



	Type of Facility	₹ In Lakhs	Tenure (Months)	Purpose	Label Code
Example and Description					
PF (Personal Finance) (Use Description)					

Please tick (P) as applicable	APPLICANT
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*Entity Constitution Type	☐ Individual ☐ Proprietorship ☐ Partnership Firm ☐ LLP ☐ One Person Company	
	☐ Pvt. Ltd. ☐ Public Ltd. ☐ Trust ☐ Society ☐ Others	
Are you an existing customer. If yes, please provide Customer ID	YES ☐ NO ☐	
Account No./ (s)		
*Name of Firm / Company		
Udyam Registration Certificate		
*PAN Card		
Corporate Identification No. (CIN)		
Import Export Code (IEC)		
*Date of Incorporation / Formation		
*Place of Incorporation / Formation	Country of Incorporation / Formation - IN - India	
*Segment	☐ Self Employed Non Professional ☐ Self Employed Professional ☐ CA ☐ Doctor ☐ Architect ☐ CS ☐ ICWA ☐ Engineer	
*Occupation / Nature of Business / Industry Type (tick the relevant option)	☐ Manufacturing ☐ Service Provider ☐ Trading (Retail / Wholesale) ☐ Transport ☐ Education ☐ Others	
*Description of Business	(As per the Nature of Business selected above, mention the details of Business. Example - Trading of metal items / Manufacturing of leather Products.)	
*No. of years in Business	Years Months	
*Annual Turnover (Only absolute and numeric value to be filled)	₹ (As per the Balance sheet or ITR of the company / firm)	
Any Statutory Dues remaining outstanding	YES ☐ NO ☐ NA ☐	

☐ Officially valid document(s) in respect of person authorised to transact
☐ Certificate of Incorporation / Formation ☐ Registration Certificate
☐ Memorandum and Articles of Association ☐ Partnership Deed ☐ Trust Deed
☐ Resolution of Board / Managing Committee ☐ Power of Attorney granted to its manager, officers or employees to transact on its behalf
☐ Activity Proof -1 (For Sole Proprietorship Only) ☐ Activity Proof -2 (For Sole Proprietorship Only)

*Whether registered under GST	YES ☐ NO ☐	Registration date	
*GST Exemption	YES ☐ NO ☐ Exemption Reason (if yes)		
*GST Registration	☐ Single ☐ Multiple (Please fill GST Annexure for multiple GST Registration)		
*Special Economic Zone	YES ☐ NO ☐ SEZ Code (If yes)		
*GSTIN (Default)			
*Registered Office Address	Same as Registered GST Address ☐		
	City / Town / Village		
	District	PIN / Post Code	
	State / U.T.	Country	
* Nearest Landmark (Office Address)			
* E-mail Address - 1			

F. Banking Details

S.No	Name of the Bank	Branch	Account Number	Banking Since
1				
2				

G. Details Of Partners / Directors

[illegible]

H. Reference Details (Business Reference)

Title	Reference 1	Reference 2
*Name		
Relationship with applicant / co-applicant (Customer, Supplier, Competitor)		
Address		
City, Pin, State		
*Mobile No., Telephone		
*E-mail ID		

I. Priority Sector Category / MSME

Composite Criteria: Investment in Plant & Machinery / Equipment and Annual Turnover			
Classification	Micro	Small	Medium
Manufacturing Enterprises and Enterprises rendering Services	☐ Investment in Plant and Machinery or Equipment: Not more than ₹ 1 crore	☐ Investment in Plant and Machinery or Equipment: Not more than ₹ 10 crore	☐ Investment in Plant and Machinery or Equipment: Not more than ₹ 50 crore
	☐ Annual Turnover: Not more than ₹ 5 crore	☐ Annual Turnover: Not more than ₹ 50 crore	☐ Annual Turnover: Not more than ₹ 250 Crore

