

INDEMNITY BOND FOR DUPLICATE FDR — Simplified Summary

1. **Date:** 22 August 2025; to be on appropriate stamp paper.
2. **Parties / Obligor:**
 - **Principal Obligor (Indemnifier):** Mrs. Sunita Verma, Powai, Mumbai.
 - **Surety:** Mr. Sameer Verma, Powai, Mumbai.
3. **Indemnatee:** HDFC Bank Ltd., Dadar Branch (Bank).
4. **Context:** Original Fixed Deposit Receipt (FDR No. 00123456789 for ₹10,00,000, dated 5 Oct 2023) in name of late Ashok Sharma is lost despite FIR (Diary No. P-1234 dated 20 Aug 2025). Bank will issue a duplicate only after indemnity.
5. **Undertaking (Indemnity):** Obligor jointly and severally agree to indemnify the Bank against any loss, claim or damage if the original FDR is found and acted on by someone else or a third-party claim arises.
6. **Surrender Clause:** If original FDR is found later, Obligor must immediately surrender it to the Bank.
7. **Bank's Right:** Bank can enforce the bond against either or both Obligor; a written demand from the Bank is sufficient evidence of loss.
8. **Signatures & Witnesses:** Obligor sign; two witnesses required.
9. **Purpose:** Protects the Bank before issuing a duplicate FDR.