# APPLICATION FOR OVERDRAFT AGAINST FIXED DEPOSIT - SELF

Tick / boxes as applicable.



Please fill entire form in Capital Letters only **ABOUT THE APPLICANT** Resident Non- Resident relationship with the Bank. I/We need Overdraft for Business requirement Investments Agricultural needs Personal expense (Not applicable in case of NR) M I I D D L E Name of: First Borrower Cust ID No. (If existing) Name of: M I D D L Second Borrower Cust ID No. (If existing) Name of · M I D D L E Third Borrower Cust ID No. (If existing) Please enter your existing Savings/Current/NRO A/c Number (Account should be present in the same CIF of the first borrower) 2. \*ABOUT THE OVERDRAFT The bank sanctioned /agreed to sanction to ("borrower") financial assistance by way of overdraft aggregating (@ FD rate + OD spread in case of self ) against security of the mentioned Term Deposit(s). I /we agree that if my/our fixed deposit is linked to sweep out - sweep in, the same will be delinked before setting the OD Limit. I/We confirm that there is no change in my/our KYC information and will update the Bank in case of any update in the documents submitted by me/us at the time of establishment of business relationship / account-based relationship and thereafter, as necessary within 30 days of the update to the documents for the purpose of updating the records at Bank's end. 3. MODE OF OPERATION SMS ALERT **EMAIL ALERT** Singly Jointly Either or Survivor You will be registered for e-mail/SMS alerts and the following alerts: Credit/ (No Net Banking) Debit transactions greater than Rs 5000 for current account. For applicable chargers, visit your nearest branch or www.rblbank.com As per Board resolution Others (applicable to non-individual) 4. BANKING CHANNEL Cheque book Yes No Net banking 1st Applicant 2nd Applicant 3rd Applicant (Incase of Non-individuals please fill up corporate internet Banking form)

# 5. TERMS AND CONDITIONS

- The overdraft facility extended to Borrower(s) by RBL Bank Limited ("the Bank") against the security of the Fixed Deposit(s) shall be automatically renewed for the tenure it was previously booked on the prevalent rates for such tenure by the Bank, unless the Bank decides otherwise at its sole discretion. Kindly note that submission of the original Fixed Deposit Receipt(s) issued against the Fixed Deposit(s) along with this Application is mandatory and prerequisite for extension of this overdraft facility.
- Incase of Fixed Deposit(s) where monthly/quarterly interest payout option has been opted for, the same shall be automatically modified to enable interest credit to the overdraft account. Borrower(s) shall cooperate to execute requisite documentation, if required from time to time.
- · Overdraft facility is offered through a Current Account, which is a non-interest bearing account and hence any credit balance shall not earn any interest.
- The interest payable by the Borrower(s) shall be subject to the change in line with the guidelines / directive issued by Reserve Bank of India ("RBI") from time to time.
- The Borrower(s) shall not be entitled to the benefit of subrogation vis-a-vis securities or otherwise until all the monies due to the Bank under all credit facilities extended by the Bank to the Borrower(s) (including overdraft facility) are fully repaid.
- The Bank and its group companies may at any time be entitled, whether by operation of law, contract or otherwise, to combine or consolidate at any time all or any of the accounts and liabilities of the Borrower(s) to any branch of the Bank and/or its group companies;
- The Borrower(s) represent that the Fixed Deposit(s) (including the Fixed Deposit Receipts / Advices) has/have not been encumbered/assigned or pledged to any third party and are free from all encumbrances.
- The Bank has the authority to (without affecting the Bank's general and legal right of set off) at its sole discretion, wherever required convert the monies into Indian Rupees or other currencies at the exchange rate offered by the Bank on the day of such conversion.
- During the subsistence of the overdraft facility if the Borrower(s) changes its status to non-resident, the Bank may at its sole discretion allow continuance of the Facility or suspend/cancel the overdraft facilities after adjusting the Fixed Deposit and any interest accrued thereon against the overdraft facilities.
- The Bank reserves the right to set-off any dues of the Borrower(s) towards the Bank, to exercise its lien and/or to liquidate the Fixed Deposits in line with its internal policies. Any amounts remaining after the settlement of outstanding amount under credit facilities (including the overdraft facility) shall be disposed as per the maturity instructions provided by the Borrower(s) at the time of Fixed Deposit booking or subsequent renewals.
- The terms and conditions mentioned in this document pertain to the overdraft facility and the underlying Fixed Deposit(s) continue to be governed by the terms and conditions applicable to the fixed deposits at the time of such booking.
- Interest and all other charges shall accrue from day to day and shall be computed on the basis of 365 days a year and thereafter on the actual number of days elapsed. If the Due Date in respect of any amounts payable under the overdraft facility falls on a day, which is not a Business Day at the place where the payment is to be made, the immediately preceding business day shall be the Due Date for such payment. "Business Day" for the purposes of the transaction documents, means a day on which the relevant office of the Bank or such other office as may be notified by the Bank to the Borrower(s), is open for normal banking transactions.

