Deutsche Bank





PERSONAL LOAN APPLICATION FORM If applicant is an existing customer of Deutsche Bank AG, please quote the customer ID: (Individual Applicant) Recent Photograph of Applicant. Please affix with adhesive. (Please fill details in Capital letters. All fields marked in Blue are mandatory) Do not use stapler or pins. Please sign on the face of KYC Number 1. Personal Details of the Borrower Mr Mrs.. Dr. Prof. Others (Please specify) Title Ms Name First name Middle name Last name Date of Birth Nationality and Citizenship Mother's Maiden Name Male Female ☐ Third Gender Gender Father's/ Spouse Name PAN No. NREGA Job Card Passport No. Voter ID No. . DL No. Others PLEASE SPECIFY ■ Married Number of Dependents DDD Marital Status Single Full Name (If abbreviation provided above) Yes □ No Proof of identity submitted Aadhaar Submitted Residential Address/ Present Address Address Line 1 Mobile Residential Tel. No. (Mandatory) Tel. No. is Landline Country of Residence The above address can be used for all my existing DB relationships: Yes ☐ No Registered for GST ☐ Yes ☐ No ☐ Non Resident ☐ Below threshold Other If no, reason for not being registered under GST ■ Individual If yes, please fill in the GST form F-mail ☐ Self-owned Rented house Parent-owned Residential Status Company provided Others PLEASE SPECIFY Mortgaged Paying guest/ hostel/ chummery ____ Years Period of residence in current home Period of residence in current city Proof of address submitted **Permanent Address** Tel. No. (L) Mobile

Education	_	l te and above	☐ Diploma ☐ Professional	Graduate Others	E A S E S P E C	
* Non Resident means anyone who is not a resident of India including foreign nationals.						
	ment/ Profession Deta employment	ils Salaried	Retired			
If salaried	f salaried, type of employer Public Sector Government Private Limited Partnership/ Proprietorship MNC Public Limited					
Designati	on		Department		Re	tirement age
-	s in employment/ busir					
	ast employer				Years L	☐ Months
	-		wyer L Consulta	nt Doctor L	Academician	Others
	urrent employment/ bu					
	nthly income Rs					
Other inco	ome (monthly) Rs		EMI affo	rdable Rs		
Office/ Bu	usiness address details					
Name of 6	employer/ business 📖					
Address L						
Address L						
City L			State L			IN Code
Country			Board No. STD C	ode	<u> </u>	Extension
Email				Telephone (D)	STD Code	
3. Banking	g Relationships					
1. Primary	bank account (Salary a	account for salaried	individuals)	2. Other bank acco	unt details	
Name of k	oank LLLLLL			Name of bank 📖		
Location				Location		
City				City		
Account I				Account No.		
Type of ac	ccount Savings	Current	□CC/OD	Type of account	Savings	Current CC/ OD
4. Credit (Card					
	e credit cards, kindly fil	l in the following d				
CARD 1				RD 2		
Credit C	ard No.		Cre	edit Card No.		
Bank Na	me LIIIIII		<u> </u>	nk Name		
5. Loan De	etails					
Details of	Loans and Liabilities*					
Sr. No.	Institution Name**	Type of Loan	Loan Amount	ЕМІ	Current O/s	Balance Tenure
*Kindly attach additional sheet, if need arises. **If loan taken from employer kindly mention employer's name						
6. Loan Re	equirement					
I hereby apply for a personal loan as follows:						
Purpose of loan Consumer durables Home-related expenses Wedding expenses						
	· ·	of existing loans	Education	☐ Travel ☐ Pur	chase of profession	al equipment loans
		E A S E S P E				
Loan amo	unt required Rs.			Loan tenor required	d 📖 Months	

7. Disbursal Instructions		
Please disburse my loan as per the following instructions:		
By Pay Order By Crediting my saving	gs account number	
I wish to pay my monthly installment by		
Debit from my Saving Account with Deutsche Bank, account no	umber	
National Automated Clearing House (NACH)		
8. Contact Details		
Preferred address for correspondence Present Address	Permanent Address Office Address	
Preferred Mode of Conduct Preferred	☐ Mobile ☐ Personal Visit	
Residence Visit (Office 🔲 Do not Call	
Time of Contact Before 7 AM 7 AM 9 AM 10 AM - 6	PM 7 PM - 9 PM Anytime during the day	
Reference 1	Reference 2	
Name LIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	Name LIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	
Address	Address	
Contact number	Contact number	
Relationship with the applicant	Relationship with the applicant	

