



Serial No.:

MORTGAGE LOAN APPLICATION FORM

PERSONAL INFORMATION - APPLICANT 1

(Individual/ Business Applicant)

(Pleas fill details in Capital letters. All fields marked in Blue are mandatory)

If the Applicant is an existing customer of Deutsche Bank, provide Customer ID

Name (Please leave one space between each name) KYC Number

Mr./ Mrs./ Ms./ Dr./ Messrs

Full Name (If abbreviations provided above)
First name Middle name Last name

Date of birth (Individual)/ Incorporation (Business) Gender ☐ Male ☐ Female ☐ Third Gender

Father's/ Spouse name

Mother's maiden name Marital status ☐ Single ☐ Married ☐ Other

Nationality and Citizenship

Residential status Resident ☐ NRI ☐ PIO/ OCI ☐ Foreign National

Place of birth Number of dependents Voter ID
(For NRI, Please Provide Social Security Number)

LEI number 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 in the details under GST section on page 8

PAN No. Passport No. Aadhaar Submitted ☐ Yes ☐ No

Driving Licence NREGA Job Card

Other Please specify

Current residential address (*For individual applicant)/ registered office address (for non individual applicant)

Address Line 1

Address Line 2

City State PIN Code

Country Fax/ Landline. No. STD Code

Mobile E-mail ID

Period of residence in current home Years Months Period of residence in current city Years Months

*Please mention overseas address if residing outside India

Address (If different from residential address)

Address Line 1

Address Line 2

City State PIN Code

Country Fax/ Landline. No. STD Code

LEI number

Education High School ☐ Diploma ☐ Graduate ☐ Post-graduate and above ☐ Professional ☐ Others

Last degree issued Name of the institution

Employment/ Profession details

Nature of employment ☐ Salaried ☐ Self-employed ☐ Housewife ☐ Retired

If salaried, type of employer ☐ Public Sector ☐ Government ☐ Private Limited ☐ Partnership/ Proprietorship

Designation Department Retirement age

Name of last employer Years at previous job (if applicable)

If self-employed, operating as ☐ Private Limited Company ☐ Partnership ☐ Proprietorship ☐ HUF

If professional, are you ☐ CA ☐ Lawyer ☐ Doctor ☐ Others

Type of Industry (Refer fourth page for codes) Years in current employment/ business

Total years in employment/ business If corporate applicant, provide Registration No.

Date of commencement of business Country of incorporation Tax identification No. (TIN)

Date of Incorporation Place of Incorporation

LEI number

Office/ Business address details (If non-individual applicant, provide place of business)

Name of Employer/ Business

Address Line 1

Address Line 2

City

State

PIN Code

Country

Board No.

STD Code

Extension

LEI number

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

Physically handicapped

Yes

No

NA

Belongs to minority community

Yes

No

NA

Caste category

Gen

SC

OBC

ST

Network

(In Lacs)

Experience in Current business (Years)

Chief Promoter Name

Is the unit Women owned

Yes

No

DIN number (Mandated wherever Person is a Director)

Number of related persons

PERSONAL INFORMATION - GUARANTOR/ AUTHORISED SIGNATORY

(Individual/ Business Applicant) (Please fill details Capital letters)

Security Provider

Yes

No

If the applicant is an existing customer of Deutsche Bank, provide Customer ID

Name (Please leave one space between each name)

KYC Number

Mr./ Mrs./ Ms./ Dr./ Messrs

First name

Middle name

Last name

Full Name

(If abbreviations provided above)

Date of birth (Individual)/ Incorporation (Business)

DD

MM

YYYY

Gender

Male

Female

Third Gender

Father's/ Spouse name

Mother's maiden name

Marital status

Single

Married

Other

Nationality and Citizenship

Residential status

Resident

NRI

PIO/OCI

Foreign National

Place of birth

Number of dependents

Voter ID

(For NRI, Please Provide Social Security Number)

LEI number

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 in the details under GST section on page 8

PAN No.

Passport No.

Aadhaar Submitted

Yes

No

Driving Licence

NREGA Job Card

Other

Please specify

Current residential address (*For individual applicant)/ registered office address (for non individual applicant)

Address Line 1

Address Line 2

City

State

PIN Code

Country

Fax/ Landline. No.

STD Code

Mobile

E-mail ID

Period of residence in current home

Years

Months

Period of residence in current city

Years

Months

*Please mention overseas address if residing outside India

Address (If different from residential address)

Address Line 1

Address Line 2

City

State

PIN Code

Country

Fax/ Landline. No.

