

Date          

Applicant Photograph   Please sign across the Photograph	<b>Unsecured Product</b>	<b>Secured Product</b>			<b>NFB</b>
	Business Loan <input type="checkbox"/>	Secured OD <input type="checkbox"/>	CGTMSE <input type="checkbox"/>	Medical Equipment Finance <input type="checkbox"/>	LC <input type="checkbox"/> BG <input type="checkbox"/>
	Unsecured OD <input type="checkbox"/>	Cash Credit <input type="checkbox"/>	Standup India <input type="checkbox"/>	Industrial Equipment Finance <input type="checkbox"/>	LER <input type="checkbox"/>
	Unsecured OD <input type="checkbox"/>	Secured Term Loan <input type="checkbox"/>	LCBN <input type="checkbox"/>	Merchant Loan <input type="checkbox"/>	Buyer Credit <input type="checkbox"/>
<b>Type of Facility</b>		<b>₹ In Lakhs</b>	<b>Tenure (Months)</b>	<b>Purpose</b>	<b>Label Code</b>

A. Business Details [Fields marked* (star) are MANDATORY]	
Please tick (✓) as applicable	APPLICANT
*Entity Constitution Type	<input type="checkbox"/> Individual <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership Firm <input type="checkbox"/> LLP <input type="checkbox"/> One Person Company <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Trust <input type="checkbox"/> Society <input type="checkbox"/> Others
Are you an existing customer. If yes, please provide Customer ID	<input type="checkbox"/> Y <input type="checkbox"/> N <input type="text"/>
Account No. / (s)	<input type="text"/> / <input type="text"/>
*Name of Firm / Company	<input type="text"/>
Udyam Registration Certificate	<input type="text"/>
*PAN Card	<input type="text"/>
Corporate Identification No. (CIN)	<input type="text"/>
Import Export Code (IEC)	<input type="text"/>
*Date of Incorporation / Formation	<input type="text"/>
*Place of Incorporation / Formation	<input type="text"/> Country of Incorporation/Formation - ISO 3166 Country Code <input type="text"/> - India
*Segment	<input type="checkbox"/> Self Employed Non Professional <input type="checkbox"/> Self Employed Professional <input type="checkbox"/> CA <input type="checkbox"/> Doctor <input type="checkbox"/> Architect <input type="checkbox"/> CS <input type="checkbox"/> ICWA <input type="checkbox"/> Engineer
*Occupation / Nature of Business / Industry Type (Tick the relevant option)	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Service Provider <input type="checkbox"/> Trading (Retail / Wholesale) <input type="checkbox"/> Transport <input type="checkbox"/> Education <input type="checkbox"/> 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.) <input type="text"/>
*No. of years in Business	<input type="text"/> Years <input type="text"/> Months
*Annual Turnover (Only absolute and numeric value to be filled)	₹ ..... (As per the balance sheet or ITR of the company / firm)
*Source of Fund (Tick the relevant option)	<input type="checkbox"/> Business Income <input type="checkbox"/> Equity Investment <input type="checkbox"/> Donation Grant <input type="checkbox"/> From Group Company
Any Statutory dues remaining Outstanding	Yes <input type="checkbox"/> No <input type="checkbox"/> NA <input type="checkbox"/> _____

*Proof of Identity	
<input type="checkbox"/> Officially valid document(s) in respect of person authorized to transact	
<input type="checkbox"/> Certificate of Incorporation / Formation <input type="text"/>	<input type="checkbox"/> Registration Certificate <input type="text"/> Registration Certificate No. <input type="text"/>
<input type="checkbox"/> Memorandum and Articles of Association	<input type="checkbox"/> Partnership Deed <input type="checkbox"/> Trust Deed
<input type="checkbox"/> Resolution of Board / Managing Committee	<input type="checkbox"/> Power of Attorney granted to its manager, officers or employees to transact on its behalf
<input type="checkbox"/> Activity Proof -1 (For Sole Proprietorship Only)	<input type="checkbox"/> Activity Proof -2 (For Sole Proprietorship only)
*Whether Registered under GST	Yes <input type="checkbox"/> No <input type="checkbox"/> Registration Date <input type="text"/>
*GST Exemption	Yes <input type="checkbox"/> No <input type="checkbox"/> Exemption Reason (If yes) _____
*GST Registration	<input type="checkbox"/> Single <input type="checkbox"/> Multiple (Please fill GST Annexure for multiple GST Registration)
*Special Economic Zone	Yes <input type="checkbox"/> No <input type="checkbox"/> SEZ Code (If yes) _____
*GSTIN (Default)	<input type="text"/>
*Registered Office Address	Same as Registered GST Address <input type="checkbox"/> <input type="text"/>







