

Addresses

Residential Status

Self Owned Rent

Others (Please specify: _____)

Residential Address

Block/House No.:	Street Name:	Unit Number: #
Premise Name:		
City:		
Country:		Postal Code:

Communication Address (if different from above)

Block/House No.:	Street Name:	Unit Number: #
Premise Name:		
City:		
Country:		Postal Code:

Contact Details

Residential	Office
Fax	Mobile
Mandatory for Internet Banking facility	
Email	

Education & Employment Details

Highest Education

No education / primary University O/A levels / Diploma Professional / MBA

Others (Please specify: _____)

Nature of Employment

Self-employed*/Business Salaried Housewife Retired

Student Unemployed Others (Please specify: _____)

*Please fill in the following additional information if you are Self-employed:

Is the business self started or family owned?

Number of years since start of business: _____

Customer shareholding percentage in the business: _____

Estimated average annual turnover of the business: _____

Any other information that you deem relevant: _____

* The Fixed Deposit, without the option of premature withdrawal, does not have premature withdrawal facility i.e. the Fixed Deposit cannot be closed by the depositor before expiry of the term of such deposit. However, the Bank may allow premature withdrawal of these deposits in following exceptional circumstances: in the event of any direction from any statutory and/or regulatory authority or deceased claim settlement cases. In the event of premature withdrawal of these deposits under abovementioned exceptional circumstances, the Bank will not pay any interest on the principal amount of the deposit. Any interest credited or paid upto the date of such premature closure will be recovered from the deposit amount.

Funding Details

NETS Amount with currency	<input type="text"/>				
Wire Transfer Amount with currency/GIRO	<input type="text"/>				
Debit ICICI Bank Current Account No.	<input type="text"/>				
Amount with currency	<input type="text"/>				

SECTION C: DECLARATION

Individual FATCA/CRS Self-Certification Form

Part I - Identification of Individual Account Holder / Joint Account Holder

Please fill in for each of the following in BLOCK LETTERS (Applicable for all customers):

*Compulsory Fields

1	Identification of Individual Account Holder / Joint Account Holder
a)	Citizenship
	*Country
b)	Residence for Tax Purposes
	*Country
	*Tax Identification Number

Part II- Country/Jurisdiction of Residence for Tax Purposes and related Taxpayer Identification Number or equivalent number ("TIN"):

Please complete the following table indicating (i) where the Account Holder is tax resident and (ii) the Account Holder's TIN for each country/Reportable Jurisdiction indicated. Countries/Jurisdictions adopting the wider approach may require that the self-certification include a tax identifying number for each jurisdiction of residence (rather than for each Reportable Jurisdiction).

If the Account Holder is not tax resident in any country/jurisdiction (e.g., because it is fiscally transparent), please indicate that on line 1 and provide its place of effective management or jurisdiction in which its principal office is located.

If the Account Holder is tax resident in more than three countries/jurisdictions, please use a separate sheet.

If a TIN is unavailable please provide the appropriate reason **A, B or C** where indicated below:

Reason A - The country/jurisdiction where the Account Holder is resident does not issue TINs to its residents

Reason B - The Account Holder is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason)

Reason C - No TIN is required. (Note. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)

Country/Jurisdiction of Tax Residence	TIN	If no TIN available, enter Reason A, B or C
1)		
2)		
3)		

Note: If you have indicated above tax residence in the United States, please also provide a completed and signed Form W-9

Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above

1)	
2)	
3)	

Part III- FATCA Certification

1 Please tick [✓] only one box

Either

You will also need to complete the W-9 Form and provide necessary supporting documents.

QR

I Confirm that I am a not “US Person”

If you were born in the U.S, please provided the following documents:

- i) Certificate of loss of nationality of the US
- ii) Form I-407

Note: Definition of 'US PERSON'

1. A citizen or permanent resident of the United States (e.g US Green Card holder or someone who meets the requirements to be considered a resident under the 'substantial presence test') or
2. Any other person that is not a foreign person (as defined under US federal tax law)

Part IV- Customer Declaration (Applicable for all customers)

- i) I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with ICICI Bank Limited, Singapore Branch setting out how ICICI Bank Limited, Singapore Branch may use and share the information supplied by me.
- ii) I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.
- iii) I understand that the Bank is relying on this information for the purpose of determining my status in compliance with FATCA/CRS. The Bank is not able to offer any tax advice on FATCA/CRS or its impact. I shall seek advice from professional tax advisor for any tax questions.
- iv) I agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.
- v) I agree that as may be required by domestic regulators/tax authorities the Bank may also be required to inform reportable details to IRAS or close or suspend my account.
- vi) I certify that I provide the information on this form and to the best of my knowledge and belief the certification is true, correct, and complete including the taxpayer identification
- vii) I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all the account(s) to which this form relates

Part V- Customer Declaration and Signature

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.

