

INSTRUCTIONS¹

(WHEN POWER OF ATTORNEY IS EXECUTED IN INDIA BY NON RESIDENT INDIANS)

1. The Attorney should be preferably a resident of the city /town from where the loan is processed
2. The Power of Attorney is to be executed on a non-judicial stamp paper of the requisite value as per the stamp duty prevalent in the respective state
3. The format to be filled in completely and each page to be signed by all the Grantor(s) (All NRI Applicant(s)).
4. The power of attorney holder to sign on last page only after it is received in India.
5. It is mandatory that the Power of Attorney should also be notarized by a Notary Public in India.

(WHEN POWER OF ATTORNEY IS EXECUTED OUTSIDE INDIA BY NON-RESIDENT INDIANS)

1. The Attorney should be preferably a resident of the city /town from where the loan is processed
2. The Power of Attorney format should be printed on plain white sheet of paper.
3. The Grantor must visit any of the authorized official of the Indian Embassy / Indian Consulate / Notary Public in the country where the Grantor resides.
4. The Grantor must sign each page of the format in front of the official. The officials will then have to affix their stamp and signature on the Original format. If the stamp of the Notary Public does not bear his name, then principal office address and notary registration number must be written by hand.
5. The Grantor must affix the Attorney's passport size photograph and cross sign across the same. The Original format has to be sent to India via courier where the Attorney signs on the last page. Then the same original format needs to be notarized by the Notary Public in India or adjudicated as applicable in the state where POA document is executed.
6. Once submitted to ICICI Bank, ICICI Bank official (Credit Team) to send scan copy to grantor and obtain confirmation on the POA document through registered email id.
7. The following para needs to be written on all legal documents signed by the Attorney Holder.

¹ To be deleted at the time of execution

Signed by *Name of Grantor* (i) Mr./ Ms. _____ and *Name of Grantor* (ii) Mr./Ms. _____ through his/her/their constituted Attorney *Name of Power of Attorney Holder* Mr./Ms. _____.

Affix recent size Photo of Grantor cross signed by executant of this power of attorney

Affix recent size Photo of Grantor cross signed by executant of this power of attorney

Affix recent size Photo of **Attorney** cross signed by executant of this power of attorney

GENERAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS THAT I /We (i) *Name of Grantor* _____ aged ____ years having passport number _____; (ii) *Name of Grantor* _____, aged ____ years having passport number _____ and residing at *current overseas residential address* _____

WHEREAS I/We are desirous of availing loan / financial assistance from ICICI Bank Limited (“ICICI Bank”) and are required to execute necessary documents to avail loan / financial assistance and create security to secure the loan / financial assistance and do other necessary acts necessary to create security in favor of ICICI Bank;

WHEREAS I/ We will be proceeding abroad / are staying continuously abroad² and therefore I/We will be personally unable to present, grant, sign and execute documents, create security in favour of ICICI Bank and present documents for registration and to do all necessary acts and things in connection with the aforesaid loan/financial facility;

NOW KNOW BY THESE PRESENTS THAT I/ WE, THE ABOVE NAMED GRANTOR(S), DO HEREBY NOMINATE, CONSTITUTE AND APPOINT *name of the attorney* Mr./Ms. _____, son/daughter of Mr./Ms. _____, aged ____ years, having valid ID proof, *ID Proof number* _____, *residing at current residential address in India* _____ whose photograph is pasted above to be my/our true and lawful Attorney in my/our name and on my/our behalf to do any one or all of the following acts, deeds, matters, and things, namely: -

1. To apply for loan/ financial assistance (the “Facilities”) to ICICI Bank Limited (“ICICI Bank”) (from time to time, for such amount/s as the Attorney may deem fit, and for that purpose, pay processing fees, administrative charges, legal fees, stamp duty, and sign the loan application/s (the “Application/s”) in my name and on my behalf for the Facilities.