**C. Financial / Income Details / ITR Income / Past Performance / Future Estimates**

Financial Year	Year	Turnover [₹ in Lakhs]	Profit as per P&L [₹ in Lakhs]	Installed Capacity	Utilized Capacity	Capital / Net Worth
Past Year II	20____ - 20____					
Past Year I	20____ - 20____					
Provisional	20____ - 20____					
Present Year (Estimate)	20____ - 20____					
Next Year (Projections)	20____ - 20____					

**\*Fill Below Details For Cash Credit Limit**

Cash Credit	Next Year (Projections)						
	Sales	Working Capital Cycle in months	Inventory	Debtors	Creditors	Other Current Assets	Promoters Contribution

**D. Existing Loan Details / Facility Details**

Loan	Bank Name	Type of Loan	Account No.	Loan Amount	EMI	Loan Opening Date	Tenure	ROI	Security	Outstanding as on
1										
2										
3										

**E. Details Of Associates / Group Entities (in Lakhs ) Details as on** \_\_\_\_\_

Name of the Entity	Existing Customer ID (If any)	Exposure (In Lakhs)	Year of Incorporation	Nature of Business	Net Sales of Business	Net Profit	Net Worth	Address of Associate Concerns	Presently Banking with	Nature of Association	Extent of Interest as a Prop. / Partner / Director or just Investor in Associate Concern

**F. Banking Details**

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

**G. Multiple Banking Details**

S.No	Name of the Bank	Branch	Branch Address

Please select any one of the following

- With the proposed borrowing from Axis Bank (subject to our total borrowing will be < ₹ 5 Cr. We hereby undertake to take permission from Axis Bank before availing any additional loan / credit facility. Accordingly, if our overall borrowing reaches or surpasses ₹ 5 Cr. and will undertake to adhere the regulatory about maintaining / of Current Account as well as maintenance of CC / OD facility depending on the share of each bank
- With the proposed borrowing from Axis Bank (subject to our total borrowing will be => ₹ 5 Cr. We hereby confirm that we will be maintaining a Current Account with \_\_\_\_\_ Bank. Other Current Account(s) will be closed within 30 days. We will further undertake to adhere the regulatory about maintaining / of Current Account as well as maintenance of CC / OD facility depending on the share of each bank

**H. Details Of Partners / Directors**

Name of Partners / Directors of Company / Proprietors	Complete Residence Address	Father / Spouse	DOB	Aadhaar No. / DIN No.	PAN No.	Category SC / ST / OBC / Minority / Women	Telephone No. (Residence)	Mobile No.	Age (in Years)	Profit Sharing / Shareholding %	Academic Qualification	Experience in the line of activity (years)

**I. Security Details**

(a) Primary Security

Type of Security	Value as on date (In Lakhs)
Stock	
Book Debts	
Others_____	

(b) Liquid Collateral

Type of Security	Relationship with Borrower	Value as on date (In Lakhs)
(LIP, KVP, NSC, Fixed Deposits)		
1.		
2.		
3.		

(c) Other Collateral

Type of Collateral	Value as on date (in Lakhs)
Letter of Credit (LC)	
Bank Guarantee (BG)	
Stand By letter of Credit (SBLC)	



**(d) Property Collateral**

Type of Security	Type of Property	Name of Registered Owner	Relationship with Borrower	Property Address	Area (In Sq....)	Age of Property (in years)	Market Value as on Date (In Lakhs)
1							
2							
3							

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 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> State _____ Country _____		

**J. 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		

**K. Information On Subsidy**

TUFs  CLCSS  IDLS  FPTUFS  Others  Value of Asset \_\_\_\_\_

**L. Priority Sector Category / MSME**

As classification / re-classification of MSMEs is the statutory responsibility of Ministry of MSME, Govt as per the provisions of the MSMED Act, 2006, regulated entities shall be guided by the notifications issued by the Ministry of MSME in this regard, from time to time.

