



Application Form

Note

- Best effort will be made to deliver the Welcome Kit to the mailing address within seven working days from account opening date
- Please fill the form in BLOCK LETTER
- All fields marked* are mandatory
- This is a MACHINE READABLE form and will pass through a SCANNER
- Account facility shall be at sole discretion of Deutsche Bank AG, India

I/ We hereby request Deutsche Bank AG, India to open my/our account at your _____ Branch.

Customer Details

Please fill the form in BLOCK LETTERS and tick the boxes wherever applicable.

[illegible]

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

[illegible]

☐ Individual

☐ Proprietorship ☐ Partnership ☐ Private Limited ☐ Public Limited

☐ Others (Please Specify) _____

Facility Details

Facility Requested For

- ☐ Overdraft/ Cash Credit ☐ Pre/Post Shipment Finance ☐ Bank Guarantee ☐ Letters of Credit
☐ WCTL ☐ Buyer's Credit ☐ Short Term Loan ☐ Medium Term Loan
☐ Others (Please Specify) _____

Amount _____

Purpose _____

Security Provided

- ☐ Current Assets ☐ Insurance Policies ☐ Mutual Funds ☐ Fixed Deposits ☐ Residential Property ☐ Commercial Property
☐ Stand-by Letter of Credit ☐ Bonds ☐ Guarantee ☐ Industrial Property ☐ Factory
☐ Godown ☐ Land ☐ Others (Please Specify) _____

Security held in the name/s

1 _____

2 _____

3 _____

4 _____

☐ As per Resolution☐ As per details mentioned below

Deliverables

☐ Yes☐ No☐ Yes☐ No

[illegible]

Additional Details

Quarterly Data on Foreign Currency Exposures							
In INR Crores	Unhedged			Hedged through forward or derivatives (#)			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 _____]

Checklist of Documents submitted

Financial documents

- | | | |
|---|--|--|
| 1 | Profit and Loss A/c - Audited for last 3 yrs with schedules and notes on accounts/Balance Sheet/IT Returns/Computation of Income/Audit Report (including Director's Report)/Projected Financials | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2 | In case of salaried, form 16 for last 3 years (in case ITR not available) and latest pay slip | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3 | Bank statements for the last 6 months - all operating bank accounts | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Other documents

- | | | |
|----|--|--|
| 4 | Pan card copy - company/director/collateral provider/proprietor/partners | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 5 | Photograph of proprietor/directors/collateral providers/partners | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 6 | Residence and office address proof | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 7 | Sanction letter/Renewal letter from other bankers, wherever applicable | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 8 | Incase of 3rd party collateral, relationship proof with the 3rd party | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 9 | Shareholding pattern where collateral is property and borrower is a company | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 10 | GST Returns | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 11 | Directors/Partners networth declaration (holding more than 20% share) collateral related documents | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Declaration:

I/We have read and understood Bank's General Business Conditions (a copy of which has been sent to me/us is in my/our possession) governing the business relationship with the Bank and those special conditions relating to various services including but not limited to Accounts, Phone Banking, Internet Banking, Bill Payment, etc. I/We accept and agree to be bound by the said Bank's General Business Conditions including those excluding/limiting the Bank liability. I/We agree, understand and acknowledge that Bank may at its absolute discretion, reject, discontinue or terminate any of the services or transactions, completely or partially, with notice (personal or public) to me/us, for any reason whatsoever including any violation of applicable laws or internal policies of the Bank. I/We agree that Bank may debit my account for service charges as applicable from time to time. I/we confirm that I/we am/are resident of India. I/We hereby irrevocably authorize the Bank to monitor my/our account and disclose, from time to time, any information on or relating to my/our account(s) with the Bank to any other branch of the Bank and any of its subsidiaries or affiliates or Regulators or to any Authority or Credit Bureaus or third party without my/our specific consent. The Bank's General Business Conditions, the receipt and acceptance of which I/we herewith confirm, and all other rules and conditions of the Bank including any amendments thereto as notified by the Bank shall apply to each of the accounts and all documentation in relation thereto. At present, I/we do not wish to include my/our contact details with Do Not Call registry and I/we take note to update my/our contact details with the registry whenever I/we wish to.

