Deutsche Bank

MEDIUM TERM LOAN Application Form

Serial No.:

All fields in blue are mandatory (for bank use only) Customer ID

KYC No.

Please fill details in BLOCK LETTERS and tick the boxes wherever applicable

Entity Details

Name of the Company/ Firm

Date of Incorporation

Date of Commencement of Business

Place of Incorporation

Country of Incorporation

Tax Identification No. (TIN)

Company/ Firm PAN No.

Office/ Mailing Address

Landmark

City State PIN Code

Office Tel No. (STD Code) Fax (STD Code)

Email ID of the firm

Registered Office Address

City State PIN Code

Office ☐ Self-owned ☐ Rented ☐ Long-term lease LEI number

Proof of Address submitted ____________________ Corporate Identification Number

Business/ Firm Constitution

☐ Professional ☐ Sole Proprietor/ Proprietorship Firm ☐ Partnership

☐ Private Limited ☐ Closely held Cos. ☐ Other (please specify) _______________

Udyam Number – UDYAM

Registered for GST ☐ Yes ☐ No

If no, reason for not being registered under GST ☐ Individual ☐ Below threshold ☐ Non Resident* ☐ Other

If yes, please fill the details under GST section on page 8

Whether Unit assisted is Women operated and/ or Women owned ☐ Yes ☐ No

Chief Promoter Name (First name) (Middle name) (Last name)

Number of years at current official address ____________________ Number of related persons

Sec II

Promoter/ Partner/ Director/ Authorised signatory/ Ultimate Beneficiary Owner details KYC Number

Name ☐ Mr. ☐ Mrs. ☐ Ms. (First name) (Middle name) (Last name)

Father/ Spouse Name

Occupation Type

Current Residential Address

City State PIN Code

Residential Tel. No. (STD Code) Mobile Fax (STD Code)

E-mail ID ____________________ Residential Status ☐ Resident ☐ Non-resident ☐ PIO/ OCI

Date of Birth D D M M Y Y Y Y Gender ☐ Male ☐ Female ☐ Third Gender Marital Status ☐ Single ☐ Married

Nationality and Citizenship

Mother's maiden name

Registered for GST ☐ Yes ☐ No

If no, reason for not being registered under GST ☐ Individual ☐ Below threshold ☐ Non Resident* ☐ Other

If yes, please fill the GSTIN form

* Non Resident means anyone who is not a resident of India including foreign nationals.

Permanent Address (if different from residential address)

City State PIN Code

Residential Tel. No. STD Code Mobile Fax STD Code

No. of Dependants PAN No. Aadhaar Submitted ☐ Yes ☐ No

Passport No. NREGA Card

Educational Qualification ☐ Under Graduate ☐ Graduate ☐ Post Graduate

Professional Qualification ______________________ Shareholding % ______________________

Ownership of Property ☐ Self-owned residential ☐ Self-owned commercial ☐ Family-owned residential ☐ Family-owned commercial ☐ Long-term lease/ Pagdi ☐ Rented

No. of Years at Current Residence No. of Years in Business No. of Years in City

Proof of Address submitted ______________________

Physically handicapped ☐ Yes ☐ No Belongs to minority community ☐ Yes ☐ No ☐ NA

Caste category ☐ Gen ☐ SC ☐ OBC ☐ ST Networth ______________(In Lakh)

Experience in Current business (________Years) DIN number (Mandated wherever Person is a Director)

Sec III

Personal Details of Partner 2 ☐ /Director 2 ☐ /Promotor 2 ☐ KYC Number

Name ☐ Mr. ☐ Mrs. ☐ Ms. First name Middle name Last name

Father/ Spouse Name Occupation Type

Current Residential Address

City State PIN Code

Residential Tel. No. STD Code Mobile Fax STD Code

E-mail ID ______________________ Residential Status ☐ Resident ☐ Non-resident ☐ PIO/ OCI

Date of Birth D D M M Y Y Y Y Gender ☐ Male ☐ Female ☐ Third Gender Marital Status ☐ Single ☐ Married

Nationality and Citizenship Mother's maiden name

Registered for GST ☐ Yes ☐ No

If no, reason for not being registered under GST ☐ Individual ☐ Below threshold ☐ Non Resident* ☐ Other

If yes, please fill the GSTIN form

* Non Resident means anyone who is not a resident of India including foreign nationals.

