

PERSONAL INFORMATION - CO-APPLICANT

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

If the Co-applicant is an Existing Customer of Deutsche Bank provide Customer ID

Relationship with the main applicant

Name of the Co-applicant (Please leave one space between each name)

Mr./Mrs./Ms./Dr./Messrs First name Middle name Last name

Date of Birth (Individual)/Incorporation(Business) Gender M F Number of dependents

Mother's maiden name Marital status Single Married

Nationality Residential status Resident NRI PIO

Passport No. Voter ID (For NRI, Please Provide Social Security Number)

PAN No. Place of birth (If not available, please attach Form 60/61)

Full Name (If abbreviations provided above)

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

Address Line 1

Address Line 2

Address Line 3

City State PIN Code

Country Landline No. STD Code

Mobile E-mail ID

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

Residential status Self-owned Rented Family owned Company provided Others

Permanent address (If different from residential address)

Address Line 1

Address Line 2

Address Line 3

City State PIN Code

Country Landline No. STD Code

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

Profile of self-employed Promoter director Partner Proprietor Karta

If professional, are you CA Lawyer Doctor Others

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

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

Office / Business address details (For non-individual co-applicants, provide place of business)

Name of Employer/Business

Address Line 1

Address Line 2

Address Line 3

City State PIN Code

Country Board No. STD Code Extension

PROPERTY DETAILS

Property identified Yes (If yes, then please provide the following details) No

Address Line 1

Address Line 2

Address Line 3

City State PIN Code

Country

Area of land Sq.ft. Built-up Area Sq.ft. Cost per Sq. ft.

Is the Title of the property clear? Yes No Stage of Construction Fully Constructed Under Construction Progress ___%

Who is owner of property? Applicant Co-Applicant Jointly

If Jointly owned, please mention owner's name and relationship _____

Developer's/Builder's name _____ Project name _____

The property is Freehold Lease-hold Usage of Property (Self-use/Rented/Vacant/Investment) _____

Whether Property is First Purchase Second Purchase Third Purchase Greater than Three

BANKING RELATIONSHIP

APPLICANT	CO-APPLICANT
1. Name of Bank <input type="text"/>	1. Name of Bank <input type="text"/>
Location <input type="text"/>	Location <input type="text"/>
City <input type="text"/>	City <input type="text"/>
Account No. <input type="text"/>	Account No. <input type="text"/>
Type of Account <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> CC / OD	Type of Account <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> CC / OD
2. Name of Bank <input type="text"/>	2. Name of Bank <input type="text"/>
Location <input type="text"/>	Location <input type="text"/>
City <input type="text"/>	City <input type="text"/>
Account No. <input type="text"/>	Account No. <input type="text"/>
Type of Account <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> CC / OD	Type of Account <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> CC / OD

CREDIT CARD DETAILS

APPLICANT	CO-APPLICANT
Credit Card No. <input type="text"/>	Credit Card No. <input type="text"/>
Name of the Bank <input type="text"/>	Name of the Bank <input type="text"/>

DETAILS OF LOANS AND LIABILITIES*

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

* Kindly attach additional sheet, if need arises

** If Loan taken from Employer kindly mention Employer's name.

TWO NON-FAMILY REFERENCES

1. Name of reference _____

Address _____

Tel No. STD Code

City _____

2. Name of reference _____

Address _____

Tel No. STD Code

City _____



Photo of Primary Applicant
Please Affix with adhesive
Do not use stapler or pins
Please sign on the face of
the photograph



Photo of Co-Applicant
Please 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, variable 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 agree to give ECS/Standing Instruction/Post-Dated Cheques 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 filed 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 & 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 for speculative/anti-social purposes.

I/We will update the Bank in case of any change in my/our Ultimate Beneficiary 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 profile data relating to me/us with risk scoring systems and global data bases of the Bank for profile checks.

Signature (Individual)/Seal &
Signature (Non-individual Applicant)

Signature of Co-Applicant

Place :
Date :

Place :
Date :

Customer disclosure in respect to 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 is/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);
- (b) None of the 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 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	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>

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 |||||

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.

