









## 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 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 loan application.

I expressly consent to the Bank to share and disclose my information, including personal information, to credit information companies, bureaus, regulators or governmental authorities, investigating agencies, judicial, quasi-judicial and statutory authorities, group companies/ subsidiaries of the Bank, service providers, cobrand entity/ partner, card associations, settlement, transfer and processing intermediaries, information utilities, other banks and financial institutions, merchant aggregators, payment gateways, other players/ intermediaries or to other persons/institutions/entities, 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 for processing such information including by way of wholly or partly performing automated or physical operations, including collection, recording, organizing, structuring, storing, adapting, retrieving, using, profiling, aligning, indexing, sharing, disseminating or otherwise making available, as may be deemed fit by the Bank and for the purposes of customer services and operations, collections and recovery, audit, investigation, monitoring and fraud prevention, credit appraisal, legal and regulatory requirements including KYC verification and reporting to regulatory and statutory authorities, processing insurance claims, risk management activities, security, testing, for entering into contract, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of Bank's products and services, or for any purposes as the Bank may deem fit. (other than marketing/ cross selling).

I expressly agree to the Bank, its service providers, agents and/or its affiliates for using the information, including personal information, for marketing, promotion, research and analytics, and cross-selling of products and services of the Bank and of the Bank's subsidiaries, affiliates/ group companies from time to time via telephone, SMS and/or email. Further, I hereby acknowledge that the Bank has provided me with an option to withdraw consent to the purpose herein at any time by intimation through letter or email. However, if I withdraw my consent, I accept that the Bank will stop processing my personal data except where such processing is mandatory as per applicable law and that any personal data that has already been processed shall remain unaffected by the withdrawal of such consent.

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)



**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	<ul style="list-style-type: none"> <li>Financial Default*: 8% p.a. above applicable interest rate on the overdue amount (subject to the aggregate not exceeding 24% per instance).</li> <li>There shall be no capitalisation of Penal Charges.</li> <li>*Financial Default includes all types of payment or financial defaults/irregularities with respect to your Loan Account.</li> </ul>	
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	<p>No prepayment charges are applicable in cases of Micro and Small Enterprises (MSE) customers if:</p> <ol style="list-style-type: none"> <li>Loan amount is up to Rs.50 Lakhs under Fixed rate loans, or</li> <li>Floating rate loans (irrespective of the loan limit)</li> </ol> <p>For Individuals / Non MSE customers:</p> <ul style="list-style-type: none"> <li>No Pre-payment Charges on floating &amp;/or Fixed rate Loans</li> </ul>	
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	



Co-Applicant  / Partner  / Director  / Other  Details

*Related Person Type	<input type="checkbox"/> Individual Applicant <input type="checkbox"/> Proprietor <input type="checkbox"/> Partner <input type="checkbox"/> Director <input type="checkbox"/> Promoter <input type="checkbox"/> Karta <input type="checkbox"/> Trustee <input type="checkbox"/> Court Appointment Official <input type="checkbox"/> Beneficiary <input type="checkbox"/> Authorised Signatory <input type="checkbox"/> Beneficial Owner <input type="checkbox"/> Power of Attorney Holder <input type="checkbox"/> Other (please specify) _____
Details of Related Person	Addition Of Related Person <input type="checkbox"/> Updated Related Person <input type="checkbox"/> Deletion of Related Person <input type="checkbox"/>
CKYC Identifier	<input type="text"/>

Title					
	Prefix	First Name	Middle Name	Last Name	
*Name (Same as ID Proof)					Applicant Photograph  Please sign across the Photograph
Maiden Name (If any)					
*Spouse Name					
*Father's Name					
*Mother's Name					
Mother's Maiden Name					
*Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender				
Residential Status/Constitution:	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Foreign National <input type="checkbox"/> Overseas Citizen Of India <input type="checkbox"/> Person Of Indian Origin				
Existing Cust ID	<input type="text"/>				
*PAN Card	<input type="text"/>				Form 60 Furnished <input type="checkbox"/> Y <input type="checkbox"/> N
Director Identification Number (DIN) (In case Of Director)	<input type="text"/>				
*Occupation	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired <input type="checkbox"/> House Wife <input type="checkbox"/> Politician <input type="checkbox"/> Student <input type="checkbox"/> Others/Not Categorized				
*If Salaried, Type of Organization (tick the relevant option)	<input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership firm <input type="checkbox"/> Public Sector <input type="checkbox"/> Government <input type="checkbox"/> Multinational <input type="checkbox"/> 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)	<input type="checkbox"/> Manufacturer <input type="checkbox"/> Trader <input type="checkbox"/> Service Provider <input type="checkbox"/> Information Technology <input type="checkbox"/> Professional Service Provider <input type="checkbox"/> Agriculture <input type="checkbox"/> 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	<input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months				
*Annual Income (Only absolute and numeric value to be filled)	₹ <input type="text"/>				(Total of all income declared)
*Source of Fund(tick the relevant option)	<input type="checkbox"/> Salaried <input type="checkbox"/> Investment <input type="checkbox"/> Professional Fees <input type="checkbox"/> Business Earnings <input type="checkbox"/> Commission <input type="checkbox"/> Agriculture				
*Nationality (tick the relevant option)	<input type="checkbox"/> Indian             Other _____ (Kindly mention nationality, if apart from Indian)				
*Community	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Sikh <input type="checkbox"/> Buddhist <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Parsi <input type="checkbox"/> Jain <input type="checkbox"/> Others				
*Date of Birth	<input type="text"/>				

**\*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	<input type="text"/>	Passport Expiry Date	<input type="text"/>
B. Voter Id Card No.	<input type="text"/>		
C. Driving Licence	<input type="text"/>	Driving Lic. Expiry Date	<input type="text"/>
D. NREGA Job Card	<input type="text"/>		
E. National Population Register Letter	<input type="text"/>		
F. Proof Of Possession Of Aadhaar	<input checked="" type="checkbox"/> <input type="checkbox"/>		
2. E-KYC Authentication	<input checked="" type="checkbox"/> <input type="checkbox"/>		
3. Offline verification of Aadhar	<input checked="" type="checkbox"/> <input type="checkbox"/>		



