AXIS BANK

Application Form
Axis Biz Loans

Date D D M M Y Y Y Y

Applicant Photograph

Please sign across the Photograph

Unsecured Product		Secured Product	
Axis Biz Lite	☐	Axis Biz Power	☐
Unsecured Business Loan	☐	Axis Biz Power Plus	☐
Merchant Loan	☐	Secured Business Loan	☐

Type of Facility	₹ In Lakhs	Tenure (Months)	Purpose	Label Code

A. Business Details [Fields marked * (star) are MANDATORY]

Please tick (✓) as applicable	
*Entity Constitution Type	☐ Individual ☐ Proprietorship ☐ Partnership Firm ☐ LLP ☐ Pvt. Ltd ☐ Public Ltd. ☐ Trust ☐ Society ☐ Others
Are you an existing customer. If yes, please provide Customer ID	☐ Y ☐ N
Account No./(s)	/
*Name of Firm / Compa ny	
Udyam Registration Certificate	
PAN Card	
Corporate Identification No. (CIN)	
Date of Incorpo ration/Formation	D D M M Y Y Y Y
*Occupation/Nature of Business/ Industry Type (tick the relevant option)	☐ Manufacturing ☐ Service Provider ☐ Trading (Retail/ Wholesal e) ☐ Transport ☐ Education ☐ Others ____________________
*Description of Business	____________________ (As per the Nature of Business selected ab ove, 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)	₹ ....
*Source of Fund (tick the relevant option)	☐ Business Income ☐ Equity Investment ☐ Donation Grant ☐ From Group Company

***Proof Of Identity**

☐ Officially valid document(s) in respect of person authorised to t ransact

☐ Certificate of Incorporation/ Formation ____________ ☐ Registration Certificate Registration Certificate No.

☐ Memorandum and Articles of Association ☐ Partnership Deed ☐ Trust Deed

☐ Resolution of Board / Managing Committee ☐ Power of attorney granted to its manage r, officers or empl oyees to t ransact 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 D D M M Y Y Y Y
GST Exemption	Yes ☐ No ☐ Exemption Reason (if yes) ____________________
GST Registration	☐ Single ☐ Multiple (Please fill GST Annexure for multiple GST Registration)
GSTIN (Default)	
*Registered Office Address/Place of Business Preferred mailing address with nearest landmark: Office, Current residence, Permanent residence.	Same as Registered GST Address ☐ City/ Town/ Village District PIN/ Post Code State/U.T. Country

Rural Lending/Nano Business Loan/Apr 2024/Ver 1.7

E-mail Address	
*Mobile Number	
Office Ownership	☐ Self Owned ☐ Parental Owned ☐ Rental ☐ Spouse ☐ Brother ☐ Sister ☐ Son ☐ Daughter
No. of years in the office address	Years Months No. of years in the city Years Months

B. Individual Applicant/Co Applicant/Proprietor/Partner/Director/Other Details

*Related Person Type	☐ Individual Applicant ☐ Proprietor ☐ Partner ☐ Director ☐ Promoter ☐ Karta ☐ Trustee ☐ Court Appointment Official ☐ Beneficiary ☐ Authorised Signatory ☐ Beneficial Owner ☐ Power of Attorney Holder ☐ Other (please specify) ________________________
Details of Related Person	Addition Of Related Person ☐ Updated Related Person ☐ Deletion of Related Person ☐
CKYC Identifier	

Title	☐ Individual Applicant/ ☐ Co Applicant-I / ☐ Partner / ☐ Proprietor / ☐ Director-I / ☐ Other-I (_______________)				
	Prefix	First Name	Middle Name	Last Name	Applicant Photograph Please sign across the Photograph
*Name (Same as ID Proof)					
Maiden Name (If any)					
*Spouse Name					
*Father's Name					
*Mother's Name					
Mother's Maiden Name					
*Gender	☐ Male ☐ Female ☐ Third Gender				