MOST IMPORTANT DOCUMENT

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

- The interest rate applicable on my/our loan will be (Base Rate + _____) = _____ % on _____ (floating / fixed rate). (Valid for 15 days).
- The review of floating rate loans happens every quarter during the tenure of the loan (for floating rate loans). As and when the rates are reviewed, I/We will be advised of the new rates applicable.
- A total administrative fee to be paid by me/us is Rs _____ [___ % of the loan amount]; Service tax applicable. Cheque to be made in favour of "Deutsche Bank Account <Customer Name>".
- In the event of my/our loan getting declined, an amount of Rs 2000 (or the fee paid by me/us, whichever is lower) would be deducted towards loan administrative fee and the balance amount would be refunded. No refund of administrative fees to be done if the loan is sanctioned.
- Penal charges, part payment fees, pre closure and all other charges will be applicable as per the schedule of charges published on the website and mentioned overleaf.

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. I/We also confirm that I/We have received the acknowledgement.

Regards,

(Primary Applicant Signature)

(Primary Applicant Name)

Please do not give cash or issue blank cheques



MOST IMPORTANT DOCUMENT

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- The interest rate applicable on my/our loan will be (Base Rate + _____) = _____ % on _____ (floating / fixed rate). (Valid for 15 days).
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(Primary Applicant Name)

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ACKNOWLEDGEMENT

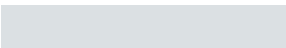
_____ Branch

Received the loan application form from Mr./Mrs./Ms/Dr./Messrs _____
(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 grievance/disputes arising in this regard should be made in writing to premium.care@db.com OR Call 1860 266 6660#

Please quote this Serial No. for any future communication



Date



Fees and Charges*	Home Loans	Loan Against Property
Administration Fees	Up to 1% of loan amount	Up to 2% of loan amount
Loan prepayment charges [@]	Fixed rate: Part payment - 2.50% on amount prepaid Pre-closure - 2.50% on amount prepaid	Fixed rate: Part payment - 4.00% on amount prepaid Pre-closure - 4.00% on amount prepaid
	Floating rate loan: No penalty on part payments. A transaction charge - Rs 500 on each prepayment. Pre-closure charges - 2% on the loan outstanding at the time of loan closure & all part payments made during the last 12 months prior to loan closure.	Floating rate: a. Partial prepayment amount in a particular year upto 25% of outstanding loan amount: NIL. A nominal transaction fee of Rs 500/- would be levied for each transaction b. For amount in excess of 25% of outstanding loan amount in every financial year: i. Up to 3 years from the date of first disbursal: 4% of excess amount prepaid ii. After 3 years from the date of first disbursal: 2% of excess amount prepaid

The following charges are applicable to both HL and LAP products:

Default interest rate – 24% p.a., Duplicate statement / certificate issuance charges – Rs 200, Cheque bounce charges – Rs 500, Switch fee (Floating to fixed and vice versa) – 1.5% of Principal o/s, Loan Re-schedulement fee – Rs 1000, ECS / PDC swap charges – Rs 500, Document retrieval charges – Rs 500.
Stamp duty charges – Depending on local regulations & type of mortgage.

[@]Prepayment is allowed only after 6 months from the date of loan disbursal. No prepayment can be done on partly disbursed loan.

*Service Tax on fees and charges as applicable. The schedule of charges as above maybe amended or modified by the Bank from time to time. 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. Such amended schedule shall supersede the fees, rates and charges as mentioned above.

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



Fees and Charges*	Home Loans	Loan Against Property
Administration Fees	Up to 1% of loan amount	Upto 2% of loan amount
Loan prepayment charges [@]	Fixed rate: Part payment - 2.50% on amount prepaid Pre-closure - 2.50% on amount prepaid	Fixed rate: Part payment - 4.00% on amount prepaid Pre-closure - 4.00% on amount prepaid
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Know Your Customer Documents

Type of Proof	Copy of any one of the following:
Identity proof	Valid Passport/ Voter's ID/ Valid Driving Licence/ PAN Card
Address Proof	Valid Passport/ Latest Telephone Bill/ Latest Electricity bill/ Latest Bank Statement/ Valid Registered Rental Agreement
Age Proof	Valid Passport/ Valid Driving licence/ PAN Card/ Birth certificate/ School leaving certificate
Signature Proof	Valid Passport/ Valid Driving Licence/ PAN Card,

Type of Proof	Salaried	Self-Employed
Financials	Latest 3 months salary slip	Latest 2 years ITR with computation of income
	Latest year Form 16 or ITR	Latest 2 years audited profit and loss and balance sheet with annexures
	Latest 6 months salaried bank statement	Latest 6 months main current account bank statement

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