J. Customer Declaration in respect of relationship with Director / Senior Officer of the Bank / any other bank

1. I / We am / are director(s) of Axis Bank Limited and also a director(s) / partner(s), manager(s), managing agent (s), employee (s), or guarantor(s) or holder(s) of substantial interest of the borrower or its subsidiary or its holding company. YES ☐ NO ☐
2. I / We am / are director(s) of any other bank or the subsidiaries of any of the banks or trustees of mutual funds / venture capital funds set up by the banks and also a director(s) / partner(s), manager(s), managing agent(s), employee(s) or guarantor(s) or holder(s) of substantial interest of the borrower. YES ☐ NO ☐
3. I / We am / are the relative(s) of the director(s) of Axis Bank Limited or any other Bank, as defined by extant guidelines of RBI from time to time, and also a director(s) / partner(s) or guarantor(s) or major shareholder(s) or in control of the borrower or a major shareholder(s) or in control of the holding or subsidiary company of the borrower. YES ☐ NO ☐
4. I / We am / are senior official(s) of the Bank or relative of the senior official of the Bank , as defined by extant guidelines of RBI from time to time, and also a director(s) / partner(s), or guarantor(s) or holder(s) of substantial interest of the borrower. YES ☐ NO ☐

Sr.No	Name of Director(s) / Senior Officer(s)	Designation	Relationship

K. FATCA - CRS Declaration

(Please tick the applicable tax resident declaration (Any one)*)

☐ I am a tax resident of India and not resident of any other country OR ☐ I am a tax resident of the country / ies mentioned in the table below:

Please indicate the country / ies in which the entity is a resident for tax purposes and the associated Tax Number below

City of Birth* Country of Birth*

Address Type for Tax Purposes* ☐ Resident ☐ Business ☐ Registered office

Country#	Tax Identification Number ^	Identification Type (TIN or Other, please specify)^	Address for Tax Purpose*		
			Communication Address	Permanent Address	Please note the address below
			Landmark _____		
			PIN State _____ Country _____		

#To also include USA, where the individual is citizen / green card holder of USA ^ In case Tax Identification number is not available, kindly provide functional equivalent
FATCA-CRS Certification: I have understood the information requirements of this form (read along with the FATCA / CRS instructions and Terms & Conditions) and hereby
confirm that the information provided by me / us on this Form is true, correct, and complete and hereby accept the same.

L. Legal Entity Identifier (LEI) Declaration

I / we confirm that the total banking exposure of our firm / company after availing the proposed loan / credit facility is above ₹ 10 Crore. The Legal Entity Identifier (LEI) is

[illegible][illegible][illegible]

2) LEI Issuer: [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] 4) LEI Expiry Date: [] [] [] [] [] [] [] []

2) LEI Issuer: [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] 4) LEI Expiry Date: [] [] [] [] [] []

- ☐ I / we confirm that the total banking exposure of our firm / company after availing the proposed loan / credit facility is between ₹ 5 Crore to ₹ 10 Crore. We will endeavour to obtain the LEI at the earliest and agree to provide the LEI details to Axis Bank once we obtain the same.
- ☐ I / we confirm that the total banking exposure of our firm/company after availing the proposed loan / credit facility is below ₹ 5 Crore. The Legal Entity Identifier (LEI) is not applicable to us.
- ☐ I / we confirm that if total banking exposure of our firm / company goes beyond ₹ 5 Crore during the tenure of the loan / credit facility, we will endeavour to obtain the LEI at the earliest and agree to provide the LEI details to Axis Bank once we obtain the same.
- ☐ I / We declare that the particulars and information given above are true, correct and up to date in all aspects.



M. Customer Consent

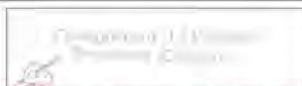
I hereby give my consent to and agree and authorize Axis Bank Ltd. to fetch my personal details from UIDAI. I hereby state that I have no objection in authenticating myself with Aadhaar based authentication system and I voluntarily consent to providing my Aadhaar number / VID number, Biometric information and / or One Time Pin (OTP) data (and / or any similar authentication data) for the purpose of SBB loan application. I understand that the biometric and / or OTP and / or any other authentication data I may provide for authentication shall be used only for authenticating my identity through the Aadhaar authentication system for the specific transaction or as per requirement of law and for no other purposes. I confirm that I have been informed about the alternatives to submission of identity information and I have agreed to authenticate myself through Aadhaar based authentication system with full understanding of alternatives to submission of identity information. I understand that Axis Bank shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication. I authorize Axis Bank to verify and authenticate my Aadhaar during processing my SBB loan. I further authorize the Bank to share my Aadhaar related details / information with regulatory / statutory bodies as and when required.

