

## Annexure 2

### Format of Letter Confirming the Lien on Fixed Deposit Receipt (FDR) [Preferably On the letter head of the Bank]

Date:

Ref No.:

The Sr. Vice President,  
Credit Card Business,  
BOB Financial Solutions Limited,  
(formerly known as Bobcards Limited)  
Registered Office, Mumbai – 400102

Dear Sir/Madam,

**Subject: Issuance of Credit Card to Mr. /Ms. \_\_\_\_\_ against lien on the FDR No. \_\_\_\_\_**

All capitalized Terms used herein but not defined, shall have the meaning ascribed to them in Customer Declaration (Annexure 1).

We hereby enclose credit card application of Mr. /Ms. \_\_\_\_\_ under FD scheme.

We refer to the Fixed Deposit Receipt bearing no. \_\_\_\_\_ dated \_\_\_\_\_ for an amount of ₹ \_\_\_\_\_, (“FDR”) issued in the name of the Card Holder and We write to confirm that:

1. We have noted lien on his/her fixed deposit bearing no. \_\_\_\_\_ and A/c No. \_\_\_\_\_ (copy enclosed) for ₹ \_\_\_\_\_ for securing the due repayment of Outstanding Amount against the Credit Card.
2. We have obtained the duly executed Customer Declaration and letter of Authority as per prescribed format and the same are enclosed.
3. The aforesaid FD is duly discharged on the reverse with our endorsement.
4. There is no lock in period for encashment of the said FDR.
5. The amount under the said FDR would be paid to you on demand, at any time, upon maturity of the said FDR or before maturity of the said FDR without reference to Card Holder.
6. Encashment whether premature or otherwise would not require any reference/clearance from Card Holder/any other authority / person.
7. We agree that on encashment of FDR, the interest accrued will also be released to you.
8. We agree that the FDR will be renewed for such periods as per you instructions from time to time until all Outstanding Amount is paid in full or the Card Holder is discharged by You in writing.
9. We confirm having retained the original FDR copy in our safe custody and shall not release the same without obtaining No Objection Certificate (NOC) from BOB Financial Solutions Limited.

Yours faithfully,

Signature with Signature no:

Name:

Designation:

EC No.:

Name of the branch: