DCB Vehicle Loan Application Form

DCB BANK

☐ **Commercial Vehicle Loan** ☐ **Auto Loan**

☐ New Vehicle Loan ☐ Vehicle Re-Finance Loan ☐ Used Vehicle Loan ☐ New Vehicle Body Loan

Application No. Application Date: D D M M Y Y Y Y

Applicant's photo signed across

Co-applicant's / Guarantor's photo signed across

Instruction for filling Account Opening Form

- **Please fill the form preferably in 'BLACK' ink only**
- **Please tick the appropriate boxes**
- **Hint boxes give tips and highlight important points across the form**
- **Please countersign in full for any overwriting / alteration**
- **Please use in CAPITAL LETTERS only**
- **Specify the addresses along with City, State and PIN Code**
- **Please write your name as it appears in identity proof**
- **ALL PHOTOCOPIES of documents to be SELF-ATTESTED by the applicant**

Vehicle Loan

Priority Sector Category: ☐ Mirco Service Enterprise ☐ Small Service Enterprise ☐ Agriculture / Agriculture Allied Activities ☐ Medium Service Enterprise ☐ Non-Priority

Location: Branch Code: Region Code:

Product Code: Brand Code:

Personal Details: Primary Applicant (* Fields are Mandatory)

***Account Type:** ☐ Normal ☐ Simplified (for low risk customers) ☐ Small

Existing Customer ID: (If applicable) **E-KYC Number:**

(Prefix) (First Name) (Middle Name) *(Last Name)

***Name:** Maximum 32 characters.

***Date of Birth:** D D M M Y Y Y Y ***Gender:** ☐ Male ☐ Female ☐ Third Gender **U.S. Person:** ☐ Yes ☐ No

***Status:** ☐ Minor ☐ Sr. Citizen ☐ Staff, if yes, Employee No.

Person with Disability: ☐ Yes ☐ No If yes, ☐ Visually Impaired ☐ Differently Abled

***Marital Status:** ☐ Single ☐ Married ***Nationality:** ☐ Indian ☐ Other (pl. specify) ***Citizenship:**

***Country of Birth:** ***Place of Birth:** Please fill FATCA Declaration Form if you are U.S.A. or other country citizen/ resident

***Residence for Tax Purposes:** **Category:** ☐ General ☐ MBC ☐ OBC ☐ SC ☐ ST ☐ Others

***Mother's Full Name:** ***Mother's Maiden Name:**

*Father's / Spouse's Full Name:

***Residential Status:** ☐ Resident Individual ☐ Non Resident Indian ☐ Foreign National ☐ Person of Indian Origin

***Permanent Account Number (PAN):** ***Aadhaar Number:** Masked Aadhaar number X X X X X X X X

Passport Number: ***Expiry Date:** D D M M Y Y Y Y Required if Passport or Driving licence provided as Identity / Address proof

Driving Licence: ***Expiry Date:** D D M M Y Y Y Y

Voter Identity Card: MGNREGA Job Card:

NPR (National Population Register)

***Proof of Communication Address:** ☐ Passport ☐ Driving Licence ☐ UID (Aadhaar) ☐ Voter Identity Card ☐ MGNREGA Job Card ☐ NPR (National Population Register)

***Proof of Primary Address:** ☐ Passport ☐ Driving Licence ☐ UID (Aadhaar) ☐ Voter Identity Card ☐ MGNREGA Job Card ☐ NPR (National Population Register)

***Primary Address:**

*City: *PIN:

*Landmark: *State: *Country:

Landline No. (with STD Code) *Mobile No.: Mobile number is mandatory for customers to access services like online transactions, Debit Card, Mobile Banking and Internet Banking.

*Email Id:

***Communication Address:** ☐ Same as Primary Address

*City: *PIN: *Landmark:

*State: *Country:

Business Details (* Fields are Mandatory)

*Occupation:
(Refer to the occupation list provided.)

Self Employed

*Business Name: Industry Type:

*Nature of Business: ☐ Manufacturer ☐ Service Provider ☐ Trader / Shopkeeper ☐ Other

*Registration Number: (Applicable in case of registered partnership firm.)

