

August 29, 2025

BSE Limited

25th Floor, P J Towers,
Dalal Street, Fort,
Mumbai- 400 001
Scrip Code: 531550

Dear Sir/Madam,

**Sub. : Newspaper clippings - Notice of 31st Annual General Meeting of the
Members of the Company and other related information**

Pursuant to Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, this is to inform you that the Notice of the date of the Annual General Meeting and other related information has been published today i.e. August 29, 2025 in the Newspapers viz. Free Press Gujarat (English language) and Lokmitra (Gujarati language).

The newspaper clippings are enclosed for your information and records.

Thanking You,

Yours Faithfully,

For Jhaveri Credits and Capital Limited

Parth Sanghavi

Chief Financial Officer

Encl. : As Above



Editorial
Tobacco Kills

Every one is aware that "Smoking" has been criticized as the most lethal weapon of self murder. According to the Tobacco Products Act, 2004, direct and indirect advertising of all tobacco products and its sale to minors is banned. Addiction to nicotine makes it hard to quit. The increasing incidence of heart attack in India, fast spreading among younger generation has been largely on account of smoking habits. The problem of Smoking in India is widespread but no studies have been done to estimate what percentage of the population are smokers. Roadside paan shops bountifully stocked with cigarettes feed smokers continuing to exhale smoke from cigarettes. It is a fact that smoking is a hard habit to break because tobacco contains nicotine, which is highly addictive. Smoking harms not just the smoker, but also family members, coworkers, and others who breathe the smoker's cigarette smoke, called secondhand smoke or passive smoke. In fact, statistics tell us that approximately 70 out of 100 people who smoke want to stop but go on puffing, day in and day out, seemingly powerless to quit. Research has shown that non-smokers who reside with a smoker have a 24% increase in risk for developing lung cancer when compared with other non-smokers. Owners of sales outlets must display boards with the warnings like "tobacco causes cancer", "tobacco kills"& "sale to minors is a punishable offence". Sometimes it happens that notification prohibiting selling tobacco products to minors has no effect as the teenagers continue to buy tobacco/ cigarettes on the pretext that they are buying it on behalf of their elders. Smoking also provides other side benefits which are real. Let us remember that staying smoke free helps more of everything - more energy, better performance, better looks, more money in your pocket, and, in the long run, more life to live. In India there is little campaigning save the statutory warnings printed in small print on cigarette cartons and advertisements. Graphic health warnings using a mixture of pictures and words are part and parcel of every country's policy on cigarette marketing. The 40 per cent warning on one side proved ineffective as vendors displayed the packaging on the other side, so that consumers would not see the warnings. Cigarette manufacturers share the kitty with vested interest, hence their interest is well protected with simple modifications to fool the general public. It is agreed that the bigger warning can create an impact when a smoker buys a cigarette pack. But how

do we resolve the issue when smokers buy one or two cigarettes and the packet is being opened by the shop owner who sells cigarettes for business. It is the youth who are the most vulnerable group as far as the consumption of tobacco is concerned. Most of them begin smoking as a fad and even as a rite of passage. According to The Cigarette Package Health Warnings: International Status Report 2014 India has slipped to 136th position in the list of 198 countries that warn smokers about the hazards of smoking through graphic pictures on cigarette packages. Can't we implement the ban on the companies manufacturing these tobacco products of intoxication. One would find (particularly smokers) like all laws in India, nothing will be implemented. Indians just do not have the psyche to obey laws. They believe that rules are meant to be broken. Smokers are unmindful of the consequences of passive smoking. Over time, the habit of smoking weaves its way through all of the activities in our lives, and we come to think we can't be happy or productive without cigarettes. Various provisions that we implement time and again clearly states that People can smoke on roads or in their homes but not in any other place. More deaths are caused each year by tobacco use than by all deaths from AIDS, illegal drug use, alcohol use, motor vehicle injuries, suicides, and murders combined. It smells something else totally against enforcing the rule strongly across the country as law enacted smoking is banned only for outside propaganda. Here, the Govt. is happy that it has a law, police is happy that it can earn more money, the cigarette companies are happy that they don't have to bother, the finance ministry is happy as there is no affect on taxes and the health minister is happy that he could do atleast one thing in his tenure - so what matters if it is not implemented. It is reported that a cigarette smoker shortens his life by about 5.5 minutes for each cigarette smoked, almost the time he spends for smoking it. The increasing incidence of heart attack in India, fast spreading among younger generation has been largely on account of smoking habits. Nearly 30 million people in the country are estimated to be victims of heart diseases. No doubt, the Government has come out with good points to deal with the matter but at the same time taxes on tobacco products should go up to help smokers give up. Such methods will be long lasting. Under such circumstances, it clearly shows that the anti- smoking Act will go up in smoke. But I feel that People must wake up to the danger of smoke to themselves and passive smokers before it is too late.

