

Serial No.:

PERSONAL LOAN APPLICATION FORM

If applicant is an existing customer of Deutsche Bank AG, please quote the customer ID:

(Individual Applicant)

(Please fill details in Capital letters. All fields marked in Blue are mandatory)

Recent Photograph of Applicant. Please affix with adhesive. Do not use staples or pins. Please sign on the face of the photograph.

KYC Number | | | | | | | | | | | |

1. Personal Details of the Borrower

Title ☐ Mr. ☐ Ms.. ☐ Mrs.. ☐ Dr. ☐ Prof. ☐ Others (Plesae specify)

Name

Date of Birth |D|D| |M|M| |Y|Y|Y|Y| Nationality | | | | | | | | | | | | | | | |

Mother's Maiden Name Gender ☐ Male ☐ Female ☐ Third Gender

PAN No. Father's/ Spouse Name

Passport No. _____ NREGA Job Card _____

[illegible]

Marital Status ☐ Single ☐ Married ☐ Others

P	L	E	A	S	E	S	P	E	C	I	F	Y
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 Number of Dependents

D	D
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Full Name (If abbreviation provided above) _____

Proof of identity submitted Aadhaar Submitted ☐ Yes ☐ No

Residential Address/ Present Address

Address Line 1

[illegible]

City State PIN Code

Residential Tel. No. (Mandatory) Tel. No. is ☐ Landline ☐ Mobile

Country of Residence

[illegible]

The above address can be used for all my existing DB relationships: ☐ Yes ☐ No

Registered for GST ☐ Yes ☐ No

If no, reason for not being registered under GST ☐ Individual ☐ Below threshold ☐ Non Resident ☐ Other

If yes, please fill in the GST form

E-mail

Residential Status ☐ Self-owned ☐ Rented house ☐ Parent-owned ☐ Company provided
☐ Mortgaged ☐ Paying quest/ hostel/ chummery ☐ Others P L E A S E | S P E C I F Y

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

Proof of address submitted

Physically handicapped ☐ Yes ☐ No ☐ NA

Belongs to minority community ☐ Yes ☐ No ☐ NA

Caste Category ☐ GEN ☐ SC ☐ ST

Permanent Address

Address Line 1

Address Line 2

City State PIN Code

Tel. No. (L) Mobile

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

*Kindly attach additional sheet, if need arises. **If loan taken from employee kindly mention employer's name

I hereby apply for a personal loan as follows:

Purpose of loan ☐ Consumer durables ☐ Home-related expenses ☐ Wedding expenses

☐ Repayment of existing loans ☐ Education ☐ Travel ☐ Purchase of professional equipment loans

☐ Others P | L | E | A | S | E | S | P | E | C | I | F | Y |

Loan amount required Rs. | | | | | | | | | | Loan tenor required | | Months

Declaration

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

I further agree that my loan should be governed by the terms and conditions laid down in this application form, sanction letter and loan agreement.

I will update the Bank in case of any change in my/ my related party/ Ultimate beneficiary Owner details provided at the time of opening the account which includes address change, change in industry, change in employment etc. I hereby consent, agree and authorise the Bank to disclose and share information and profile data relating to me/ us with risk scoring systems and global data bases of the Bank for profile checks. The information including landline, mobile and email-id as mentioned above (apart from being used for Mandatory account verification and maintenance purposes) may also be used by the Bank to contact the customer and offer carefully selected products and services from time to time either itself or through its authorised agents or authorised representatives.

By submitting Aadhaar number/ copy of Aadhaar Card to Deutsche Bank, I/ we confirm and agree that the Bank has duly explained to me/ us that submission of Aadhaar number/ Aadhaar Card is no longer mandated for the purpose KYC for bank accounts and I/ we have the option to submit any other documents considered as a valid proof for the purpose of KYC as per the Reserve Bank of India direction. However, I/ we are providing my/ our Aadhaar number/ Aadhaar card, as proof to Deutsche Bank voluntarily for the purpose of KYC and I confirm that I have struck off the Aadhaar number from the copy of the Aadhaar Card submitted by me to Deutsche Bank. I/ We further confirm that Deutsche Bank is authorised to collect, store and use my/our Aadhaar as proof of address/ KYC document in accordance with extant rules and regulations. My/ Our personal/ KYC details may be shared with central KYC registry. I/ We hereby consent to receive information from central KYC registry through SMS/ Email on the above registered number/ Email address.

The Bank shall share the information provided in the application form with the credit information companies (CICs). Basis this information, CIC would provide the credit information report to the Bank. The Bank may use this credit information report while taking decision on grant of loan facility. The Bank on the request of the customer shall share credit information report with her/ him/ them.