Accordingly, the following amendments are made in the above Master Direction- Lending to Micro, Small & Medium Enterprises (MSME) Sector: "All the above enterprises are required to register online on the Udyam Registration portal and obtain 'Udyam Registration Certificate'. For PSL purposes banks shall be guided by the classification recorded in the Udyam Registration Certificate (URC)"

**M. Customer Declaration in respect of Relationship with Director / Senior Officer of the Bank / Any Other Bank**

- 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
- I am / We 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
- I am / We 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
- I am / We 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

**N. Protector Details (Only for Trust Cases)**

a. The entity needs to provide the details of the Protector if any and add those details in the list of Trustees along with the details of the Trustee as being done currently. The same need to be checked in the Trust Deed or Byelaws of the entity being onboarded.

Sr.No.	Full Name of Beneficial owner / Controlling natural Person (s) / Protector	D.O.B	Nationality	KYC Document				Controlling Ownership Interest (%)
				1.	2.	Identity	Address	

City \_\_\_\_\_ PIN Code

b. While taking the list of Trustees please ensure that the Trustees disclose their status - Managing Trustee / President / Chairman / Secretary / Treasurer or any another status as applicable for Trustees should also be obtained in the list of trustees (apart from status as Trustee) . Please check the Deed / Byelaws to verify the status of the same else take a declaration that "the Trustees don't have any other status apart from Trustees".



O. 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 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 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.

P. Legal Entity Identifier (LEI) Declaration

Name of borrower \_\_\_\_\_

I / We confirm that the total banking exposure of our firm / company after availing the proposed loan / credit facility is above ₹ 5 Crore. The Legal Entity Identifier (LEI) is applicable to our firm / company and the details of the same are as under:

1) LEI No.: <input type="text"/>	3) LEI Issuance Date: <input type="text"/>
2) LEI Issuer: <input type="text"/>	4) LEI Expiry Date: <input type="text"/>

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.

  
Applicant Signature

Q. 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 e-mail.

Yes  No

  
Applicant Signature

  
Co-Applicant - I / Partner-I  
Proprietor /Director

  
Co-Applicant -II  
Partner II / Director II

  
Co-Applicant -III  
Partner III / Director III

R. 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 / F1s1 / 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 thereof 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."

Loan Amount	Timeline for Credit Decision
up to ₹25 lakh	14 working days
Above ₹25 lakh up to ₹1Cr	30 working days
Above ₹1Cr up to ₹5Cr	45 working days
Above ₹5C	60 working days

The computation of timeline of shall start from the day on which all documents required for a proper appraisal are provided by the Customer to the Bank. The applicant is in receipt of the indicative Interest Rate, Processing Fees & Other Charges that would be applicable, if the Bank grants the facility. 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 Lakhs 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.

Kindly note that insurance plan(s) from the insurance partner(s) engaged by the Bank ('such insurance partner(s)') are made available for your convenience and in case you opt for the same, we can assist you in the enrolment of the chosen plan. It is clarified that purchase of the insurance cover from such insurance partner(s) shall be voluntary / optional and is not linked to availed of any product(s)/service(s) from the Bank. You may choose to avail the insurance cover from such insurance partner(s) or from any other insurance providers.

Customers need to pay Login Fee upfront. The cheque in this regard can be issued favoring **Axis Bank Limited, Login Fee**. In case of online transfer, Login Fee to be transferred in the following GL only- 245012903040, with narration as **Customer Name, Login Fees**. Processing Fees, CGTMSE charges etc. to be paid post Sanction of the loan only. In case of online transfer, Processing fees to be transferred in GL-245012903040 and CGTMSE charges including CERSAI charges to be transferred in GL-245012903039. In case of cheque payment, details such as 'Proposal ID and Name of charges (Processing fees, DAN charges, CERSAI etc.)' is to be mentioned at the back of the Cheque. Customer to submit details of 'Online Payment transaction details / Cheque number' to Sales team. Customer to submit details of 'Online Payment transaction details / Cheque number' to Sales team.