Kidnapping and murder case of a 3-year-old child

Surat, Surat Crime Branch and Amroli Police are racing in Maharashtra and Bihar in the mysterious case of kidnapping and brutal murder of a 3-year-old innocent child of a Bihari family living in Amroli, Surat. The murderer Vikas had fled with the deceased's mother's mobile phone. He is repeatedly turning the phone off and on, confusing the police. Information has come to light that the accused had previously lived in countries like Saudi Arabia, Qatar and Kuwait. According to the details received, Rajendra Jiut Shah, a native of Barhan village in Siwan district of Bihar, is currently working in a private company in Dubai. His wife Durgadevi, along with their children Khushi (aged 8), Ankush (aged 5) and three-year-old son Akash alias Arav, lives in Krishnanagar, Ganeshpura Amroli for the children to study. Last week, Durgadevi's elder sister Rabdidevi Binshuldaiyal, who lives in Bihar, came to stay with her

son Vikas (aged 26). On August 21, the accused Vikas had taken his cousin Akash out to play and later both of them disappeared. Vikas had taken both his cousin Durgadevi's son Akash alias Arav and his mobile. He was strangled with the rope he was wearing. Meanwhile, Akash's body was found in the dustbin of the toilet of the AC coach in the Krishi Nagar train at Lokmanya Tilak railway station in Thane near Mumbai. The child was strangled to death with the rope he was wearing around his neck. Vikas Binshuldaiyal Shah (aged 26, resident of Kachhari Road, CJM Court, Siwan, Bihar) escaped after killing the innocent. As soon as the serious incident came to light, the Amroli and Crime Branch teams set up camp in Maharashtra and the accused's native Bihar.

The joy of monsoon comes in Dang!

The Giradhodh, which falls from a height of 100 feet, blooms in full bloom; The green cover of the forest, the delightful views are the center of attraction



Dang (Ahwa), There is no other place like Dang to enjoy the true joy of monsoon, which is why Dang and its enchanting waterfalls have always been the first choice of nature-loving tourists. As per the forecast of the Meteorological Department, the rivers and waterfalls of the district have blossomed with sixteen arts due to continuous universal rains in Dang. The hills are covered with a green sheet and creating delightful scenes, which have become a center of attraction for tourists. Mesmerizing aerial views of waterfalls that look like rivers of milk have also come to the fore. Gira Falls has become a center of attraction. The Gira Falls, the identity of Dang, is seen in its original form today. With the increase in the water flow in the waterfall, the roaring springs and the surrounding greenery have made the entire atmosphere beautiful. This waterfall, falling from a height of about 100 feet, gives a thrilling and scenic experience to the tourists. Located near Ambapada, just 4 kilometers from Waghai, this waterfall is 25 meters high and 300 meters wide, due to which it is also called the 'Niagara' of Gujarat. In the last 24 hours, 85 mm of rainfall has been recorded in Waghai, 62 mm in Ahwa, 52 mm in Subir and 43 mm in Saputara on the banks of Ambika, Purna, Gira and Khapri rivers. Due to this rainfall, rivers like Ambika, Purna, Gira and Khapri are flowing on both banks. A dense foggy atmosphere has prevailed in Saputara, due to which motorists have to drive vehicles with the signal lights on. While enjoying the beauty of nature, one should avoid going to dangerous places in the excitement and excitement of taking selfies or taking photographs, because safety and caution are equally important. One should enjoy this wonderful beauty of nature only by following the safety rules.

50 feet high fountain after Narmada pipeline breaks in Gondal



Gondal Thousands of litres of water were wasted after a rupture occurred in the main Narmada water pipeline near the Rupavati river bridge on Movia Road in Gondal. The rupture occurred explosively in the main line leading to Bhadar Dam, causing a 50-foot-high water jet, which became a source of curiosity for the locals. Water supply team rushed to the spot. As soon as the incident was reported, the repair team of the water supply department immediately reached the spot. The officials stopped the flow of water in the main line,

although the flow of water is likely to continue until the pipeline is emptied. Repair work has been carried out and efforts are being made to restore the line as soon as possible. The pipeline rupture caused misery to farmers and people. The incident took place in the line passing by Rajubhai Vekaria's farm. On the one hand, the monsoon season is underway and there is a rainy weather, on the other hand, due to the pipeline rupture, a large amount of water flooded the surrounding fields and roads leading to the farms, due to which local farmers and pedestrians had to face difficulties. Butterfly valve bypass leakage occurred. Sawan Shekhada of Link-3 of the Sauni Yojana said during a telephonic conversation that this is the pipeline of Sauni Yojana Link 3, which was laid in the year 2022 to 2023.

Championing the Spirit of Sports in India



Vinod Chandrashekhar Dixit
Free-lance Journalist, Writer & Cartoonist
(dixitpatrakar@yahoo.in)

29th August is celebrated as 'National Sports Day' to commemorate the birth anniversary of Dhyan Chand who is referred to as 'The Wizard' for his incredible hockey skills. The National Sports Day is an important day to promote the continued expansion of opportunities for every Indian to be involved in any sporting activity and live physically active lives. Sports give us a sense of identity and national pride. This day honors his contributions to Indian sports and encourages the youth to adopt sports as a way of life. The day is considered to be an occasion for encouraging youngsters to take up various sporting activities as a profession and make a name for not only themselves but for their country as well. Widely considered as the greatest field hockey player of all time, Dhyan Chand is remembered for his leadership, extraordinary goal-scoring skills and his unbeaten records, which earned India three Olympic gold medals. He was the greatest hockey player India has ever seen. His life was as inspiring as his legacy. We as aspiring entrepreneurs and innovators following our creative pursuits have a lot to learn from him. Hockey is our national sport but unfortunately we are not given its due. We need to bring back its lost glory. We need to build a sports culture in the country. We do not take sports as seriously as the other sporting nation do. Our sports persons do not get the respect that they deserve. No

doubt, the government is doing its best to spread sports to every corner of the country by creating a nation-wide awareness about the fruitful side of sports but efforts need to be geared up to encourage people to practice a healthy and active lifestyle as the percentage of society active in sports is estimated at around 40 percent compared with 50 to 60 percent in developed countries. Our youths are to be made aware about the advancement of sports in the country and is also motivated to make a successful career in different sports. The recent performance put by the daughters of India Sakshi, Sindhu and Deepa in Rio Olympics reveals the fact that anybody who says women aren't as athletic as men is obviously jealous of the incredible feats women have accomplished in Olympics. The number of female sports icons is continuously growing. The rise and rise of women in sports also mirrors the intense social churning in India. More and more young girls want to break barriers and fulfil the same ambitions as men or

their own ambitions. There is no limit for women's capacity, dedication and hard work. What they need is recognition, encouragement through incentives and family cooperation. Despite women's progress, more must be done to increase the participation of women in Olympic/ Sports. Today as India celebrates national sports day, let's not forget those who followed their instincts and passion and mastered the sport, even during times which were far less favourable than it is today. Let us celebrate the day with an aim to instill a sense of love and respect towards sports in the minds of young children as well as educating them about one of the most significant sports personalities of India. Mighty India is capable of taking her rightful place in the world of sports. National Sports Day serves as a reminder of the importance of sports in our lives and inspires people to strive for excellence in their chosen fields. (B-15 Jyoti-Kalash Society, Jodhpur Tekra, Satellite, Ahmedabad - 380 015)