*Description of Business:

*Constitution: ☐ Proprietorship ☐ Partnership Firm ☐ Pvt. Limited Co. ☐ Public Limited Co. ☐ LLP ☐ Other

Fleet Size: Free Fleet: GST No.:

*Date of Incorporation: D D M M Y Y Y Y Years in Current Business: Years at Previous Business:

*Company Identification Number (CIN): Total no. of years in business: No. of employees:

Udyam Registration No.

Property Status: ☐ Self owned ☐ Mortgaged ☐ Rented ☐ Other Preferred mailing Address: ☐ Residence ☐ Business

***Business Address:**

*City: *PIN:

*Landmark:

*State: *Country:

Telephone: (with STD Code) Ext. No.: *Mobile No.:

Mobile number is mandatory for customers to access services like online transactions, Debit Card, Mobile Banking and Internet Banking.

*Email:

Name of Director(s) / Partners:

Details of Authorised Signatory 1 / Co-Applicant 1 / Guarantor 1 / Beneficial Owner 1 (* Fields are Mandatory)

***Account Type:** ☐ Normal ☐ Simplified (for low risk customers) ☐ Small

Existing Customer ID: (If applicable) **E-KYC Number:**

(Prefix) (First Name) (Middle Name) *(Last Name)

***Name:** Maximum 32 characters.

***Date of Birth:** D D M M Y Y Y Y ***Gender:** ☐ Male ☐ Female ☐ Third Gender **U.S. Person:** ☐ Yes ☐ No

***Status:** ☐ Minor ☐ Sr. Citizen ☐ Staff, if yes, Employee No.

Person with Disability: ☐ Yes ☐ No If yes, ☐ Visually Impaired ☐ Differently Abled

***Marital Status:** ☐ Single ☐ Married ***Nationality:** ☐ Indian ☐ Other (pl. specify) ***Citizenship:**

***Country of Birth:** ***Place of Birth:**

Please fill FATCA Declaration Form if you are U.S.A. or other country citizen/ resident

***Residence for Tax Purposes:** **Category:** ☐ General ☐ MBC ☐ OBC ☐ SC ☐ ST ☐ Others

***Mother's Full Name:** ***Mother's Maiden Name:**

*Father's / Spouse's Full Name:

***Residential Status:** ☐ Resident Individual ☐ Non Resident Indian ☐ Foreign National ☐ Person of Indian Origin

***Permanent Account Number (PAN):** ***Aadhaar Number:** Masked Aadhaar number X X X X X X X X

Passport Number: ***Expiry Date:** D D M M Y Y Y Y

Required if Passport or Driving licence provided as Identity / Address proof

Driving Licence: ***Expiry Date:** D D M M Y Y Y Y

Voter Identity Card: MGNREGA Job Card:

***Proof of Communication Address:** ☐ Passport ☐ Driving Licence ☐ UID (Aadhaar) ☐ Voter Identity Card ☐ MGNREGA Job Card ☐ NPR (National Population Register)

***Proof of Primary Address:** ☐ Passport ☐ Driving Licence ☐ UID (Aadhaar) ☐ Voter Identity Card ☐ MGNREGA Job Card ☐ NPR (National Population Register)

***Primary Address:**

*City: *PIN:

*Landmark: *State: *Country:

Landline No. (with STD Code) *Mobile No.:

Mobile number is mandatory for customers to access services like online transactions, Debit Card, Mobile Banking and Internet Banking.

*Email Id:

***Communication Address:** ☐ Same as Primary Address

*City: *PIN: *Landmark:

*State: *Country:

Business Details (* Fields are Mandatory)

*Occupation:
(Refer to the occupation list provided)

Self Employed

*Business Name: Industry Type:

*Nature of Business: Manufacturer Service Provider Trader / Shopkeeper Other

*Registration Number: (Applicable in case of registered partnership firm.)