Residential Status/Constitution:	☐ Resident Individual ☐ Non Resident Indian ☐ Foreign National ☐ Overseas Citizen Of India ☐ Person Of Indian Origin
Existing Cust ID	
*PAN Card	Form 60 Furnished ☐ Y ☐ N
Director Identification Number (DIN) (In case Of Director)	
*Occupation	☐ Salaried ☐ Self Employed ☐ Unemployed ☐ Retired ☐ House Wife ☐ Politician ☐ Student ☐ Others/Not Categorised
*If Salaried, Type of Organization (tick the relevant option)	☐ Pvt. Ltd. ☐ Public Ltd. ☐ Proprietorship ☐ Partnership firm ☐ Public Sector ☐ Government ☐ Multinational ☐ Trust/Association/Society/Club
*Nature Of Employment	____ (As per the type of organization selected above, mention the details of profession example: Director/Banker/Agent)
*If Self Employed, Nature of Business (tick the relevant option)	☐ Manufacturer ☐ Trader ☐ Service Provider ☐ Information Technology ☐ Professional Service Provider ☐ Agriculture ☐ Others
*Description of Business	____ (As per the Nature of Business selected above, mention the details of Business example: Tour Operators/Trading of food products)
*No. of Years in Business	Years Months
*Annual Income (Only absolute and numeric value to be filled)	₹ (Total of all income declared)
*Source of Fund (tick the relevant option)	☐ Salaried ☐ Investment ☐ Professional Fees ☐ Business Earnings ☐ Commission ☐ Agriculture
*Nationality (tick the relevant option)	☐ Indian Other ______________________________ (Kindly mention nationality, if apart from Indian)
*Community	☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Buddhist ☐ Zoroastrian ☐ Parsi ☐ Jain ☐ Others
*Date of Birth	D D M M Y Y Y Y
*Proof of Identity and Permanent Residence Address:	
1. Certified copy of OVD or Equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)	
A. Passport Number	Passport Expiry Date D D M M Y Y Y Y
B. Voter Id Card No.	
C. Driving Licence	Driving Lic. Expiry Date D D M M Y Y Y Y
D. NREGA Job Card	
E. National Population Register Letter	/
F. Proof Of Possession Of Aadhaar	
2. E-KYC Authentication	
3. Offline verification of Aadhar	
*Residence Address	 City/ Town/ Village District PIN/ Post Code State/U.T. Country

No.of months in the Residence address	Years Months
Proof Of Identity and Current Address	Same as Residence Address mentioned above
1. Certified copy of OVD or Equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)	
A. Passport Number	Passport Expiry Date D D M M Y Y Y Y
B. Voter Id Card No.	
C. Driving Licence	Driving Lic. Expiry Date D D M M Y Y Y Y
D. NREGA Job Card	
E. National Population Register Letter	/
F. Proof Of Possession of Aadhaar	
2. E-KYC Authentication	
3. Offline verification of Aadhaar	
4. Deemed PoA	
5. Self Declaration (Please fill additional Annexure)	
Current Residence Address	City/ Town/ Village District PIN/ Post Code State/U.T. Country
No. of months in the Residence address	Years Months
Ownership of Residence	Owned Rented
If owned (Owned by)	Self Spouse Parent Grand Parent Brother Sister Son Daughter
*Relationship With Applicant	Co-Applicant Self Guarantor Beneficial Owner Authorised Signatory
Email Address	
*Mobile No.	/
Category	SC ST OBC General Others_______________
Education	Matriculate Undergraduate Graduate Postgraduate Professional Others_______________
Marital Status	Unmarried Married Others Number of Dependents______ * Person With Disability Yes No

C. Banking Details

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

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							

E. 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		

F. 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

G. Specific Customer Disclosure with respect to 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), 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), mana ging 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 sh areholder(s) or in control of the borrower or a major sharehol der(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

If any of the above clause is applicable, then please furnish the details. In case if any of the above stated declarations are breached during the tenor of the facility, the borrower shall inform the bank immediately. In case of non-compliance with the undertaking or giving wrong undertaking in relation to the provisions Connected Lending/Section 20 of the BR Act, at any time during the currency of loan, the Bank reserves the right to recall the loan immediately

If Yes mention the details below: I/We declare (s) that we I/ We am/are related to the director(s) and or Senior Officer(s) of Axis Bank or any other bank speci fied hereto

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

H. 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.

I. Legal Entity Identifier (LEI) Declaration (Applicable for Non - Individuals only)

☐ I/we confirm that the total banking exposure of our firm/company after availing the proposed loan / credit facility is above Rs. 10 Crore. The Legal Entity Identifier (LEI) is applicable to our firm/company and the details of the same ar e as under:

1) LEI No.: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐	3) LEI Issuance Date: D D M M Y Y Y Y
2) LEI Issuer: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐	4) LEI Expiry Date: D D M M Y Y Y Y

☐ 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 for 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 Rs. 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

J. 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 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 loan. I further authorize the Bank to share my Aadhaar relateddetails/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 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 ☐

Applicant Signature	Co-Applicant -I / Partner-I Proprietor /Director	Co-Applicant -II Partner II / Director II	Co-Applicant -III Partner III / Director III

K. 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 therefore of banks/financial institutions and other credit grantors. 11. 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. 12. 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. 13. 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. 14. I/We confirm that I/we shall utilise the said facility only for the purpose of business as mentioned above. 15. 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. 16. 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. 17. 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. 18. 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. 19. I/We undertake that the proceeds of this facility shall not be used for investment in the capital market. 20. I/We undertake to inform the Bank in case of any update in the information provided or 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 within 30 days of the update to any such information/documents for the purpose of updating the records at the Banks' end.

