



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. Fax

Email ID of the firm

Registered Office Address

City State PIN Code

Office ☐ Self-owned ☐ Rented ☐ Long-term lease MSME Reg. No.

Proof of Address submitted

Business/ Firm Constitution

☐ Professional ☐ Sole Proprietor/ Proprietorship Firm ☐ Partnership
☐ Private Limited ☐ Closely held Cos. ☐ Other (please specify) _____

Corporate Identification Number _____ Udyam Number _____

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

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.

Father/ Spouse Name Occupation Type

Current Residential Address

City State PIN Code

Residential Tel. No. Mobile Fax

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

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

Nationality 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

No. of Dependants

PAN No.

Aadhaar Submitted

Yes

No

Passport No.

NREGA Card

Educational Qualifications

Under Graduate

Graduate

Post Graduate

Professional Qualifications

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 hadicapped

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)

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

Father/ Spouse Name

Occupation Type

Current Residential Address

City

State

PIN 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 _____ 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

Permanent Address (if different from residential address) _____

No. of Dependants PAN No. Aadhaar Submitted ☐ Yes ☐ No
Passport No. NREGA Card

Educational Qualifications

☐ Under Graduate☐ Graduate☐ Post Graduate

Professional Qualifications

Shareholding %

Owncship 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 hadicapped

☐ Yes☐ No

Belongs to minority community

☐ Yes☐ No☐ NA

Caste category

☐ Gen☐ SC☐ OBC☐ ST

Network

(In Lakh)

Experience in Current business (Years)

DIN number (Mandated wherever Person is a Director)

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

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

Gender

☐ Male

☐ Female

☐ Third Gender

Marital Status

☐ Single

☐ Married

Nationality

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 Qualifications

☐ Under Graduate

☐ Graduate

☐ Post Graduate

Professional Qualifications

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 hadicapped

☐ 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

Gender

☐ Male

☐ Female

☐ Third Gender

Marital Status

☐ Single

☐ Married

Nationality

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

[illegible]

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

Father/ Spouse Name															Occupation Type														
Current Residential Address																													
City										State										PIN Code									
Residential Tel. No.										Mobile										Fax									
STD Code																				STD Code									

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

[illegible][illegible]

Sec VII

Personal Details of Proprietor/ Partner/ Director

<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px; text-align: center;"> Please sign on the reverse of the photograph and staple it </div> <p>Name of Proprietor/ Partner 1/ Director 1</p> <div style="border-bottom: 1px solid black; height: 1.2em; margin-bottom: 5px;"></div> <div style="display: flex; justify-content: space-between; font-size: 0.8em; color: #ccc;"> First name Middle name Last name </div> <p>Place of Birth</p> <div style="border-bottom: 1px solid black; height: 1.2em; margin-bottom: 5px;"></div>	<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px; text-align: center;"> Please sign on the reverse of the photograph and staple it </div> <p>Name of Proprietor/ Partner 2/ Director 2</p> <div style="border-bottom: 1px solid black; height: 1.2em; margin-bottom: 5px;"></div> <div style="display: flex; justify-content: space-between; font-size: 0.8em; color: #ccc;"> First name Middle name Last name </div> <p>Place of Birth</p> <div style="border-bottom: 1px solid black; height: 1.2em; margin-bottom: 5px;"></div>
<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px; text-align: center;"> Please sign on the reverse of the photograph and staple it </div> <p>Name of Proprietor/ Partner 3/ Director 3</p> <div style="border-bottom: 1px solid black; height: 1.2em; margin-bottom: 5px;"></div> <div style="display: flex; justify-content: space-between; font-size: 0.8em; color: #ccc;"> First name Middle name Last name </div> <p>Place of Birth</p> <div style="border-bottom: 1px solid black; height: 1.2em; margin-bottom: 5px;"></div>	<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px; text-align: center;"> Please sign on the reverse of the photograph and staple it </div> <p>Name of Proprietor/ Partner 4/ Director 4</p> <div style="border-bottom: 1px solid black; height: 1.2em; margin-bottom: 5px;"></div> <div style="display: flex; justify-content: space-between; font-size: 0.8em; color: #ccc;"> First name Middle name Last name </div> <p>Place of Birth</p> <div style="border-bottom: 1px solid black; height: 1.2em; margin-bottom: 5px;"></div>
<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px; text-align: center;"> Please sign on the reverse of the photograph and staple it </div> <p>Name of Proprietor/ Partner 5/ Director 5</p> <div style="border-bottom: 1px solid black; height: 1.2em; margin-bottom: 5px;"></div> <div style="display: flex; justify-content: space-between; font-size: 0.8em; color: #ccc;"> First name Middle name Last name </div> <p>Place of Birth</p> <div style="border-bottom: 1px solid black; height: 1.2em; margin-bottom: 5px;"></div>	<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px; text-align: center;"> Please sign on the reverse of the photograph and staple it </div> <p>Any other owner/ controller/ Authorised Signatory</p> <div style="border-bottom: 1px solid black; height: 1.2em; margin-bottom: 5px;"></div> <div style="display: flex; justify-content: space-between; font-size: 0.8em; color: #ccc;"> First name Middle name Last name </div> <p>Place of Birth</p> <div style="border-bottom: 1px solid black; height: 1.2em; margin-bottom: 5px;"></div>