Permanent Address (if different from residential address)

City State PIN Code

Residential Tel. No. STD Code Mobile Fax STD Code

No. of Dependants PAN No. Aadhaar Submitted ☐ Yes ☐ No

Passport No. NREGA Card

Educational Qualification ☐ Under Graduate ☐ Graduate ☐ Post Graduate

Professional Qualification ______________________ Shareholding % ______________________

Ownership of Property ☐ Self-owned residential ☐ Self-owned commercial ☐ Family-owned residential ☐ Family-owned commercial ☐ Long-term lease/ Pagdi ☐ Rented

No. of Years at Current Residence No. of Years in Business No. of Years in City

Proof of Address submitted ______________________

Physically handicapped ☐ Yes ☐ No Belongs to minority community ☐ Yes ☐ No ☐ NA

Caste category ☐ Gen ☐ SC ☐ OBC ☐ ST Networth ______________(In Lakh)

Experience in Current business (_______Years) DIN number (Mandated wherever Person is a Director)

Sec IV

Personal Details of Partner 3 ☐ /Director 3 ☐ /Promotor 3 ☐ KYC Number

Name ☐ Mr. ☐ Mrs. ☐ Ms. First name Middle name Last name

Father/ Spouse Name Occupation Type

Current Residential Address

City State PIN Code

Residential Tel. No. STD Code Mobile Fax STD Code

E-mail ID ______ Residential Status ☐ Resident ☐ Non-resident ☐ PIO/ OCI

Date of Birth DD MM YYYY Gender ☐ Male ☐ Female ☐ Third Gender Marital Status ☐ Single ☐ Married

Nationality and Citizenship Mother's maiden name

Registered for GST ☐ Yes ☐ No

If no, reason for not being registered under GST ☐ Individual ☐ Below threshold ☐ Non Resident* ☐ Other

If yes, please fill the GSTIN form

* Non Resident means anyone who is not a resident of India including foreign nationals.

Permanent Address (if different from residential address)

City State PIN Code

Residential Tel. No. STD Code Mobile Fax STD Code

No. of Dependants PAN No. Aadhaar Submitted ☐ Yes ☐ No

Passport No. NREGA Card

Educational Qualification ☐ Under Graduate ☐ Graduate ☐ Post Graduate

Professional Qualification ______ Shareholding % ______

Ownership of Property ☐ Self-owned residential ☐ Self-owned commercial ☐ Family-owned residential

☐ Family-owned commercial ☐ Long-term lease/ Pagdi ☐ Rented

No. of Years at Current Residence No. of Years in Business No. of Years in City

Proof of Address submitted ______

Physically handicapped ☐ Yes ☐ No Belongs to minority community ☐ Yes ☐ No ☐ NA

Caste category ☐ Gen ☐ SC ☐ OBC ☐ ST Networth ______(In Lakh)

Experience in Current business (______Years) DIN number (Mandated wherever Person is a Director)

Sec V

Personal Details of Partner 4 ☐ /Director 4 ☐ /Promotor 4 ☐ KYC Number

Name ☐ Mr. ☐ Mrs. ☐ Ms. First name Middle name Last name

Father/ Spouse Name Occupation Type

Current Residential Address

City State PIN Code

Residential Tel. No. STD Code Mobile Fax STD Code

E-mail ID ______ Residential Status ☐ Resident ☐ Non-resident ☐ PIO/ OCI

Date of Birth DD MM YYYY Gender ☐ Male ☐ Female ☐ Third Gender Marital Status ☐ Single ☐ Married

Nationality and Citizenship Mother's maiden name

Registered for GST ☐ Yes ☐ No

If no, reason for not being registered under GST ☐ Individual ☐ Below threshold ☐ Non Resident* ☐ Other

If yes, please fill the GSTIN form

* Non Resident means anyone who is not a resident of India including foreign nationals.

Permanent Address (if different from residential address)

City State PIN Code

Residential Tel. No. STD Code Mobile Fax STD Code

No. of Dependants ☐☐ PAN No. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Aadhaar Submitted ☐ Yes ☐ No

Passport No. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐ NREGA Card ☐☐☐☐☐☐☐☐☐☐

Educational Qualification ☐ Under Graduate ☐ Graduate ☐ Post Graduate

Professional Qualification ______________________________ Shareholding % ________________________________

Ownership of Property ☐ Self-owned residential ☐ Self-owned commercial ☐ Family-owned residential

☐ Family-owned commercial ☐ Long-term lease/ Pagdi ☐ Rented

No. of Years at Current Residence ☐☐ No. of Years in Business ☐☐ No. of Years in City ☐☐