Declaration

I hereby declare that the information and documents given by me/ us to Deutsche Bank AG, India ("Bank") are true, correct and accurate and I have not withheld any material information. I understand that such information and documents have been submitted to induce the Bank to sanction and grant the loan. I confirm that the Bank is not required to return this loan application form along with the supporting documents or any other documents supplied by me. I have carefully read and understood the terms and conditions of this application as well as the terms and conditions of the loan facility. I hereby irrevocably agree to be bound by the terms and conditions governing the loan facility, which may be amended from time to time by the Bank without obtaining consent of me. I hereby declare that I am fully competent to apply for the loan and there is no legal impediment for availing the loan facility from the Bank. I confirm that there are no bankruptcy or liquidation proceedings instituted against me and I am not an undischarged insolvent and that none of my credit facilities/ loans with any financial institution has turned/ bad/ irregular or is under default. I hereby authorise the Bank to contact me and/or my friends, relatives, employer (past and present), business associates or any other source to verify the details furnished by me. I also authorise the Bank to conduct such credit check as it considers necessary in its sole discretion. I understand and agree that the sanction of the loan shall be at the sole discretion of the Bank, and the Bank reserves its right to reject this loan application without providing any reasons. I hereby consent, agree and authorise the Bank to disclose information and data relating to me, information and data of any credit facilities availed of/ to be availed of by me, and / or information and data relating to any default, if any, committed by me in discharge of my obligations as and when the Bank deems appropriate and necessary and furnish the same to the Credit Information Bureau (India) Limited (CIBIL) and/or any other agency as deemed necessary at the sole discretion of the Bank. I 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 further agree that my loan should be governed by the terms and conditions laid down in this application form, sanction letter and loan agreement.

I will update the Bank in case of any change in my/ my related party/ Ultimate beneficiary Owner details provided at the time of opening the account which includes address change, change in industry, change in employment etc. I hereby consent, agree and authorise the Bank to disclose and share information and profile data relating to me/ us with risk scoring systems and global data bases of the Bank for profile checks. The information including landline, mobile and email-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 authorised agents or authorised representatives.

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. My/ Our personal/ KYC details may be 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.

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.

her/ him/ them.					
Please indicate if your are agreeable to receiving such offers					
Applicant's Signature (Sign within the box and use b	olack ink for signature)				
Name L	ocation	Date			

Customer disclosure in respect to relationship with director/ senior officer of the Bank/ any other bank:

Date DD MM YYYY

I/ We he	reby 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 bankin	g company or to any senior officer
C	of the Bank (where the borrower is an individual);		
☐ (b) N	one of our partners is a director or specified near relation	of a director of board of a bai	nking company or to any senior officer
O	of the Bank (where the borrower is a partnership firm); and		
☐ (c) N	one of our directors is a director or specified near relation	of a director of board of a ba	nking company or to any senior office
C	of the Bank (where the borrower is a joint stock company).		
☐(d) I/	We am/ are a director or specified near relation of a direct	or of a board of a banking co	ompany or to any senior officer of
t	he Bank as detailed below:		
Sr. No.	Name of Director(s)/ Senior Officer(s)	Designation	Relationship
1			
2			
3			
4			
I/ We un	derstand that Deutsche Bank AG, India is entitled to revoke ar	nd/ or recall the credit facility if	the declaration made by me/ us with
referenc	e to the above is found to be false.		
Signatur	re of the applicant		

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.

For bank use only Sales Reference No. Promotion Code Application received on DD MM YYYYY Office use only section **INDUSTRY CODES** 01 Advertising and Marketing O4 Power and Electricity ²⁷ Infrastructure ²⁸ Law 02 Agriculture 05 Railways 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 34 Textile 08 CA/CS/ICWA 21 Export and Import 22 Financial Services 35 Trader and Stockist 09 Courier and Cargo 10 Doctor and Diagnostics ²³ Gem and Jewellery 36 Timber Furniture 11 Education ²⁴ Government Bodies Transport/Logistics 38 Travel and Tourism 12 Consulting ²⁵ Hotel and Restaurant 13 Electrical and Electronic goods 39 Others 26 IT/Telecom Industry type 📖 Submitted completed application documents to Bank DD MM YYYY on Executive Name Code Code I am proposing this case for Credit Approval