Heavy winds for 24 hours in Saurashtra, Kutch and M. Gujarat



Ahmedabad The Meteorological Department has predicted heavy to very heavy rain in the state for the next 7 days i.e. from 24 to 30 August. Especially heavy rain has been predicted in North Gujarat and North Saurashtra. While there is a possibility of heavy rain in Saurashtra, Kutch and Central Gujarat in the next 24 hours. Fishermen have been advised not to venture into the sea in the coming days. Winds will blow at a speed of 40 to 50 kmph on the coast. Signal-3 has been put up at the ports. Today, an orange alert has been issued for heavy rain at isolated places in Banaskantha, Mehsana, Sabarkantha, Aravalli, Mahisagar, Morbi and Surendranagar. While a yellow alert has been issued for heavy rain at isolated places in Patan, Gandhinagar, Ahmedabad, Kheda, Anand, Panchmahal, Dahod, Chhota Udepur, Botad, Rajkot, Jamnagar, Devbhoomi Dwarka, Porbandar, Junagadh, Gir Somnath, Diu, Kutch, Surat, Navsari, Dang, Valsad, Daman and Dadra Nagar Haveli. On August 25, an orange alert has been issued for extremely heavy rain at isolated places in Banaskantha, Patan, Sabarkantha, Aravalli and Morbi. Similarly, a yellow alert has been issued for heavy rain at isolated places in Mehsana, Gandhinagar, Kheda, Mahisagar, Dahod, Panchmahal, Ahmedabad, Surendranagar, Bhavnagar, Jamnagar, Devbhoomi Dwarka,

Kutch, Navsari, Dang, Valsad, Daman and Dadra Nagar Haveli. Currently, rainy weather is being seen across Gujarat and water is also being released due to the inflow of abundant water into the dam. In which, 6 gates of Vartu-2 dam in Porbandar have been opened up to 4 feet, and villages including Morava, Parawada, Bhomiyaodar, Fatana, Shingda, Shishli in Barda panthak have been instructed to remain alert. 10 gates of Moj dam near Gadghala village in Upleta have been opened. A red alert has been issued for heavy to very heavy rain in Morbi and Surendranagar till 4 pm, while an orange alert has been issued for heavy rain in the remaining districts.

Equitas Small Finance Bank Ltd
(FORMERLY KNOWN AS EQUITAS FINANCE LTD)
Corporate Office : No.769, Spencer Plaza, 4th Floor, Phase-II, Anna Salai, Chennai - 600002.
Branch Office: 305-306, 3rd Floor, Abhishek Adroit, Nr. Sunrise Mall, Mansi Circle, Judges Bungalow Road, Bodakdev, Ahmedabad, Gujarat - 380015.

