
From: Melinda Roy [REDACTED]
Sent: 3/22/2016 9:28:19 AM
To: Hemant-Kumar Rathore [REDACTED]; Jj Litchford [REDACTED]
CC: [REDACTED]; Oversight Control [REDACTED]; Debra Jasper [REDACTED]; Stewart Oldfield [REDACTED]
Subject: RE: OD REFERRALS (03-21-2016) A/c # [REDACTED] [1]

Classification: **For internal use only**

Why is there still an overdraft in this account? The debit should have been reversed that was causing the overdraft.

From: Hemant-Kumar Rathore
Sent: Tuesday, March 22, 2016 9:26 AM
To: Jj Litchford; Melinda Roy
Cc: [REDACTED]; Oversight Control; Debra Jasper
Subject: OD REFERRALS (03-21-2016) A/c # [REDACTED] [1]

Classification: **For internal use only**

Hi Team,

Please find the attached OD Referral for today and approve these with your decision hand-written on the OD referral form with two signatures (**mandatory**).

Please provide the below information on the form –

- Ok to pay / Not Ok to pay,
- Charge / Waive OD fee decision, and
- Reason on how and when the OD will be covered.

Thanks,

With regards,
Hemant-Kumar Rathore



Hemant-Kumar Rathore

DBOI Global Services Private Limited
COO Wealth Management Operations
Global Business Services

[REDACTED]

Passion to Perform |

Please send all the Banking related Queries to our new Group E-mail ID

[REDACTED]