



MEDIUM TERM LOAN
Application Form

Serial No.:

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

KYC No:-

Please fill the form 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
STD Code STD Code
 Email ID of the firm
 Registered office address
 City State PIN Code
 Office: Self-owned Rented Long-term lease MSME Reg. No.
 LEI number Proof of Address submitted
 Business/ Firm Constitution
 Professional Sole Proprietor/ Proprietorship Firm Partnership Private Limited Closely held Cos. Other (pls 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

Chief Promoter Name
First name Middle name Last name

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

Sec II

Promoter/ Partner/ Director/ Authorised signatory/ Ultimate Beneficiary Owner details KYC No. :-

Name Mr. Mrs. Ms.
First name Middle name Last name
 Father/ Spouse Name Occupation Type
 Current Residential Address
 City State PIN Code
 Residential Tel. No. Mobile Fax
STD Code STD Code
 E-mail ID _____ Residential Status Resident Non-resident PIO/ OCI
 Date of Birth Gender Male Female Third Gender Marital Status Single Married Other
 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. Mobile Fax
STD Code STD Code

No. of Dependents PAN No. Aadhaar Submitted Yes No
 Passport No. NREGA Card

Educational Qualification Under Graduate Graduate Post Graduate

Professional Qualification _____ Shareholding % _____

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

Permanent Address (if different from residential address) _____

City _____ State _____ PIN Code _____

Residential Tel. No. _____ STD Code _____ Mobile _____ Fax _____ STD Code _____

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

Passport No. _____ NREGA Card _____

Educational Qualification Under Graduate Graduate Post Graduate

Professional Qualification _____ Shareholding % _____

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

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

LEI number _____ Proof of address submitted _____

Physically handicapped Yes No Belongs to minority community Yes No NA

Caste category Gen SC OBC ST Network _____ (In Lacs)

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 No. :-

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

Father/ Spouse Name _____ Occupation Type _____

Current Residential Address _____

City _____ State _____ PIN Code _____

Residential Tel. No. _____ STD Code _____ Mobile _____ Fax _____ STD Code _____

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

Date of Birth [D][D].[M][M].[Y][Y][Y][Y] Gender Male Female Third Gender Marital Status Single Married Other

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 Qualification Under Graduate Graduate Post Graduate

Professional Qualification _____ Shareholding % _____

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

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

LEI number _____ Proof of address submitted _____

Physically handicapped Yes No Belongs to minority community Yes No NA

Caste category Gen SC OBC ST Network _____ (In Lacs)

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

Sec VI

Personal Details of Partner 5/ Director 5/ Promotor 5 KYC No. :- []

Name [] Mr. [] Mrs. [] Ms. [] Occupation Type []
Father/ Spouse Name [] 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 [] Other []
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 []

* 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. [] Mobile [] Fax []

No. of Dependants [] PAN No. [] Aadhaar Submitted Yes No
Passport No. [] NREGA Card []
Educational Qualification [] Under Graduate [] Graduate [] Post Graduate []
Professional Qualification [] Shareholding % []
Ownership of Property [] Self-owned residential [] Self-owned commercial [] Family-owned residential []
[] Family-owned commercial [] Long-term lease/ Pagdi [] Rented []
No. of Years at Current Residence [] No. of Years in Business [] No. of Years in City []
LEI number [] Proof of address submitted []
Physically handicapped [] Yes [] No [] Belongs to minority community [] Yes [] No [] NA []
Caste category [] Gen [] SC [] OBC [] ST []
Experience in Current business ([] Years) DIN number (Mandated wherever Person is a Director) []
Network [] (In Lacs)

Sec VII

Personal Details of Proprietor/ Partner/ Director

Please sign on the reverse of the photograph and staple it
Name of Proprietor/ Partner 1/ Director 1
Place of Birth []

Please sign on the reverse of the photograph and staple it
Name of Proprietor/ Partner 2/ Director 2
Place of Birth []

Please sign on the reverse of the photograph and staple it
Name of Proprietor/ Partner 3/ Director 3
Place of Birth []

Please sign on the reverse of the photograph and staple it
Name of Proprietor/ Partner 4/ Director 4
Place of Birth []

Please sign on the reverse of the photograph and staple it
Name of Proprietor/ Partner 5/ Director 5
Place of Birth []

Please sign on the reverse of the photograph and staple it
Any other owner/ controller/ Authorised Signatory
Place of Birth []

Sec VIII

Details of Owners/ Controllers

Proprietorship Firms

| | Name | DOB (dd/ mm/ yy) |
|---------------|-------|------------------|
| Proprietor | _____ | DD MM YY YY |
| GPOA Holder 1 | _____ | DD MM YY YY |
| GPOA Holder 2 | _____ | DD MM YY YY |

Sec IX

MSME section

| | Investment in Plant and Machinery and Annual Turnover | Investment in Equipment and Annual Turnover |
|--------------------|---|---|
| | Manufacturing Sector | Service Sector |
| Micro enterprises | <input type="checkbox"/> Investment in Plant and Machinery <= INR 1 cr and Annual Turnover <= INR 5 cr | <input type="checkbox"/> Investment in Equipment <= INR 1 cr and Annual Turnover <= INR 5 cr |
| Small enterprises | <input type="checkbox"/> Investment in Plant and Machinery <= INR 10 cr and Annual Turnover <= INR 50 cr | <input type="checkbox"/> Investment in Equipment <= INR 10 cr and Annual Turnover <= INR 50 cr |
| Medium enterprises | <input type="checkbox"/> Investment in Plant and Machinery <= INR 50 cr and Annual Turnover <= INR 250 cr | <input type="checkbox"/> 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

Sec X

Banking Information

| | | | |
|------------------|-------|--------------------|--------------------------|
| Major Banker (1) | _____ | Facility Type | _____ |
| Bank Account No. | _____ | Relationship Since | ____ Months ____ Years |

Sec XI

Existing Loans/ Facilities

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

Sec XII

Foreign Currency Exposure Details

- We do not have any Unhedged Foreign Currency Exposure
 Our Foreign Currency Exposure (FCE) is _____ (US \$ Mn)

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

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

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

We declare that all the derivative contracts considered as hedging contracts are in conformity of pronouncement of the Institute of Chartered Accountants in respect of their hedge 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 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

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 a speified 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. | <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.