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### 5. TERMS AND CONDITIONS (Contd..)

- The Bank may issue notifications either electronically or otherwise (which will be regarded as being in the writing) or in writing by delivering them by hand or by sending them by post to the last address given by the Borrower(s). In addition, the Bank may also publish notices of general nature, which are applicable to all Borrower(s) of similar credit facilities on its website.
- The Bank shall, as it may deem appropriate and necessary, be entitled to disclose all or any:
  - a) information and data relating to the Borrower and/or relevant person;
  - b) information or data relating to the Overdraft Facilities or any other credit facility (ies) availed/to be availed by the Borrower and/or relevant person from the Bank;
  - c) obligations assumed/to be assumed by the Borrower in relation to the Facilities;
  - d) default, if any, committed by the Borrower in discharge of the afore said obligations, to any agency/credit bureau (the "Agency")authorized in this behalf by RBI;
- The Agency so authorized may use, process the afore said information and data disclosed by the Bank in the manner as deemed fit by them;
- The Agency so authorized may furnish for consideration, the processed information and data or products there of prepared by them, to banks/financial institutions and other credit grantors or registered users, as may be specified by RBI in this behalf;
- · The overdraft facility, including any ancillary and incidental documents thereto shall be governed by the laws of India.
- Until clear funds are realized by the Bank, the Overdraft Facility shall be deemed to be overdrawn.
- · Premature withdrawal of the Fixed Deposit against which overdraft facility has been availed is not permitted.

Signature	Signature	Signature		
First pledger name:	Second pledger name:	Third pledger name:		
Signature	Signature	Signature		
First Borrower name:	Second Borrower name:	Third Borrower name:		
Date D D M M Y Y Y Y	Date DDMMMYYYYY	Date DDMMYYYYY		
Place	Place	Place		
6. STANDING INSTRUCTION				
	xed deposit (NRE/NRO/FCNR) I/We, hereby request of the borrower mentioned above in the application fo	you to transfer any positive balances in the overdraft rm		
Signature of borrower	Signature of borrower	Signature of borrower		
First Borrower name:	Second Borrower name:	Third Borrower name:		
First Dullower name.	Second borrower name.	] IIIII Donower name.		
Extract of the resolution of the Board of Director of M/s  passed on Resolved pursuant to the provision of the Articles of Association of the Company  Mr./Ms whose signature are verified below, be and is hereby authorized to do the following on behalf of the company  1. To apply for, obtain and operate credit facility by overdraft account with RBL Bank  2. To pledge, charge or otherwise encumber fixed deposits and other securities jointly in the name of the company as the security for above overdraft facility  3. Accept/agree with terms and condition may be offered by RBL Bank for the above overdraft facility  4. To sign and execute all necessary documents and papers may be required by RBL bank to provide this over draft facility  Overdraft Account shall be operated by:  Name of Authorized Signatory  Mode of Operations  1. Mode of Operations				
Signature	Signature	Date DDMMYYYY		
8. PARTNERSHIP LETTER (FOR PARTNERSHIP FIRM	4 ONLY)			
Partnership Firms NAME				
ADDRESS				
The undersigned carrying on partnership in the name and style of the above partnership firm at the address given above, do hereby that the partnership is formed by a Deed of Partnership duly executed on Notwithstanding anything contrary in the above Partnership Deed i.e. all partners of the firm do hereby authorize Mr/Ms Partner of the above Partnership Firm to do the following act and things, on behalf of the said partnership firm mentioned below:				

To pledge, charge or otherwise encumber fixed deposit and other securities standing jointly or solely in the name of the partnership firm as the security for

To apply for, obtain and operate credit facility by way of overdraft account with RBL Bank .

the above overdraft facility.

