# APPLICATION FOR OVERDRAFT AGAINST FIXED DEPOSIT - FIRST PARTY



PLEASE US	E BLOCK LETTERS	*MANDATORY	For RBL Bank Use only - S	3er\	vice Request No				BARCODE
Tick 🗸 box	<b>es as applicable.</b> Please f	ill entire form in Capital Le	tters only		Date: D	M M Y Y	Y	<u> </u>	DARGODE
				_					
1. *B0I	RROWER DETAILS								
I hold a	Re	esident Account	Non- Resident Acco	un	nt				
Borrowe	Name: FIRS	T	MID	) [	DLE		L	AST	
Joint Bor	rower 1/Authorized Si	gnatory 1 Name:		$\perp$					
Joint Bor	rower 2/ Authorized S	Signatory 2 Name:		$\perp$					
Please e	nter your existing Savi	ings/Current/NRO A/c N	Number						
			(Account should	d b	e present in the same C	CIF of the first borrowe	er)		
2. *B0I	RROWER/CUSTOMER	ID NO.							
	er/Customer ID is print d under Borrower/Cus	ted in the welcome kit a	nd appears on the first	t p	age of your cheque b	oook/passbook. Dep	osits	will be created a	ccording to the name
Applican	t (CIF 1):					#PAN 1			
Joint Bor	rower 1/Authorized Si	gnatory 1 (CIF 2):		Ī		#PAN 2	İİ		
	rower 2/Authorized Si	_		T		#PAN 3	ii		<del></del>
		who do not have any acco	ount with RBL bank shall	CC	omply with all KYC/FAT		f of da	te of birth is requir	ed if not updated in the
Borrower	Customer ID)	,			. ,	•		·	·
3 *MOD	E OF OPERATION AND	SERVICE REQUEST							
_			Tormer or Curviver		Anyone or Cumin	var/a Dthara			
Singl		Either or Survivor [ former or survivor options a	Former or Survivor		Anyone or Surviv	or/s Others			
1	<b>Channel:</b> Cheque b	· —	Yes		☐ No				
	Net bank	king	st Borrower		2nd Borrowe	r 3r	d Bor	rower	
/ *0\/		TAUC							
	ERDRAFT FACILITY DE		A sui sultural su		-l- (N. 1. 1. 1. 6 N	(IDI)	-1		
	d Overdraft for B	usiness requirement below deposit for avail			ds (Not applicable for N	NRI) Persor	ıaı exp	pense	
17 We Hei	eby commit to pleage	below deposit for avail		-	eposit Details				
Sr No.	Fixed den	osit (FD) No.	Scheme Code	Ť	Value Date	Maturity Date	Pr	incipal Amount	Rate of Interest
1	r ixou uop	70011 (1 27 1101	- Continue Couc	+	74.00 54.0	Flatority Bate	+	orpat / amount	rate of interest
				$\dashv$					
2				4					
3				_					
4									
5				$\exists$					
6				$\forall$					
7				+					
				$\dashv$					
8				4					
9				$ \bot $					
10									
Total									
			Details of A	Aď	vance Requested				
Loan to Va	alue (LTV)		Sanction Limit			Current Rate in			
			(LTV* Total FD Balance	e Li	ien Marked)	(Applicable in ca	ase of	Foreign Currency D	eposit only)
Annual	Percentage Rate (ROI)	)*:	Poto (0/) #	+	Mayle up/C	anned (0/)	=	Total A	DD /DOL (0/ )
		Benchmark FD Contrac		_	Mark-up/S (Incase of FCNR Depos			Total A	PR/ROI (%)
RBL Ban	k at my/our request,	has agreed to sanctio	n			("Borrower	") fina	ancial assistance	by way of overdraft
aggregat	ing to INR	(INR			(in word)	-			) plus interest
(@ Weigl	nted average of FD Co	ntract Rate + OD spread	d in case of self ) agair	nst	t security of the men	ntioned Fixed Depos	it(s).		
1		ree to pledge above me			•	•			0 1 (( ( )))
		against multiple Fixed D ract, the Benchmark rat			e (%) Will be the weig	gnted average rate (	or dep	iosit selected for	Overgraft facility.
		PR) is calculated on the	•		nts: Benchmark rate	and Spread offere	d. The	ere are no proces	ssing fees, insurance
	-	etc., under overdraft fac	•			,			,
			SMS ALER						
1	be registered for e-ma rest branch or www.rb	ail/SMS alerts for the fo ol hank in	ollowing: Credit/Debit	tra	ansactions greater th	nan INK 5000 for cu	rrent	account. For app	licable charges, visit
Jour Hed	. Joe branch or WWW.IL	ACRONINA TO							