*Description of Business:

*Constitution: Proprietorship Partnership Firm Pvt. Limited Co. Public Limited Co. LLP Other

Fleet Size: Free Fleet: GST No.:

*Date of Incorporation: D D M M Y Y Y Y Years in Current Business: Years at Previous Business:

*Company Identification Number (CIN): Total no. of years in business: No. of employees:

Udyam Registration No.

Property Status: Self owned Mortgaged Rented Other Preferred mailing Address: Residence Business

***Business Address:**

*City: *PIN:

*Landmark:

*State: *Country:

Telephone: (with STD Code) Ext. No.: *Mobile No.:

Mobile number is mandatory for customers to access services like online transactions, Debit Card, Mobile Banking and Internet Banking.

*Email:

Name of Director(s) / Partners:

Details of Authorised Signatory 2 / Co-Applicant 2 / Guarantor 2 / Beneficial Owner 2 (* Fields are Mandatory)

***Account Type:** Normal Simplified (for low risk customers) Small

Existing Customer ID: (If applicable) **E-KYC Number:**

(Prefix) (First Name) (Middle Name) *(Last Name)

***Name:** Maximum 32 characters.

***Date of Birth:** D D M M Y Y Y Y ***Gender:** Male Female Third Gender **U.S. Person:** Yes No

***Status:** Minor Sr. Citizen Staff, if yes, Employee No.

Person with Disability: Yes No If yes, Visually Impaired Differently Abled

***Marital Status:** Single Married ***Nationality:** Indian Other (pl. specify) ***Citizenship:**

***Country of Birth:** ***Place of Birth:**

Please fill FATCA Declaration Form if you are U.S.A. or other country citizen/ resident

***Residence for Tax Purposes:** **Category:** General MBC OBC SC ST Others

***Mother's Full Name:** ***Mother's Maiden Name:**

*Father's / Spouse's Full Name:

***Residential Status:** Resident Individual Non Resident Indian Foreign National Person of Indian Origin

***Permanent Account Number (PAN):** ***Aadhaar Number:** Masked Aadhaar number X X X X X X X X

Passport Number: ***Expiry Date:** D D M M Y Y Y Y

Required if Passport or Driving licence provided as Identity / Address proof

Driving Licence: ***Expiry Date:** D D M M Y Y Y Y

Voter Identity Card: MGNREGA Job Card:

***Proof of Communication Address:** Passport Driving Licence UID (Aadhaar) Voter Identity Card MGNREGA Job Card NPR (National Population Register)

***Proof of Primary Address:** Passport Driving Licence UID (Aadhaar) Voter Identity Card MGNREGA Job Card NPR (National Population Register)

***Primary Address:**

*City: *PIN:

*Landmark: *State: *Country:

Landline No. (with STD Code) *Mobile No.:

Mobile number is mandatory for customers to access services like online transactions, Debit Card, Mobile Banking and Internet Banking.

*Email Id:

***Communication Address:** Same as Primary Address

*City: *PIN: *Landmark:

*State: *Country:

Business Details (* Fields are Mandatory)

*Occupation:
(Refer to the occupation list provided)

Self Employed

*Business Name: Industry Type:

*Nature of Business: ☐ Manufacturer ☐ Service Provider ☐ Trader / Shopkeeper ☐ Other

*Registration Number: (Applicable in case of registered partnership firm.)

*Description of Business:

*Constitution: ☐ Proprietorship ☐ Partnership Firm ☐ Pvt. Limited Co. ☐ Public Limited Co. ☐ LLP ☐ Other

Fleet Size: Free Fleet: GST No.:

*Date of Incorporation: D D M M Y Y Y Y Years in Current Business: Years at Previous Business:

*Company Identification Number (CIN): Total no. of years in business: No. of employees:

Udyam Registration No.

Property Status: ☐ Self owned ☐ Mortgaged ☐ Rented ☐ Other Preferred mailing Address: ☐ Residence ☐ Business

***Business Address:**

*City: *PIN:

*Landmark:

*State: *Country:

Telephone: (with STD Code) Ext. No.: *Mobile No.:

Mobile number is mandatory for customers to access services like online transactions, Debit Card, Mobile Banking and Internet Banking.