8. PA	8. PARTNERSHIP LETTER (FOR PARTNERSHIP FIRM ONLY) (Contd)				
3. Accept/ agree with the terms and condition as may be offered by RBL Bank for the above overdraft facility .					
	o sign and execute all necessary documents a	and papers as may be required	d by RBL Bank to provide	this overdraft f	acility.
Overar	raft Account shall be operated by :				
	Name of Authorized Signato	Mode of Operations			
1					
2					
3.					
4.					
5.					
ı					
,	First Partner	Second F	Partner		Third Partner
Name:		Name:		Name:	
	Fourth Partner	Fifth Pa	artner		Sixth Partner
Name:		Name:		Name:	
Nume _		Ndilic.		Numo.	- InInImImIy y y y
					Date Date
9. CI	USTOMER DECLARATION				
	nereby confirm that Loan / Overdraft Facility w	would not be utilized for the r	ourpose of:		
	elending				l
	cquisition of small savings instruments (inclu	uding KVP & NSC)			l
3. Pu	urchase of gold in any form, including primar lutual Funds.	•	vellery, gold coins, units c	of gold Exchang	ge Traded Funds (ETF) and units of gold
	rbitrage or speculation or investment in capita	al markets.			
	urchase of RBL Bank's shares or for investmen		ints (IDRs).		
	creasing the promoter's equity share in a com	, ,	pto (,		
	vestment in units consuming/producing the C	•	(ODS) or manufacturing t	the aerosol unit	ts using chlorofluorocarbons (CFC)
	orrower being a company shall not utilize the	. •	•		•
	orrower/s must utilize borrowed funds solely ntities, from such funds, without the consent o		he loan is granted and th	nat it cannot m	nake any material transfers to its group
The Ba	ank reserves the right to seek additional doc ses.	sumentation from the Borrov	ver(s) as a proof that the	funds are not	being utilized for the above mentioned
CUSTO	OMER DECLARATION IN RESPECT OF RELATIONSH	HIP WITH DIRECTORS/SENIOR (	OFFICERS OF THE BANK/AN	NY OTHER BANK	(
	am Director of RBL Bank  Yes  No				
		No Name of the Bank			
	am a Senior Officer of RBL Bank Yes	_			
IV I/V	We am/are relative of director of RBL Bank / o	other Bank / Senior Officer o	f RBL Bank Yes	s No	
en	V. We are an entity** in which the director**/relative of director**/relative of Senior officer of RBL Bank is director/partner/guarantor/interested party**/ employee or a subsidiary/holding company (of borrowing company) wherein director of RBL Bank is a director/managing agent/manager/employee/ guarantor/holds substantial interest  Yes  No				
Ŭ	am a partner with director of RBL Bank in a fir		a guarantor for any of my	/ credit facilitie	es Yes No
	ding directors of Schedule Co-operative Bank				
**Entit	ty includes firm/company, the word director in shares holder / is manager / is managing age	ncludes director of RBL Bank			
-	mention the details below: I declare(so that I		and or Senior Officer(s) o	of RBL Bank or	any other bank specified hereto
S. No.	. Name of Director(s)/Senior	r Officar(s)	Designation	_	Relationship
0. 1.0.	Hallio of Elicotol (c), Collision	1 Officer(s)	Doorging	-	Retationinp
-	<del> </del>				
<u> </u>					
		l			i l
	Signature of 1st Borrower	Signature of 2	and Rorrower		Signature of 3rd Borrower
L	Signature of 15t Dollower	orginatoro or a	nu borrower		Signature of Sid Dullows.
Name:		Name:		Name:	