I confirm that the Bank has explained and provided me the above information in my local language before collecting my personal details for the purpose of Aadhaar based authentication

I hereby expressly consent to and authorize the Bank (whether acting by itself or through any of its service providers, and whether in automated manner or otherwise), to collect, store and process my application details, personal data and sensitive information about me, information, papers and data relating to know your customer (KYC), credit information, and any other information about me / pertaining to me or not as may be deemed relevant by the Bank (collectively, "Information") and I hereby also expressly consent to and authorize the Bank to download KYC details from the CKYC registry using my CKYC ID for the purpose of SBB loan application.

I expressly consent Bank to share and disclose the Information to service providers, consultants, credit information companies, information utilities, other banks and financial institutions, affiliates, group companies, subsidiaries, regulators, investigating agencies, judicial, quasi-judicial and statutory authorities, or to other persons / institutions / entities as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per the consent, undertake to process information including by way of storing, structuring, organizing, reproducing, copying, using, profiling, etc. as may be deemed fit by the Bank and for the purposes of credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract, for direct marketing, for cross selling, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of services and products, or for any purposes as the Bank may deem fit. I expressly agree to the Bank, its service providers, agents and / or its affiliates for using the Information and for marketing, promotion and cross-selling to me their various products and services of the Bank from time to time via telephone, SMS and / or email.

YES ☐ NO ☐



N. Consent to Axis Bank Limited to apply for Udyam Assist Certificate (UAC) on Udyam Assist Platform (UAP)

(Applicable for GST exempted customers only)

I / We hereby provide my / our express consent to Axis Bank Limited ("Bank") and authorize:

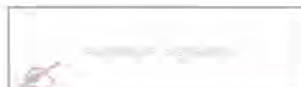
- The Bank to collect my / our personal data including personal information and sensitive personal information ("Personal Data") as required by ministry of MSME ("Ministry") and to share / disclose / transmit the same, for the purposes of filing application for seeking Udyam Assist Certificate ("UAC") on Udyam Assist Platform ("UAP") of the Ministry ("Purpose").
- I / We will not hold the Bank liable or responsible for any breach or misuse by Ministry of the Personal Data in any manner whatsoever and I / We, agree, confirm and acknowledge that Bank is not obligated to audit, monitor, review and assess the use of my / our Personal Data by Ministry in any manner."

I hereby declare to give my consent YES ☐ NO ☐

Name of the Entity: _____

Address: _____

Mobile No. _____



O. Customer Declaration

1. I / We certify that the information provided by me / us in this application form is true, correct complete and up to date in all respects and that this shall form the basis of my facility that Axis Bank (the Bank) may decide to grant to us at its sole discretion. I undertake to inform you of any charges 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. 2. I / We have no borrowing arrangements for the unit except is in the application; that there is no over dues / statutory dues against me / us / promoters except as indicated in the application; I / We would take prior approval from Axis Bank in case we resort to any borrowing arrangement with any other bank.; I / We have not been declared as defaulter / wilful defaulter by any Bank / FS and no Legal action has been taken / initiated against me / us by any Bank / FIs1 / We shall furnish all other agency as authorised by you ,may at any time, inspect / Verify my / our assessment of account etc. in our factory / business premises as given above; you may take appropriate safeguards / action for recovery of Bank's dues including publication of defaulters name in website / submission to RBI; further agree that my / our loan shall be governed by the rules of your bank which may be in force time to time. I / we have not withheld any information whatsoever. I / We shall furnish such additional writings as may be required in connection with the facility required by me / us. 3. I / We confirm that the enclosed copies of financials / tax returns / bank statements / Title / legal and other documents are submitted by me / us against my / our loan application and are true copies. 4. I / We agree that Axis Bank reserves the right to retain the photographs and documents submitted with application and will not return those to the applicant even if the facility is rejected. 5. I / We understand that the Bank reserves the right to seek any information from any source or to give any information and / or assign any work to any third party at its sole discretion in connection with the facility required by me / us. I / We further agree that the facility that may be provided to me / us shall be governed by the rules of the Bank that may be in force from time to time. I / We will be bound by the terms and conditions of the facility that may be granted to me / us. 6. Except to the extent disclosed to Axis Bank, I / We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever or for attachment of my /our properties and / or any criminal proceedings have been initiated and / or are pending against me / us and that I / we have never been adjudicated insolvent by any court or other authority. Details of any such proceedings / suits / recoveries / attachments as referred above. 7. Except to the extent disclosed to Axis Bank, no director or relative / near relation(as specified by RBI) of a director of a banking company (including Axis Bank) or a relative (as specified by RBI) is the applicant(s), or a partner of our concern, or a trustee, member, director, manager, employee of our concern, or of our subsidiary, or our holding company, or a guarantor on my behalf, or holds substantial interest in our concern or my / our subsidiary or holding company. Details of any such relation as referred to above. 8. I / We also authorize Axis Bank to check references about me / us from any bank / persons. 9. I / we hereby further confirm that, I / we have no objection on Axis Bank getting Guarantee cover from CGTMSE (applicable in case of CGTMSE proposals only). 10. I / We authorize Axis Bank to share information relating to facilities availed by me / us from Axis Bank, as the Bank may deem appropriate and necessary, with any Credit Bureaus, Credit Reference Agencies, Credit Information Companies or any other entity formed and authorized by RBI for the purpose of collecting, collating and disseminating credit information pertaining to borrowers.