*Email:

Name of Director(s) / Partners:

Services

SMS, WhatsApp Banking & Alert Facility:

Alerts facility enables you to receive alerts on your email and / or mobile regarding large debit, large credits, Standing Instruction failure, balance below Account Quarterly Balance and balance update. New alerts may be added from time to time.

Please Note: Authorised signatory/ies of the Firm / Company / Trust / Association / Society are eligible for free mobile alert facility subject to compliance of terms and conditions as stipulated by the Bank from time to time.

☐ I/ We don't wish to link my/our Aadhaar number to this account. [**Please Note:** Aadhaar number is linked with a DCB Bank account number, if eligible may receive Direct Benefit Transfer (DBT)].

Preferred Language Options: ☐ English ☐ Hindi ☐ Marathi ☐ Gujarati ☐ Tamil ☐ Telugu

Registration: ☐ Internet Banking (Kindly attach Declaration where internet banking request is from Minor) ☐ Mobile Banking Registration (Please fill a separate Mobile Banking Registration Form for Joint Account Holder)

I authorise DCB Bank & its representatives to contact me via calls, emails, SMS, WhatsApp & and / or any other social media with reference to my request, or use my data to personalise offers for me. This consent will override any registration for DNC, NDNC (do not call registry). Mobile number is mandatory for customers to access services like online transactions, Debit Card, Mobile Banking and Internet Banking.

Existing DCB Bank Limited Relationship Details

DCB Vehicle Loan Agreement No.: Date: D D M M Y Y Y Y

DCB Personal Loan Agreement No.: Date: D D M M Y Y Y Y

DCB Home Loan Agreement No.: Date: D D M M Y Y Y Y

DCB Savings Account No.: Date: D D M M Y Y Y Y

Others (please specify): Date: D D M M Y Y Y Y

Existing Loans from other banks / institutions

Name of institution where loan availed & type of loan	Original Loan Amount (₹)	Currents O/S (₹)	Monthly EMI (₹)	Loan Opening Date	Bal. Tenor / Closure Date

Bank Account Details

Bank Name & Branch	Account No.	Account Type	No. of years held

Credit Card Details

Issuer's Name	Card No.	Issue Date	Valid till

Customer Information & Due Diligence (CIDD) Form

(To be obtained for Individuals, Entity, Beneficial Owners, Power of Attorney (POA) Holder)
A duly filled up CIDD form received from the registered email ID of the customer is acceptable.
• Signature of the customer is not mandatory in this case.
• Form should be duly signed by Bank official.

1. Customer Information

Information Type	Primary Applicant Details	Joint Applicant Details
Customer ID		
Account Number		
Name of Account Holder		
Constitution (whether individual, sole proprietorship concern, partnership firm, company, etc.)		
Nature of Business/ Line of Activity (in detail) (as per the list of occupation code mentioned below)		
Country where the individual or entity is based		
Country/ies where business associates are located (name the country/ies)		
Expected Annual Turnover (INR)		
Expected number of transactions in a month - Foreign Inward Remittances expected in a year - Foreign Outward Remittances expected in a year	☐ Upto 20 ☐ 21 to 50 ☐ More than 50 ☐ Yes ☐ No ☐ Value INR _____ ☐ Yes ☐ No ☐ Value INR _____	☐ Upto 20 ☐ 21 to 50 ☐ More than 50 ☐ Yes ☐ No ☐ Value INR _____ ☐ Yes ☐ No ☐ Value INR _____
Financial Status (Net Worth in INR)	☐ Upto ₹10 Lakh ☐ More than ₹10 Lakh upto ₹25 Lakh ☐ More than ₹25 Lakh upto ₹50 Lakh ☐ More than ₹50 Lakh upto ₹2 Crore ☐ More than ₹2 Crore	☐ Upto ₹10 Lakh ☐ More than ₹10 Lakh upto ₹25 Lakh ☐ More than ₹25 Lakh upto ₹50 Lakh ☐ More than ₹50 Lakh upto ₹2 Crore ☐ More than ₹2 Crore
Details of Source of Funds		

