



Annexure 'L'

LETTER OF INDEMNITY (For FDRs Lost)

To,

The Branch Manager

Shivalik Small Finance Bank Ltd.

_____branch

In consideration of Shivalik Small Finance Bank Ltd. issuing duplicate certificates of their Fixed Deposit Account No. _____ for Rs _____/- in the name of Mr. _____ House No. _____ do hereby guarantee and agree to hold the said Shivalik Small Finance Bank Ltd. their successor and assigns, harmless and indemnified from and against all consequences that may arise from their so doing and from against all losses, charges, and expenses in connection with the said Fixed Deposit Certificate or Duplicate.

Dated: