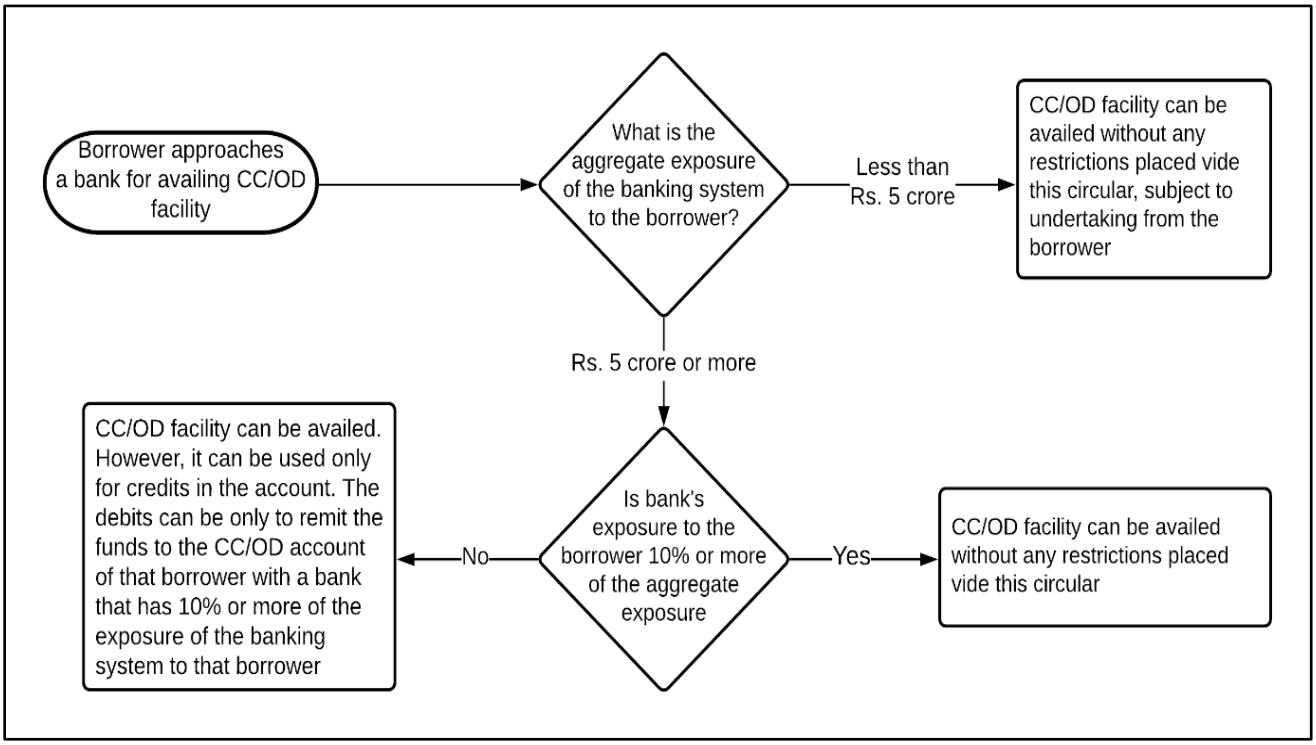
Annex II

Flow Chart – Opening of Cash Credit / Overdraft Accounts