I undertake to advise ICICI Bank Limited, Singapore Branch promptly of any change in circumstances which affects the tax residency status of the individual identified in Part 1 of this form or causes the information contained herein to become incorrect or incomplete, and to provide ICICI Bank Limited, Singapore Branch with a suitably updated self-certification and Declaration within 30 days of such change in circumstances.

I hereby certify that I confirm and agree that the undertakings, confirmations, affirmations and information provided by me above namely FATCA / CRS Self Certification form and my signature hereunder signifies my consent and agreement to be bound by all of the aforementioned declarations, undertakings, confirmations, affirmations and information.

Appendix to FATCA/ CRS SELF CERTIFICATION – Summary Descriptions of Select Defined Terms

Note: These are selected summaries of defined terms provided to assist you with the completion of this form. Further details can be found within the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information (the "CRS"), the associated Commentary to the CRS, and domestic guidance. This can be found at the OECD automatic exchange of information portal.
(<http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>)

If you have any questions then please contact your tax adviser or domestic tax authority.

“Account Holder” The term “Account Holder” means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. In these circumstances that other person is the Account Holder. For example in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

“Controlling Person” This is a natural person who exercises control over an entity. Where an entity Account Holder is treated as a Passive Non-Financial Entity (“NFE”) then a Financial Institution must determine whether such Controlling Persons are Reportable Persons. This definition corresponds to the term “beneficial owner” as described in Recommendation 10 and the Interpretative Note on Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012). If the account is maintained for an entity of which the individual is a Controlling Person, then the “Controlling Person tax residency self-certification” form should be completed instead of this form.

“Entity” The term “Entity” means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

“Financial Account” A Financial Account is an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

“Participating Jurisdiction” A Participating Jurisdiction means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the Common Reporting Standard and that is identified in a published list.

“Reportable Account” The term “Reportable Account” means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person

“Reportable Jurisdiction” A Reportable Jurisdiction is a jurisdiction with which an obligation to provide financial account information is in place and that is identified in a published list.

“Reportable Person” A Reportable Person is defined as an individual who is tax resident in a Reportable Jurisdiction under the tax laws of that jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes.

“TIN” (including “functional equivalent”) The term “TIN” means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the OECD automatic exchange of information portal. (<http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>)

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a “functional equivalent”). Examples of that type of number include, for individuals, a social security/insurance number, citizen/personal identification/service code/number, and resident registration number.

Indemnity Relating to Instructions Given by fax, Telephone and other Forms of Electronic Communications

Notwithstanding anything to the contrary contained in any other document/agreement, I, the undersigned (as duly authorised signatories), hereby request, agree, consent and authorise ICICI BANK LIMITED, Singapore Branch (the "Bank" or "you" or "your"), to act and rely on any instructions or communications for any purpose (including but not limited to the instructions/communications pertaining to the operation of all my accounts or to any other services/ facilities that may be provided by you to me from time to time) whether they be or purport to be given by telephone, facsimile, untested telexes and faxes, telegraph, cable or any other form of electronic communication by me (including such instructions/ communications as may be or purported to be given by those authorised to operate my account(s) with the Bank) ("Instructions").

I understand and acknowledge that there are risks involved in sending the Instructions to you via telephone, facsimile, untested telexes, telegraph, cable or any other form of electronic communication and hereby agree that all risks shall be fully borne by me and I assume full responsibility for the same, and the Bank will not be liable for any losses or damages or costs or expenses arising upon your acting, or your failure to act, wholly or in part in accordance with such Instructions.

In consideration of you agreeing, subject to the terms and conditions hereunder, to act upon the Instructions as aforesaid, I hereby irrevocably agree and undertake:

