

Extract of the Resolution of the Board of Directors of M/s. _____ passed on Resolved pursuant to the provisions 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 of overdraft account with RBL Bank
2. To pledge, charge or otherwise encumber fixed deposits standing jointly or solely in the name of the company as the security for above overdraft facility.
3. Accept/agree with the terms and conditions 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.
5. Forward a certified copy of this resolution to RBL Bank.

| | | |
|----------------------------|--------------------------------|--|
| Director/Company Secretary | Signature Of Authorised Person | Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> |
|----------------------------|--------------------------------|--|

Important

The Director or the Company Secretary cannot authorize himself/herself as the Authorised person to sign the Overdraft documents. Please attach a copy of the Memorandum of Association, Articles of Association and Certificate

6. PARTNERSHIP LETTER (For Partnership Firm Only)

NAME
 ADDRESS

The under signed carrying on partnership in the name and style of the above partnership firm at the address given above, do hereby declare that the partnership is formed by a Deed of Partnership duly executed on , Notwithstanding anything contrary in the above Partnership Deed, we i.e all partners of the firm do hereby authorise Mr./Ms _____, Partner of the above Partnership Firm to do the following act and things, on behalf of the said partnership firm, mentioned below:

1. To apply for, obtain and operate credit facility by way of overdraft account with RBL bank.
2. To pledge, charge or otherwise encumber fixed deposit standing jointly or solely in the name of the partnership firm as the security for the above overdraft facility.
3. Accept/agree with the terms and conditions 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.

| | | |
|--|--|--|
| 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 | Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> |
| Name <input style="width:95%;" type="text"/> | Name <input style="width:95%;" type="text"/> | |

Important

The Director or the Company Secretary cannot authorize himself/herself as the Authorised person to sign the Overdraft documents. Please attach a copy of the Memorandum of Association, Articles of Association and Certificate

7. FOREIGN EXCHANGE MANAGEMENT ACT ("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 , Investment in Nidhi company, Construction of farm house, Trading in Transferable Development Rights (TDRs) or for making any investment prohibited under Foreign Exchange Management Act, 1999 (as amended from time to time).

I/We shall ensure that there is no direct or indirect foreign exchange consideration received by the Borrower/s for agreeing to place the Fixed 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 confirm that the Overdraft proceeds will be utilised for own business/ own requirements as disclosed in the Application Form.

I/We confirm that the Overdraft proceeds will not be used for any other activity where foreign investment is not allowed.

I/We confirm that the Overdraft proceeds will not be used for investment in capital market including margin trading and derivatives.

I/We further confirm that the Overdraft 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 Overdraft either by inward remittance from 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 Deposit Account (FCNR).

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

8. *FATCA / CRS DECLARATION

*RESIDENCE FOR TAX PURPOSE IN JURISDICTION(S) OUTSIDE INDIA Yes (If yes, mention the following details) No (If, no rest of the fields are not mandatory)

| | |
|---|---|
| Tax Identification Number or equivalent <input style="width:95%;" type="text"/> | TIN Description <input style="width:95%;" type="text"/> |
| Country of Tax Jurisdiction <input style="width:95%;" type="text"/> | TIN Issue country <input style="width:95%;" type="text"/> |
| City of Birth <input style="width:95%;" type="text"/> | Country of Birth <input style="width:95%;" type="text"/> |

ODDFirstParty/Mar26/V1

9. *BORROWER DECLARATION

Legal Entity Identifier (LEI) Declaration

Name of borrower :

I/we confirm that the total banking exposure of our firm/company after availing the proposed Overdraft / credit facility is 5 Crores and above.

The Legal Entity Identifier (LEI) is applicable to our firm/company and the details of the same are as under:

- 1) LEI No.:
- 2) LEI issuer:
- 3) LEI Issuance Date:
- 4) LEI Expiry Date:

I/we confirm that the total banking exposure of our firm/company after availing the proposed Overdraft/ credit facility is below Rs. 5 Crores. The Legal Entity Identifier (LEI) is not applicable to us. I/we confirm that if total banking exposure of our firm/company goes beyond Rs. 5 Crores during the tenure of the Overdraft/credit facility, I/we will endeavor to obtain the LEI at the earliest and agree to provide the LEI details to RBL Bank once we obtain the same.

I/We declare that the particulars and information given above are true, correct and up to date in all aspects.

I. The Borrower hereby declares, assures and undertakes that:

- i. The Borrower is the legal and beneficial owner of the Fixed Deposit(s) and absolutely entitled to deal with the Fixed Deposit(s).
- ii. The Fixed Deposit(s) represents the Borrower's accumulated free cash flow from the business and has not been created out of money borrowed from other lenders of availing credit from any other person;
- iii. The Fixed Deposit(s) has been created out of the money received through legitimate source and it has not been created from any money received/ generated from any source or through any activity which is prohibited under the Prevention of Money Laundering Act, 2002 ("PMLA Act");
- iv. The Borrower has not created encumbrance of any sort (including but not limited to by way of pledge, lien, transfer, assignment and attachment Court order) on the said Fixed Deposit(s);
- v. The Borrower shall ensure that no encumbrance or security interest shall be created over the Fixed Deposits other than as permitted under this T&Cs;
- vi. No amounts are outstanding and payable by the Borrower under the Income Tax Act, 1961 (including as contemplated under Section 281 of the Income Tax Act, 1961 ("Tax Act")) or under the applicable Goods and Services Tax (GST) Laws or under any other tax laws as may be applicable;
- vii. No notice has been received or warrant/ order has been served on the Borrower and no proceedings under the Tax Act have been initiated or pending against the Borrower (including as contemplated under Section 281 of the Tax Act) or under the applicable GST Laws or under any other tax laws as may be applicable.
- viii. The Borrower hereby understands and agrees that facility would not be utilized for the purpose of:
 - Relending, Acquisition of small savings instruments (including KVP & NSC), 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, arbitrage or speculation or investment in capital markets, and increasing the promoter's equity share in a company
 - Purchase of RBL Bank's shares or for investment in Indian Depository Receipts (IDRs).
 - Investment in units consuming/producing Ozone Depleting Substances (ODS) or manufacturing aerosol units using chlorofluorocarbons (CFC)
 - Making investments in the capital market instruments or any speculative or illegal or anti-social purposes.
 - The Borrower, being a company shall not utilize the funds for buyback of its own shares/securities.
 - The Borrower/s must utilize Overdraft funds solely for the purpose for which the overdraft facility is granted and that it cannot make any material transfers to its group entities, from such funds, without the consent of RBL Bank. RBL Bank reserves the right to seek additional documentation from the Borrower(s) as proof that the funds are not being utilized for the above-mentioned purposes.
- ix. The Borrower hereby declare that, all consent / declaration 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
- x. I/We confirm that there is no change in my/our KYC information and will update RBL 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 RBL Bank's end.

The Borrower unconditionally agrees to:

- a. Give consent to RBL Bank to disclose, without notice to the Borrower, information furnished by the Borrower in application form(s)/ related documents executed in relation to the services and products availed from RBL Bank, to RBL Bank's branches/ subsidiaries/ affiliates, service provider, other banks/financial institutions, governmental or regulatory authorities or third parties for KYC information verification, or for other related purposes that RBL Bank may deem fit. The Borrower hereby expressly waives the privilege of privacy of contract.
- b. Give consent for the disclosure of information relating to the Borrower, obligations assumed by the Borrower hereunder (including default in complying with the terms and conditions mentioned in this document) to any third party including but not limited to information utilities appointed under the Insolvency and Bankruptcy Code (IBC), credit reference agencies, RBL, income tax authorities, credit bureau, credit rating agencies, data banks, other lenders, financial institutions or any other government or regulatory authorities, statutory authorities, quasi-judicial authorities and we hereby specifically agree to promptly authenticate such information submitted by RBL Bank, as and when required by RBL Bank or the concerned authorities;
- c. Shall/advise RBL Bank in writing of any change in my/our residential or business address or any such change which may affect my creditworthiness. I/We shall promptly inform the Bank from time to time regarding change in your residence/contact information/employment and further provide updated documents within 30 days from the date of such change;
- d. To receive information from CKYC Registry through SMS/ e-mail on the registered mobile number and/ or e-mail address as provided by me in the application form to RBL Bank.
- e. To authorize to delink their linked deposit to sweep-in facility before setting the Facility Limit.
- f. **PREMATURE WITHDRAWAL:** The Borrower hereby agree:
 - i. That premature withdrawal of the Fixed Deposit against which overdraft facility has been availed is/are not permitted until the final settlement of the overdraft facility;
 - ii. To provide consent to RBL Bank to debit the Borrower's Current Savings Account to clear any dues in Overdraft account and close the Overdraft account;
- g. To authorize RBL Bank to set-off any dues of the Borrower(s) towards RBL Bank, to exercise its lien and/or to liquidate the Fixed Deposits for settlement against the marginal risk in line with its internal policies. The Borrower hereby agrees and confirms that the interest rate applicable on the overdraft facility is directly linked to Fixed Deposit interest rate, and any change in benchmark rate will have a corresponding impact on the rate of overdraft availed against fixed deposit.
- h. The Borrower hereby further agrees that as a pre-condition of the Facility given to the Borrower by RBL Bank that in case the Borrower commits a default in the repayment of the Facility on the due dates, RBL and/ or the RBI will have an unqualified right to disclose or publish the Borrower's name or the name of its directors/ partners or the names of the guarantors as defaulter(s) (including as wilful defaulter(s)) in such manner and through such medium as RBL Bank or RBI in their absolute discretion may think fit.
- i. The Borrower hereby agree that where the monthly/quarterly interest payout option has been opted for, the same shall be automatically modified to enable interest credit to the overdraft account and shall, cooperate to execute requisite documentation, if required from time to time (Not applicable for customers availing ODFD).
- j. The Borrower agrees to the purpose selected for availing the overdraft facility against the fixed deposit as mentioned in the product summary.
- k. The Borrower hereby further declare that the Borrower is fully aware of the requirements stipulated by RBI for opening current accounts and for maintaining Overdraft/ Cash Credit Accounts in the RBI circulars titled Opening of Current Accounts by Banks - Need for Discipline vide Consolidated Circular on Opening of Current Accounts and CC/OD Accounts by Banks DOR.CRE.REC.23/21.08.008/2022-23 dated April 19, 2022 and will comply with the RBI guidelines.
- l. The Borrower hereby declare that the information or data furnished by the Borrower to RBL Bank are true and correct. The Borrower hereby understands and accept the Key Fact Statement along with associated terms and conditions which are shown before the placement of the request.
- m. I/We hereby acknowledge and agree that the Overdraft Facility against Fixed Deposit (ODFD) is not permissible against non-callable/ACE deposits, where premature withdrawal is not allowed. However, in respect of non-callable/ACE deposits booked before 28th October, 2025, I/we request to avail the ODFD facility by pledging the said deposit until its maturity. I/We further agree that, in order to continue availing the ODFD facility upon maturity of the said non-callable/ACE deposit, the deposit shall be converted into a callable deposit (i.e., permitting premature withdrawal) of similar tenure, at the prevailing interest rate applicable at the time of such conversion

9. BORROWER DECLARATION (Contd..)

II. BORROWER DECLARATION IN RESPECT OF RELATIONSHIP WITH DIRECTORS/SENIOR OFFICERS OF RBL 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 |
|--------|---------------------------------------|-------------|--------------|
| | | | |
| | | | |
| | | | |

In the event that the above confirmations/ declarations are not true, then the Borrower shall provide a written declaration with details of such relationship to RBL. If the details of such declaration change during the period of availing the Facility, then the Borrower shall promptly provide a written declaration to RBL of any such changes for RBL to consider the same

The Borrower hereby also undertakes to inform RBL Bank as and when the exposure from the banking system reaches INR 5 Cr and above, also allow RBL Bank to conduct a review of banking exposure at least on a half-yearly basis in respect of the facilities enjoyed by me with the banking system.

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
- **Community:** Hindu Muslim Jain Buddhist \ Neo-Buddhist
- **Person with Disability:** Yes No
- **Category:** SC ST OBC Gen NT
- 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,

1. That I/we am/are farmer/ business owner (Manufacturer/Service Provider/Trader) and my primary source of income is agriculture/business.
2. I/We understand and undertake that I am availing the Overdraft assistance 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 Overdraft from RBL Bank.
4. That this undertaking form integral part of Overdraft letter executed with RBL Bank
5. 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 No part of this undertaking is wrong and nothing material has been concealed there from.

I/We do not suffer from any statutory or legal infirmities and/or are incapable of entering into a binding agreement. In case the borrower is a natural person, that the borrower(s) is /are a major and is/are of sound mind and is/are competent to contract.