Sec VIII

Details of Owners/ Controllers

Proprietorship Firms

	Name	DOB (dd/ mm/ yy)
Proprietor	<input type="text"/>	<input type="text"/>
GPOA Holder 1	<input type="text"/>	<input type="text"/>
GPOA Holder 2	<input type="text"/>	<input type="text"/>

Sec IX

MSME section

	Investment in Plant and Machinery and Annual Turnover Manufacturing Sector	Investment in Equipment and Annual Turnover Service Sector
Micro enterprises	<input type="checkbox"/> Investment in Plant and Machinery ≤ INR 1 crore and Annual Turnover ≤ INR 5 crore	<input type="checkbox"/> Investment in Equipment ≤ INR 1 crore and Annual Turnover ≤ INR 5 crore
Small enterprises	<input type="checkbox"/> Investment in Plant and Machinery ≤ INR 10 crore and Annual Turnover ≤ INR 50 crore	<input type="checkbox"/> Investment in Equipment ≤ INR 10 crore and Annual Turnover ≤ INR 50 crore
Medium enterprises	<input type="checkbox"/> Investment in Plant and Machinery ≤ INR 50 crore and Annual Turnover ≤ INR 125 crore	<input type="checkbox"/> 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

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

TWO NON-FAMILY REFERENCES

Tel. No.

City _____

[illegible]

City _____

City _____

Correspondence

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

Loan Details

(Tick whichever is applicable)

Loan Amount INR

--	--	--	--	--	--	--	--

 (Loan amount in words) Rupees _____ Only

☐ 12 ☐ 24 ☐ 36

Type of Interest: Fixed/ Floating

of Charges

☐ Medium-term working capital

☐ Purchase of Equipment

☐ Purchase of Machinery

☐ Others : Please Specify _____

Customer signature with company seal

Declaration

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 spec c consent. I/ we con rm 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 de ed 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 de ed 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 _____

Borrower/ Guarantor

Designation _____

Date _____

Place _____

Name _____

Borrower/ Guarantor

Designation _____

Date _____

Place _____

Name _____

Borrower/ Guarantor

Designation _____

Date _____

Place _____

Name _____

Borrower/ Guarantor

Designation _____

Date _____

Place _____

Name _____

Borrower/ Guarantor

Designation _____

Date _____

Place _____

Name _____

Borrower/ Guarantor

Designation _____

Date _____

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

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

[illegible]

Multiple GSTIN Number: ☐ Yes ☐ No

GSTIN 1: Default GSTIN ☐ Yes ☒ No

[illegible]

Registered Address and Contact Details for GSTIN 1:

1. Contact Person Name:

Address 1:

[illegible]

City: Pin code:

State: _____

[illegible]Contact Number: | | | | | | | | | |

Registered Address and Contact Details for GSTIN 2:

2. Contact Person Name:

Address 1:

[illegible]

City: Pin code:

State: _____

Email ID: _____

[illegible]

Signature: _____

For Bank Use Only

Sales Reference No.

Promotion Code Campaign Code

Industry Type

Application received on

Referral Agent Name _____ Referral Code _____

Complete supporting document set received on

Submitted completed application documents to Bank on

Executive Name _____ Code _____

Authorised signatory (for Dealer/ Distribution Point Stamp)

I am proposing this case for Credit Approval

Sales/ Channel Manager’s Name: _____ Signature

Date

Application received on

Date of Entering Information

Office use only section

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 19 Shipping

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

Corporate/ Retail Online Banking/ Mobile Banking

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 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.