Information pursuant to Anti-Money Laundering Regulations

I/We am/are the beneficial owner of all assets run through my/our own account(s) opened with Deutsche Bank

The beneficial owner of some/all assets run through the account is/are (name and address of person for whom the account(s) are maintained)

The Branch of the Bank in _____ (State/Country) where my/our account is kept (the "Accountable Branch") is the sole branch of account for repayment of any credit balance in the account and any interest accruing thereon which will only be made at the Accountable Branch and in the currency in which the credit balance is denominated. Accordingly, the Bank shall not be required to repay any such credit balance or interest at its head office or any branch other than the Accountable Branch for so long as and to the extent that the Accountable Branch cannot repay the balance or interest due to (a) an act of war, insurrection or civil strife; or (b) an action by the government or any instrumentality of or in _____ (State/Country) (whether de jure or de facto) preventing such repayment. The competent court within whose jurisdiction the Accountable Branch is situated shall have exclusive jurisdiction in respect of any claims against the Bank. However, this will not affect the Bank's general lien and right of set-off over all my/our accounts at all branches of the Bank and for this purpose the Bank shall be entitled to combine and consolidate all or any of such accounts.

I/We understand that the Bank can seek my/our latest information and collect the required KYC documents on periodical basis in compliance with applicable regulatory guidelines.

I/We will update the Bank in case of any change in my/related party/UBO details provided at the time of opening the account which includes address change, change in industry, change in employment etc.

Foreign Exchange Management Act, 1999 (FEMA)

I/We hereby declare that the transactions relating to foreign exchange routed through your Bank do not involve, and are not designed for the purpose of any contravention or evasion of the provisions of the aforesaid Act or of any rule, regulation, direction, or order made hereunder. I/We also hereby agree and undertake to give such information/documents as will reasonably satisfy you about the transactions in terms of the above declaration.

I/We hereby declare that the information and documents given by me/us to Deutsche Bank A.G., India ("DB" / "Bank") are true, correct and accurate and I/We have not withheld any material information. I/We understand that such information and documents have been submitted to induce DB to sanction and grant the credit facility. I/We have carefully read and understood the terms and conditions governing the facility and hereby irrevocably agree to be bound by the same. I/We hereby declare that I/We am/are fully competent to apply for the facility and there is no legal impediment for availing the facility from DB. I/We confirm that there are no bankruptcy proceedings or garnishee order or winding up proceeding instituted against me/us and I/We am/are not un-discharged insolvents and none of my/our credit facilities/loans with any financial institutions has turned bad/irregular or is under default. I/We hereby authorise DB to contact me/us and/or my/our friends, relatives, employer (past and present), business associates to verify the details furnished by me/us. I/We also authorise DB to conduct such credit checks that it considers necessary in its sole discretion. I/We understand and agree that the sanction of the loan/credit facility at the sole discretion of DB which reserves its rights to reject this application, without assigning any reasons. I/We also confirm that DB shall not be required to return the documents submitted by me/us. I/we further confirm and agree to pay to DB processing fee and other charges as prescribed by DB. I/We will update the bank in case of any change in my/our details provided at the time of opening the account which includes address change, change in industry, change in employment/profession and promptly provide such information as the bank may require. I/We hereby consent, agree and authorise DB to disclose information and data relating to me/us, information and data of any credit facility availed of/to be availed of by me/us and/or information and data relating to any default, if any, committed by me/us in discharge of my/our obligations as and when DB deem appropriate and necessary and furnish the same to Credit Information Bureau of India Limited ("CIBIL") and or any other agency as deemed necessary at the sole discretion of DB. I/We agree to provide to DB such further documentation as may be required by DB from time to time to comply with know your customer (KYC) requirements of the Reserve Bank of India and DB.