POSSESSION NOTICE (Rule 8(1) of the Security Interest Enforcement Rules, 2002) (For Immovable Property)				
Whereas, the undersigned being the Authorized Officer of the EQUITAS SMALL FINANCE BANK LIMITED, Under The Securitization And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 Of The Financial Assets (Enforcement) Rules, 2002, issued a demand notice Calling Upon the below mentioned Applicant /Borrower/ Co-Applicant/ Co-Borrower/ Guarantors/ Mortgagees to repay the amount mentioned in the notice With subsequent interest, penal interest, charges, costs etc as per the agreement(s) within 60 days from the date of receipt of the said notice. The Borrower/ Co-Borrower/ Guarantors/ Mortgagees, having failed to repay the amount, notice is hereby given to the Borrower/ Co-Borrower/ Guarantors/ Mortgagees in particular and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under the said Act read with rule 8 of the said Rules. The Applicant / Borrower/ Co-Applicant/ Co-Borrower/ Guarantors/ Mortgagees in Particular And The Public in General is Hereby Cautioned Not To Deal With The Property And Any Dealings With The Property Will Be Subject To The Charge Of Equitas Small Finance Bank Limited. The Applicant / Borrower/ Co-Applicant/ Co-Borrower/ Guarantors/ Mortgagees attention is invited to Provisions of sub-section (8) of Section 13 of the said Act, in respect of time available, to redeem the secured assets.				
SR NO	Name of the Borrower(s) / Guarantor(s)	Description of Secured Asset (Immovable Property)	Demand Notice Date and Amount	Date of Possession
1	Loan / Facility Account No. 700009413180/ 700009413193 (1) Mr. Patel Rameshbhai S/o Mr. Valjibhai, (2) Mrs. Patel Hemlata W/o Mr. Rameshbhai, (3) Mr. Patel Kamalaben W/o Valjibhai, (4) Mr. Chavda Rohit Amrutbhai S/o Mr. Amrutbhai (Guarantor)	IMMOVABLE PROPERTIES OWNED BY PATEL RAMESHBHAI & PATEL HEMLATA All That Pieces And Parcels Of Immovable Property Comprising Of Residential Flat No. B-201 Having Area Admeasuring 53.47 Sq. Ml (Carpet Area) The Land Of Scheme No. 109, Total Adm. No. 0-77-90, ARE: 7790.00 Sq. Mtrs., N.A. Land Paiki No. 104, 1st Floor, Gold Nest Plaza, Near Ram Chowk, Hathikhana Sheri No. 15, City Survey Ward No. 4, C.S. No. 2075, 2076, Hathikhana Main Road, Rajkot-360001.	25.06.2025 Rs. 29,64,470.00/- (Rupees Twenty-Nine Lakh Sixty-Four Hundred Seventy Only) due as on 24.06.2025	26.08.2025
2	Loan / Facility Account No. 700005568085/ 700005602861 1. Mr. Khalifa Hasimbhai S/o Mr. Mohamamad Bhai, 2. Mr. Nargishbhai Khalifa W/o Mr. Hasim	IMMOVABLE PROPERTIES OWNED BY KHALIFA HASIMBHAI & NARGISHBANU KHALIFA All That Pieces And Parcels Of Property Bearing Plot No. 76 Paikki Northern Side Adm. 45.30 Sq. Mtr. Of "Chistiya Residency" Situated in Land Bearing R.S. No. 2239, V.V.W. No. 2, City Survey No 2052, Of Village Nadiad, Hirji Party, Ta. Nadiad Dist. Kheda Situated Adjacent To The Four Sides Boundaries Of The Property Under Reference: Four Corners Of The Said Property: East: Plot No 85, West: Internal 7.00 Mtr. Road Of Society, North: Plot No 75 & South: Remaining Property Of The Same Plot.	25.06.2025 Rs. 11,35,768.80/- (Rupees Eleven Lakh Thirty-Five Thousand Seven Hundred Eighty Eight and Eighty Paise Only) due as on 24.06.2025	25.08.2025
3	Loan / Facility Account No. 70000899743/ 70000899756 1. Mr. Harsh Prajapati S/o Mr. Ashokbhai, 2. Mrs. Ramilaben Prajapati W/o Mr. Ashokbhai	PROPERTY OWNED BY MR. HARSH ASHOKBHAI PRAJAPATI AND MRS. RAMILABEN ASHOKBHAI PRAJAPATI All That Piece And Parcel Of Block/Survey No. 142 / Paikka 1, City Survey No. 142/Paikka 1, Sheet No. 1049, Total Adm. No. 0-77-90, ARE: 7790.00 Sq. Mtrs., N.A. Land Paiki No. 104, 1st Floor, Gold Nest Plaza, Near Ram Chowk, Hathikhana Sheri No. 15, City Survey Ward No. 4, C.S. No. 2075, 2076, Hathikhana Main Road, Rajkot-360001.	26.05.2025 Rs. 14,71,769.00/- (Rupees Fourteen Lakh Seventy-One Thousand and Seven Hundred Sixty Nine Only) Due As On 22.05.2025	25.08.2025
4	Loan / Facility Account No. 700010057729/ 700010057744 1. Mrs. Bharatiben Amratbhai Prajapati W/o Late Mr. Amratbhai Prajapati	RESIDENTIAL PROPERTY OWNED BY BHARTIBEN AMARATBHAI PRAJAPATI That The Residential Property Bearing Revenue Survey No-47/2 Paiki of Plot No. 67 Paiki North Side Area Admeasuring in Aggregate About 64.82 Sq. Mtrs Situated Am Rachna Society of Rajpur Ta- Deesa, District:- Banaskantha, North Gujarat, Four Corners Of The Said Property:- North: Jayantnagar House, South: Said Plot Remaining Land, East: Land R.S. No.48 & West- Way Of 20.00 Feet.	26.05.2025 Rs. 24,67,258.00/- (Rupees Twenty-Four Lakh Sixty-Seven Thousand Two Hundred and Fifty Eight Only) Due As On 26.05.2025	25.08.2025
Date - 29.08.2025, Place - Gujarat		Authorized officer, Equitas Small Finance Bank Ltd		