Accordingly, I / we give consent to disclose information to such entities. Such entities may further make available processed information or data or products therefore of banks / financial institutions and other credit grantors. 11. I / We hereby expressly authorize you to approach Income Tax Department as also any other Government Department / Authority / Agency to access the information (including without limitation, Balance Sheet, Profit & Loss Account, Income Statement and Returns) about me / us and about our business or activity submitted by me / us to such authority or entity, for the purpose of verification of the same with the information submitted by me / us to you in relation to the credit facility / ies applied for / availed of from you by the Borrower & this authorization shall continue to be valid, continuing and in force until all amounts due to you under the credit facility (ies) granted / to be granted by you to the Borrower are not fully repaid to you and received by you. 12. I / We understand that all charges pertaining to the loan like processing fees and / or prepayment penalty and / or any other charges mentioned in the sanction letter are to be borne by me / us. I / We further understand that the relevant stamp duty, Legal expenses, valuation expenses, expenses pertaining to creation of charges with ROC, charges for documentation and any other out of pocket expenses as per actuals will be borne by me / us. 13. I / we understand that charges paid to the Bank towards out of pocket expenses and / or login / processing fees are non-refundable and upon the application being withdrawn by me / us or being rejected by the Bank for any reason whatsoever in the pre-sanction or post-sanction stage, I / we will not be entitled to any refund either in part or in full. 14. I / We understand that disbursement will be subject to

production of necessary documents as may be required by the Bank from time to time, satisfactory completion of Bank's appraisal and documentation process and compliance with Bank's laid down norms / guidelines. 15. I / We confirm that I / we shall utilise the said facility only for the purpose of business as mentioned above. 16. I / We shall furnish at the end of every calendar quarter a certificate in the form required by the Bank regarding my / our sales turnover and net profit. 17. I / we undertake to inform Axis Bank regarding any changes whatsoever in my / our addresses, as specified herein above or employment / profession and to promptly provide such further information that Axis Bank (or its designated group companies or agents or representatives) may require. 18. I / we declare that: (i) I / We am / are competent and fully authorized to issue such declarations, confirmations, agreements and undertakings and submit this application form for the purpose of borrowing / availing of the requested facility and to execute all other documents required by Axis Bank for such purpose. (ii) all such letter(s) of authorities / power(s) of attorney, if any, executed by me / us in favour of any persons and which is / are valid, subsisting and has / have not been revoked by me / us. 19. I / We authorize Axis Bank to obtain my / our Bank Statements' PDF Passwords from me / us and use such password directly or share the same with third party agencies appointed by the Bank for fetching, accessing, and assessing the bank statements shared with the Bank. 20. I / We undertake that the proceeds of this facility shall not be used for investment in the capital market. 21. I / We undertake to inform the Bank in case of any update in the information provided or "In case of any update in the documents submitted by me / us for the grant of facility / Loan by the Bank at the time of establishment of business relationship / account-based relationship and thereafter, as necessary; I / we shall submit to the Bank the update of such information / documents. I / We agree to do the aforementioned This shall be done within 30 days of the update to any such information / the documents for the purpose of updating the records at the Bank's end." 1. The Bank will convey its decision (within 2 weeks for credit limit up to ₹ 5 lakh and within 3 weeks for credit limit above ₹ 5 lakh and up to ₹ 25 lakh. For credit limit above ₹25 lakh decision will be provided within 6 weeks from the date of receipt for Micro & Small enterprises borrowers) and (within 30 working days for other borrowers) from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per 'check list' provided in the application for loan and/or any additional documents as may be required by the bank for proper appraisal of the application. The computation of timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank. 2. The bank any at its sole discretion sanction or decline the application. No commitment has been given to me / us with regard to sanction of the loan. 3. The bank will decide and assign the loan amount / facility and no commitment has been given to me / us for the same. 4. The DSA has not collected any commission / brokerage or any other fee by way of cash or cheque. 5. As per RBI guidelines, classification of accounts as NPA is done Borrower wise and not Facility wise and hence, it may be noted that in case of non-payment of dues by the customer in case of any facility availed from the Bank and consequently the account is to be classified as NPA, all other loan accounts of the Borrower / Card Holder, with the Bank also shall be classified as NPA as per the guidelines issued by RBI and it shall entitle the Bank to recall all such loans / facilities availed by the same customer from the Bank irrespective of the regular repayment in such accounts. 6. Mudra Declaration: Axis Bank may tag the unsecured loans / facilities offered up to ₹ 10 Lacs to Small / Micro enterprise borrowers under Shishu, Kishor or Tarun category as per Pradhan Mantri MUDRA Yojana (PMMY) guidelines. 7. All the terms and conditions agreed to by the Applicant hereunder are also applicable and to be abided by the Co Applicant. This duly filled application form may be shared by the Bank with the Co-Applicant for the Co-Applicant to be aware of the terms and conditions that are agreed to hereunder. In addition to these terms and conditions, specific terms and conditions applicable to the co-applicant will be obtained separately and which is to be read together with these terms and conditions.