Please indicate if your are agreeable to receiving such offers ☐ Yes ☐ No

Applicant’s Signature (Sign within the box and use black ink for signature)

Name _____	Location _____	Date <table><tr><td><table><tr><td>D</td><td>D</td></tr></table></td><td><table><tr><td>M</td><td>M</td></tr></table></td><td><table><tr><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table></td></tr></table>	<table><tr><td>D</td><td>D</td></tr></table>	D	D	<table><tr><td>M</td><td>M</td></tr></table>	M	M	<table><tr><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	Y	Y	Y	Y
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M	M												
Y	Y	Y	Y										

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	<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.

For bank use only

Sales Reference _____

No. Promotion Code

Application received on

D	D
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M	M
---	---

Y	Y	Y	Y
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Office use only section

INDUSTRY CODES

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

Industry type

Complete supporting document received on

D	D
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M	M
---	---

Y	Y	Y	Y
---	---	---	---

Submitted completed application documents to Bank

D	D
---	---

M	M
---	---

Y	Y	Y	Y
---	---	---	---

on Executive Name Code

I am proposing this case for Credit Approval

Sales/ Channel Manager's Name

Signature

Date

D	D
---	---

M	M
---	---

Y	Y	Y	Y
---	---	---	---

[illegible]

MOST IMPORTANT TERMS AND CONDITIONS

- I/ We declare that I/ We have been intimated and I/ We understand that:
- The interest rate applicable on my/ our loan will be 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	Fixed Rate Loans: <ul style="list-style-type: none">— 5% of the principal outstanding at the time of closure if the loan is closed— within 1 year from the date of disbursement— 3% of the principal outstanding at the time of closure if the loan is closed after 1 year from the date of disbursement. Floating Rate Loans: <ul style="list-style-type: none">— Nil' prepayment charges— Part payment is allowed
Charges for unsuccessful execution of standing instruction for payment/ NACH bounce	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.
Switch Fee/ Repricing Fees ^[1]	Up to 0.50% of principal outstanding (at the request of the borrower, The Bank at its discretion may permit the borrower to reprice his/ her loan)
Stamp Duty Charges on Loan Agreement	As applicable depending on local regulations
ECS/ NACH/ SI Swap Charges	Rs. 500/-
Taxes and other government levies	As applicable

Total documentation and processing fees to be paid by me/ us is _____% of the loan amount; Tax as applicable.
The processing fees will be deducted from my/ our final amount disbursed.

- 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 EBTLprevailing from time to time.
- The Bank states that the EBTL (3 month Treasury Bill Rate) prevailing on the date of the first disbursement shall be applicable till the next reset date irrespective of the changes in the benchmark in the inter 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 the floating rate loan 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.
- Switch Fee/ Repricing Fee^[1] – The Switch Fee/ Repricing Fee is applicable in the event the borrower wish to change its rate of interest from floating to fixed or visa versa. In case the borrower wishes to avail the switch option; they can write to us at customer.care@db.com or visit the nearest branch or call on 1860 266 6601#

Regards,

(Primary Applicant Signature)

(Primary Applicant Name)

MOST IMPORTANT TERMS AND CONDITIONS

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

- The interest rate applicable on my/ our loan will be 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	Fixed Rate Loans: <ul style="list-style-type: none">— 5% of the principal outstanding at the time of closure if the loan is closed— within 1 year from the date of disbursement— 3% of the principal outstanding at the time of closure if the loan is closed after 1 year from the date of disbursement. No part payment is allowed Floating Rate Loans: <ul style="list-style-type: none">— Nil’ prepayment charges— Part payment is allowed
Charges for unsuccessful execution of standing instruction for payment/ NACH bounce	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.
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Stamp Duty Charges on Loan Agreement	As applicable depending on local regulations
ECS/ NACH/ SI Swap Charges	Rs. 500/-
Taxes and other government levies	As applicable

Total documentation and processing fees to be paid by me/ us is _____ % of the loan amount; Tax as applicable. The processing fees will be deducted from my/ our final amount disbursed.

- 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 month Treasury Bill Rate) prevailing on the date of the first disbursement shall be applicable till the next reset date irrespective of the changes in the benchmark in the inter irrespective of the changes in between two reset dates.
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- Interest rate reset dates for the floating rate loan 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.
- Switch Fee/ Repricing Fee[1] – The Switch Fee/ Repricing Fee is applicable in the event the borrower wish to change its rate of interest from floating to fixed or visa versa. In case the borrower wishes to avail the switch option; they can write to us at customer.care@db.com or visit the nearest branch or call on 1860 266 6601#

Regards,

(Primary Applicant Signature)

(Primary Applicant Name)

KYC Details

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

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

Income Documents

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

ACKNOWLEDGEMENT

_____ Branch

Received the loan application form, from Mr. / Ms. _____ on _____
(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 21 days 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 6601.
Customers outside India need to dial +91 22 6601 6601. Customers in Mumbai can also call at 6601 6601. Call charges apply.

Date

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