1. Axis Bank will convey its decision (within 2 weeks for credit limit up to Rs. 5 lakh and within 3 weeks for credit limit above Rs. 25 lakhs 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 Rs. 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.

1. "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) ☐

Source of Wealth
(For Individual applicant/co applicant who is a PEP)

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

Wealth (In Absolute Fig): ____

Date: D D M M Y Y Y Y

Place:

Applicant Signature

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

Co-Applicant -II Partner II / Director II

Co-Applicant -III Partner III / Director III

Sourcing Details (for Official Use Only)

*Sourcing Channel ☐ Cross - sell ☐ Corporate Linked ☐ DSA ☐ Connector ☐ Digital Circle ☐ Direct ☐ Open Market

☐ MAB ☐ Others ____________________________(Please specify)

DSA/RE Code:

DSA/RE Name:

Corporate Name

Corporate Scheme Label

*AXIS Bank Relationship Manager:

Employee ID

Branch Name:

Branch Sol ID

*Ref ID/ CRM ID

Referrer Employee ID

Signature Of Relationship Manager

Schedule of Charges

Service Types	Secured Product	Unsecured Product
1. Processing Fees	Up to 2% of Loan Amount + GST as applicable	Up to 2% of Loan Amount + GST as applicable
2. Legal & Technical charges charges	Rs. 5000/- + GST as applicable	Not applicable
3. Equitable Mortgage creation	As applicable in the state	Not applicable
4. Stamp Duty & other statutory document charges	As per applicable laws of state	As per applicable laws of state
5. CERSAI Charges	Rs 50/- for Loans up-to 5 lakhs + GST as applicable Rs 100/- for Loans above 5 lakhs + GST as applicable	Not applicable
6. Repayment Instruction / Cheque Return Charges	Rs. 339/- per instance + GST as applicable	Rs. 339/- per instance + GST as applicable
7. Penal Charges	• Financial Default*: 8% p.a. above applicable interest rate on the overdue amount (subject to the aggregate not exceeding 24% per instance). • There shall be no capitalisation of Penal Charges. • 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. • *Financial Default includes all types of payment or financial defaults/irregularities with respect to your Loan Account.	
8. Duplicate No dues certificate/ NOC	Rs. 50 + GST as applicable per instance	Rs. 50 + GST as applicable per instance
9. Duplicate Repayment Schedule	Rs. 250 + GST as applicable per instance	Rs. 250 + GST as applicable per instance
10. Duplicate Statement of Account	Rs. 250 + GST as applicable per instance	Rs. 250 + GST as applicable per instance
11. Issuance charges for photocopy of title documents	Rs. 500 + GST as applicable	Not applicable
12. Cheque/ Instrument Swap charges (per swap)	Rs. 500 + GST as applicable	Rs. 500 + GST as applicable
13. Prepayment Charges	No prepayment charges are applicable in cases of Micro and Small Enterprises (MSE) customers if: 1. Loan amount is up to Rs.50 Lakhs under Fixed rate loans, or 2. Floating rate loans (irrespective of the loan limit) For Non MSE customers: • No Pre-payment charges on floating &/or Fixed rate loans if loan is closed from Own Funds. • If loans are closed from borrowed funds, then Pre-payment charge of 3% on principal outstanding / amount prepaid + GST as applicable	
14. Re-Pricing Charges	Switching from the Floating Rate to Fixed Rate will attract a fee of 1% on the outstanding principal with a minimum of INR 5,000/- with applicable GST	
	Switching from the Fixed Rate to Floating Rate will attract a fee of 1% on the outstanding principal with a minimum of 5,000/- with applicable GST	
	Switching from the Higher Fixed Rate to Lower Fixed Rate will attract a fee of 1% on outstanding principal with a minimum of INR 5,000/- with applicable GST	
	Switching from the Higher Floating Rate to Lower Floating Rate will attract an administrative charge of 1% on the outstanding principal with a minimum of INR 5,000/- with applicable GST	

Acknowledgement for Receipt of Application Form

(To be handed over to the customer)

Date D D M M Y Y Y Y   To ______________________________

Axis Bank has received your application for a Loan/ Facility of ₹____________________

Signature of
Sales Manager Sourcing Channel
(ASL/DSA/etc.)

Axis Bank will Convey its decision (with 2 weeks for credit limit up to ₹ 5 lakhs and within 3 weeks for credit limit above ₹ 5 lakhs and up to ₹ 25 lakhs 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 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 Loan/ Facility of ₹____________________

PRE SANCTIONED DOCUMENT

1. KYC Documents
2. Minimum Six Months Bank Statement

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.