Date:

Place:



P. Politically Exposed Persons (PEP) Declaration

"Politically Exposed Persons" (PEPs) are individuals who are or have been entrusted with prominent public functions by a foreign country, including the Heads of States / Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials.

Please note Source of Wealth fields is only applicable for Politically Exposed Person (PEP) profile;

therefore, this field has to be incorporated / captured for Individual customer profiles only. The details of the field are as below:

Source of Wealth:

☐ Inherited funds ☐ Property ☐ Investment ☐ Others (Please Specify: _____) ☐ NIL

Wealth (In Absolute Fig): _____

☐ I declare that I am not a Politically Exposed Person (PEP) nor I am related to any Politically Exposed Person (PEP)

Q. Sourcing Details (for Official Use only)

*ASC Name

*Sourcing Channel ☐ Cross - sell ☐ Corporate Linked ☐ DSA ☐ Connector ☐ Digital Circle ☐ Direct ☐ Open Market
☐ MAB ☐ Others _____ (Please specify)

DSA / Connector Code: DSA / Connector Name:

RO Code: RO Name:

Corporate Name Corporate Scheme Label

*AXIS Bank Relationship Manager: Employee ID

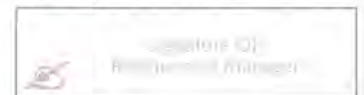
Referral Branch Name: *Referrer Branch Sol ID

*Ref ID / CRM ID Referrer Employee ID

*Account Opening City

*Account Opening Branch Name

*Account Opening Branch Sol ID



Documents Received

- ☐ 1) Certified Copies ☐ 4) Digital KYC Process
☐ 2) E-KYC data received from UIDAI ☐ 5) Equivalent e-document
☐ 3) Data received from Offline Verification

KYC VERIFICATION CARRIED OUT BY

Emp. Name

Emp. Code Emp. Designation

Emp. Organisation & Code AXIS BANK LIMITED, 001 Emp. Branch

Date Place

Acknowledgement for Receipt of Application Form

(To be handed over to the customer)

Date

To _____

Axis Bank has received your application for a Small Business Banking Loan / Facility of ₹ _____

The Bank will convey its decision (within 2 weeks for credit limit up to ₹ 5 lakh and within 3 weeks for credit limit above ₹ 5 lakh and up to ₹ 25 lakh. For credit limit above Rs.25 lakh decision will be provided within 6 weeks from the date of receipt for Micro & Small enterprises borrowers) and (within 30 working days for other borrowers) from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per 'check list' provided in the application for loan and/or any additional documents as may be required by the bank for proper appraisal of the application. The computation of timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.



Serial No.

Axis Bank has received your application for a Small Business Banking Loan / Facility of ₹ _____

PRE SANCTIONED DOCUMENT

1. Last 2 years Audited / CA certified financial statement
2. MOA & AOA of Company / Partnership deed of partnership firm
3. Six Months Banks' Statement
4. KYC Documents

Note: Additional documents may be required for Credit assessment

POST SANCTIONED DOCUMENT

1. Executing Facility related documents
2. Executing Security Creation documents and submitting original security documents.
3. Compliance of sanction term and other conditions as may apply.