5. BOARD RESOLUTION (For Companies Only)

FD-First Party/30102025/Vers_Oct
-D-First Party/30102025/Vers
-D-First Party/30102025
D-First Party/301
-D-First P
-D-Firs
$\dot{\Box}$
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Extract of the Resolution of the Board of Directo	rs of M/s.		passed on DDMMYYYYYResolved
pursuant to the provisions of the Articles of Assoc		ne company Mr./Ms	whose signature are verified below, be and is hereby
authorized to do the following on behalf of the comp		ft aggeunt with DDI Donk	
To apply for, obtain and operate credit facility by     To pledge, charge or otherwise encumber fixed			company as the security for above overdraft facility.
Accept/agree with the terms and conditions as	•	** *	, ,
To sign and execute all necessary documents a	-	•	·
5. Forward a certified copy of this resolution to RE			
Director/Company Secretary		Signature Of Authorised Pers	on Date DDMMYYYYY
Important			
The Director or the Company Secretary cannot authorize Association, Articles of Association and Certificate	himself/hers	elf as the Authorised person to sign the Overd	raft documents. Please attach a copy of the Memorandum of
Association, Articles of Association and Certificate			
6. PARTNERSHIP LETTER (For Partnership Firm Or	nly)		
NAME			
ADDRESS			
	e and style	of the above partnership firm at the addres	ss given above, do hereby declare that the partnership is
formed by a Deed of Partnership duly executed on	D D M M	and the first facility of the second	ntrary 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  To apply for, obtain and operate credit facility by		•	
	-		partnership firm as the security for the above overdraft
facility.	ueposit sta	muning jointty of society in the hame of the p	partificially fiffi as the seconty for the above overthat
3. Accept/agree with the terms and conditions as	may be off	ered by RBL Bank for the above overdraft	facility.
4. To sign and execute all necssary docments and	l papers as i	may be required by RBL Bank to provide th	nis overdraft facility.
FIRST PARTNER		SECOND PARTNER	THIRD PARTNER
Name	Name		Name
	Name		Name
Name	Name	FIFTH PARTNER	
	Name	FIFTH PARTNER	Name  Date DDMMMYYYYY
Name FOURTH PARTNER		FIFTH PARTNER	
Name  FOURTH PARTNER  Name Important The Director or the Company Secretary cannot authorize	Name		
Name  FOURTH PARTNER  Name Important	Name		Date   D   D   M   M   Y   Y   Y   Y
Name  FOURTH PARTNER  Name Important The Director or the Company Secretary cannot authorize	Name himself/hers	elf as the Authorised person to sign the Overd	Date   D   D   M   M   Y   Y   Y   Y
Name  FOURTH PARTNER  Name Important The Director or the Company Secretary cannot authorize Association, Articles of Association and Certificate  7. FOREIGN EXCHANGE MANAGEMENT ACT ("FEM. I/We shall use the Facilities only for the permitted actions are considered as a second considered and the second considered actions are considered as a second considered considered as a second considered as a second considered considered as a second considered c	Name himself/hers  A") DECLAR ctivities und	elf as the Authorised person to sign the Overd RATION  Ier the FEMA guidelines and not for the pur	Date Date Date Date Date Date Date Date
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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:

- The Borrower is the legal and beneficial owner of the Fixed Deposit(s) and absolutely entitled to deal with the Fixed Deposit(s).
- The Fixed Denosit(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:
- 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 iii. through any activity which is prohibited under the Prevention of Money Laundering Act, 2002 ("PMLA Act");
- 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
- 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;
- 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 vi. under the applicable Goods and Services Tax (GST) Laws or under any other tax laws as may be applicable;
- 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 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.
- 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
- 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:

- 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
- 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, RBI, 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:
- 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;
- 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.
- To authorize to delink their linked deposit to sweep-in facility before setting the Facility Limit.
- PREMATURE WITHDRAWAL: The Borrower hereby agree:
  - 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:
- 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.
- 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.
- 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 (Not applicable for customers availing ODFD.
- The Borrower agrees to the purpose selected for availing the overdraft facility against the fixed deposit as mentioned in the product summary.
- 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.
- The Borrower hereby declare that the information or data furnished by the Borrower to RBI. 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.
- 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

