

APPLICATION FOR OVERDRAFT AGAINST FIXED DEPOSIT - THIRD PARTY



Tick boxes as applicable.

Please fill entire form in Capital Letters only

BARCODE

1. ABOUT THE APPLICANT

I hold a 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)

Name of : F I R S T M I D D L E
First Borrower

L A S T
Cust ID No. (If existing)

Name of : F I R S T M I D D L E
Second Borrower

L A S T
Cust ID No. (If existing)

Name of : F I R S T M I D D L E
Third Borrower

L A S T
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 to Rs. (Rupees (in word)) plus interest (@ 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

Singly Jointly Either or Survivor
(No Net Banking)

As per Board resolution Others
(applicable to non-individual)

SMS ALERT EMAIL ALERT

You will be registered for e-mail/SMS alerts and the following alerts: Credit/ Debit transactions greater than Rs 5000 for current account. For applicable chargers, visit your nearest branch or www.rblbank.com
Please provide your e-mail address for receiving e-statements

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.

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:
 - information and data relating to the Borrower and/or relevant person;
 - 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;
 - obligations assumed/to be assumed by the Borrower in relation to the Facilities;
 - 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: <input style="width:90%;" type="text"/>	Second pledger name: <input style="width:90%;" type="text"/>	Third pledger name: <input style="width:90%;" type="text"/>

Signature	Signature	Signature
First Borrower name: <input style="width:90%;" type="text"/>	Second Borrower name: <input style="width:90%;" type="text"/>	Third Borrower name: <input style="width:90%;" type="text"/>

Date

Date

Date

Place

Place

Place

6. STANDING INSTRUCTION

If the underlying fixed deposit is a Non Resident fixed deposit (NRE/NRO/FCNR) I/We, hereby request you to transfer any positive balances in the overdraft account to the NRO Savings Bank Account number/Resident Savings Bank Account number of the borrower mentioned above in the application form

Signature of borrower	Signature of borrower	Signature of borrower
First Borrower name: <input style="width:90%;" type="text"/>	Second Borrower name: <input style="width:90%;" type="text"/>	Third Borrower name: <input style="width:90%;" type="text"/>

7. BOARD RESOLUTION OF COMPANIES

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

- To apply for, obtain and operate credit facility by overdraft account with RBL Bank
- 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
- Accept/agree with terms and condition may be offered by RBL Bank for the above overdraft facility
- 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. <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"/>

Director/company Secretary

Signature of Authorized Person

Date

8. PARTNERSHIP LETTER (FOR PARTNERSHIP FIRM 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. al 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 apply for, obtain and operate credit facility by way of overdraft account with RBL Bank .
- 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 the above overdraft facility .

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 am Director of RBL Bank Yes No
- I am Director of any other Bank* Yes No Name of the Bank
- I am a Senior Officer of RBL Bank Yes No
- I/We am/are relative of director of RBL Bank / other Bank / Senior Officer of RBL Bank Yes No
- 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
- 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(s0 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 Buddhisht / Neo-Buddhisht
 Christian Jews Sikh Zorastrian 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 Currency Non Resident (FCNR) account or proceeds of the fixed deposits against which the overdraft was provided.

 Signature of 1st Borrower

Name: _____

 Signature of 2nd Borrower

Name: _____

 Signature of 3rd Borrower

Name: _____

12. FOR BRANCH OFFICE USE ONLYDate of Receipt Branch Code

Scheme Code :

- ODTHP : Overdraft Fixed Deposit- Resident – (Third Party)
- ODNRT : Overdraft Fixed Deposit – Non Resident Ordinary – (Third Party)
- ODNRR : Overdraft Non Resident Fixed Deposit –Resident (Third Party)

*LC Code LG Code
Sourcing CodeBus. Seg
Lead GeneratorRisk Categorization L M H

-
- 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 **13. EMPLOYEE DECLARATION**

Upto 25 lacs

-
- I hereby confirm that I have spoken to the borrower Mr./Mrs.
-
- on

Inadline/mobile number he/she is related as (Relationship) to the FD holder.

Above 25 lacs

-
- I hereby confirm that I have visited the address of the borrower Mr./Mrs.
-
- on

as on date he/she is related as (Relationship) to the FD holder.Employee Signature Employee Code **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 **14. 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 of Bank official with seal

Date

LETTER OF SECURITY, LIEN AND SET OFF - 3RD PARTY

Place: _____

Date:

D	D	M	M	Y	Y	Y
---	---	---	---	---	---	---

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

Dear Sirs,

- In consideration of the Bank having granted or agreed to grant to the borrower whose name is set out below ("**the Borrower**") 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 the Borrower 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.

Borrower

Name	Address

Facility

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

- 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.
- 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 or by me/ us even otherwise, unless the Borrower/ I/ We has/ have 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 or by me/ us to the Bank even otherwise is/ are fully received by the Bank.
- The security hereby created shall be a continuing security for the amount(s) ultimately due and payable by the Borrower and by me/ us 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.
- 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

SOLE PROPRIETARY FIRM 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 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)