agree and undertake to, and shall indemnify and keep indemnified, saved, defended, harmless the Bank and its employees for all times hereafter against any and all future claims that may be made by any person of whatsoever nature or character or identity, as also any and all costs, damages, expenses, fees or penalties that the Bank and/or its employees may have to bear, suffer, incur, or pay to any person, of whatsoever nature or character or identity, or to any authority constituted under the laws of any state of India including legal costs and lawyers' fees incurred by Bank and/or its employees in its and/or their defence. Without prejudice to the foregoing, the Obligors further jointly and severally confirm that in case any claim is received by the Bank in respect of the amounts and/or the articles, effects and things, then on the written demand of the Bank, and without any protest or demur, the Obligors shall deposit the same with the Bank.

IN WITNESS WHEREOF, the Obligors have signed this Bond at the place and on the day, the month and the year first written above in the presence of the following witnesses:

WITNESSES	OBLIGOR 1
1	OBLIGOR 2
2	OBLIGOR 3