GSTIN Data form – Applicant 1

Name of applicant: [| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |]

Multiple GSTIN Number: Yes No

GSTIN 1 : [| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |] Default GSTIN Yes No

GSTIN 2 : [| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |] Default GSTIN Yes No

Registered Address & Contact Details for GSTIN 1:

Contact Person Name: [| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |]

Address 1: [| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |]

Address 2: [| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |]

City: [| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |] Pin code: [| | | | |]

State: [| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |]

Email ID: [| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |]

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

Registered Address & Contact Details for GSTIN 2:

Contact Person Name: [| | | | | | | | | |]

Address 1: [| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |]

Address 2: [| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |]

City: [| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |] Pin code: [| | | | |]

State: [| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |]

Email ID: [| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |]

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

Signature: _____

For Bank Use Only

Sales Reference No.

Promotion Code Campaign Code

Industry Type

Application received on

DSA/ Referral Agent Name _____ DSA Code _____

Complete supporting document set received on

Submitted completed application documents to Bank on

Executive Name _____ Code _____

Dealer/ Distribution Point Stamp

Authorised signatory (for Dealer/ Distribution Point Stamp

I am proposing this case for Credit Approval

Sales/ Channel Manager's Name:

Signature

Date

Application Reference No.

Date of Entering Information

INDUSTRY CODES

- | | | | |
|--|--|---|---|
| <input type="checkbox"/> 01 Advertising and Marketing | <input type="checkbox"/> 11 Education | <input type="checkbox"/> 21 Export and Import | <input type="checkbox"/> 31 Ministry and State Government |
| <input type="checkbox"/> 02 Agriculture | <input type="checkbox"/> 12 Consulting | <input type="checkbox"/> 22 Financial Services | <input type="checkbox"/> 32 Pharma and Biotech |
| <input type="checkbox"/> 03 Airlines | <input type="checkbox"/> 13 Electrical/ Electronic Goods | <input type="checkbox"/> 23 Gem and Jewellery | <input type="checkbox"/> 33 Post and Telegraph |
| <input type="checkbox"/> 04 Armed Forces | <input type="checkbox"/> 14 Power and Electricity | <input type="checkbox"/> 24 Government Bodies | <input type="checkbox"/> 34 Textile |
| <input type="checkbox"/> 05 Automobile | <input type="checkbox"/> 15 Railways | <input type="checkbox"/> 25 Hotel and Restaurant | <input type="checkbox"/> 35 Trader and Stockist |
| <input type="checkbox"/> 06 Banking and Insurance | <input type="checkbox"/> 16 Recruitment | <input type="checkbox"/> 26 IT/ Telecom | <input type="checkbox"/> 36 Timber Furniture |
| <input type="checkbox"/> 07 Construction and Real Estate | <input type="checkbox"/> 17 Retailing | <input type="checkbox"/> 27 Infrastructure | <input type="checkbox"/> 37 Transport/ Logistics |
| <input type="checkbox"/> 08 CA/ CS/ ICWA | <input type="checkbox"/> 18 Service Provider | <input type="checkbox"/> 28 Law | <input type="checkbox"/> 38 Travel and Tourism |
| <input type="checkbox"/> 09 Courier and Cargo | <input type="checkbox"/> 19 Shipping | <input type="checkbox"/> 29 Manufacturing | <input type="checkbox"/> 39 Others |
| <input type="checkbox"/> 10 Doctor and Diagnostics | <input type="checkbox"/> 20 Entertainment and Media | <input type="checkbox"/> 30 Medical and Health Care | |

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 interest, 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 | For Fixed and Floating Rate Loan : 5% of the principal outstanding at the time of foreclosure No part payment is allowed Prepayment is allowed only after 9 months from the date of disbursal |
| Charges for unsuccessful execution of standing instruction for payment/ Cheque/ NACH bounce | Rs. 500/- |
| Penal Interest | 24% per annum on the overdue/ unpaid/ delayed amount payable |
| Stamp Duty Charges on Loan Agreement | As applicable depending on local regulations |
| Post dated cheques/ ECS/ NACH/ SI Swap Charges | Rs. 500/- |
| Taxes and other government levies | As applicable |

Note

- Penal Interest will be charged for the number of days for which the payable amount remains unpaid.
- 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 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

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 | |
| 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/ Sales Tax Returns for the past three years, OR — Advance Tax Challans for the past three years, OR — Bank Statements of at least one month dated 3 years back, OR — Shops and Establishment Certificate, OR — Registered Partnership Deed or Certificate of Registration issued by Registrar of Firms, OR — For companies - Certificate of Incorporation | |
| 9. Other Documents — Customer letter for end use/ the proposed end use of BIL funds — OD sanction letter wherever DP/ OD limit is not mentioned in the Bank statements — Professional qualification certificate for professionals — Partnership Deed in case of partnership firms — MOA/ AOA along with certificate of incorporation in case of companies — Form 3CB and 3CD or Form 3CC and 3CE wherever applicable | |