STD Code

LEI number

Udyam number – UDYAM

Education

High School

Diploma

Graduate

Post-graduate and above

Professional

Others

Last degree issued

Name of the institution

Employment/ Profession details

Nature of employment

☐ Salaried☐ Self-employed☐ Housewife☐ Retired

If salaried, type of employer

☐ Public Sector☐ Government☐ Private Limited☐ Partnership/ Proprietorship

Designation

Department

Retirement age

Name of last employer

Years at previous job (if applicable)

If self-employed, operating as

☐ Private Limited Company☐ Partnership☐ Proprietorship☐ HUF

If professional, are you

☐ CA☐ Lawyer☐ Doctor☐ Others

Type of Industry

(Refer fourth page for codes)

Years in current employment/ business

Total years in employment/ business

If corporate applicant, provide Registration No.

Date of commencement of business

Country of incorporation

Tax identification No. (TIN)

Date of Incorporation

Place of Incorporation

LEI number

Office/ Business address details (If non-individual applicant, provide place of business)

Name of Employer/ Business

Address Line 1

Address Line 2

City

State

PIN Code

Country

Board No.

Extension

LEI number

Physically handicapped

Yes

No

NA

Belongs to minority community

Yes

No

NA

Caste category

Gen

SC

OBC

ST

Networth

(In Lacs)

Experience in Current business

Years

DIN number (Mandated wherever Person is a Director)

Number of related persons

MSME

Yes

No

PSL

Yes

No

COMBO

Yes

No

	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 cr and Annual Turnover <=INR 5 cr	☐ Investment in Equipment <= INR 1 cr and Annual Turnover <=INR 5 cr
Small enterprises	☐ Investment in Plant and Machinery <= INR 10 cr and Annual Turnover <=INR 50 cr	☐ Investment in Equipment <= INR 10 cr and Annual Turnover <=INR 50 cr
Medium enterprises	☐ Investment in Plant and Machinery <= INR 50 cr and Annual Turnover <=INR 250 cr	☐ Investment in Equipment <= INR 50 cr and Annual Turnover <=INR 250 cr
Other		
Trader		

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

BANKING RELATIONSHIP

APPLICANT 1

1. Name of Bank

Location

City

Account No.

Type of Account

Savings

Current

CC/OD

APPLICANT 2

1. Name of Bank

Location

City

Account No.

Type of Account

Savings

Current

CC/OD

(Tick whichever is applicable)

CREDIT CARD DETAILS

APPLICANT 1

Credit Card No.

Name of the Bank

APPLICANT 2

Credit Card No.

Name of the Bank

DETAILS OF LOANS AND LIABILITIES*

Sr. No.	Institution Name**	Type of Loan	Current O/ s	EMI	Current O/ s	Balance Tenure

* Kindly attach additional sheet, if need arises. ** If Loan is taken from Employer, kindly mention Employer’s name.

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	> 1year	Total	</=1 year	> 1 year	Total	</=1year
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 effectiveness 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 inancials and inalisation 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

TWO NON-FAMILY REFERENCES

1. Name of reference _____

Address _____

Tel No.

STD Code

City _____

2. Name of reference _____

Address _____

Tel No.

STD Code

City _____

CORRESPONDENCE

(Below mentioned correspondence would be used for all my existing DB relationships)

Preferred Correspondence Address

☐ Current Residence Address

☐ Permanent Address

☐ Registered 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 _____

LOAN REQUIREMENT

I/ We hereby apply for a loan as follows:

Loan amount required Rs

Product option

☐ Home Loan

☐ Property Purchase Loan

☐ Comm. Property Purchase Loan

☐ Loan Against Residential Property

☐ Loan Against Comm. Property

☐ Term Loan backed by Collateral

☐ Top Up - HL

☐ Top Up - LAP

☐ Other _____

Loan tenor required

 years

Collateral Provided

Property

☐ Residential Property☐ Commercial Property☐ Industrial Property☐ Godown

☐ Mutual Funds☐ Fixed Deposits☐ Insurance Policies

Other collateral

☐ Bonds☐ Guarantee

Others (Please specify)

Type of Loan

Example (Purchase from Builder, Resale, Balance Transfer etc.)

Interest type

☐ Floating Rate☐ Fixed Rate

End use for Loan Against Property

☐ Closure of Loans/ Facilities☐ Personal Requirement☐ Property Purchase/ Renovation

☐ Business Expansion☐ Capital Expenditure

☐ Others (Please specify)

Customer disclosure in respect to relationship with Director/ Senior Officer to the Bank/ any other bank :

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

- ☐ I/ We am/ are not 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 an individual);
- ☐ 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
- ☐ 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).
- ☐ I/ We is/ are a Director or specified near relation of a Director of 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

Signature of the applicant 2

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.