2. Joint Holders/ Partners/ Directors/ Trustees/ Beneficial Qwners/ Authorised Signatories/ POA Holder's Information Customer Details

Account Holder's Name	Date of Birth	Nationality	Relationship (in case of Joint Account Holder)*

*If no Close relationship with Joint Account holder, mention reason for opening account with Joint Account Holder

3. Details of Other Group Accounts Held (Applicable to Non-Individual Accounts)

Account Holder's Name	Constitution of the Account	Beneficial Ownership

Signature of the Customer/ Authorised Signatory/ Beneficial Owner/ POA holder
(CIDD for entity must have rubber stamp of the firm) _____

To be filled-in by the staff sourcing the account

Any of the signatories/ beneficial owners of the entity a political/ public figure or related to a political/ public figure: ☐ Yes ☐ No

If yes, please give position: _____

Does it seem that the initial deposit and/or the declared transaction profile is in line with the status/ occupation declared: ☐ Yes ☐ No

If yes, please give position: _____

Are there any other concerns for higher AML risks: ☐ Yes ☐ No

If yes, please give position: _____

Risk Classification of Account (L / M / H): _____

I confirm that I have carried out proper due diligence and I am satisfied with the profile of the prospective customer.

Details of staff sourcing the account:

Name:	
Employee HRMS Number	Signature
Approval for opening high risk account [BSOM/ BM/ RM (Corporate/ SME/ AIB Banking)]	
Name:	
Designation:	Signature

List of Occupation Code:

REF. CODE	REF. DESC	REF. CODE	REF. DESC
0001	SALARIED	0022	NGO
0002	HOUSEWIFE	0023	STOCKBROKER / BROKING COMPANIES
0003	STUDENT	0024	INFRASTRUCTURES DEVELOPMENT
0004	RETIRED / PENSIONER	0025	OIL & GAS
0005	AGRICULTURIST	0026	HARDWARE & SOFTWARE COMPANIES
0008	POLITICIAN / PEPS	0027	MINING & QUARRYING
0009	AGRI-ALLIED ACTIVITIES	0028	DEALER IN COMMODITIES
0010	FINANCIAL SERVICES /INVESMENT SERV/ MUTUAL FUND	0029	DEALING OF PHARMACEUTICAL / DRUGS OR CHEMICALS
0011	BUILDERS AND REAL ESTATE	0030	EDUCATIONAL INSTITUTIONS
0012	IMPORTERS / EXPORTERS	0031	HOTELS & RESTAURANTS
0013	SERVICE SECTOR - (CONTRACTORS, TRANSPORT OPR ETC)	0032	DEALING IN FMCG ITEMS (FAST-MOVING CONSUMER GOODS)
0014	SELF EMPLOYED – PROFESSIONAL	0033	MFG/ DEALER OF TEXTILE, LEATHER PROD & EQUIPMENTS
0015	SELF EMPLOYED - NON-PROFESSIONAL / TRADERS	0034	METALS RELATED
0016	JEWELLER / BULLION TRADER	0035	FISHERIES / POULTRY
0017	MANUFACTURING / DEALER OF FOOD PRODUCTS/ BEVERAGES	0036	MEDCINE AND HEALTHCARE
0018	PUBLIC UTILITIES AND SERVICES	0037	REAL ESTATE
0019	ARMS / WEAPONS / ANTIQUES - DEALER / MANUFACTURER	0038	OTHER MANUFACTURING/ENGINEERING
0020	GOVERNMENT / SEMI-GOVERNMENT / LOCAL BODIES	0039	SEAFARER
0021	OTHERS		

Reference 1 (From Business Associate)

***Name:**

Relationship:

***Address:**

*City: *PIN:

Telephone: (with STD Code) *Mobile No.:

Reference 2 (From Business Associate)

***Name:**

Relationship:

***Address:**

*City: *PIN:

Telephone: (with STD Code) *Mobile No.:

Loan Request Details - New Vehicle

Proposed Loan Details	Chassis	Body	New Vehicle Loan	Details
Vehicle / Equipment Make			Manufacture	
Tenure			Vehicle Model	
Units			Year of Manufacture	
Invoice Price (₹)			Structure	
Margin Money (₹)			Scheme Name	
Loan Requested (₹)			Instalment	
Disbursement Favouring			No. of Advance EMIs	
Disbursement Favouring Location			Moratorium	

Loan Request Details - Refinance / Used Vehicle Finance

Refinance	Details
Manufacture	
Year of Manufacture	
Vehicle Model	
Scheme Name	
Instalment	
No. of Advance EMIs	
Moratorium	
Value of Asset (₹)	
Disbursement Favouring	
Disbursement Favouring Location	
Vehicle Number	

Interest Rate: ☐☐ % p.a. (with monthly rest reducing balance) Processing Fee (Non-refundable): ☐☐ % ₹ ☐☐☐☐☐☐☐

Purpose of Loan: ☐ Fleet Expansion ☐ Working Capital ☐ Business Use ☐ Home Improvement ☐ Loan Transfer ☐ Others

I / We agree to open a Savings / Current Account with DCB Bank ☐ Yes ☐ No

DCB Current and Savings Accounts come with a host of benefits such as Free RTGS / NEFT, Payable at Par Cheque Book, Free Phone / Internet / Mobile Banking, Free access to VISA ATMs, Any Branch Banking and much more. Subject to terms & conditions.

Declaration

1. I / We declare that all the particulars and information and details given / filled in this application form are true, correct, complete and up-to-date in all respects and that I / we have not withheld any information whatsoever.
2. I / We confirm that no insolvency proceeding or suit for recovery of outstanding dues or monies whatsoever or for attachment of my / our assets or properties and or proceeding have been initiated and/or are pending against me / us and that I / we have never been adjusted insolvent by any court or other authority.
3. Neither any action nor other steps have been taken or legal proceedings started by or against me / us in any court of law / other authorities for winding up, dissolution, administration or re-organization or for the appointment of a receiver, trustee or similar officer or for my / our assets.
4. DCB Bank Limited / its group companies reserves the right to retain the photographs and documents submitted and will not return the same to me / us.
5. I am / We are neither related to any of the directors of DCB Bank Limited nor I / we are relatives as defined under Section 2, clause 77 of the Companies Act, 2013 of any of the directors of DCB Bank Limited.
6. I / We hereby represent, warrant and confirm that the offers and purpose is a valid purpose and also agree and undertake to utilize the loan only for the above mentioned purpose and that the loan shall not be used for any illegal and / or antisocial and / or speculative purpose including but not limited participating in stock market / IPOs.
7. I / We have been explained the product features I / we have applied for. I / We have read and understood the terms and conditions of the loan product of DCB Bank Limited and I / we agree to abide by them
8. I / We further authorise DCB Bank Limited, and or its associates / subsidiaries / affiliates and has NO OBJECTIONs, to verify any information of otherwise at my office / residence and/or contact me and / or my family members and / or my employer / Banker / Credit Bureau and also to conduct any checks for all my submitted documents and other information pertaining to the policies of DCB Bank Limited.
9. I / We confirm my / our understanding that the Processing Fee paid by me / us is non-refundable under any circumstances whatsoever including but not limited to decline / part disbursement / disbursement of the Loan.
10. From time to time, DCB Bank Limited communicates various features / products / promotional offers which offer significant benefits to its customer and may use the services of third party agencies to do so. Do you wish to be informed about such benefits ?
    - ☐ I / We expressly authorise DCB Bank Limited to use information or data relating to me / us, for communicating marketing offers as outlined above. *(Please tick)*
    - ☐ I / We do not wish to receive offers as outlined above. *(Please tick)*
11. DEFINITION OF POLITICALLY EXPOSED PERSON: Are individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., heads of states or of governments, senior politicians, senior government / judicial / military officers, senior executives of state-owned corporation, important political party officials, etc. In addition, a 'Politically Exposed Person' includes the immediate family members of a Politically Exposed Person such as spouses, children, parents and other relatives. Politically Exposed Person includes even close associates like advisors, secretaries and other associates of a Politically Exposed Person who conduct transactions on behalf of a Politically Exposed Person. I/We hereby declare and confirm that I am / we are not a "PEP-Politically Exposed Person" nor related to any such party in any form, which is, or is deemed to be registered with the Election Commission of India as a political party under the Election Symbols (Reservation and Allotment) Order, 1968 as in force for the time being.
12. For customers on-boarded using Aadhaar EKYC, the demographic details as fetched from UIDAI in terms of Name, Gender, DoB, Address, Photograph etc. will be federated 'as is' to create the CIF ID. Where UIDAI returns only year of birth (YoB) instead of DoB, the customer shall have to declare the date and month (DD/MM).