Application Form
Axis Biz Loans - Co-Applicant Details

AXIS BANK

Co-Applicant / Partner / Director / Other Details

*Related Person Type	Individual Applicant; Proprietor; Partner; Director; Promoter; Karta; Trustee; Court Appointment Official; Beneficiary; Authorised Signatory; Beneficial Owner; Power of Attorney Holder; Other (please specify) ________________________
Details of Related Person	Addition Of Related Person; Updated Related Person; Deletion of Related Person
CKYC Identifier	

Title	Prefix	First Name	Middle Name	Last Name	
*Name (Same as ID Proof)					Applicant Photograph
Maiden Name (If any)					
*Spouse Name					Please sign across the Photograph
*Father's Name					
*Mother's Name					
Mother's Maiden Name					

*Gender	Male; Female; Third Gender
Residential Status/Constitution:	Resident Individual; Non Resident Indian; Foreign National; Overseas Citizen Of India; Person Of Indian Origin
Existing Cust ID	
*PAN Card	Form 60 Furnished: Y; N
Director Identification Number (DIN) (In case Of Director)	
*Occupation	Salaried; Self Employed; Unemployed; Retired; House Wife; Politician; Student; Others/Not Categorised
*If Salaried, Type of Organization (tick the relevant option)	Pvt. Ltd.; Public Ltd.; Proprietorship; Partnership firm; Public Sector; Government; Multinational; Trust/Association/Society/Club
*Nature Of Employment	____________________ (As per the type of organization selected above, mention the details of profession example: Director/Banker/Agent)
*If Self Employed, Nature of Business (tick the relevant option)	Manufacturer; Trader; Service Provider; Information Technology; Professional Service Provider; Agriculture; Others
*Description of Business	____________________ (As per the Nature of Business selected above, mention the details of Business example: Tour Operators/Trading of food products)
*No. of Years in Business	Years; Months
*Annual Income (Only absolute and numeric value to be filled)	₹ (Total of all income declared)
*Source of Fund(tick the relevant option)	Salaried; Investment; Professional Fees; Business Earnings; Commission; Agriculture
*Nationality (tick the relevant option)	Indian; Other ____________________ (Kindly mention nationality, if apart from Indian)
*Community	Hindu; Muslim; Christian; Sikh; Buddhist; Zoroastrian; Parsi; Jain; Others
*Date of Birth	D D M M Y Y Y Y

*Proof of Identity and Permanent Residence Address:

1. Certified copy of OVD or Equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

A. Passport Number	Passport Expiry Date D D M M Y Y Y Y
B. Voter Id Card No.	
C. Driving Licence	Driving Lic. Expiry Date D D M M Y Y Y Y
D. NREGA Job Card	
E. National Population Register Letter	
F. Proof Of Possession Of Aadhaar	
2. E-KYC Authentication	
3. Offline verification of Aadhar	

*Residence Address	City/ Town/ Village District PIN/ Post Code State/U.T. Country
No.of months in the Residence address	Years Months
Proof Of Identity and Current Address	Same as Residence Address mentioned above ☐
1. Certified copy of OVD or Equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)	
A. Passport Number	Passport Expiry Date D D M M Y Y Y Y
B. Voter Id Card No.	
C. Driving Licence	Driving Lic. Expiry Date D D M M Y Y Y Y
D. NREGA Job Card	
E-National Population Register Letter	
F. Proof Of Possession of Aadhaar	
2. E-KYC Authentication	
3. Offline verification of Aadhaar	
4. Deemed PoA	
5. Self Declaration (Please fill additional Annexure)	
Current Residence Address	City/ Town/ Village District PIN/ Post Code State/U.T. Country
No.of months in the Residence address	Years Months
*Relationship With Applicant	☐ Guarantor ☐ Beneficial Owner ☐ Authorised Signatory ☐ Self ☐ Spouse ☐ Parent ☐ Grand parent ☐ Brother ☐ Sister ☐ Son ☐ Daughter
Email Address	
*Mobile No.	/
Category	☐ SC ☐ ST ☐ OBC ☐ General ☐ Others_______________
Education	☐ Matriculate ☐ Undergraduate ☐ Graduate ☐ Postgraduate ☐ Professional ☐ Others_______________
Marital Status	☐ Unmarried ☐ Married ☐ Others ☐ Number of Dependents___ ____ *Person With Disability ☐ Yes ☐ No

Customer Declaration

I.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.

II. All the clauses signed by the Applicant are also bound & to be abided by the Co Applicant.

III. All the terms and conditions agreed to by the Applicant under the application form submitted by the Applicant to the Bank (a copy of which has been made available to and read and understood by the Co-Applicant) are also applicable and to be abided by the Co Applicant.

Signature of customer