

**(LETTER OF APPROPRIATION FROM THE TERM DEPOSIT HOLDER/S)**

Place: \_\_\_\_\_

Date: \_\_\_\_\_

The Manager  
DCB Bank Limited  
Credit Operations – Non Retail  
Peninsula Buisness Park, 9th Floor, Tower A,  
Senapati Bapat Marg, Lower Parel,  
Mumbai – 400 013.

Dear Sir,

In consideration of the advance/s made and of those which you may at your discretion, make to Mr./Ms./M/s. \_\_\_\_\_ (the "Borrower") from time to time, I/we hereby agree and give you my/our consent to your making advance/s against security of my/our Term Deposit Receipt/s No. \_\_\_\_\_ issued under the deposit scheme/s of your Bank for Rs. \_\_\_\_\_/- (Rupees \_\_\_\_\_ Only).

I/We further give you a lien on my/our Term Deposit Receipt/s which has/have been handed over to you duly discharged by me/us to be held by you on my/our account for the outstanding balance of all and every Loans, Overdrafts, Cash Credits or other account/s with you, with power to utilise, before or at the time of maturity, the proceeds thereof or of any other Term Deposit Receipt/s or Receipt/s issued in renewal or renewals thereof for adjustment of my/our various accounts with you without reference to me/us. I/We undertake to execute such deeds, facility documents and instruments as you may require hereafter to secure the Term Deposit Receipt/s and I/we shall bear the costs thereof. I/We further undertake that in the event of the advance account/s remaining unadjusted even after appropriation of the proceeds of the Term Deposit Receipt/s towards all Loans, Overdrafts, Cash Credits or any other account/s, I/we shall continue to be liable for such outstanding balance/s along with the interest, cost and other charges in respect thereof.

I/We hereby declare that I/we have not encumbered, assigned or otherwise dealt with the Term Deposit Receipt/s in any way and that it is/they are free from all encumbrances.

Yours faithfully,

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Name of the Term Deposit holder/s)