Note : Additional documents may be required as per sanction term.

Details of Charges*

Sr. No	Nature of fee / charges	Cash Credit	Overdraft	Merchant Loan - Overdraft	Secured Term Loan	Unsecured Business Loan
1	Processing Fees	Up to 1.25% + Taxes applicable	Up to 1.25% + Taxes applicable	Up to 2.00% + Taxes applicable	Up to 1.25% + Taxes applicable	Up to 2.00% + Taxes applicable
2	Login Non Refundable Processing Fee	₹ 5,000/- + Taxes applicable	₹ 5,000/- + Taxes applicable	NA	₹ 5,000/- + Taxes applicable	NA
3	Renewal Processing Fee	Up to 1.00% + Taxes applicable	Up to 1.00% + Taxes applicable	Up to 1.00% + Taxes applicable	NA	NA
4	Stamp Duty & other Statutory Document Charges	As per applicable laws of state	As per applicable laws of state	As per applicable laws of state	As per applicable laws of state	As per applicable laws of state
5	ROC Filing Charges	As applicable*	As applicable*	As applicable*	As applicable*	NA
6	Non submission of Stock Statement	2%+Taxes applicable of the outstanding amount from the date of default	NA	NA	NA	NA
7	Non Submission of Property / Stock Insurance	2% Additional rate of interest on the amount outstanding	2% Additional rate of interest on the amount outstanding	NA	2% Additional rate of interest on the amount outstanding	NA
8	Cheque book Issuance Charge	First 100 leaves free (for new borrowal account) and thereafter ₹ 2/- per leaf	First 100 leaves free (for new borrowal account) and thereafter ₹ 2/- per leaf	First 100 leaves free (for new borrowal account) and thereafter ₹ 2/- per leaf	NA	NA
9	Repayment Instruction / Instrument Return Charges	Inward Return - ₹ 500/- per instance +Taxes applicable Outward Return - ₹ 100/- per instance +Taxes applicable	Inward Return - ₹ 500/- per instance +Taxes applicable Outward Return - ₹ 100/- per instance +Taxes applicable	Inward Return - ₹ 500/- per instance +Taxes applicable Outward Return - ₹ 100/- per instance +Taxes applicable	Inward Return - ₹ 500/- per instance +Taxes applicable Outward Return - ₹ 100/- per instance +Taxes applicable	₹ 339/- per instance +Taxes applicable
10	Penal Charges	2.00% p.a. additional on existing Rate of Interest	2.00% p.a. additional on existing Rate of Interest	2.00% p.a. additional on existing Rate of Interest	2.00% p.a. additional on existing Rate of Interest	Financial Default* - 8% p.a. above applicable interest rate on the overdue amount (subject to the aggregate not exceeding 24% per instance)
11	Duplicate No. Dues Certificate / NOC	₹ 50/- + Taxes applicable	₹ 50/- + Taxes applicable	₹ 50/- + Taxes applicable	₹ 50/- + Taxes applicable	₹ 50/- + Taxes applicable
12	CERSAI Charges	₹ 100/- + Taxes applicable	₹ 100/- + Taxes applicable	₹ 100/- + Taxes applicable	₹ 100/- + Taxes applicable	NA
13	Pre-Payment Charges	2% of Sanction Limit	2% of Sanction Limit	2% of Sanction Limit	2% of Principal Outstanding	Up to 24 M - 4% of principle outstanding at the time of pre-payment (+ GST) 25-36 M - 3% of principle outstanding at the time of prepayment (+ GST) > 36 M - 2% of principle outstanding at the time of prepayment (+ GST) In case of Micro and Small Enterprises (MSE) customers, no Prepayment charges are applicable if: Loan amount is up to Rs.50 Lakhs under fixed rate loans
14	Part Pre-payment Charges	Nil	Nil	Nil	1% of pre-paid amount	2% charge plus GST will be levied on amount prepaid In case of Micro and Small Enterprises (MSE) customers, no Prepayment charges are applicable if: Loan amount is up to Rs.50 Lakhs under fixed rate loans

*Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)

Note:

1. There shall be no capitalisation of Penal Charges.

2. The said Penal Charges will be subject to GST as per applicable law on Goods and Service Tax in India, and GST will be charged separately.

3. *Financial Default includes all types of payment or financial defaults/irregularities with respect to your Loan Account.