I/We are neither politically exposed person/not related to politically exposed persons (as defined and amended by RBI from time to time) unless mentioned otherwise. I hereby submit voluntarily at my own discretion for KYC purposes, the biometric based e-KYC authentication or offline verification modes defined by UIDAI (Aadhaar) to RBL Bank for the purpose of establishing identity/address proofs .

I further authorize RBL Bank to use my Aadhaar Number and/or biometric/demographic information to verify my details from UIDAI. I understand that RBL Bank will be calling for data from UIDAI and the same will be stored with RBL Bank for providing me the product/services opted by me..

| | | |
|---|--|--|
| | | |
| Signature of Borrower / Authorised Signatory 1 | Signature of Joint Borrower 1 / Authorised Signatory 2 | Signature of Joint Borrower 2 / Authorised Signatory 3 |
| Name of Borrower / Name of Authorised Signatory 1 | Name of Joint Borrower 1 /Name of Authorised Signatory 2 | Name of Joint Borrower 2 /Name of Authorised Signatory 3 |

Date:

(Please do not sign this form if it is BLANK. Please ensure all relevant sections and columns are completely filled to your satisfaction and then only sign the form)

10. PRODUCT TERMS AND CONDITIONS: (Contd..)

15. **SMA / NPA Classification:** The Borrowers' accounts shall be flagged as overdue by classifying as special mention accounts (SMA) by RBL Bank as part of day-end processes on the due date, irrespective of the time undertaken for running such processes.
Account will be classified as below basis outstanding balance remains continuously in the excess of the sanctioned limit or drawing power, whichever is lower, for a period of: –

| SMA Sub-categories | Period |
|--------------------|-------------------------------------|
| SMA-1 | More than 30 days and up to 60 days |
| SMA-2 | More than 60 days and up to 90 days |
| NPA | >= 90 days |

Example: If the due date of an OD/ loan account is March 31, 2021, and full dues are not received before the lending institution runs the day-end process for this date, the date of overdue shall be March 31, 2021. If it continues to remain overdue, then this account shall get tagged as SMA-1 upon running day-end process on April 30, 2021, i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 30, 2021.

Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on May 30, 2021, and if continues to remain overdue further, it shall get classified as NPA upon running day-end process on June 29, 2021.

- 16. The validity of KFS is limited to current application for the facility only subject to no change in security collaterals and product offerings.
- 17. **Recovery Agent:** In case any recovery agent is assigned, then particulars of such recovery agent will be communicated to the Borrower before the recovery agent contacts the Borrower for initiating recovery actions.
- 18. The **Fair Practice Code** for the borrowers as published on the Website, shall apply to the Overdraft.
- 19. Borrowers can modify or close the Overdraft/Fixed Deposit facility by visiting the nearest branch.
- 20. Key Bank policies like Privacy Policy, Grievance Redressal, Details of DLAs and Most important Most Important Terms and Conditions are available on RBL Bank website. Please visit our website www.rbl.bank.in.
Path for Privacy policy – www.rbl.bank.in >> Bank Policies >> Privacy Policy
- 21. The Borrower agrees that, in the event the underlying fixed deposit is a Non-Resident Fixed Deposit (NRE/NRO/FCNR), any positive balance in the overdraft account may be transferred by RBL Bank to the Borrower's NRO Savings Bank Account, as specified in this application form and RBL Bank shall not be held liable for such transfer.

I/We declare, confirm, agree:

- a. That all the particulars and information given in the Application Form are true, correct, complete and up to date in all respects and I/we have not with-held any information.
- b. That I/we have had no insolvency initiated against me/us nor have I/we ever been adjudicated insolvent.

I/ We have read and understood and agree to abide and be bound by all the terms & conditions mentioned herein and as may be published on the RBL Bank's website www.rbl.bank.in governing the opening of all my/our accounts, present and future with RBL Bank and those relating to various service including but not limited to ATMs/Debit Card/ Mobile Banking/Internet Banking/Phone Banking/Bill Payment Facility etc.