Photo of Applicant 1.
Pleas affix
with adhesive.
Do not use stapler
or pins. Please sign on
the face of
the photograph.

Photo of Applicant 2.
Pleas affix
with adhesive.
Do not use stapler
or pins. Please sign on
the face of
the photograph.

DECLARATION

I/ We certify that all the information/ details provided by me/ us in this application are true, correct and complete and shall form the basis of any loan that Deutsche Bank AG (the Bank) may decide to grant me/ us. The Bank reserves the right to seek any information from any source or to give any information and/ or to assign any work to any third party at its sole discretion. I/ We further agree that the loan that maybe provided to me/ us shall be governed by the rules of the Bank that may be in force from time to time. I/ We am/ are aware that Deutsche Bank offers loans under a fixed interest rate option, floating interest rate option and a flexible rate option, and that I/ we have selected the option in the application form. I/ We confirm that the funds sanctioned shall be used for the stated purpose only and shall not be used for speculative/ anti-social purposes. I/ We further certify that I/ we am/ are citizen(s) of India. I/ We undertake to inform the Bank of any change in residential status forthwith.

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 agree to give NACH/ ECS/ Standing Instruction for the repayment of the loan and I/ We am/ are fully cognizant that dishonour of the cheque is a criminal offence under the law. I/ We confirm that I/ we have seen the present Schedule of Charges of the Bank, which are available at the branches and the website of the Bank. I/ We agree and undertake that the said Schedule of Charges are acceptable to me/ us. I/ We hereby confirm that no insolvency proceedings have been instituted against me/ us nor have I/ we ever been adjudicated insolvent. I/ We also confirm that no litigation has been iled or is pending against me/ us for recovery of any amount from me/ us by any bank, financial institution, Non-Banking Financial Corporation or any other entity. I/ We hereby agree and give consent for the disclosure by the Bank of all or any information and/ or data relating to me/ us; the information and/ or data relating to any credit facility availed of/ or to be availed by me/ us; and default, if any, committed by me/ us, in the discharge of my/ our such obligations, as the Bank may deem appropriate and necessary, to disclose and furnish to the Credit Information Bureau (India) Ltd and/ or any other agency authorised in this behalf by the Reserve Bank of India (RBI). I/ We have perused the Bank’s General Terms and Business Conditions and hereby confirm the acceptance thereof. I/ We give the right to the Bank to set off against other accounts in case of default on this account. I/ We certify and confirm the amount of loan and the tenor as mentioned by me/ us in the ‘LOAN REQUIREMENT’ section and confirm that the loan would be utilised by me/ us for the purpose/ end use mentioned therein.

The information including landline, mobile number and e-mail id as mentioned above (apart from being used for mandatory account verification and maintenance purposes) may also be used by the bank to contact the customer and offer carefully selected products and services from time to time either itself or through its agents or authorised representatives.

Please indicate if you are agreeable to receiving such offers: ☐ Yes ☐ No

I/ We agree to provide to the Bank such further documents as may be required by the Bank from time to time to comply with the Know Your Customer (KYC) requirements of the Reserve Bank of India and the Bank. I/ We confirm that the loan facility shall be utilised by me/ us for the stated purpose only and shall not be used speculative/ anti-social purposes.

I/ We will update the Bank in case of any change in my/ our Ultimate Beneiciary Owner (UBO)/ Related parties details provided at the time of opening the account which includes address change, change in industry, change in employment etc. I/ We hereby consent, agree and authorise the bank to disclose and share information and proile data relating to me/ us with risk scoring systems and global data bases of the Bank for profile checks.

I/ We hereby declare that the details furnished above are true and correct to the best of my/ our knowledge and belief and I/ we undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/ we am/ are aware that I/ we may be held liable for it. My/ our personal/ KYC details may be shared with Central KYC Registry. I/ We hereby consent to receiving information from Central KYC Registry through SMS/ Email on the above registered number/ email address.

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 such credit information report with her/ him/ them.

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 authorized to collect, store and use my/our Aadhaar as proof of address/KYC document in accordance with extant rules and regulations.

Signature of Applicant 1/ Seal and
Signature (Non-individual Applicant)
Place :
Date :

Signature of Guarantor/ Authorised Signatory

Place :
Date :

For Bank Use Only

Sales Reference No.