Date:

Place:

 Applicant Signature

 Co-Applicant -I / Partner-I Proprietor /Director

 Co-Applicant -II Partner II / Director II

 Co-Applicant -III Partner III / Director III

### S. 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.

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

T. 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



Signature of  
Relationship Manager

Documents Received	<input type="checkbox"/> 1) Certified Copies <input type="checkbox"/> 2) E-KYC data received from UIDAI <input type="checkbox"/> 3) Data received from Offline Verification	<input type="checkbox"/> 4) Digital KYC Process <input type="checkbox"/> 5) Equivalent e-document
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KYC VERIFICATION CARRIED OUT BY

Emp. Name \_\_\_\_\_

Emp. Code \_\_\_\_\_ Emp. Designation \_\_\_\_\_

Emp. Organization & Code AXIS BANK LIMITED, 001 Emp. Branch \_\_\_\_\_

Date:

Place \_\_\_\_\_

Employee Signature &  
Institutional Stamp



To be handed over to the customer

**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 ₹ \_\_\_\_\_

Signature of  
Relationship Manager

Loan Amount	Timeline for Credit Decision
up to ₹25 lakh	14 working days
Above ₹25 lakh up to ₹1Cr	30 working days
Above ₹1Cr up to ₹5Cr	45 working days
Above ₹5C	60 working days

Serial No.

The computation of timeline of shall start from the day on which all documents required for a proper appraisal are provided by the Customer to the Bank. The applicant is in receipt of the indicative Interest Rate, Processing Fees & Other Charges that would be applicable, if the Bank grants the facility.

**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 Bank 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, Export Credit & Non Fund Based	Overdraft	Merchant Loan - Overdraft	Secured Term Loan and Dropline Overdraft	Unsecured Business Loan
1	Processing Fees	Upto 1.25% + Taxes applicable	Upto 1.25% + Taxes applicable	Upto 2.00% + Taxes applicable	Upto 1.25% + Taxes applicable	Upto 2.00% + Taxes applicable
2	Login Non Refundable Processing Fee	INR 5000/- + Taxes applicable	INR 5000/- + Taxes applicable	NA	INR 5000/- + Taxes applicable	NA
3	Renewal Processing Fee	Upto 1.00% + Taxes applicable	Upto 1.00% + Taxes applicable	Upto 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 INR 2/- per leaf	First 100 leaves free (for new borrowal account) and thereafter INR 2/- per leaf	First 100 leaves free (for new borrowal account) and thereafter INR 2/- per leaf	NA	NA
9	Repayment Instruction / Instrument Return Charges	Inward Return - INR 500/- per instance + Taxes applicable Outward Return - INR 100/- per instance + Taxes applicable	Inward Return - INR 500/- per instance + Taxes applicable Outward Return - INR 100/- per instance + Taxes applicable	Inward Return - INR 500/- per instance + Taxes applicable Outward Return - INR 100/- per instance + Taxes applicable	Inward Return - INR 500/- per instance + Taxes applicable Outward Return - INR 100/- per instance + Taxes applicable	INR 339/- per instance + Taxes applicable
10	Penal 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	2.00% p.a. additional on existing Rate of Interest	2.00% p.a. additional on existing Rate of Interest
11	Duplicate No Dues Certificate / NOC	INR 50 + Taxes applicable	INR 50 + Taxes applicable	INR 50 + Taxes applicable	INR 50 + Taxes applicable	INR 50 + Taxes applicable
12	CERSAI Charges	INR 100/- + Taxes applicable	INR 100/- + Taxes applicable	INR 100/- + Taxes applicable	INR 100/- + Taxes applicable	NA
13	Foreclosure Charges	2% of Sanction Limit	2% of Sanction Limit	2% of Sanction Limit	2% of Sanction Limit	Up to 24 months - 4% of principle outstanding at the time of prepayment + GST as applicable 25 - 36 months - 3% of principle outstanding at the time of prepayment + GST as applicable > 36 months - 2% of principle outstanding at the time of prepayment + GST as applicable
14	Part Pre-payment charges	Nil	Nil	Nil	1% of pre-paid amount	2% Charge plus GST will be levied on amount prepaid

1. There shall be no capitalisation of Penal Charges.  
\*Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)\*

To be handed over to the customer