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III F	BORROWER DECLARATION (Contd)					
	BORROWER DECLARATION IN RESPECT OF RELATIONSH	HIP WITH DIRECTORS/SENIOR O	FFICERS OF RBL BANK/ANY	OTHER BANK		
l. I	am Director of RBL Bank Yes No	1				1
II. I	am Director of any other Bank* Yes No	Name of the Bank				
	am a Senior Officer of RBL Bank Yes	No				
	/We am/are relative of director of RBL Bank / other Ba					
	Ve are an entity** in which the director**/relative of di					
	nolding company (of borrowing company) wherein direct				¬	rest  Yes  No
	am a partner with director of RBL Bank in a firm or dire uding directors of Schedule Co-operative Banks, direct	-			_ No	
	ity includes firm/company, the word director includes a		•		soubstantial interest / is	major abaraa baldar /
	nager / is managing agent / is in control.	ullector of RDL ballk /ally othe	i bank , interest party includ	es person notaing	j substantiat interest / is	major snares notuer /
	mention the details below: I declare(so that I am relate	ed to the director(s) and or Sen	ior Officer(s) of RBL Bank or	any other bank si	pecified hereto	
			I			
S. N	o. Name of Director(s)/Senior (	Ufficer(s)	Designatio	n	Relation	nship
L						
	e event that the above confirmations/ declarati		•			
	If the details of such declaration change during	; the period of availing the F	-acility, then the Borrowe	r shall promptl	y provide a written de	claration to RBL of
1 -	such changes for RBL to consider the same					
	Borrower hereby also undertakes to inform RBL I					lso allow RBL Bank
to co	nduct a review of banking exposure at least on a	a half-yearly basis in respec	ct of the facilities enjoyed	l by me with the	e banking system.	1
I/We		, residing/ registered at	t	(full address	with pin code)	
	(full address with pi	in code)	do hereby a	ffirm and decla	are as under	
*Part	<b>A</b> •					
	Gender: Male Female	☐ Third Gender • Ca	tegory: SC	□ ST □	OBC Gen	□NT
	Community: Hindu Muslim		uddhisht \ Neo-Buddhish			
,			_	ıı		
_	☐ Christian ☐ Jews		orastrian U Other U			
• •	Person with Disability: Yes	∐ No				
*Part	B: (mandatory only in case the purpose of OD a	gainst FD is for agricultural	needs or business requi	rement)		
• 1	f the purpose of OD against FD is Agriculture					
	Details of activity: Dairy Poultry	Aquaculture Be	ee-keeping 🗌 Sericult	ure   Other		
	andholding Details: (Mandatorily supported by c		. • 🗆			
	Survey No/Gat No, Area	in Village	Dist.			
_	, Alea	III village	, Dist			
• 1	f the purpose of OD against FD is Business Requ	virement				
	Details of Business:					
1. L	Jdyam Registration Number (URC*)					
ļ., r	· · ·		Value			
-	Particulars		Value			
	Udyam Registration No - (URC is mandatory)					
	Classification of activity		Manufacturing	Services	Trading	
	Enterprise Type		Micro	Small	Medium	Large
	Last Assessed Financial Year					
1 [						
	Total Turnover in Cr					
_	Total Turnover in Cr Export in Cr					
-	Export in Cr					
-	Export in Cr Net Turnover (TT- Ex) in Cr					
Formati	Export in Cr Net Turnover (TT- Ex) in Cr WDV in Cr					
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#### 10. PRODUCT TERMS AND CONDITIONS:

