



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 stapler 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 (Please specify) \_\_\_\_\_

**Name as per Aadhaar**   
First Name Middle Name Last Name

**Date of Birth**  **Nationality**

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

**PAN / GIR No.**  **Father's / Spouse Name**

**Passport No.**  **NREGA Job Card**

**Voter ID No.**  **Aadhaar No.**  **DL No.**

**Marital Status**  Single  Married  Others  **Number of Dependents**

**Full Name (If abbreviation provided above)**

**Proof of identity submitted** \_\_\_\_\_

**Residential Address / Present Address**

**Address Line 1**

**Address Line 2**

**City**  **State**  **PIN Code**

**Residential Tel. No. (Mandatory)**  **Tel. No. is**  Landline  C/o No.  Mobile

STD Code

**Country of Residence**

**Place of Birth**

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 GSTIN form

**E-mail** \_\_\_\_\_

**Residential Status**  Self-owned  Rented house  Parent-owned  Company provided

Mortgaged  Paying guest/hostel / chummery  Others

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

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

**Proof of address submitted** \_\_\_\_\_

### Address as per Aadhaar (Mandatory if different from residential address)

Address Line 1

Address Line 2

City  State  PIN Code

Tel. No.(L)  STD Code  Mobile

Education  High-School  Diploma  Graduate  Postgraduate and above  Professional  Others

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

### 2. Employment / Profession Details

Nature of employment  Salaried  Housewife  Retired

If salaried, type of employer  Public Sector  Government  Private Limited  Partnership / Proprietorship

MNC  Public Limited

Designation  Department  Retirement age

Total years in employment/business

Name of last employer  Years of service with last employer  Years  Months

If professional, are you  CA  Banker  Lawyer  Consultant  Doctor  Academician  Others

Years in current employment/business

Gross monthly income Rs.  Net take home income (monthly) Rs.

Other income (monthly) Rs.  EMI affordable Rs.

### Office /Business address details

Name of employer/business

Address Line 1

Address Line 2

City  State  PIN Code

Country  Board No.  STD Code  Extension

Email  Telephone (D)  STD Code

### 3. Banking Relationships

#### 1. Primary bank account (Salary account for salaried individuals)

Name of bank

Location

City

Account No.

Type of account  Savings  Current  CC/OD

#### 2. Other bank account details

Name of bank

Location

City

Account No.

Type of account  Savings  Current  CC/OD

### 4. Credit Card

If you have credit cards, kindly fill in the following details:

CARD 1	CARD 2
Credit Card No. <input type="text"/>	Credit Card No. <input type="text"/>
Bank Name <input type="text"/>	Bank Name <input type="text"/>

### 5. Loan Details

Details of Loans and Liabilities\*

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

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



## 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 sanction and 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 of 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 authorized 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 <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

Customer disclosure in respect to relationship with director/senior officer of the Bank/any other bank:

I / We hereby certify and declare that (tick whichever is applicable):

- (a) I / We 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:

Table with 4 columns: Sr. No, Name of Director(s) / Senior Officer(s), Designation, Relationship. Rows 1-4 are empty for input.

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. [grid]

Promotion Code [grid]

Application received on [D][D][M][M][Y][Y]

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 / Electronic Goods, 14 Power and Electricity, 15 Railways, 16 Recruitment, 17 Retailing, 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

Industry type [grid]

Complete supporting document received on [D][D][M][M][Y][Y]

Submitted completed application documents to Bank [D][D][M][M][Y][Y]

on Executive Name [grid] Co de [grid]

I am proposing this case for Credit Approval.

Sales/ Channel Manager's Name

Signature

Date [D][D][M][M][Y][Y]

Application Reference Number Date of [grid] Serial No.:

entering information [D][D][M][M][Y][Y]

## 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 TBLR + premium \_\_\_\_% = \_\_\_\_% on floating rate
- Currently applicable TBLR 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	Fixed Rate Loans: <ul style="list-style-type: none"><li>— 5% of the principal outstanding at the time of closure if the loan is closed within 1 year from the date of disbursement</li><li>— 3% of the principal outstanding at the time of closure if the loan is closed after 1 year from the date of disbursement</li><li>— No part payment is allowed</li></ul> Floating Rate Loans: <ul style="list-style-type: none"><li>— 'Nil' prepayment charges</li><li>— Part payment is allowed</li></ul>
Charges for Unsuccessful Execution of Standing Instruction for Payment/ Cheque/ ECS/ NACH/ Bounce Charge	₹500/-
Default Interest Rate (Penal Interest)*	24% per annum on the overdue/ unpaid/ delayed amount payable
Post Date Cheques / ECS / NACH / SI Swap Charges	₹500/-
Stamp Duty on Loan Agreement	As applicable depending on local regulations
Taxes and other government levies	As applicable

- 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 final loan amount disbursed.
- Reference rate is TBLR (3 – Months Treasury Bill Linked Benchmark Lending Rate) which is determined by adding Government of India 3 – Months Treasury Bill yield published by Financial Benchmarks India Private Limited (FBIL) to a markup. In the event the predetermined date is not a Business Day, then the immediately succeeding Business Day's rate will be used.
- The markup comprises of factors like Operating cost, ALM cost or any other parameter determined by the Bank from time to time. Calculated TBLR is rounded off to the nearest 0.05% to arrive at the applicable TBLR. The TBLR 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
- 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.
- The Bank states that TBLR 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 TBLR due to the change in the applicable 3 – months Treasury Bill yield on that day shall be applicable from the next date irrespective of the changes in between two reset dates.
- The interest rate on my/our floating rate loan, is linked to TBLR. 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 TBLR or (ii) revision even without change in TBLR, the Bank has the option to reduce or increase the EMI or extend the repayment period or both consequent upon revision in interest rate.
- 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 haven't signed a blank document/ application form.

Regards,

\_\_\_\_\_  
(Primary Applicant Signature)

\_\_\_\_\_  
(Primary Applicant Name)

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- 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
Default Interest Rate	24% per annum
Loan prepayment terms	Fixed Rate Loans: <ul style="list-style-type: none"><li>— 5% of the principal outstanding at the time of closure if the loan is closed within 1 year from the date of disbursement</li><li>— 3% of the principal outstanding at the time of closure if the loan is closed after 1 year from the date of disbursement</li><li>— No part payment is allowed</li></ul> Floating Rate Loans: <ul style="list-style-type: none"><li>— 'Nil' prepayment charges</li><li>— Part payment is allowed</li></ul>
Charges for Unsuccessful Execution of Standing Instruction for Payment/ Cheque/ ECS/ NACH/ Bounce Charge	₹500/-
Default Interest Rate (Penal Interest)*	24% per annum on the overdue/ unpaid/ delayed amount payable
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I/ We have read and agreed to the above terms and conditions. I/ We haven't signed a blank document/ application form.

Regards,

\_\_\_\_\_  
(Primary Applicant Signature)

\_\_\_\_\_  
(Primary Applicant Name)

## KYC Details

Know Your Customer Documents (Please refer [www.deutschebank.co.in](http://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/ PAN Card/ Aadhaar Card/ Job Card issued by NREGA
Address Proof	Valid Passport/ Voter's ID/ Valid Driving License/ PAN Card/ Aadhaar Card/ Job Card issued by NREGA

## 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](mailto: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 

D	D	M	M	Y	Y	Y	Y
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