Proof of Address submitted ____________________

Physically handicapped ☐ Yes ☐ No Belongs to minority community ☐ Yes ☐ No ☐ NA

Caste category ☐ Gen ☐ SC ☐ OBC ☐ ST Networth ________________(In Lakh)

Experience in Current business (______Years) DIN number (Mandated wherever Person is a Director) ☐☐☐☐☐☐☐☐☐

Sec VI

Personal Details of Partner 5 ☐ /Director 5 ☐ /Promotor 5 ☐ KYC Number ☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Name ☐ Mr. ☐ Mrs. ☐ Ms. ☐☐

First name Middle name Last name

Father/ Spouse Name ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Occupation Type ☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Current Residential Address ☐☐

☐☐☐

City ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ State ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ PIN Code ☐☐☐☐☐☐

Residential Tel. No. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Mobile ☐☐☐☐☐☐☐☐☐☐ Fax ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

STD Code STD Code

E-mail ID ________________________________ Residential Status ☐ Resident ☐ Non-resident ☐ PIO/ OCI

Date of Birth D D M M Y Y Y Y Gender ☐ Male ☐ Female ☐ Third Gender Marital Status ☐ Single ☐ Married

Nationality and Citizenship ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Mother's maiden name ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Registered for GST ☐ Yes ☐ No

If no, reason for not being registered under GST ☐ Individual ☐ Below threshold ☐ Non Resident* ☐ Other

If yes, please fill the GSTIN form

* Non Resident means anyone who is not a resident of India including foreign nationals.

Permanent Address (if different from residential address) ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

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City ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ State ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ PIN Code ☐☐☐☐☐☐

Residential Tel. No. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Mobile ☐☐☐☐☐☐☐☐☐☐ Fax ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

STD Code STD Code

No. of Dependants ☐☐ PAN No. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Aadhaar Submitted ☐ Yes ☐ No

Passport No. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐ NREGA Card ☐☐☐☐☐☐☐☐☐☐

Educational Qualification ☐ Under Graduate ☐ Graduate ☐ Post Graduate

Professional Qualification ______________________________ Shareholding % ________________________________

Ownership of Property ☐ Self-owned residential ☐ Self-owned commercial ☐ Family-owned residential

☐ Family-owned commercial ☐ Long-term lease/ Pagdi ☐ Rented

No. of Years at Current Residence ☐☐ No. of Years in Business ☐☐ No. of Years in City ☐☐

Proof of Address submitted ____________________

Physically handicapped ☐ Yes ☐ No Belongs to minority community ☐ Yes ☐ No ☐ NA

Caste category ☐ Gen ☐ SC ☐ OBC ☐ ST Networth ________________(In Lakh)

Experience in Current business (______Years) DIN number (Mandated wherever Person is a Director) ☐☐☐☐☐☐☐☐☐

Sec VII

Personal Details of Proprietor/ Partner/ Director

Please sign on the reverse of the photograph and staple it

Name of Proprietor/ Partner 1/ Director 1

First name Middle name Last name

Place of Birth

Please sign on the reverse of the photograph and staple it

Name of Proprietor/ Partner 2/ Director 2

First name Middle name Last name

Place of Birth

Please sign on the reverse of the photograph and staple it

Name of Proprietor/ Partner 3/ Director 3

First name Middle name Last name

Place of Birth

Please sign on the reverse of the photograph and staple it

Name of Proprietor/ Partner 4/ Director 4

First name Middle name Last name

Place of Birth

Please sign on the reverse of the photograph and staple it

Name of Proprietor/ Partner 5/ Director 5

First name Middle name Last name

Place of Birth

Please sign on the reverse of the photograph and staple it

Any other owner/ controller/ Authorised Signatory

First name Middle name Last name

Place of Birth

Sec VIII

Details of Owners/ Controllers

Proprietorship Firms

	Name	DOB (dd/ mm/ yy)
Proprietor		D D M M Y Y Y Y
GPOA Holder 1		D D M M Y Y Y Y
GPOA Holder 2		D D M M Y Y Y Y

Sec IX

MSME section

	Investment in Plant and Machinery and Annual Turnover	Investment in Equipment and Annual Turnover
	Manufacturing Sector	Service Sector
Micro enterprises	☐ Investment in Plant and Machinery <= INR 1 crore and Annual Turnover <= INR 5 crore	☐ Investment in Equipment <= INR 1 crore and Annual Turnover <= INR 5 crore
Small enterprises	☐ Investment in Plant and Machinery <= INR 10 crore and Annual Turnover <= INR 50 crore	☐ Investment in Equipment <= INR 10 crore and Annual Turnover <= INR 50 crore
Medium enterprises	☐ Investment in Plant and Machinery <= INR 50 crore and Annual Turnover <= INR 125 crore	☐ Investment in Equipment <= INR 50 crore and Annual Turnover <= INR 250 crore
Other	______________________	
Trader	______________________	