I/We confirm that the facility shall be utilised by me/us for the stated purpose only and shall not be used for speculative/anti social purpose and the Bank shall have a right to seek a documentary proof in this regard. I confirm that I have seen the present schedule of interest and charges of the Bank, which are available at the branches and the website of the Bank. I agree and undertake that the said schedule of charges is acceptable to me.

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) / or to any Bank's third party service provider, appointed by the Bank, for the purpose of providing any services in relation to the facility availed by me/us.

I / We hereby declare that the details furnished above are true and correct to the best of my / our knowledge and belief and I / we undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I / we am / are aware that I / we may be held liable for it. My / our personal / KYC details may be shared with Central KYC Registry/ or to any Bank's third party service provider appointed by the Bank, for the purpose of providing any services in relation to the facility availed by me/us. I / We hereby consent to receiving information from Central KYC Registry through SMS / Email on the above registered number / email address.

I/We hereby declare and confirm and give consent that the Bank shall be entitled to share all or any of the information relating to me/us with any of its Group Entities for the purposes availing any support services from such entities in connection to the facilities that have been extended by the Bank to me.

In compliance to RBI Master Circular on Loans and Advances, as amended from time to time.

Where the borrower is an individual or sole proprietor

I hereby declare that I am not a "relative" to any director or senior official or the Bank, in terms of the aforementioned Master Circular of RBI.

Where the borrower is a partnership firm

I hereby declare that none of the partners in our firm is a "relative" to any director or senior official of the Bank, in terms of the aforementioned Master Circular of RBI. Where the borrower is a company

I hereby declare that none of our directors, principal shareholders or Officers in default (as defined in Companies Act, 1956) is a "relative" to any director or senior official of the Bank, in terms of the aforementioned master circular of RBI.

I have read, understood and received a copy of the Bank's terms and conditions for the applied facility and the general business conditions and acknowledge acceptance of the same.

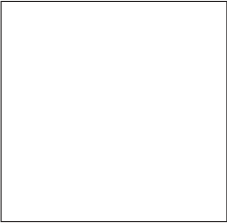

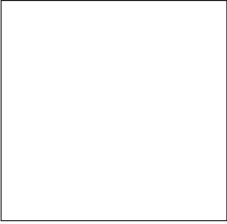
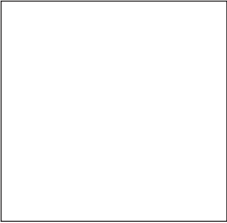
I have read and agreed to the above terms and conditions. I also confirm that I haven't signed a blank document/application form.

Note: Additional documents may be asked on a case to case basis.

Signature and Photographs of all Borrowers and Security Providers

Authorised Signatories:

- Please affix passport size photographs of all account holders, all partners in a partnership firm, sole proprietor, authorised Signatory* and the mandate holders (if any).
- Please sign the photograph across the face.

	Name	Designation
	<input type="text"/>	<input type="text"/>
	Signature	
	<hr/>	
	Name	Designation
	<input type="text"/>	<input type="text"/>
	Signature	
	<hr/>	
	Name	Designation
	<input type="text"/>	<input type="text"/>
	Signature	
	<hr/>	
	Name	Designation
	<input type="text"/>	<input type="text"/>
	Signature	
	<hr/>	

For Internal Use Only

Relationship Manager Code (Account Manager ID) _____

Relationship Manager Name _____

DSE code (RM Sales Code) _____

DSA code & Name
(Referral code) _____

Asset SM code & Name _____

Signature _____

IDMS master code _____

*Debit Card Label Code 1st Applicant 2nd Applicant 3rd Applicant

Account Label Code *Sol ID Scheme Code

In case of Sole Proprietorship Account where individual is the Sole Proprietor, please attach a Nomination Form or No Nomination Declaration.

TO _____

NWF _____

PFNW _____

ISPL _____

Branch/ Service Manager _____

Employee ID

Date

*Minimum 51% stake holders.