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, disputes 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 in al 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.

[illegible]

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 EBTL + spread _____% = _____% on floating/ Fixed rate
 - Currently applicable EBTL 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. Current charges are as follows:
 - 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 ^[1]	For Fixed and Floating Rate Loan: <ul style="list-style-type: none">— 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	<ul style="list-style-type: none">— 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 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

[1] Customers categorised as Micro and Small Enterprises, shall not be charged pre-payment or pre-closure charges on floating rate loans. The bank may seek documentary evidence on client being classified as MSE on the date of payment. The same is subject to change and will be as applicable from time to time.

Nil Prepayment charges on fixed rate loans availed by Micro and Small Enterprises and Loan amount sanctioned is less than or equal to Rs. 50 lakh.

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

- 3 – Months Treasury Bill Rate (EBTL) means reference rate for your loan which is published by Financial Benchmarks India Private Limited (FBIL) or any other benchmark administrator (as designated) by the Reserve Bank of India) from time to time. The EBTL will be determined based on the rate published by FBIL. In the event the predetermined date is not a Business Day, then the immediately succeeding Business Day’s rate will be used. The EBTL as arrived at above will be published by the Bank and shall act as the reference rate for determining the applicable Rate of Interest payable on my/ our Loan.
- EBTL is the rate of the Bank to which your floating rate loan is benchmarked. Applicable EBTL for your loan shall be the EBTL prevailing from time to time.
- The Bank states that the EBTL (3 months Treasury Bill Rate) 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 EBTL shall be applicable from the next reset date irrespective of the changes in between two reset dates.
- The interest rate on your floating rate loan, is linked to the EBTL (3 months Treasury Bill Rate). Interest on the loan will be charged at prevailing floating rate of interest on a daily reducing balance at monthly rests. The rate of interest is subject to revision from time to time due to (i) changes in EBTL or (ii) revision even without change in EBTL The Bank has the option to reduce or increase the EMI or extending the repayment period or both consequent upon revision in interest rate.
- Interest rate reset dates for floating rate loans would be Jan 16, Apr 16, Jul 16, and Oct 16 of each calendar year during the loan tenor.
- 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 EBTL + Spread _____ % = _____ % on floating rate
 - Currently applicable EBTL 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. Current charges are as follows:
 - 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:

Fee Type	Charges
Loan prepayment terms ^[1]	For Fixed and Floting Rate Loans: <ul style="list-style-type: none">— 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	<ul style="list-style-type: none">— 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 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
ECS/ NACH/ SI Swap Charges	Rs. 500/-
Taxes and other government levies	As applicable

[1] Customers categorised as Micro and Small Enterprises, shall not be charged pre-payment or pre-closure charges on floating rate loans. The bank may seek documentary evidence on client being classified as MSE on the date of payment. The same is subject to change and will be as applicable from time to time.

Nil Prepayment charges on fixed rate loans availed by Micro and Small Enterprises and Loan amount sanctioned is less than or equal to Rs. 50 lakh.

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

- 3 – Months Treasury Bill Rate (EBTL) means reference rate for your loan which is published by Financial Benchmarks India Private Limited (FBIL) or any other benchmark administrator (as designated) by the Reserve Bank of India) from time to time. The EBTL will be determined based on the rate published by FBIL. In the event the predetermined date is not a Business Day, then the immediately succeeding Business Day’s rate will be used. The EBTL as arrived at above will be published by the Bank and shall act as the reference rate for determining the applicable Rate of Interest payable on my/ our Loan.
- EBTL is the rate of the Bank to which your floating rate loan is benchmarked. Applicable EBTL for your loan shall be the EBTL prevailing from time to time.
- The Bank states that the EBTL (3 months Treasury Bill Rate) 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 EBTL shall be applicable from the next reset date irrespective of the changes in between two reset dates.
- The interest rate on your floating rate loan, is linked to the EBTL (3 months Treasury Bill Rate). Interest on the loan will be charged at prevailing floating rate of interest on a daily reducing balance at monthly rests. The rate of interest is subject to revision from time to time due to (i) changes in EBTL or (ii) revision even without change in EBTL The Bank has the option to reduce or increase the EMI or extending the repayment period or both consequent upon revision in interest rate.
- Interest rate reset dates for floating rate loans would be Jan 16, Apr 16, Jul 16, and Oct 16 of each calendar year during the loan tenor.
- 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)

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 Regidteration issued by Registerar 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

(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