10. CUSTOMER UNDERTAKING					
I/We, residing/ registered at	(full address with pin code)				
(full address with pin code)	do hereby affirm and declare as under				
*Part A:					
• Gender:					
	isht \ Neo-Buddhisht				
	rian Other				
*Part B: (mandatory only in case the purpose of OD against FD is for agricultural r  • If the purpose of OD against FD is Agriculture	leeds or business requirement)				
	e-keeping Sericulture Other				
Landholding Details: (Mandatorily supported by copies of land record for case					
Survey No/Gat No, Area in Village	. Dist.				
If the purpose of OD against FD is Business Requirement					
Details of Business:					
1. Udyam Registration Number (URC*)					
Particulars	Value				
Udyam Registration No - (URC is mandatory)					
Classification of activity	Manufacturing Services Trading				
Enterprise Type	Micro Small Medium Large				
Last Assessed Financial Year					
Total Turnover in Cr					
Export in Cr					
Net Turnover (TT- Ex) in Cr					
WDV in Cr					
Further I/we declare that,					
1. That I/we am/are farmer/ business owner (Manufacturer/Service Provider/Tr	ader) and my primary source of income is agriculture/business.				
	from RBL Bank towards overdraft against Fixed Deposit and I will use the funds				
for farm/business related activities.  3. That I/We shall strictly abide by this undertaking during existence of this loan	rom PRI Rank				
That this undertaking form integral part of loan/hypothecation/pledge agreer					
	rmless RBL Bank, its officers/ employees all times from and against all claims,				
losses, damages, liabilities etc., which RBL Bank Ltd may incur or suffer on a	, ,				
I/We solemnly state that the contents in the above mentioned are true and corre	ct to the best of my knowledge and belief. No part of this undertaking is wrong				
and nothing material has been concealed there from.					
Signature:					
Name of applicant:					
Date: D D M M Y Y Y Y					
11. FEMA DECLARATION					
I/We shall use the Facilities only for the permitted activities under the FEMA guide activities or investment in real estate business.	lines and not for the purpose of relending or carrying on agricultural / plantation				
I/We shall ensure that there is no direct or indirect foreign exchange consideration received by the Depositor/s for agreeing to place the deposits to avail the					
Facilities and declare and confirm that Facilities will not be used for either arbitrage or speculation or investment in capital markets.					
I/We further confirms that the loan amount shall not be credited to Non-Resident (NRE)/ Foreign Currency Non-Resident (FCNR) account and that I/We shall not					
repatriate the funds outside India.  1/Wa shall restrict the re-payment of the leap only from remittances outside India through permal banking channels or by debit to my/our Non-Posident Ordinary.					
I/We shall restrict the re-payment of the loan only from remittances outside India through normal banking channels or by debit to my/our Non-Resident Ordinary Account (NRO)/ Non-Resident External (NRE)/ Foreign					
Signature of 1st Borrower Signature of 2n	d Borrower Signature of 3rd Borrower				
Name: Name:	Name:				
Account (NRO)/ Non-Resident External (NRE)/ Foreign  Signature of 1st Borrower  Signature of 2n	d Borrower Signature of 3rd Borrower				

12. FOR BRANCH OFFICE USE ONLY				
Date of Receipt D M M Y Y Y	Branch Code			
Scheme Code :				
ODTDR : Overdraft Fixed Deposit – R	Resident - (Self)			
ODNRO : Overdraft Fixed Deposit- N	Ion Resident Ordinary (Self)			
*LC Code LG Code Bus. Seg Risk Categorization LM H				
Sour	rcing Code Lead Generator			
Applicable only in case of ODFD aga	ainst NR deposit			
I confirm that the borrower and the	stake holder have been met in person while soliciting over	erdraft against third party FD.		
Employee Signature		Employee Code		
Signature Verified by Name & Signat	ture	Employee Code		
Approval [Name/Signature by Branch I	Manager]			
Processed /	POD No for rejection	n letter send on		
NOC/RPH USE SECTION				
NOC/RPU USE SECTION Sanctioned Rs	as Overdraft with Rate of Interest	% n.a. against the security of mentioned		
Sanctioned Rs.	as Overdraft with Rate of Interest	% p.a. against the security of mentioned		
Sanctioned Rs. Fixed deposit as security with	as Overdraft with Rate of Interest % margin.	% p.a. against the security of mentioned		
Sanctioned Rs.  Fixed deposit as security with  OD Account Number		% p.a. against the security of mentioned		
Sanctioned Rs.  Fixed deposit as security with  OD Account Number  Date of Receipt at Central Desk				
Sanctioned Rs.  Fixed deposit as security with  OD Account Number		% p.a. against the security of mentioned		
Sanctioned Rs.  Fixed deposit as security with  OD Account Number  Date of Receipt at Central Desk				
Sanctioned Rs.  Fixed deposit as security with  OD Account Number  Date of Receipt at Central Desk  Signature Verified by Name & Signature  13. FOR BRANCH OFFICE USE ONLY	% margin. 	Employee Code		
Sanctioned Rs.  Fixed deposit as security with  OD Account Number  Date of Receipt at Central Desk  Signature Verified by Name & Signature  13. FOR BRANCH OFFICE USE ONLY  We acknowledge receipt of your applied	% margin.  M M Y Y Y Y Y  cation for overdraft against fixed deposits as well as the	Employee Code		
Sanctioned Rs.  Fixed deposit as security with  OD Account Number  Date of Receipt at Central Desk  Signature Verified by Name & Signature  13. FOR BRANCH OFFICE USE ONLY	% margin.  M M Y Y Y Y Y  cation for overdraft against fixed deposits as well as the	Employee Code   Employee Code		
Sanctioned Rs.  Fixed deposit as security with  OD Account Number  Date of Receipt at Central Desk  Signature Verified by Name & Signature  13. FOR BRANCH OFFICE USE ONLY  We acknowledge receipt of your applied	% margin.  M M Y Y Y Y Y  cation for overdraft against fixed deposits as well as the	Employee Code   Employee Code		
Sanctioned Rs.  Fixed deposit as security with  OD Account Number  Date of Receipt at Central Desk  Signature Verified by Name & Signature  13. FOR BRANCH OFFICE USE ONLY  We acknowledge receipt of your applied	% margin.  M M Y Y Y Y Y  cation for overdraft against fixed deposits as well as the	Employee Code   Employee Code		