I/ We hereby give consent to the Bank to retrieve the documents from the CERSAI portal/ CKYC Registry for the purpose of account/ loan opening/ disbursal or for the purpose of KYC Refresh or other document requirements by the Bank.

I/We understand that the Bank is relying on this information for the purpose of determining the status of the Applicant named above in compliance with FATCA (Foreign Account Tax Compliance Act) / CRS (Common Reporting Standards).

The Bank is not able to offer any tax advice on CRS or FATCA or its impact on the Applicant. I / We shall seek advice from professional tax advisor for any tax questions.

I/We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.

I/We agree that as may be required by domestic regulators/tax authorities, the Bank may also be required to report, reportable details to CBDT (Central Board of Direct Taxes) or close or suspend my / our account.

I/We certify that I / we have provided the information on this form and to the best of my / our knowledge and belief, the certification is true, correct, up-to-date, and complete including the taxpayer identification number of the Applicant.

Aadhaar Consent:

I have voluntarily submitted my Aadhaar number mentioned above and consent to:

- Seed my Aadhaar / UID Number issued by UIDAI, Government of India in my name with my aforesaid account.
- Map it at NPCI to enable me to receive Direct Benefit Transfer (DBT) from Government of India in my above mentioned account. I understand that if more than one Benefit Transfer is due to me, I will receive all Benefit Transfers in this account.
- Use my Aadhaar details to authenticate me from UIDAI.
- Use my mobile number mentioned in my account for sending SMS alerts to me.
- Consent for Authentication: I, the holder of the above stated Aadhaar number, hereby give my consent to DCB Bank Limited, to obtain my Aadhaar number, name and fingerprint / iris for authentication with UIDAI. DCB Bank Limited has informed me that my identity information would only be used for demographic authentication / validation / e- KYC purpose and also informed that my biometrics will not be stored / shared and will be submitted to CIDR (Central Identities Data Repository) only for the purpose of authentication. I have been given to understand that my information submitted to the Bank herewithshall not be used for any purpose other than mentioned above, or as per requirements of law.

Signature of Applicant _____

Name of Applicant: _____

Date: D D M M Y Y Y Y

Signature of Co-Applicant / Guarantor _____

Name of Co-Applicant / Guarantor: _____

Date: D D M M Y Y Y Y

Declaration - Micro / Small / Medium Service Enterprise

To,
DCB Bank Limited

Date: D D M M Y Y Y Y

_____

_____

Dear Madam / Sir,

I / We confirm that we are a micro service enterprise / small service enterprise / medium service enterprise having investment in equipment (original cost excluding land and building and furniture, fitting) not exceeding ₹10 Lakh / ₹2 Crore / ₹5 crores and our annual turnover is ₹ _____ for the Financial Year _____. The details of our investment in the equipments are as given under :

Sr. No.	Date of Purchase	Type of Equipment / Vehicle	Registration No. (If applicable)	Original cost of purchase (₹)

I / We hereby certify that the above details are correct and complete in all respect.

Sincerely

_____
Signature of Applicant

_____
Signature of Bank Officer

Post - Sanction (All)

☐ Agreement ☐ Signature Verification ☐ Post Dated Cheques

For Internal Use Only

Name of Dealer / Body-Constructor:

Branch:

Name of the Programme:

Bank Copy

Loan application received on _____. Complete document set received on _____. Request will be accessed and acceptance / decline notification will be mailed with in due course.

