

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 .
 4. To sign and execute all necessary documents and papers as may be required by RBL Bank to provide this overdraft facility .
 Overdraft Account shall be operated by :

Name of Authorized Signatory	Mode of Operations
1. <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>
2. <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>
3. <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>
4. <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>
5. <input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>

First Partner	Second Partner	Third Partner
Name: <input style="width:95%;" type="text"/>	Name: <input style="width:95%;" type="text"/>	Name: <input style="width:95%;" type="text"/>
Fourth Partner	Fifth Partner	Sixth Partner
Name: <input style="width:95%;" type="text"/>	Name: <input style="width:95%;" type="text"/>	Name: <input style="width:95%;" type="text"/>

Date

9. CUSTOMER DECLARATION

I/We hereby confirm that Loan / Overdraft Facility would not be utilized for the purpose of:

1. Relending
2. Acquisition of small savings instruments (including KVP & NSC)
3. Purchase of gold in any form, including primary gold, gold bullion, gold jewellery, gold coins, units of gold Exchange Traded Funds (ETF) and units of gold Mutual Funds.
4. Arbitrage or speculation or investment in capital markets.
5. Purchase of RBL Bank's shares or for investment in Indian Depository Receipts (IDRs).
6. Increasing the promoter's equity share in a company
7. Investment in units consuming/producing the Ozone Depleting Substances (ODS) or manufacturing the aerosol units using chlorofluorocarbons (CFC)
8. Borrower being a company shall not utilize the funds for buyback of its own shares/securities.
9. Borrower/s must utilize borrowed funds solely for the purpose for which the loan is granted and that it cannot make any material transfers to its group entities, from such funds, without the consent of the Bank.

The Bank reserves the right to seek additional documentation from the Borrower(s) as a proof that the funds are not being utilized for the above mentioned purposes.

CUSTOMER DECLARATION IN RESPECT OF RELATIONSHIP WITH DIRECTORS/SENIOR OFFICERS OF THE BANK/ANY OTHER BANK

- I. I am Director of RBL Bank Yes No
- II. I am Director of any other Bank* Yes No Name of the Bank
- III. I am a Senior Officer of RBL Bank Yes No
- IV. I/We am/are relative of director of RBL Bank / other Bank / Senior Officer of RBL Bank Yes No
- 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
- VI. I am a partner with director of RBL Bank in a firm or director of RBL Bank is a guarantor for any of my credit facilities Yes No

*including directors of Schedule Co-operative Banks, directors of subsidiaries/trustees of mutual funds/venture capital funds.

**Entity includes firm/company, the word director includes director of RBL Bank /any other bank*, interest party includes person holding substantial interest / is major shares holder / is manager / is managing agent / is in control.

If Yes, mention the details below: I declare(so that I am related to the director(s) and or Senior Officer(s) of RBL Bank or any other bank specified hereto

S. No.	Name of Director(s)/Senior Officer(s)	Designation	Relationship

Signature of 1st Borrower	Signature of 2nd Borrower	Signature of 3rd Borrower
Name: <input style="width:95%;" type="text"/>	Name: <input style="width:95%;" type="text"/>	Name: <input style="width:95%;" type="text"/>

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:** Male Female Third Gender • **Caste:** SC ST OBC Gen NT
- **Community:** Hindu Muslim Jain Buddhist \ Neo-Buddhist
 Christian Jews Sikh Zoroastrian Other _____

*Part B: (mandatory only in case the purpose of OD against FD is for agricultural needs or business requirement)

• If the purpose of OD against FD is Agriculture

Details of activity: Dairy Poultry Aquaculture Bee-keeping Sericulture Other _____

Landholding Details: (Mandatorily supported by copies of land record for cases above Rs.2 lakh)

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	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Services <input type="checkbox"/> Trading
Enterprise Type	<input type="checkbox"/> Micro <input type="checkbox"/> Small <input type="checkbox"/> Medium <input type="checkbox"/> 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,

- That I/we am/are farmer/ business owner (Manufacturer/Service Provider/Trader) and my primary source of income is agriculture/business.
- I/We understand and undertake that I have availed the loan assistance availed from RBL Bank towards overdraft against Fixed Deposit and I will use the funds for farm/business related activities.
- That I/We shall strictly abide by this undertaking during existence of this loan from RBL Bank.
- That this undertaking form integral part of loan/hypothecation/pledge agreement/arrangement letter executed with RBL Bank
- That I/We shall hereby agree and undertake to indemnify, defend, and hold harmless 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 account of any misrepresentation or false /incorrect statement made by me.

I/We solemnly state that the contents in the above mentioned are true and correct 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:

11. FEMA DECLARATION

I/We shall use the Facilities only for the permitted activities under the FEMA guidelines and not for the purpose of relending or carrying on agricultural / plantation activities or investment in real estate business.

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.

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 2nd Borrower _____

Signature of 3rd Borrower _____

Name: _____

Name: _____

Name: _____

12. FOR BRANCH OFFICE USE ONLY

Date of Receipt Branch Code

Scheme Code :

ODTDR : Overdraft Fixed Deposit – Resident – (Self)

ODNRO : Overdraft Fixed Deposit- Non Resident Ordinary (Self)

*LC Code LG Code Bus. Seg Risk Categorization L M H

Sourcing Code Lead Generator

Applicable only in case of ODFD against NR deposit

I confirm that the borrower and the stake holder have been met in person while soliciting overdraft against third party FD.

Employee Signature Employee Code

Signature Verified by Name & Signature Employee Code

Approval [Name/Signature by Branch Manager]

Processed / POD No for rejection letter send on

NOC/RPU USE SECTION

Sanctioned Rs. as Overdraft with Rate of Interest % p.a. against the security of mentioned Fixed deposit as security with % margin.

OD Account Number

Date of Receipt at Central Desk

Signature Verified by Name & Signature Employee Code

13. FOR BRANCH OFFICE USE ONLY

We acknowledge receipt of your application for overdraft against fixed deposits as well as the Letter of Security for Lien marking fixed deposits numbers In case you wish to add a nominee to your Overdraft account, request you to please fill in a DA1 form and submit along with this application form.

Yours faithfully Signature Date

LETTER OF SECURITY, LIEN AND SET OFF -SELF

Place: _____

Date

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To
RBL Bank Limited
_____ Branch
("the Bank")

Dear Sirs,

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

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

Further terms and conditions as spelled 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	Signature as Partner

[To be signed two times, firstly as an individual and secondly as partner of the firm]

COMPANY AS DEPOSITOR

Executed in terms of a resolution passed by the Board in its duly convened meeting held on _____, a copy of which is attached.

For and on behalf of _____

Signature

Name _____

Designation/ Title:

(Authorised Signatory/ ies)