- 1. This facility offered by RBL Bank is subject to applicable laws and may be revoked at any time, including but not limited to in the event of default or breach of the terms and conditions by the borrower, without prior notice.
- 2. During the subsistence of the overdraft facility if the Borrower(s) changes its status from resident to non-resident or vice versa, RBL Bank shall at its sole discretion allow continuance of the facility or suspend/cancel the facility after adjusting the Fixed Deposit and any interest accrued thereon against facility.
- 3. The Borrower hereby agrees that the facility shall be utilized only for the purpose(s) selected by the Borrower and not for any other purpose which is not permitted under Applicable Laws. RBL Bank is not bound to monitor or verify the end use of any amounts availed under this facility.
- 4. During the subsistence of the overdraft facility if the Borrower(s) changes its status to non-resident, RBL 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.
- 5. The facility extended to Borrower(s) by RBL 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 RBL Bank, unless RBL 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 to branch and prerequisite for extension of this overdraft facility.
- 6. Termination of the facility:
  - a. In the event of any failure or breach or default on the part of the Borrower while adhering to the terms of this facility or in cases of Events of Defaults (as mentioned below), the Borrower shall without any demur or protest, pay default charges at the rates specified under the schedule of charges mentioned on the Website
  - b. On and at any time after the occurrence of the Event of Default, RBL Bank at its sole discretion may:
    - i. Cancel the facility and/ or declare that all or any part of the utilized Facility together with accrued interest, default charges, and all other amounts accrued interest or outstanding be immediately due and payable, whereupon they shall become immediately due and payable; and/ or
    - ii. Enforce its rights to liquidate the Fixed Deposit:
    - iii. Stipulate additional conditions on the Borrower to provide or procure additional security acceptable to it, as it may deem fit, and which terms shall immediately be binding on the Borrower
    - iv. Exercise any or all of its rights, remedies, powers or discretions as per Applicable Laws.
  - c. Any amounts remaining after the settlement of outstanding amount by RBL Bank under the credit facilities including but not limited to the facility) shall be provided to the Borrower as per the maturity instructions provided by the Borrower(s) at the time of Fixed Deposit booking or subsequent renewals.
    - i. Withdrawal of consent: In the event where the borrower wants to withdraw his/her consent to process his/her personal information or provide his/her personal information to third parties at any time, it is expressly informed that, RBL Bank may continue to retain certain data, including personal data to comply with its legal and regulatory obligations. It is further informed that revocation of consent may impact the services provided to the user, to the extent but not limited to the closure of the services. RBL Bank shall not be responsible for any loss/harm suffered by the User due to such impact on the services.
- 7. **Event of Default:** The Borrower hereby agrees that the occurrence of any of the following events or circumstances which at the discretion of RBL Bank can be considered as event of default:
  - a. The Borrower does not pay on the due date any amount payable pursuant to availing this facility.
  - b. the Borrower does not comply with any of its obligations or covenants under this facility.
- 8. Lien/ Right to Debit: The rights, powers and remedies given to RBL Bank by these T&Cs shall be in addition to all rights, powers and remedies given to RBL Bank by virtue of any other security, statue or rule of law. RBL Bank may, but is not obliged to, exercise banker's lien and/ or shall have a right to appropriate/adjust/ set-off all the monies in all accounts including but not limited to current, savings, fixed deposits, securities, now or hereafter in the possession of or in deposit with RBL Bank or held or in custody, legal, or constructive, with RBL Bank, whether held in a general or special account or deposit, or for safe keeping or otherwise against any obligations owed by the Borrower to RBL Bank.
- 9. No Overdraft will be allowed against Recurring Deposit, Non-callable /ACE Deposit, Tax Saver Deposit, existing lien marked deposit and Minor Deposits.
- 10. Overdraft facility, if offered through a Current Account, which is a non-interest-bearing account, shall not earn any interest in the credit balance.
- 11. The interest payable by the Borrower(s) shall be subject to the change in line with the guidelines issued by RBI) or by any regulatory, government or statutory authority from time to time. Interest and all other charges shall accrue on a day-to-day basis and shall be computed based on 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 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.
- 12. 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.
- 13. In the event of any change in the KYC details of the Borrowers, including but not limited to change in the registered address, change in business professions, should be immediately intimated to RBL Bank.
- 14. In case the OD account under this facility and the Overdraft 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.

~

LDANIZ

Ref No/Term Deposit No (Strike out as applicable)

ACKNOWLEDGMENT

Thank you for your application for the Overdraft Account. We acknowledge receipt of your request and confirmation of the lien marking on the note for sanction.

Branch Name

Borrower Name

Joint Borrower 1

Joint Borrower 2

CIF 1:

CIF 2:

CIF 3:

Name of Bank Official (Checked by)

Emp. ID

Date

and Charges

Scan to view Fee

Scan to view Terms and conditions

Cust

Customer Service: +91 22 6232 7777



**Email us at :** For Resident/Non Individual Customers: customercare@rbl.bank.in For Non Resident Customers: nribanking@rbl.bank.in

Signature of Bank Official



**SMS Banking :** Type **HELP** & send to **9223366333** for all SMS Banking Enquiries



**MyBank:** Scan here to download the latest version of RBL MyBank mobile banking app



**Login to Internet Banking:** www.rbl.bank.in and enjoy easy access to your account

#### 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.

1	here is no change i	in my/our KYC deta	ails updated under m	y/our Borrower/Customer	· ID (Tick if applicable els	se submit a fresh CIF)
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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



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## MOST IMPORTANT TERMS & CONDITIONS ("MITC")

- 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.
- 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
- 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.
- 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.

- 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.
- 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.
- To view detailed Most Important Terms & Conditions, visit www.rbl.bank.in.>> Terms
   & Conditions

11. FOR BRANCH OFFICE USE ONLY
Date of Receipt D D M M Y Y Y Y Y Branch Code 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 Signature Signature Verification to be done by - SDA/SDA Authoriser / ISM / SDM / CSA / Sr. CSA / BM
Approval [Name/Signature by Branch Manager] Maker - SDA / SDA / SDA / SDM / 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
OD Account Number
Date of Receipt at Central Desk OB A B A B A B A B A B A B A B A B A B
Signature Verified by Name & Signature Employee Code