Date: D D M M Y Y Y Y

_____
Authorised Signatory of Bank

KYC verification carried out by

Name of Bank Official: ☐ Mr. ☐ Mrs. ☐ Ms.

Employee No.: Employee's Designation:

Branch: Date: D D M M Y Y Y Y

_____
Authorised Signatory of Bank

List of Documents

Pre-sanction Documents	
Application Form	Yes
Photograph signed across	Yes
Bank Statement	Last 6 months from Primary Business Account
Proof of Income	2 years of IT Returns with Computation of Income & Certificate of Financials
Proof of Turnover	Latest Sales / Service Tax Returns / VAT Returns
Proof of Continuity / Current Employment / Business Stability (anyone)	Trade License, Statutory Licences, Other Supporting Documents
Proof of Identity (anyone)	Aadhaar Card / Passport / Voter ID / Pan Card / Driving License
Proof of Residence (anyone)	Aadhaar Card / Passport / Voter ID / Driving License
Proof of Age (anyone)	Aadhaar Card / Passport / Pan Card / Driving Licence / Birth Certificate
Copy of Partnership Deed	For Partnership Firm
MOA, AOA, Board Resolution, Certificate of Incorporation	For Companies

Annexure II: Schedule of Charges for DCB Commercial Vehicle Loan and DCB Car Loan

Please note that all Fees and Charges mentioned are non-refundable and exclude GST

Application login fee	NIL
Processing fee applied on Sanctioned Limit / Amount / Enhancement – New Commercial Vehicle	2% per application. Minimum ₹5,000
Processing fee applied on Sanctioned Limit / Amount / Enhancement – Used Commercial Vehicle	5% per application. Minimum ₹5,000
Processing fee applied on Sanctioned Limit / Amount / Enhancement – New Car	2% per application. Minimum ₹5,000
Valuation charges - Commercial Vehicles	₹750 per Vehicle
Valuation charges - Car	NIL
Stamp duty and registration	As per prevailing State Government Laws
Amortization schedule	₹250 per schedule
Statement of account	₹250 per statement
Foreclosure statement	₹250 per foreclosure statement
Part prepayment & Full prepayment (foreclosure)	Bank may require appropriate documentation example bank statement to verify end-use, source of funds etc. Interest Type: Fixed — Amount: 4% Lower of the two amounts: a) 4% of principal outstanding or b) interest outstanding for the unexpired period of the loan
Duplicate No Objection Certificate / No Dues Certificate	₹250 per certificate
Revalidation of No Objection Certificate	₹250 per certificate
Provisional income tax certificate	NIL
Final income tax certificate	NIL
Duplicate copy of loan agreement	₹500 per copy
Loan document retrieval	₹500 per retrieval
Cheque / NACH / ECS / Standing Instruction swap	₹500 per swap
Cheque return / bounce	₹750 per instance
ECS / NACH / Standing Instruction return	₹750 per instance
Collection phone call	₹100 per call, maximum ₹400 per month
Collection visit	₹250 per visit, maximum ₹1,000 per month
Penal charges for delayed payments	Refer Fee & Charges at www.dcbbank.com
Penal charges for non-compliance to material terms and conditions	
Collection & Recovery charges	

As per extant RBI guidelines, penal charges for delayed payments and penal charges for breach of Material Terms & Conditions will be applicable with effect from 1st April, 2024. Upto 1st April, 2024, existing penal interest/charges as per sanction terms/agreement will be applicable.

DCB Customer Care

Call 022 68997777 ■ 040 68157777

Email customercare@dcbbank.com

Web www.dcbbank.com

DCB BANK

Please contact DCB Customer Care to enquire about your loan application status from 8 am to 8 pm Monday to Saturday.

DCB Bank Limited

Acknowledgment

Loan application received on _____. Complete document set received on _____. Request will be accessed and acceptance / decline notification will be mailed with in due course.

Date: D D M M Y Y Y Y

Authorised Signatory of Bank