# LETTER OF SECURITY, LIEN AND SET OFF -SELF



Place:	Date D M M Y Y Y Y
То	
RBL Bank Limited	
Branch	
("the Bank")	

1. In consideration of the Bank having granted or agreed to grant to me/ us the credit facility (ies) or exposure as set out below ("the Facility"), I/ We ("the Depositor") hereby agree that for the due repayment of all amounts of money which are now or at any time hereafter may become due or payable to the Bank by me/ us under the Facility or otherwise, the fixed deposit(s) with the Bank standing in my/ our name as more particularly set out below ("Fixed Deposit") shall stand as security until such time all sums of money due and payable under the Facility or otherwise by the Borrower to the Bank are received by the Bank together with interest thereon upto the date of receipt by the Bank.

# **Facility**

Dear Sirs.

Facility/ Account	Limit (in figures)	Limit (in words)	Interest/ Charges

Further terms and conditions as spelt out in the Bank's Sanction Letter dated:

#### **Fixed Deposit**

Sr	Date of deposit	Deposit Receipt/ Confirmation/ Advice/ Account Number	Deposit standing in the name of	Amount of deposit (in figures)	Amount of deposit (in words)	Due date of deposit

- 2. I/ We hereby state, declare and assure that the Fixed Deposit(s) as above-
  - is/ are owned by us legally and beneficially;
  - I/ We am/ are absolutely entitled to deal with the same;
  - I/We have not created encumbrance of any sort (including but not limited to by way of pledge, lien, transfer and assignment) on the said deposit(s); and
  - I/We are not aware of any encumbrance, hindrance or restraint (including but not limited to by way of attachment/ court order) thereon.
- 3. In furtherance of the above, I/ We, hereby unconditionally and irrevocably authorise the Bank to:
  - Mark lien on the Fixed Deposit(s) as above in its records of the Bank;
  - Close on maturity or even before maturity (i.e. pre-maturely) the Fixed Deposit(s) to appropriate its proceeds towards the amount(s) outstanding due and
    payable by the Borrower to the Bank under the Facility and also towards any amount(s) due and payable by the Borrower to the Bank even otherwise,
    unless the Borrower has made payment to the Bank of such amount(s) separately; and
  - Renew the Fixed Deposit(s) automatically on its original terms until such time all the amount(s) due and payable by the Borrower under the Facility and also towards any amount(s) due and payable by the Borrower to the Bank even otherwise is/ are fully received by the Bank.
- 4. The security hereby created shall be a continuing security for the amount(s) ultimately due and payable by the Borrower to the Bank under the Facility or otherwise notwithstanding-
  - any payment received by the Bank in between;
  - whether or not the outstanding under the Facility becomes zero or comes into credit intermittently; and
  - any of the terms or conditions of the Facility is changed.
- 5. This letter shall apply, subject to the context permitting-
  - jointly and severally to each entity when the Depositor is more than a single entity.
  - to each fixed deposit when the Fixed Deposit comprises of more than one fixed deposit; and
  - to each credit facility or exposure and to all credit facilities and exposures when the Facility comprises of more than one credit facility or exposure.

Yours faithfully,



# INDIVIDUAL(S) AS DEPOSITOR

Name		Signature	
INDIVIDUAL(S) AS DEPOSITOR			
For and on behalf of			
Signature			
Name			
Sole Proprietor			
PARTNERSHIP FIRM/ LLP AS DEPOSITOR			
For self and as a Partner of			
Name Signature Signature as an Individual S			
[To be signed two times, firstly as an individual and se	econdly as partner of the f	irm]	
COMPANY AS DEPOSITOR			
Executed in terms of a resolution passed by the Board	d in its duly convened me	eting held on	, a copy of which is attached.
For and on behalf of		5 till g 110 tu 011	
Signature			
Name			
Designation/ Title:			

(Authorised Signatory/ ies)