Access Required ☐ View only access ☐ Inputter access ☐ Transaction Access (Can only to be provided to authorised Signatories)

For Bank Use Only

Approval workflow for db OnlineBanking transactions.

Approval level	Level Name, Hierarchy	User IDs to be tagged (seprated by comma)	Amount Form	Amount To	Number of users required in the workflow	Alerts (Yes/ No) (update alerts flag for all user IDs)	Remarks
Level 6 (Inputter)	L6, 6						
Level 5 (Inquiry only)	L5, 5		NA	NA	NA	NA	NA
Level 4 (First level approver)	L4, 4						
Level 3 (Second level approver)	L3, 3						
Level 2 (Third level approver)	L2, 2						
Level 1 (Final approver)	L1, 1						

Signature of the Sourcing Staff with Emp ID

Signature of Service Staff with Emp ID

Cust ID

Account Number

MOST IMPORTANT TERMS AND CONDITIONS:

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

- The actual interest rate applicable on my/our loan will be REPO*+ _____ % and/or RFR plus _____ % per annum
- Total documentation and processing fees to be paid by me/us is _____ % of the facility amount; GST as applicable. The processing fees may be recovered from my facility account.
- Penal charges, preclosure and all other charges will be applicable below:

Fee Type	Charges
Penal Interest Rate	15% per annum
GST Payable on Fees and Charges	As applicable
Stamp Duty Charges on Loan Agreement	Depending on local Stamp Duties
Commitment Fee	0.25% of the unutilised amount every quarter
Prepayment/Closure Fees	2% of the limit sanctioned

- Other charges applicable as per the schedule of charges.
- 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.
- Please note that the processing fee, once paid, is non-refundable, regardless of the status of application. We kindly request all applicants to carefully review their application details before proceeding with the fee payment.

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 acknowledgement
Regards,

(Primary Applicant Signature)
Please do not give cash or issue blank cheques

(Primary Applicant Name)

*Repo rate (REPO) is the rate of interest at which commercial banks in India borrow money from the Reserve Bank of India (RBI) and is published by the RBI as a part of its periodic monetary policy. Applicable RFR will be the respective currency RFR Rate.



MOST IMPORTANT TERMS AND CONDITIONS:

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

- The actual interest rate applicable on my/our loan will be REPO*+ _____ % and/or RFR plus _____ % per annum
- Total documentation and processing fees to be paid by me/us is _____ % of the facility amount; GST as applicable. The processing fees may be recovered from my facility account.
- Penal charges, preclosure and all other charges will be applicable below:

Fee Type	Charges
Penal Interest Rate	15% per annum
GST Payable on Fees and Charges	As applicable
Stamp Duty Charges on Loan Agreement	Depending on local Stamp Duties
Commitment Fee	0.25% of the unutilised amount every quarter
Prepayment/Closure Fees	2% of the limit sanctioned

- Other charges applicable as per the schedule of charges.
- 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.
- Please note that the processing fee, once paid, is non-refundable, regardless of the status of application. We kindly request all applicants to carefully review their application details before proceeding with the fee payment.

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 acknowledgement
Regards,

(Primary Applicant Signature)
Please do not give cash or issue blank cheques

(Primary Applicant Name)

*Repo rate (REPO) is the rate of interest at which commercial banks in India borrow money from the Reserve Bank of India (RBI) and is published by the RBI as a part of its periodic monetary policy. Applicable RFR will be the respective currency RFR Rate.



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 grievances/ disputes arising in this regard, should be made in writing to customer.care@db.com OR call 1860 266 6660[#]

Please quote this serial no. for any future communication _____

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Signature of Bank official
(with stamp)

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



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 grievances/ disputes arising in this regard, should be made in writing to customer.care@db.com OR call 1860 266 6660[#]

Please quote this serial no. for any future communication _____

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Signature of Bank official
(with stamp)

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