- a. that you shall be entitled to act or refuse to act as you see fit, without incurring any liability whatsoever to me or to any other person, upon any Instructions for any purpose which may from time to time be or be purported to be given by telephone, facsimile, untested telexes, telegraph, cable or any other form of electronic communication by us (including such Instructions as may be or be purported to be given by those authorised to operate my account(s) with the Bank), even if such Instructions or communications are not followed up by written confirmation to you;
- b. that you are not required to verify the identity of the person giving Instructions or make any independent investigation of the authority given to such person, or to verify the genuineness of any signature(s) which in your opinion appears to be that of any person authorised by me to operate my account(s) with you;
- c. not to make any claim against you by reason of or on account of you having so acted or you having acted wrongly or mistakenly or of your failure to act wholly or in part in accordance with the Instructions;
- d. that you shall be entitled (but not obliged) to keep records of my Instructions given or made by telephone, facsimile, untested telexes, faxes, telegraph, cable or any other form of electronic communication in such form, physical or electronic, as you may deem fit, and your records shall be conclusive and binding on me. You shall be entitled to dispose of or destroy any such records at any time as determined by you in accordance with your standard procedures and policies;
- e. that you shall be entitled to require any Instruction in any form to be authenticated by use of any password, identification code or test as may be specified by you from time to time and I shall ensure the secrecy and security of such password, code or test and I shall be solely responsible for any improper use of the same;
- f. that, notwithstanding the above, you may, under circumstances determined by you in your discretion, require from me confirmation of any Instructions in such form as you may specify before acting on the same; and
- g. I shall indemnify you and keep you indemnified from and against all claims, either by me or any other, actions, demands, liabilities, costs, charges, damages, losses, expenses and consequences of whatever nature (including legal fees on a full indemnity basis) which may be brought or preferred against you or that you may suffer, incur or sustain by reason of or on account of your having so acted whether wrongly or mistakenly or not, or of you failing to act wholly or in part in accordance with the Instructions and terms of this letter.
- h. that this letter shall be governed and construed in accordance with the laws of Singapore and I hereby irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore in the event of any dispute hereunder.

Declaration for Non evasion of tax and pertaining to sanctions

By signing this application form, I, in addition to accepting the Terms and Conditions (as defined above), hereby further affirm, agree, confirm and undertake that I have read, understood and agree to abide and be bound by the Terms and Conditions (including but not limited to Clauses 41 (OFAC and other sanctions) and Clause 42 (Non-evasion of tax)) of ICICI Bank, as made available on ICICI Bank's website (www.icicibank.com.sg) and as amended and updated from time to time.

Declaration relating to Tax Compliance:

1. I confirm that:
 - i. I am aware of Singapore's commitment to safeguard its financial system from being used to harbour or launder tax evasion monies or proceeds from serious tax offences
 - ii. I have not committed or been convicted of any serious tax crimes.
 - iii. I agree to hold harmless, release and agree to indemnify ICICI Bank in the event of non-compliance with or breach of the aforementioned confirmations.
 - iv. I understand and agree that I remain fully responsible for my own tax affairs and ensure that both I and my accounts maintained with ICICI Bank are in compliance with the tax laws of the relevant jurisdiction within which I reside, are domiciled in or are tax residents of;
 - v. I acknowledge and agree that I remain fully responsible for taking independent advice from a tax expert in the jurisdiction of my tax residence or any other similarly qualified adviser or person, and acknowledge that ICICI Bank shall neither be responsible for nor provide any tax advice to me in this regard.

SECTION D: CONSENT & AUTHORIZATION

Personal Data Notice & Consent

I ("Customer") hereby authorise, agree, consent and allow ICICI BANK LIMITED, Singapore Branch (the "Bank"), and ICICI Bank Limited, India and/or any of its affiliates, branches or subsidiaries (collectively referred to as "ICICI Entities"), and their employees, agents, and third party service providers to collect, use, disclose, process and/or market my personal data in relation to my use or availing of or access to any of the accounts of the Bank ("Accounts") and related services/facilities, in accordance with the provisions specified in Clause 24 (Collection, Use, Disclosure and Processing of Data) and Clause 24a (Marketing and Promotional Information and Materials) of the GTC of ICICI Bank respectively.

Customer's Agreement and Declaration

Opt in for Postal Mail and Email Communication for Marketing Purpose:

If you AGREE to receive such marketing, advertising and promotional information, materials and/or documents relating to products and/or services (including products and/or services of third party merchants whom the Bank and/or ICICI Entities may collaborate or tie up with) via postal mail and electronic transmission to your email address(es), please indicate your agreement by inserting a [] in the box to the left.

If you insert a [/] in the said box, it means the Bank and ICICI Entities will be able to process your personal data for the Marketing Purpose and send you marketing, advertising and promotional information, materials and/or documents.

Opt In for Voice, SMS/MMS and Fax Communication for Marketing Purpose:

If you AGREE AND CONSENT to the Bank and/or ICICI Entities sending you marketing, advertising and promotional information, materials and/or documents relating to products and/or services (including products and/or services of third party merchants whom the Bank and/or ICICI Entities may collaborate or tie up with) by one or more of the stated modes of communication and processing your personal data, indicate your agreement and consent by inserting a [/] in the box to the left.

