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**From:** Rishabh Sharma [redacted]  
**Sent:** 4/2/2019 11:57:10 AM  
**To:** Stewart Oldfield [redacted]; Bradley Gillin [redacted]; Monica Gilkinson [redacted]  
**CC:** Halina Laczny [redacted]; Debra Jasper [redacted]; Oversight Control [redacted]  
**Subject:** RE: OD Referral dated 04-01-2019 For AC # [redacted] [1]

Classification: **For internal use only**

Hello,

Please provide update on below.

Regards,  
Rishabh Sharma



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

Please send all the Banking related Queries to our new Group E-mail ID  
[gtopwmbankingexceptioncheckprocessing@list.db.com](mailto:gtopwmbankingexceptioncheckprocessing@list.db.com)

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**From:** Rishabh Sharma [mailto:redacted]  
**Sent:** Tuesday, April 02, 2019 9:51 AM  
**To:** Stewart Oldfield <redacted>; Bradley Gillin <redacted>; Monica Gilkinson <redacted>  
**Cc:** Halina Laczny <redacted>; Debra Jasper <redacted>; Oversight Control <redacted>  
**Subject:** OD Referral dated 04-01-2019 For AC # [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 -

1. Transactions - Ok to pay / Not Ok to pay
2. Reason on how and when the OD will be covered
3. Seek CRM Approval for any account if overdrawn USD 100K.

**Note:** If the form reflects an OD decrease then we don't need a decision but it does mean that the referred account is still in OD situation and needs to be covered.