Signature

Sales/ Channel Manager's Name

Date DD MM YYYY

Application Reference Number

Date of entering information DD MM YYYY

MOST IMPORTANT TERMS AND CONDITIONS

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

 The interest rate applicable on my/ our loan will be Repo + spr Currently applicable Repo for my/ our loan is% Charges on the loan will be applicable as per the schedule of cavailable at branches of Deutsche Bank. 	
 Penal charges, pre-closure terms and all other charges will be a which are currently as follows: 	applicable as per the schedule of charges published on the website
Fee Type	Charges
Loan prepayment terms	Fixed Rate Loan: — 5% of the principal outstanding at the time of closure if the loan is closed within 1 year from the date of disbursement — 3% of the principal outstanding at the time of closure if the loan is closed after 1 year from the date of disbursement. — No part payment is allowed Floating Rate Loan: — Nil' prepayment charges — Part payment is allowed
Charges for unsuccessful execution of standing instruction for payment/ NACH bounce	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.
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)
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
termed as Repo. Repo Rate prevailing on the last day of the previo Repo as referred above will be published by the Bank and shall act payable on the Loan. The Bank also reserves the right to charge a spread over the Reporcost, credit risk premium and business strategy. Deterioration in the Interest rate reset dates for floating rate loans would be 16th Jan, tenor. The Bank states that Repo prevailing on the date of first disbursements.	e reference rate to which your floating rate loan is benchmarked and is us calendar month would be considered as the Benchmark Rate. The as the reference rate for determining the applicable Rate of Interest which shall be determined by borrower specific charges such as operating e credit risk profile may result in an increase in the spread. 16th Apr, 16th Jul and 16th Oct of each calendar year during the loan sent shall be applicable till the next reset date irrespective of the changes change of Repo on that day shall be applicable from the next reset date in and collect the required KYC documents on periodical basis in ills with Do Not Call Registry/ National Do Not Call Registry and I/ We
Switch Fee/ Repricing Fee ^[1] – The Switch Fee/ Repricing Fee is applic floating to fixed or visa versa. In case the borrower wishes to avail the the nearest branch or call on 1860 266 6601# Regards,	
(Primary Applicant Signature) (Pri	mary Applicant Name)

MOST IMPORTANT TERMS AND CONDITIONS

(Primary Applicant Signature)

 I/ We declare that I/ We have been intimated and I/ We understan The interest rate applicable on my/ our loan will be Repo + spre Currently applicable Repo for my/ our loan is	ad% =% on floating/ Fixed rate narges published on the website from time to time and also		
Fee Type	Charges		
Loan prepayment terms	Fixed Rate Loan: — 5% of the principal outstanding at the time of closure if the loan is closed within 1 year from the date of disbursement — 3% of the principal outstanding at the time of closure if the loan is closed after 1 year from the date of disbursement. — No part payment is allowed Floating Rate Loan: — Nil' prepayment charges — Part payment is allowed		
Charges for unsuccessful execution of standing instruction for payment/ NACH bounce	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. 		
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)		
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		
Total documentation and processing fees to be paid by me/ us is% of the loan amount; Tax as applicable. The processing fees will be deducted from my/ our final 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 BenchmarkRate. 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.			
Switch Fee/ Repricing Fee ^[1] – The Switch Fee/ Repricing Fee is applic floating to fixed or visa versa. In case the borrower wishes to avail the the nearest branch or call on 1860 266 6601# Regards,	able in the event the borrower wish to change its rate of interest from switch option; they can write to us at customer.care@db.com or visit		

(Primary Applicant Name)

Know Your Customer Documents (Please refer www.deutschebank.co.in for complete list of documents)

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

Income Documents

Type of Proof	Salaried
	Last 3 month's salary slip
Financials	Latest year Form 16 or ITR
	Last 6 month's salaried bank statement

ACKNOWLEDGEMENT		
Branch		
Received the loan application form, from Mr. / Ms		
additional details/ documents required, should be supplied i additional information shall be treated as the date of applications.		late of receipt of such
Decision shall be conveyed in writing within a maximum peri	od of 21 days from the date of receipt of a	pplication.
Any grievances/disputes arising in this regard, should be made Customers outside India need to dial +91 22 6601 6601. Customers	· ·	
Please quote this Serial No. for any future communication:		
Date DD MM YYYY		