You agree and consent to the Bank and/or ICICI Entities sending you such marketing, advertising and promotional information to your Singapore telephone number(s) registered with me by way of voice call/phone call, SMS/MMS (text messages) and fax.

I have read and agreed to the above, including as to how my personal data may be collected, used, disclosed and processed. Without prejudice to the generality of the foregoing, in particular, with respect to the clause above I have fully read and understood those provisions and any [/] in the boxes that you see, were inserted by me.

Your Agreement and Authorization

Terms and Conditions:

By signing below:

1. I, as the customer, hereby agree and confirm that I have received and read a copy of ICICI Bank Limited, Singapore Branch's (the "Bank") General Terms and Conditions Governing Account(s) and Facilities in relation to the account(s), services and/or facilities availed by me from the Bank ("GTC"). which have been made available to me and/or are available on the ICICI Bank's website (www.icicibank.com.sg). I further confirm that I have read and understood, and agree to abide and be bound by the Internet Banking Terms and Conditions (including but not limited to Clauses 15, 16, 17 and 29) of ICICI Bank ("Internet Banking Terms") and also confirm that I have read and fully understood the information made available under the Frequently Asked Questions ("FAQs") section of ICICI Bank (as the GTC, Internet Banking Terms and FAQs, [collectively, the "Terms and Conditions"] are made available on ICICI Bank's website and as such Terms and Conditions may be amended and updated from time to time). I further confirm that I have read and understood, and agree to abide and be bound by the Cashiers Orders / Bankers Cheques Terms and Conditions of ICICI Bank, as made available on ICICI Bank's website (www.icicibank.com.sg) and as amended and updated from time to time.
2. I hereby declare and confirm that I am the beneficial owner of the Account(s) mentioned hereinabove and of all the funds deposited or will be deposited in the said Accounts.
3. I understand that the approval of this application is at ICICI Bank's sole discretion and without providing any reasons to me. In such a case, no contractual relationship would exist between me.
4. I agree to provide to ICICI Bank in writing any changes in my personal details or circumstances from time to time.
5. I authorise ICICI Bank to verify any of the information that I have given to ICICI Bank or my credit standing from anyone as ICICI Bank may consider appropriate (such as an authority or credit reference agency). ICICI Bank may use other methods (including credit scoring by electronic or other means) to assess this application and to verify my identity. Credit searches and other information which is provided to ICICI Bank and/or the credit reference agencies, about me and those with whom me are linked financially may be used by ICICI Bank and other organizations if credit decisions are made about me, or other members of my household. This information may also be used for identification purposes, debt tracing and the prevention of money laundering and countering the financing of terrorism as well as the management of my account.
6. I agree that ICICI Bank may record and/or monitor my telephone conversations with ICICI Bank for security and training purposes. Any recordings made are ICICI Bank's sole property.
7. I agree that the interest rates on deposits and Savings Accounts may change periodically. The rate applicable on my deposit will be as prevalent on the date of account opening. I may check the rates applicable to my deposit on the website link www.icicibank.com.sg.
8. I hereby specifically agree and confirm that the Bank shall be entitled to disclose or procure all information, including but not limited to the personal data pertaining to me as provided in the Terms and Conditions. I hereby specifically acknowledge and accept that the clause 24 applies to all information of the Customer.

9. All Accounts opened and maintained shall be for the use of the Account Holder (s) and Account Holder(s) shall be responsible for all transactions made through the said Account(s). An Account Holder(s) may be facilitating criminal activities such as money laundering and/or unlicensed money lending if the Account Holder(s): (i) knowingly allows other persons to operate, access and/or control of the Account(s); and/or (ii) knowingly receive money from strangers, dubious sources, or other unverified sources. The Account Holder(s) may be prosecuted for the relevant offences if the Account(s) is used to receive or transfer money linked to criminal activities. These offences may carry a punishment of a fine and/or imprisonment.

The Account holder(s) shall make the necessary application to the Bank if they wish to authorise the operation, access and/or control of their Account(s) to a third party. A failure to do so would subject the Account(s) to additional risk mitigation measures, and in some cases, subject to the absolute discretion of the Bank, the Bank may terminate or restrict use of the Account (s) and other related accounts the Account Holder(s) may have with the Bank.

Notice of Singapore Deposit Insurance

Deposit Insurance Scheme: Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to \$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured. For further information, please visit: www.sdic.org.sg

<p>I hereby certify and confirm that I have read, understood and agree to all declarations provided above under section C: Declaration and Section D: Consent and Authorisation. And I further confirm and agree that the undertakings, confirmations, affirmations and information provided by me above namely FATCA Certification, CRS Certification, Personal Data Notice & Consent, Indemnity Relating to Instructions Given by Fax, Telephone and other Forms of Electronic Communications and Terms and Conditions (and the declarations thereunder) and my signature hereunder signifies my consent and agreement to be bound by all of the aforementioned declarations, undertakings, confirmations, affirmations and information</p>	
Signature of Main Applicant	Signature of Joint Applicant
Name:	Name:
Date: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (DD MM YYYY)	Date: <input type="text"/> <input type="text"/> (DD MM YYYY)

For Office Use Only

Date of receiving Application Form:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Branch Official/RM Name: _____

DSA ID: _____

Branch Official Signature: _____

Branch Sol ID: _____

Name of Authoriser: _____

Employee ID : _____

Branch official Signature: _____

Branch Seal

Constitution Code(CC)	Customer Type (CT)		Please tick the type applicable		
	Code	Description	Money not kept in client account or trust account	Money kept in client account?	Money kept in client account?

Annexure A

Nature of Business

<input type="checkbox"/> Accountant- Deloitte, KPMG, PWC and EY <input type="checkbox"/> Accountant/law firms <input type="checkbox"/> Advertising & Publication <input type="checkbox"/> Agriculture <input type="checkbox"/> Armament or weapons related industry <input type="checkbox"/> Associations / Charitable Organisations/ NGO <input type="checkbox"/> Auto Ancillary <input type="checkbox"/> Aviation <input type="checkbox"/> cash intensive business <input type="checkbox"/> Congolomerate <input type="checkbox"/> Construction <input type="checkbox"/> Consultancy <input type="checkbox"/> Consultancy- Deloitte, KPMG, PWC and EY <input type="checkbox"/> Corporate Service Providers & Corporate Secretarial Services <input type="checkbox"/> Dealer in antiques and art <input type="checkbox"/> Digital Currency Providers <input type="checkbox"/> Domestic trade <input type="checkbox"/> Drugs & Pharmaceuticals <input type="checkbox"/> Ecommerce <input type="checkbox"/> Electrical <input type="checkbox"/> Embassies and Foreign Consulates <input type="checkbox"/> Energy <input type="checkbox"/> Engineering Services <input type="checkbox"/> Entertainment / Media <input type="checkbox"/> Freelancer <input type="checkbox"/> Gems, Diamond and Jewellery <input type="checkbox"/> Global Payments & Technology <input type="checkbox"/> Government Services <input type="checkbox"/> Hospitals <input type="checkbox"/> import/export in distinct product/industry <input type="checkbox"/> import/export in diverse products/industry <input type="checkbox"/> Intermediaries/Commission agents <input type="checkbox"/> Internet-based Stored Value Facility holders <input type="checkbox"/> Investment Holding Company <input type="checkbox"/> Manufacturing (products not covered in the any of the listed industries) <input type="checkbox"/> Medical Clinic - own practice <input type="checkbox"/> Medical Clinics <input type="checkbox"/> Mining <input type="checkbox"/> Money Service Business <input type="checkbox"/> Nuclear Energy <input type="checkbox"/> Oil Exploration <input type="checkbox"/> Oil Refining <input type="checkbox"/> Organised Retailer <input type="checkbox"/> Other Regulated financial institutions <input type="checkbox"/> Others (Please specify) <input type="checkbox"/> Pawn Brokerage <input type="checkbox"/> Port (seaport & airport) <input type="checkbox"/> Private Military Firms <input type="checkbox"/> Real Estate <input type="checkbox"/> Regulated financial institutions in FATF member countries <input type="checkbox"/> Regulated Insurance <input type="checkbox"/> Religious institutions <input type="checkbox"/> Research & Development	<input type="checkbox"/> Retailer/wholesaler of luxury goods <input type="checkbox"/> Roads(Construction) <input type="checkbox"/> Scrap Dealers <input type="checkbox"/> Services (other than financial) <input type="checkbox"/> Shipping (ship management companies, ship owners) <input type="checkbox"/> Society , Unions <input type="checkbox"/> Software/IT <input type="checkbox"/> Storage & Warehousing <input type="checkbox"/> Supranational Organisation <input type="checkbox"/> Teachers working in school and universities <input type="checkbox"/> Telecommunication <input type="checkbox"/> Textiles <input type="checkbox"/> Transport <input type="checkbox"/> Travel & Tourism <input type="checkbox"/> Trust and company service providers <input type="checkbox"/> Unorganised Retailer <input type="checkbox"/> Unregulated - Advisory and management services <input type="checkbox"/> Wholesalers
--	--