² Choose as applicable

2. To furnish details and information required, give any statement, letter, clarification or any other writing required or necessary for availing of the Facilities, *if required*, open and operate bank account(s) in relation to the Facilities, and to follow up with ICICI Bank with respect to the Application/s and to do all such other things and deeds as may be necessary in relation thereto.
3. To accept terms and conditions relating to the Facilities and to sign offer/ sanction letters and to execute in favour of ICICI Bank any loan agreement, promissory note, declarations, writings, letters and furnish such indemnities as may be required by ICICI Bank in relation to the Facilities (including security for the same) in token of my acceptance of the terms and conditions therein contained.
4. To request ICICI Bank or agree for any change or modification in the amount/s of the Facilities, rate/s of interest, period of repayment or any other terms and conditions in relation thereto.
5. To give necessary information and documents to assist ICICI Bank appraise the Application/s, and any properties purchased/to be purchased using the Facilities.
6. To secure the Facilities by way of mortgage over any property(ies), the Attorney may book / purchase on my / our behalf or any other properties/assets (whether movable or immovable) as may be required by ICICI Bank and as the Attorney may agree, in a form and manner acceptable to ICICI Bank (i.e. whether by way of mortgage or otherwise); to pay stamp duty on security documents if any, present such security documents for registration before appropriate Registrar/Sub-Registrar of Assurances and give authority letters to the Sub-Registrar to directly deliver the registered documents to ICICI Bank.
7. To deposit on my /our behalf the documents of title and to state on my/ our behalf to any officer of ICICI Bank that the said title documents are being deposited for creating security on the said property(ies) to secure the Facilities. The Attorney is fully authorized to make declaration and statement and convey my/our intention to create security on my/our property(ies).
8. To acknowledge my/ our liability / debt to ICICI Bank in respect of the Facilities from time to time.
9. To book/buy property/ies on my/our behalf from any person, to execute agreement/s for sale and deeds for the same with any builder/ seller and make payment to him, pay all monies (including deposits) in relation thereto, pay stamp duty, present such agreement/s and deeds for registration before appropriate Registrar/Sub-Registrar of Assurances and to admit execution of the agreements for sale/ sale deed before the said Registrar/ Sub-Registrar of Assurance or any other authority as may be required for the purpose and to give authority letters to the Sub-Registrar to directly deliver the registered documents to ICICI Bank / their trustees / agents.
10. To enter into / execute and furnish such documents and writings as may be required by the trustees / agents of ICICI Bank.
11. To receive effective release / reconveyance of properties mortgaged by me/ us in favour of ICICI Bank and / or its duly constituted trustees, as security for the loan Facilities availed by me/ us from ICICI Bank, in a form and manner acceptable to ICICI Bank and to receive loan and all other documents including the original title documents of the properties on my / our behalf from ICICI Bank and execute receipts therefore and release and discharge ICICI Bank

from any liabilities arising out of or in connection with release of the original title documents to the Attorney.

12. To sign forms, documents and papers required for the purpose of registration with Co-operative Housing Society or Limited Company or Association of Apartment Owners and become member thereof participating in all the meetings and proceedings from time to time, obtain share certificates and/or other documents issued in my/our name and hold the same as my Attorney.
13. To abide by the provisions of all applicable laws (including the Foreign Exchange Management Act, 1999) in connection with the Facilities from ICICI Bank (including creation of security as may be required by ICICI Bank).
14. Generally to do all such acts, deeds, matters and things, including signing any papers/ documents as are necessary and incidental to the above at my/our cost and expense as are necessary and incidental to buying the property, paying the purchase price, borrowing from ICICI Bank, and giving security as my Attorney deems fit and proper.

AND I/We , the above named do hereby agree and undertake to ratify all acts, deeds, matters, and things done by my Attorney or any substitute or agent appointed by Attorney do pursuant to the powers hereinbefore mentioned.

I /We, the above named Grantor have here unto set and subscribed my hands at _____ (Name of the city where POA is getting executed) and

Signed, Sealed and Delivered by within named

(1) Name of executant/Grantor _____ Signature _____
(Signature of executant/Grantor)

(2) Name of executant/Grantor _____ Signature _____
(Signature of executant/Grantor)

Before me

Notary Public/ Magistrate

I accept,

Name of Attorney Holder _____

Specimen signature of Attorney Holder _____,

Attorney of Name of Grantor (i) _____ .and

Name of Grantor (ii) _____