Promotion Code

Application received on

Referral Agent Name _____ Code : _____

Executive Name _____ Code : _____

Executive Signature

I am proposing this case for Credit Approval.

Sales/ Channel Manager’s Full Name: _____

Employee No: _____

Signature

Date

Application Reference No.

Date of entering information

INDUSTRY CODES

☐01 Advertising and Marketing

☐02 Agriculture

☐03 Airlines

☐04 Armed Forces

☐05 Automobile

☐06 Banking and Insurance

☐07 Construction and Real Estate

☐08 CA/ CS/ ICWA

☐09 Courier and Cargo

☐10 Doctor and Diagnostics

☐11 Education

☐12 Consulting

☐13 Electrical and Electronic goods

☐04 Power and Electricity

☐05 Railways

☐06 Recruitment

☐17 Retailing

☐18 Service Provider

☐19 Shipping

☐20 Entertainment and Media

☐21 Export and Import

☐22 Financial Services

☐23 Gem and Jewellery

☐24 Government Bodies

☐25 Hotel and Restaurant

☐26 IT/ Telecom

☐27 Infrastructure

☐28 Law

☐29 Manufacturing

☐30 Medical and Health Care

☐31 Ministry and State Government

☐32 Pharma and Biotech

☐33 Post and Telegraph

☐34 Textile

☐35 Trader and Stockist

☐36 Timber Furniture

☐37 Transport/ Logistics

☐38 Travel and Tourism

☐39 Others (Please Specify)

MOST IMPORTANT TERMS AND CONDITIONS

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

– The interest rate applicable on my/ our loan will be Repo + Spread _____ % = _____ % on Fixed _____/Floating Rate _____.
(Valid for 15 days).

Fixed Rate (if opted) is for _____ months, floating rate thereafter.

– Current applicable Repo for my/ our loan is _____ %

– The review of floating rate loans happens every quarter during the tenure of the loan. As and when the rates are reviewed, I/ we will be advised of the new rates applicable.

– Total administrative fee to be paid by me/ us is _____ % of the loan amount.

– Administrative fee paid along with application is INR. (Balance to be paid prior to loan sanction) Cheque to be made in favour of “Deutsche Bank Account < Customer Name >.

– In the event of my/ our loan getting declined an amount of INR 2000 or the fee paid by me/ us, whichever is lower, would be deducted towards loan administrative fee. The balance amount would be refunded after the bank receives a written request from me. No refund of administrative fees would be done if the loan is sanctioned.

– Penal charges, part payment fees, prepayment terms and all other charges will be applicable as per the schedule of charges published on the website and mentioned below

– Taxes as applicable

Fees and Charges*	Home Loans/ Property Purchase (All Variants)	Loan Against Property/ Loan for Purchase of Commercial Property/ Term Loan backed by Collateral
Administrative Fees (Non-Refundable)	Up to 1% of the loan amount disbursed	Up to 2% of the loan amount disbursed
Loan prepayment terms	Fixed Rate loan: – Part payment charges are 2.50% on the amount prepaid – Pre-closure charges are 2.50% of the loan outstanding at the time of loan closure Floating Rate loan: – No part payment or prepayment charges	Fixed Rate loan: – Part payment charges are 4% of amount prepaid – Pre-closure charges are 4% of the loan outstanding at the time of loan closure Loans to individuals – No part payment or prepayment charges for loans advanced to individual borrowers for purposes other than Business For all other loans – Part prepayment up to 25% of outstanding loan every financial year : Nil – For amount part paid in excess of 25% of outstanding loan amount in every financial year: – Up to 3 years from the date of disbursal: 4% of excess amount part paid – After 3 years from the date of disbursal: 2% of excess amount part paid – Pre-closure charges are levied on the loan outstanding, and all part payments made in the current financial year prior to loan closure for which no part payment charges were paid: – Up to 3 years from the date of disbursal: 4% – After 3 years from the date of disbursal: 2%
Charges for unsuccessful execution of Standing Instruction for payment/ ECS/ NACH bounce charges	Rs 500	Rs 500
Switch Fee/ Repricing Fees ^[1]	Up to 0.50% of principal outstanding (at the request of the Borrower, the Bank at its discretion may permit the Borrower to reprice his/ her loan)	Up to 0.50% of principal outstanding (at the request of the borrower, Deutsche Bank at its discretion may permit the borrower for repricing of the loan)

Regards,

(Signature of Applicant 1)

(Name of Applicant 1)

Transaction Fee	NA	Rs. 500/- (applicable on all customer-initiated EMI/ tenure change requests)
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. - Property Insurance: The property provided as collateral must be insured at all times. On non-submission of valid property insurance policy, a penal charge equivalent to 0.05% of Loan Sanction Amount would be levied on annual basis. - ROC charge creation: On delay in creation of charge beyond 30 days from account opening on collateral owned by Private Ltd, Public Ltd, and LLP entities, a penal charge equivalent to 0.05% of Loan Sanction Amount would be levied	- 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. - Property Insurance: The property provided as collateral must be insured at all times. On non-submission of valid property insurance policy, a penal charge equivalent to 0.05% of Loan Sanction Amount would be levied on annual basis. - ROC charge creation: On delay in creation of charge beyond 30 days from account opening on collateral owned by Private Ltd, Public Ltd, and LLP entities, a penal charge equivalent to 0.05% of Loan Sanction Amount would be levied
Stamp Duty on Loan Agreement	As applicable depending on local regulations and on the type of mortgage	As applicable depending on local regulations and on the type of mortgage
ECS/ NACH/ SI swap charges	Rs. 500	Rs. 500
Document Retrieval charges	Rs. 500	Rs. 500
Taxes and other government levies	As applicable	As applicable

- 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.

For all products and their variants

[1] Switch Fee/ Repricing Fee - The Switch Fee/ Repricing Fees applicable in the event the Borrower wish to change its rate of interest from floating to fixed or vice versa. Incase the Borrower wishes to avail the switch option; they can write to us at premium.care@db.com or visit the nearest branch or call on 1860 266 6660#

Any amendments in the schedule in respect of fees, rate and charges applicable on the loan shall be available in all the branches of the Bank and at the website of the Bank. Refer www.deutschebank.co.in for detailed schedule of charges.

#Customers outside India need to dial +91 22 66016660. Customers in Mumbai can also call at 6601 6660. Call charges apply.

I/ We have read and agreed to the terms and conditions mentioned above and below overleaf. I/ We also confirm that I/ we haven’t signed a blank document/ application form. I/ We also confirm that I/ we have received the acknowledgement.

Please do not give cash or issue blank cheques

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: _____

[illegible]

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: _____

GSTIN DATA form - GUARANTOR/ AUTHORISED SIGNATORY

[illegible]

Multiple GSTIN Number: ☐ Yes ☐ No

GSTIN 1: | | | | | | | | | | | | | | |

Default GSTIN ☐ Yes ☐ No

[illegible]

Default GSTIN ☐ Yes ☐ No

1. Contact Person Name: _____

Address 1:

Address 2: _____

City: Pin code:

State: _____

[illegible]

Contact Number:

Registered Address and Contact Details for GSTIN

1. Contact Person Name: _____

Address 1: _____

Address 2: _____

City: Pin code:

State: _____

Email ID: | | | | | | | | | | | | | | | | | |

[illegible]

Signature: _____

MOST IMPORTANT TERMS AND CONDITIONS

- I/ We declare that I/ we have been intimated I/ we understand that:
- The interest rate applicable on my/ our loan will be Repo+ Spread _____% = _____% on Fixed _____ /Floating Rate _____ . (Valid for 15 days).
- Fixed Rate (if opted) is for _____ months, floating rate thereafter.
- Current applicable Repo for my/ our loan is _____ %
 - The review of floating rate loans happens every quarter during the tenure of the loan. As and when the rates are reviewed, I/ we will be advised of the new rates applicable.
 - Total administrative fee to be paid by me/ us is _____ % of the loan amount.
 - Administrative fee paid along with application is INR . (Balance to be paid prior to loan sanction) Cheque to be made in favour of "Deutsche Bank Account < Customer Name >"
 - In the event of my/ our loan getting declined an amount of INR 2000 or the fee paid by me/ us, whichever is lower, would be deducted towards loan administrative fee. The balance amount would be refunded after the bank receives a written request from me. No refund of administrative fees would be done if the loan is sanctioned.
 - Penal charges, part payment fees, prepayment terms and all other charges will be applicable as per the schedule of charges published on the website and mentioned below.
 - Taxes as applicable

Fees and Charges*	Home Loans/ Property Purchase (All Variants)	Loan Against Property/ Loan for Purchase of Commercial Property/ Term Loan backed by Collateral
Administration Fees (Non-refundable)	Up to 1% of the loan amount disbursed	Up to 2% of the loan amount disbursed
Loan prepayment terms	Fixed Rate loan: – Part payment charges are 2.50% on the amount prepaid – Pre-closure charges are 2.50% of the loan outstanding at the time of loan closure Floating Rate loan: – No part payment or prepayment charges	Fixed Rate loan: – Part payment charges are 4% of amount prepaid – Pre-closure charges are 4% of the loan outstanding at the time of loan closure Loans to individuals – No part payment or prepayment charges for loans advanced to individual borrowers for purposes other than Business For all other loans – Part prepayment up to 25% of outstanding loan every financial year : Nil – For amount part paid in excess of 25% of outstanding loan amount in every financial year: – Up to 3 years from the date of disbursal: 4% of excess amount part paid – After 3 years from the date of disbursal: 2% of excess amount part paid – Pre-closure charges are levied on the loan outstanding, and all part payments made in the current Financial year prior to loan closure for which no part payment charges were paid: – Up to 3 years from the date of disbursal: 4% – After 3 years from the date of disbursal: 2%
Charges for unsuccessful execution of Standing Instruction for payment/ ECS/ NACH bounce charges	Rs 500	Rs 500
Switch Fee/ Repricing Fees ^[1]	Up to 0.50% of principal outstanding (at the request of the Borrower, the Bank at its discretion may permit the Borrower to reprice his/ her loan)	Up to 0.50% of principal outstanding (at the request of the borrower, Deutsche Bank at its discretion may permit the borrower for repricing of the loan)

Regards,

(Signature of Applicant 1)

(Name of Applicant 1)

Transaction Fee	NA	Rs. 500/- (applicable on all customer-initiated EMI/tenure change requests)
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. – Property Insurance: The property provided as collateral must be insured at all times. On non-submission of valid property insurance policy, a penal charge equivalent to 0.05% of Loan Sanction Amount would be levied on annual basis. – ROC charge creation: On delay in creation of charge beyond 30 days from account opening on collateral owned by Private Ltd, Public Ltd, and LLP entities, a penal charge equivalent to 0.05% of Loan Sanction Amount would be levied	– 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. – Property Insurance: The property provided as collateral must be insured at all times. On non-submission of valid property insurance policy, a penal charge equivalent to 0.05% of Loan Sanction Amount would be levied on annual basis. – ROC charge creation: On delay in creation of charge beyond 30 days from account opening on collateral owned by Private Ltd, Public Ltd, and LLP entities, a penal charge equivalent to 0.05% of Loan Sanction Amount would be levied
Stamp Duty on Loan Agreement	As applicable depending on local regulations and on the type of mortgage	As applicable depending on local regulations and on the type of mortgage
ECS/ NACH/ SI swap charges	Rs. 500	Rs. 500
Document Retrieval charges	Rs. 500	Rs. 500
Taxes and other government levies	As applicable	As applicable

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- 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.

For all products and their variants

[1] Switch Fee/ Repricing Fee - The Switch Fee/ Repricing Fees applicable in the event the Borrower wish to change its rate of interest from floating to fixed or vice versa. Incase the Borrower wishes to avail the switch option; they can write to us at premium.care@db.com or visit the nearest branch or call on 1860 266 6660#

Any amendments in the schedule in respect of fees, rate and charges applicable on the loan shall be available in all the branches of the Bank and at the website of the Bank. Refer www.deutschebank.co.in for detailed schedule of charges.

#Customers outside India need to dial +91 22 66016660. Customers in Mumbai can also call at 6601 6660. Call charges apply.

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

Regards,

(Signature of Applicant 1)

(Name of Applicant 1)

Please do not give cash or issue blank cheques

Type of Proof	Copy of any one of the following:
Identity proof	Valid Passport/ Voter's ID/ Valid Driving Licence/ Aadhaar Card/ Job Card issued by NREGA/Letter issued by the National Population Register containing details of name and address.
Address Proof	Valid Passport/ Valid Driving Licence/ Aadhaar Card/ Voter's ID/ Job Card issued by NREGA Letter issued by the National Population Register containing details of name and address.

Type of Proof	Salaried	Self-Employed
Financials		Last 2 years' ITR with computation of income
		Last 2 years' audited profit and loss and balance sheet with annexures
		Last 6 months' main current account bank statement
		GST returns

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) – Latest Bank statement/ passbook with recent transactions (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)
Signature Proof (Any one)
– Pan Card – Passport – Driving License – Sign Verification from Bank
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

_____ Branch

(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/ email to your registered email ID within a maximum period of one month from the date of receipt of application.

Please quote this Serial No. for any future communication

Date