Note - Exports of goods or services or both, to be excluded while calculating the turnover

Sec X

Banking Information

Major Banker (1) ______________ Facility Type ______________

Bank Account No. ______________ Relationship Since ___ Months ___ Years

Sec XI

Existing Loans/ Facilities

(Loan)	(1)	(2)	(3)
Financial Institution			
Loan Type			
Loan Amount			
EMI Amount			
Year Approved			
Number of EMIs remaining			
(Overdraft)			
Financial Institution			
Facility Type			
Approved Limits			
Type of Security			
Value of Security			
Remaining Tenor			

Sec XII

Foreign Currency Exposure Details

☐ We do not have any Unhedged Foreign Currency Exposure

☐ Our Foreign Currency Exposure (FCE) is ____________________ (US $ Mn)

Annexure to FEDAI Circular SPL-05.BC/ UFCE Format/ 2018 dated 17th May 2018

Quarterly Data on Foreign Currency Exposures							
In INR crores	Unhedged			Hedged through forward or derivative (#)			Natural Hedge
	</=1 year	> 1 year	Total	</=1 year	> 1 year	Total	</=1 year
FCY Receivables							
Exports							
Loans to JV/ WOS							
Others							
FCY Payables							
Imports							
Trade Credits							
ECBs							
Other FCY loans							
INR to USD swaps							
Total							

#Note: Covered Option(s) is/ are not included

We declare that all the derivative contracts considered as hedging contracts are in conformity of pronouncement of the Institute of Chartered Accountants in respect of their hedge e ectiveness vis-a-vis the underlying exposure.

[We also confirm that our EBID i.e. profit after tax + Depreciation + Interest on debt + Lease rentals as of this date is Rs. ______________. This number has been derived to the best of abilities pending audit of our financials and finalisation of other matters including tax due]

[We would like to mention that UFCE to the tune of is Rs.______________ has not been included in our unhedged position since the exposure is being hedged and managed by our parent company as explained in detail in our letter dated______________]

Yours sincerely

Authorised signatory

Sec XIII

TWO NON-FAMILY REFERENCES

1. Name of reference ______________________________ Tel. No. [ ][ ][ ][ ][ ][ ][ ][ ][ ][ ][ ][ ][ ][ ][ ]
STD Code

Address ______________________________ City ______________________________

2. Name of reference ______________________________ Tel. No. [ ][ ][ ][ ][ ][ ][ ][ ][ ][ ][ ][ ][ ][ ][ ]
STD Code

Address ______________________________ City ______________________________

Tel No.

Sec XIV

Correspondence

(Below mentioned correspondence would be used for all my exisiting Deutsche Bank relationship)

Preferred Correspondence Address ☐ Current Residence Address ☐ Permanent Address ☐ Office Address

Preferred Mode of Contact ☐ E-mail ☐ SMS ☐ Call Home ☐ Call Office ☐ By Post ☐ Mobile

Preferred Time of Contact ☐ Between 10am-7pm ☐ Please suggest any other suitable time

Sec XV

Loan Details

Type of Loan ☐ Business Installment Loan ☐ Unsecured Business Loan
(Tick whichever is applicable)

Repo_____%+Spread_____%=______% Interest Rate

Loan Amount INR [ ][ ][ ][ ][ ][ ][ ][ ][ ] (Loan amount in words) Rupees ______________________ Only

Tenure ☐ 12 ☐ 24 ☐ 36

Type of Interest: Fixed/ Floating

Note: The Approval of Medium Term Loan subject to the Bank's due credit process. Upon approval, the Medium Term Loan amount will be disbursed via cheque or credited directly into your bank account (as per your instructions). The cheque will be mailed to your correspondence address. All charges to be payable as per Schedule of Charges

Purpose of Loan

☐ Medium-term working capital
☐ Purchase of Equipment
☐ Purchase of Machinery
☐ Others : Please Specify ______________

____

Customer signature with company seal

Sec XVI

Declaration

I/ We hereby declare that information and documents given by me/ us to Deutsche Bank A.G, India ("DB"/ "Bank") under this application form are true, correct and accurate and I/ We have not withheld any material information. I/ We understand that such information and documents have been submitted to induce DB to sanction and grant the loan. I/ We confirm that DB is not required to return the documents supplied by me/ us. I/ We have carefully read and understood the terms and conditions of this application as well as the terms and conditions of the loan facility. I/ We hereby irrevocably agree to be bound by the terms and conditions governing the loan. I/ We hereby declare that I/ We are fully competent to apply for the loan and there is no legal impediment for availing the loan facility from DB. I/ We confirm that there are no bankruptcy proceedings or garnishee order or winding up proceeding instituted against me/ us and I/ We are not un-discharged insolvents and that none of my/ our credit facilities/ loans with any financial institutions hasturned bad/ irregular or is under default. I/ We hereby authorise DB to contact me/ our and/ or my/ our friends, relatives, employer (past and present), business associates to verify the details furnished by me/ us. I/ We also authorise DB to conduct such credit checks and it considers necessary in its sole discretion. I/ We understand and agree that the sanction of the loan is at the sole discretion of DB which reserves its rights to reject its loan application, without assigning any reasons. I/ We further confirm and agree to pay to DB processing fee and other charges as prescribed by DB.

I/ We hereby consent, agree and authorise DB to disclose information and data relating to me/ us, information and data of any credit facility availed of/ to be availed of/ by me/ us and/ or information and data relating to any default, if any, committed by me/ us in discharge of my/ our obligations as and when DB deem appropriate and necessary furnish the same to Credit Information Bureau India Limited ("CIBIL") and or any other agency or regulatory authority as deemed necessary at the sole discretion of DB/ or to any DB's third party service provider, appointed by DB, for the purpose of providing any services in relation to the facility availed by me/ us. I/ We agree to provide DB such further documents as may be required by DB from time to time to comply with Know Your Customer (KYC) requirements of the Reserve Bank of India and DB.

I/ we hereby declare and confirm and give consent that DB shall be entitled to share all or any of the information relating to me/ us with any of its Group Entities for the purposes availing any support services from such entities in connection to the facilities that have been extended by DB to me/ us.

I/ We hereby irrevocably authorise the Bank to disclose, from time to time, any information and data relating to me/ us to any other branch of the Bank and any of its subsidiaries or affiliates or to any Authority or Credit Bureaus or third party or with Credit Guarantee Fund Trust for Micro and Small Enterprise (MSE) (CGTMSE) without specific consent. I/ we confirm that we are aware that the Bank may chose to cover this facility under the Credit Guarantee Scheme offered by the Credit Guarantee Fund Trust for Micro and Small Enterprise (MSE) (CGTMSE) Scheme of SIDBI and Ministry of Small and Medium Enterprise as defied under MSMED Act, 2006.

By submitting Aadhaar number/ copy of Aadhaar Card to Deutsche Bank, I/ we confirm and agree that the Bank has duly explained to me/ us that submission of Aadhaar number/ Aadhaar Card is no longer mandated for the purpose KYC for bank accounts and I/ we have the option to submit any other documents considered as a valid proof for the purpose of KYC as per the Reserve Bank of India direction. However, I/ we are providing my/ our Aadhaar number/ Aadhaar card, as proof to Deutsche Bank voluntarily for the purpose of KYC and I confirm that I have struck off the Aadhaar number from the copy of the Aadhaar Card submitted by me to Deutsche Bank. I/ We further confirm that Deutsche Bank is authorised to collect, store and use my/ our Aadhaar as proof of address/ KYC document in accordance with extant rules and regulations.

In compliance to RBI Master Circular on Loans and Advances dated July 01, 2010, as amended from time to time, Where the Borrower is an individual or sole proprietor I/ We hereby declare that I/ We am/ are not a "relative" to any director or senior official of the Bank, in terms of the before mentioned Master Circular of RBI. Where the Borrower is a partnership firm. I/ We hereby declare that none the partners in our firm is a "relative" to any director or senior o cial of the Bank, in terms of the before mentioned Master Circular of RBI. Where the Borrower is a company I/ We hereby declare that none of our directors, principal shareholders or Officers in Default (as defied in Companies Act, 1956) is a "relative" to any director or senior official of the Bank, in terms of the before mentioned Master Circular of RBI. The Bank shall share the information provided in the application form with the credit information companies (CICs). Basis this information, CIC would provide the credit information report to the Bank. The Bank may use this credit information report while taking decision on grant of loan facility. The Bank on the request of the customer shall share credit information report with her/ him/ them. My/ Our personal/ KYC details maybe shared with central KYC registry. I/ We hereby consent to receive information from central KYC registry through SMS/ Email on the above registered number/ Email address.

Signature(s) of Borrower/ Guarantor (Affix company seal)

Name ______	Name ______	Name ______
Borrower/ Guarantor	Borrower/ Guarantor	Borrower/ Guarantor
Designation ______	Designation ______	Designation ______
Date ______	Date ______	Date ______
Place ______	Place ______	Place ______

Name ______	Name ______	Name ______
Borrower/ Guarantor	Borrower/ Guarantor	Borrower/ Guarantor
Designation ______	Designation ______	Designation ______
Date ______	Date ______	Date ______
Place ______	Place ______	Place ______

Customer disclosure in respect of relationship with Director/ Senior Officer of the Bank/ any other Bank

I/ We hereby certify and declare that (tick whichever is applicable):

☐ (a) I/ We am/ are not a director or a specified near relation of a director of board of a banking company or to any senior officer of the Bank (where the borrower is an individual);

☐ (b) None of our partners is a director or specified near relation of a director of board of a banking company or to any senior officer of the Bank (where the borrower is a partnership firm); and

☐ (c) None of our directors is a director or specified near relation of a director of board of a banking company or to any senior officer of the Bank (where the borrower is a joint stock company).

☐ (d) I/ We am/ are a director or specified near relation of a director of a board of a banking company or to any senior officer of the Bank as detailed below:

Sr. No.	Name of Director(s)/ Senior Officer(s)	Designation	Relationship
1			
2			
3			
4			

I/ We understand that Deutsche Bank AG, India is entitled to revoke and/ or recall the credit facility if the declaration made by me/ us with reference to the above is found to be false.

____

Signature of the applicant

Date D D M M Y Y Y Y

The scope of the term ‘relative’ shall mean and include Spouse/ Father, Mother (including step-mother), Son (including step-son), Son’s wife, Daughter (including step-daughter), Daughter’s Husband, Brother (including step-brother), Brother’s wife, Sister (including step-sister), Sister’s Husband, Brother (including step-brother) of the Spouse, Sister (including step-sister) of the Spouse.

The term ‘senior officer’ will refer to a)any officer in senior management level in Grade IV and above in a nationalised bank, and b) any officer in equivalent scale in the State Bank of India and associate banks, and in any banking company in India.

GSTIN Data form - Application 1

Name of applicant:

Multiple GSTIN Number: ☐ Yes ☐ No

GSTIN 1: Default GSTIN ☐ Yes ☐ No

GSTIN 2: Default GSTIN ☐ Yes ☐ No

Registered Address and Contact Details for GSTIN 1:

1. Contact Person Name:

Address 1:

Address 2:

City: Pin code:

State:

Email ID:

Contact Number:

Registered Address and Contact Details for GSTIN 2:

2. Contact Person Name:

Address 1:

Address 2:

City: Pin code:

State:

Email ID:

Contact Number:

Signature: ______________________________________

For Bank Use Only

Sales Reference No.

Promotion Code Campaign Code

Industry Type

Application received on D D M M Y Y Y Y

Referral Agent Name ______________________ Referral Code ______________

Complete supporting document set received on D D M M Y Y Y Y

Submitted completed application documents to Bank on D D M M Y Y Y Y

Executive Name ______________________ Code ______________

Authorised signatory (for Dealer/ Distribution Point Stamp)

I am proposing this case for Credit Approval

Sales/ Channel Manager's Name:

Date D D M M Y Y Y Y

Signature

Application received on

Date of Entering Information D D M M Y Y Y Y

Office use only section

INDUSTRY CODES

01 Advertising and Marketing	04 Power and Electricity	27 Infrastructure
02 Agriculture	05 Railways	28 Law
03 Airlines	06 Recruitment	29 Manufacturing
04 Armed Forces	17 Retailing	30 Medical and Health Care
05 Automobile	18 Service Provider	31 Ministry and State Government
06 Banking and Insurance	19 Shipping	32 Pharma and Biotech
07 Construction and Real Estate	20 Entertainment and Media	33 Post and Telegraph
08 CA/ CS/ ICWA	21 Export and Import	34 Textile
09 Courier and Cargo	22 Financial Services	35 Trader and Stockist
10 Doctor and Diagnostics	23 Gem and Jewellery	36 Timber Furniture
11 Education	24 Government Bodies	37 Transport/ Logistics
12 Consulting	25 Hotel and Restaurant	38 Travel and Tourism
13 Electrical and Electronic goods	26 IT/ Telecom	39 Others

Corporate/ Retail Online Banking/ Mobile Banking

ANNEXURE I

I/ We have read and understood the Bank's terms and conditions in relation to the internet banking/ mobile banking facility (copy of which was provided to me/ us) and agree to abide by them and any amendments thereto from time to time at the sole discretion of the Bank. I/ We hereby request you to grant me/ us 'view only' internet banking/ mobile banking subject to Bank's terms and conditions.

I/ We understand that I/ we will be provided 'View only' access, and the user ID to login to the application will be my/ our customerID.

I/ We are aware that we can revoke Online Banking access at any time by sending an SMS STOPOLB to 561615 from my/ our registered mobile number.

For Business clients: We further request you to grant internet banking/ mobile banking facility to Director/ Partner/ Proprietor/ Authorised user as per the limits/ rights specified in the table below. We hereby authorise the Bank to recover through the debit of the account interest, charges, fees and cost (if any) in relation to internet banking/ mobile banking facility as and when due and not reimbursed by us to the Bank separately.

Declaration

In consideration of the Bank providing me/ us with these services, I/ we hereby jointly and severally agree and undertake to:

- Indemnify and keep indemnified the Bank of, from and against all costs, claims, disputers and consequences whatsoever arising out of use of the internet banking/ mobile banking facility by me/ us.
- Inform the Bank of any change in our constitution (for business enterprises).
- Inform the Bank of any instance of insanity, insolvency and death of any Director/ Partner/ Authorised User.
- Ensure that the facility will be used by the authorised person/s only, and any misuse of password or unintentional/ intentional disclosure of the password by me/ us resulting in any unauthorised access to me/ our account/s details, will be at my/ our sole and final risk. The Bank in no way or to any extent will have the responsibility to scrutinize or verify that the access to the account/s was or is being availed by the authorised person/s at any point of time.

Name of the User	Customer type (select one)	Signature	Customer ID (for Bank use only)
	☐ Individual ☐ Corporate		
	☐ Individual ☐ Corporate		
	☐ Individual ☐ Corporate		
	☐ Individual ☐ Corporate		
	☐ Individual ☐ Corporate		
	☐ Individual ☐ Corporate		

MOST IMPORTANT TERMS AND CONDITIONS

I/ We declare that I/ We have been intimated and I/ We understand that:

- I/ We have applied for Business Installment Loan/ Unsecured Business Loan.
- The interest rate applicable on my/ our loan will be Repo + spread ______% = _______% on floating/ Fixed rate
- Currently applicable Repo for my/ our loan is _________%
- Charges on the loan will be applicable as per the schedule of charges published on the website from time to time and also available at branches of Deutsche Bank.
- Penal charges, pre-closure terms and all other charges will be applicable as per the schedule of charges published on the website which are currently as follows:

Fee Type	Charges
Loan prepayment terms	For Fixed and Floating Rate Loan: — 5% of the principal outstanding at the time of foreclosure. — No part payment is allowed . — Prepayment is allowed only after 9 months from the date of disbursal
Charges for unsuccessful execution of Standing Instruction for payment/ NACH bounce charges	Rs. 500/-
Penal Charges	— EMI overdues: If EMI dues are unpaid beyond 5 calendar days from EMI due date, a penal charge equivalent to 2% of EMI Amount would be levied. — Repayment Mandates: On non-submission of or failure to setup valid repayment instructions within 90 days from account opening, a penal charge equivalent to 0.05% of Loan Sanction Amount would be levied. — ROC charge creation: On delay in creation of charge beyond 30 days from account opening a penal charge equivalent to 0.05% of Loan Sanction Amount would be levied
Stamp Duty Charges on Loan Agreement	As applicable depending on local regulations
ECS/ NACH/ SI Swap Charges	Rs. 500/-
Taxes and other government levies	As applicable

Tax as applicable. The processing fees will be deducted from my/ our final loan amount disbursed.

- Policy Repo Rate published by the Reserve Bank of India (RBI) is the reference rate to which your floating rate loan is benchmarked and is termed as Repo. Repo Rate prevailing on the last day of the previous calendar month would be considered as the Benchmark Rate. The Repo as referred above will be published by the Bank and shall act as the reference rate for determining the applicable Rate of Interest payable on the Loan.
- The Bank also reserves the right to charge a spread over the Repo which shall be determined by borrower specific charges such as operating cost, credit risk premium and business strategy. Deterioration in the credit risk profile may result in an increase in the spread.
- Interest rate reset dates for floating rate loans would be 16th Jan, 16th Apr, 16th Jul and 16th Oct of each calendar year during the loan tenor.
- The Bank states that Repo prevailing on the date of first disbursement shall be applicable till the next reset date irrespective of the changes in the benchmark in the interim. Similarly effect of any subsequent change of Repo on that day shall be applicable from the next reset date irrespective of the changes in between two reset dates.
- I/ We understand that the Bank can seek my/ our latest information and collect the required KYC documents on periodical basis in compliance with the RBI guidelines.
- At present, I/ We do not wish to get included my/ our contact details with Do Not Call Registry/ National Do Not Call Registry and I/ We take note to update my/ our contact details with these registries whenever I/ We wish to.

I/ We have read and agreed to the above terms and conditions. I/ We also confirm that I/ We haven't signed a blank document/ application form.

Regards

_________________________ _______________________

(Primary Applicant Signature) (Primary Applicant Name)

Please do not give cash or issue blank cheques

MOST IMPORTANT TERMS AND CONDITIONS

I/ We declare that I/ We have been intimated and that I/ We understand that:

- I/ We have applied for Business Installment Loan/ Unsecured Business Loan.
- The interest rate applicable on my/ our loan will be Repo + Spread __________ % = ___________ % on floating rate
- Currently applicable Repo for my/ our loan is ___________ %
- Charges on the loan will be applicable as per the schedule of charges published on the website from time to time and also available at branches of Deutsche Bank.
- Penal charges, pre-closure terms and all other charges will be applicable as per the schedule of charges published on the website; currently as follows:

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I/ We have read and agreed to the above terms and conditions. I/ We also confirm that I/ We haven't signed a blank document/ application form.

Regards

___________________________ (Primary Applicant Signature)

___________________________ (Primary Applicant Name)

Document Checklist :

1. Recent Passport-size Photograph	
2. PAN Card — Copy of Original PAN Card	
3. Identity Proof for Individuals (Any one) — Valid Passport — Valid Driving License — Voter's ID — Aadhaar Card — Job Card Issued by NREGA — Letter issued by the National Population Register containing details of name and address.	
4. Address Proof for Individuals (Any one) — Valid Passport — Valid Driving License — Voter's ID — Aadhaar Card — Job Card Issued by NREGA — Letter issued by the National Population Register containing details of name and address.	
5. Address Proof for Non-individual Clients (Any one) — Registration certificate — Latest Telephone bill in the name of the entity (Less than 2 months old) — Latest Electricity bill in the name of the entity (Less than 2 months old) — Piped gas line bill in the name of the entity (not more than 2 months old) — Water Connection Bill in the name of the entity issued by Local Authorities (not more than 2 months old) — Valid Passport — Valid Driving License — Aadhaar Card — Job Card Issued by NREGA	
6. Signature Proof (Any one) — Pan Card — Passport — Driving License — Sign Verification from Bank	
7. Income Documents — Latest 2 Years Financials — Computation of Income — Profit and Loss Statement — Balance Sheet along with attached annexures — Audit Report, Director's Report	
8. Business Continuity Documents (Any one) — IT/ GST Returns for the past three years, OR — Advance Tax Challans for the past three years, OR — Bank Statements of at least one month dated 3 years back, OR — Shops and Establishment Certificate, OR — Registered Partnership Deed or Certificate of Registration issued by Registrar of Firms, OR — For companies - Certificate of Incorporation	
9. Other Documents — Customer letter for end use/ the proposed end use of BIL funds — OD sanction letter wherever DP/ OD limit is not mentioned in the Bank statements — Professional qualification certificate for professionals — Partnership Deed in case of partnership firms — MOA/ AOA along with certificate of incorporation in case of companies — Form 3CB and 3CD or Form 3CC and 3CE wherever applicable	

ACKNOWLEDGEMENT

Please do not give cash or issue blank cheques

________________________ Branch

Received the loan application form, from Mr./ Mrs./ Ms./ Dr./ Messrs

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(Any additional details/ documents required, should be supplied immediately on intimation. In such a case, date of receipt of such additional information shall be treated as the date of application.)

Decision shall be conveyed in writing within a maximum period of one month from the date of receipt of application.

Any grievances/ disputes arising in this regard, should be made in writing to customer.care@db.com OR 1860 266 6601#

#Call charges apply.

Please quote this Serial No. for any future communication

Date D D M M Y Y Y Y