

To,
The Manager,
Abu Dhabi Commercial Bank Ltd.,
75 Rehmat Manzil
V. N. Road,
Mumbai - 400020

Place : Mumbai

Date :

Dear Sir,

Sub : Overdraft / demand loan

I/We refer to the demand loan/ overdraft facility to the extent of Rs. _____ sanctioned to me / us.

1. I/We refer to the demand loan/ overdraft is required for the purpose of personal expenses and will not be utilised for any other purpose which are expressly prohibited by Reserve Bank of India.
2. I undertake to abide by terms and conditions prescribed by you from time to time for the loan / overdraft for the loan/overdraft and shall pay interest at such rate as may be fixed by you from time to time in accordance with the directives of Reserve Bank of India.

Yours faithfully.

Name (s) :.....

Address :.....

.....

.....

Signature (s)

APPLICATION CUM PLEDGE LETTER FOR ADVANCES AGAINST DEPOSITS

Date :

Place : Mumbai

Abu Dhabi Commercial Bank
Churchgate Branch

Dear Sirs,

I/We request for an overdraft/loan of Rs..... at the interest rate ofthe date which will be payable by me on demand/in_____months from the date ofdisbursement .
The facility will be secured by my/our Fixed Deposit (s) as per details given below :

FDR Reference	Issue date	Dep. Amount	Mat. Date	Maturity Value

I/We authorize you to hold the said deposit/s as security for the outstanding balances together with interest and other charges. The deposit/ s shall remain as continuing security even if the overdraft account runs into credit or is reduced or extinguished at any time or from time to time. Further, you may apply the deposit proceeds for the repayment of the outstanding debt including interest, charges etc., even before maturity of the deposit/s. In case deposit is renewed, the Bank will be entitled to hold the renewed deposit (s) as security in the same way as the original deposit. Interest accrued on the deposit/s from time to time may be adjusted towards repayment of loan installment/ overdraft balance. I/We am/are personally liable for any ultimate balance remaining unpaid. Further you will be at liberty to revise the rate of interest depending upon the money market conditions and the Reserve Bank of India directives in the regard.

In consideration of your giving me/us the above facility (ies) , I/We agree that in addition to any general lien or similar right to which you as banker may be entitled by law, you may at any time, and without notice to me/us combine or consolidate all or any of my/our accounts with and liabilities to you and set off or transfer any sums standing to the credit of any one or more of such accounts in or towards satisfaction of any my/our liabilities to you on any other account or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint. This will be in addition and without prejudice to any securities you may now or hereafter hold.

I/We hereby declare that said deposit/s rightfully belong to me/us and are free from all encumbrances. Further, as long as the facilities are outstanding, you will have full right against the said deposits, including renewal thereof with or without interest and no other creditor or my/our heirs, executors administrators or legal representatives will have a claim against such deposit (s) till full satisfaction of my/our indebtedness to you.

The aforesaid Fixed Deposit Receipt (s) duly signed by me/us on the reverse there of are enclosed and you may credit my/our Account Number_____ with the proceeds of loan /overdraft and /or grant such facilities as may requested by me/us from time to time. I/We also enclose a Pronote and agree to execute other documents as you may require in connection with the aforesaid facilities.

Yours Faithfully

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DEMAND PROMISSORY NOTE

Place : Mumbai

Date :

Rs.

On Demand, I/We jointly and severally promise to pay to Abu Dhabi Commercial Bank, or their order, the sum of **Rupees** _____ for value received, with interest thereon from this date _____ at _____ percent per annum at monthly rests or at such rates and rests as may be revised as per the instructions of reserve Bank of India from time to time.



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LETTER OF INTEREST

Place : Mumbai

Date :

To,
Abu Dhabi Commercial Bank,
Mumbai Branch

Dear Sir,

We refer to the Demand Promissory Note dated _____ for Rs. _____ executed by me / us in your favour.

In the said Demand Promissory Note we have agree to pay interest at the rate of _____ % per annum with monthly rests.

However, we hereby agree to pay the interest as may be applicable from time to time as per your bank norms. We also hereby waive the service of any notice to me / us regarding the variation in the rate of interest and shall be liable to pay the revised interest.

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LETTER OF CONTINUITY

Place : Mumbai

Date :

To,
Abu Dhabi Commercial Bank,
Mumbai Branch

Dear Sir,

We refer to the Demand Promissory Note dated.....for Rs..... executed by me / us in your favour. In respect of the aforesaid credit facility I/We do hereby agree jointly and severally that the said Demand Promissory Note is to be regarded as a Continuing security and be enforceable for all monies what now are or which may hereafter become due and payable by me / us to the bank under any account and whether there may be nothing due and payable for the accounts may be in credit.

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CUSTOMER'S UNDERTAKING TO ADVISE THE CHANGE IN RESIDENCE STATUS

Place : Mumbai

Date :

The Manager,
ADCB Ltd.,
Mumbai Branch

Dear Sir,

In consideration of your granting credit facilities to me/ us against the security of my / our FCNR / NRE deposit (s) held at ADCB, Mumbai Branch, I / We undertake that I/ We shall inform you by way of a formal letter, at least one month in advance, of my / our intentions of leaving the existing country of residence permanently owing to any reason (s) whatsoever including cancellation of residence visa, termination of employment, closure of my/ our business and/ or expiry of employment contract.

I / We further undertake that I / We shall settle all our indebtedness and dues to you prior to leaving this country, either through the proceeds of FCNR / NRE deposits or from my / our other sources.

In the event of my / our failing to abide by this undertaking and / or taking permanent residence in India without settling my / our liabilities, you will have complete discretion as to the disposal of the deposit (s) standing in my / our name at Mumbai Branch, in whatsoever manner you deem fit, without any contestation on my / our part. In such event, I / We hereby irrevocably renounce my / our rights and / or claim on the aforesaid deposit (s) and authorise ADCB, Mumbai to use the deposit proceeds notwithstanding any loss of interest which I / We might have to incur due to premature upliftment of deposit (s).

Yours faithfully,

Signature (S)_____

Name:_____