There is no change in my/our KYC details updated under my/our Borrower/Customer ID (Tick if applicable else submit a fresh CIF).

| | | |
|---|--|--|
| | | |
| Signature of Borrower / Authorised Signatory 1 | Signature of Joint Borrower 1 / Authorised Signatory 2 | Signature of Joint Borrower 2 / Authorised Signatory 3 |
| Name of Borrower / Name of Authorised Signatory 1 | Name of Joint Borrower 1 /Name of Authorised Signatory 2 | Name of Joint Borrower 2 /Name of Authorised Signatory 3 |

ODFDFirstParty/Mar'26/V1

MOST IMPORTANT TERMS & CONDITIONS ("MITC")

- | | |
|---|---|
| <ul style="list-style-type: none"> 1. Term deposit pledged against overdraft facility will be auto-renewed forcefully for same tenure with prevailing interest rate until it is removed from the collateral or bank receives any change instruction before renewal. 2. Overdraft facility is not allowed against Recurring Deposit, Non-callable /ACE Deposit, Smart Deposits, Tax Saver Deposits, existing lien marked deposit, Minor deposits. 3. The Overdraft account is one of the variants of Current Account where the facility will be sanctioned. The Borrower shall pay the charges to RBL Bank as per RBL Bank's standard schedule of charges for various services rendered by RBL Bank. For latest Schedule of charges, please visit your nearest RBL Bank Branch or visit www.rbl.bank.in. 4. Overdraft facility, if offered through a Current Account, which is a non-interest-bearing account, shall not earn any interest in the credit balance 5. The ODFD facility offered will be renewed by default on expiry date unless Borrower request received for closure or settlement before expiry date. On renewal, the interest rate (ROI) of OD account Overdraft may change subject to change in FD collaterals. 6. On FD renewal, E-Fixed Deposit advices will be sent to the registered email ID as per RBL Bank's records. It shall be the Borrower's responsibility to update RBL Bank for any change in registered email ID. In case you fail to receive E-Fixed Deposit advice, or in case of requirement of FD advice, please visit nearest RBL Bank branch. 7. RBL Bank is entitled to deduct tax on your deposits. The TDS amount could be deducted either from the interest component or the principal value, in case of any shortfall on account of pre-mature closure or breach of TDS threshold limits, wherever the TDS exemption certificate have not been submitted. | <ul style="list-style-type: none"> 8. In case the OD account under this facility and the loan is classified as 'Out of Order' and NPA respectively, all other loan accounts of the Borrower would be classified as NPA. In order to regularize the said loan/ OD account, the Borrower shall be liable to pay all the outstanding amounts in default and/or interest and other charges, as the case may be, on an immediate basis. 9. Premature withdrawal of deposit will be subject to penal rates as per RBL bank's policy. For penal rates, please contact our branch executives or visit our website www.rbl.bank.in 10. For Joint Term Deposits having Operating instructions as "Either or Survivor" or "Former or Survivor", RBL bank shall repay the deposits before maturity in case such a request is received in writing in accordance with the operating instructions along with relevant documents as specified by bank from time to time. The same would be applicable even in the event of death of any of the joint depositors prior to maturity of the deposit. Any such repayment before maturity shall constitute a valid discharge of RBL Bank's obligations, against all concerned including nominee / legal heirs of the depositor or anyone claiming under them and RBL Bank shall not be liable for any claim arising out of the same. This clause is only applicable when the Joint account holders sign the application form. 11. To view detailed Most Important Terms & Conditions, visit www.rbl.bank.in>> Terms & Conditions |
|---|---|

11. FOR BRANCH OFFICE USE ONLY

Date of Receipt Branch Code

ODTDR : Overdraft Fixed Deposit – Resident – (First Party)

ODNRO : Overdraft Fixed Deposit- Non Resident Ordinary (First Party)

Other ODFD Scheme codes

I confirm that the Borrower/s has/have been met in person while sourcing overdraft against FD.

I hereby confirm the identity and address. The Application Form has been filled and signed in my presence. The original documents have been verified by me.

Employee Signature Employee Code

Signature Verified by Name & Signature Employee Code

Signature Verification to be done by - SDA/ SDA Authoriser / ISM / SDM / CSA / Sr. CSA / BM

Approval [Name/Signature by Branch Manager]

Maker - SDA / SDA Authoriser / ISM / SDM / CSA / Sr. CSA Checker - SDA Authoriser/Sr. CSA/SDM/BM

POD No for rejection letter send on

Annexures attached: PAN / Form 60

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

Borrower/Customer Segment

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