ICICI Bank Regd. Office: ICICI Bank Limited, Landmark, Race Course Circle, Vadodara- 390007
Corporate Office: ICICI Bank Towers, Bandra-Kurla Complex, Bandra (E), Mumbai- 400051
Branch Office: Office No. 201-B, 2nd Floor, WIFI IT Park, Road No. 1, Plot No. B/3, Wagle Industrial Estate, Thane (West), Thane 400604
Notice for Disclosure of Legal Heirs of Deceased Borrower
PUBLIC NOTICE
Notice is Hereby Given That Home Loan TBRA/J00006496154 (Credit Facility) Was Granted to Nazima Khatun Along With The Deceased Kabiruddin Biswas By ICICI Bank Ltd. (The Bank). The Said Credit Facility Is Secured By Nazima Khatun & Kabiruddin Biswas By Creation of The Security Interest By Way of Mortgage. With Respect To The Property Situated At Flat No. 104, 1st Floor, Gold Nest Plaza, Near Ram Chowk, Hathikhana Sheri No. 15, City Survey Ward No. 4, C.S. No. 2075, 2076, Hathikhana Main Road, Rajkot-360001.
We Would Like To Inform You That The Demise of Kabiruddin Biswas Has Come to Our Knowledge During Field Visits Conducted By The Bank Officials And By Telephonic Communications on The Registered Contact Numbers. In This Regard, Letter Dated Aug 21, 2025, Was Previously Sent To The Registered Addresses of The Borrowers and The Deceased Kabiruddin Biswas, For Providing Information About The Legal Heirs of The Deceased Borrower.
Therefore, This Notice is Hereby Given For Sharing Details of The Legal Heirs of The Deceased Kabiruddin Biswas With Supporting Documents For Updating The Bank's Records, Within <15> Days of Publication of This Notice.
You May Submit The Above-mentioned Details To Mr. Bhagirathsinh Jadeja By Visiting ICICI Bank Ltd West Gate, B Wing, 3rd Floor, Near Raiya Chowdk, Rajkot-360005
Date : August 29, 2025
Place : Rajkot
SD Authorised Officer
For ICICI Bank Ltd.

ICICI Bank Regd. Office: ICICI Bank Limited, Landmark, Race Course Circle, Vadodara- 390007
Corporate Office: ICICI Bank Towers, Bandra-Kurla Complex, Bandra (E), Mumbai- 400051
Branch Office: Office No. 201-B, 2nd Floor, WIFI IT Park, Road No. 1, Plot No. B/3, Wagle Industrial Estate, Thane (West), Thane 400604
Notice for Disclosure of Legal Heirs of Deceased Borrower
PUBLIC NOTICE
Notice is hereby given that Home Loan LBJAM00005356755 (Credit facility) was granted to KARANGIYA JASHUBEN DEVSHIBHAI along with the deceased KARANGIYA DEVSHI by ICICI Bank Ltd. (The Bank). The said credit facility is secured by KARANGIYA JASHUBEN DEVSHIBHAI & KARANGIYA DEVSHI by creation of the security interest by way of mortgage, with respect to the property situated at SUB PLOT NO. 272/8, "RAVI PARK TOWNSHIP", STREET NO. 7 A, NEAR KESHAV PAN AND COLD DRINKS, BEDI BUNDER ROAD, R.S.No. 169/P-2, JAMNAGAR 361001.
We would like to inform you that the demise of KARANGIYA DEVSHI has come to our knowledge during field visits conducted by the Bank officials and by telephonic communications on the registered contact numbers. In this regard, letter dated Aug 21, 2025, was previously sent to the registered addresses of the Borrowers and the deceased KARANGIYA DEVSHI, for providing information about the Legal Heirs of the deceased Borrower.
Therefore, this Notice is hereby given for sharing details of the Legal Heirs of the deceased KARANGIYA DEVSHI with supporting documents for updating the Bank's records, within <15> days of publication of this Notice.
You may submit the above-mentioned details to Mr. Yuvrajsinh Chudasama by visiting ICICI BANK LTD., KHODIYAR COMPLEX, SHOP NO. 36 TO 41, AIRPORT ROAD JAMNAGAR 361002
Date : August 29, 2025
Place : Jamnagar
SD/ Authorised Officer
For ICICI Bank Ltd.