AXIS BANK

Pradhan Mantri mudra Yojna

Joint Liability Group (JLG)
Application Form

To,
AXIS Bank Limited

Branch (Fields marked with * are mandatory)

Application Date:
Axis Bank SOL: **Axis Branch Name:**
BC Branch Name:
Axis Branch Type: Rural Semi-Urban Urban **BC Branch Location Type:** Banked Unbanked
Any past relationship with Axis Bank Ltd. Yes No **If Yes Customer ID - for**
Applicant Name:
***Date of Birth:** Age **Constitutional code :** Resident Indian ***Nationality:** Indian Others_____
Maiden Name (If Any)
***Father's Name:**
***Mother's Maidan Name:**
***Spouse Name:**
Pan Card No. **Form 97** Y N *any document notified by the central Government
Applicant ID: **CKYC No.:**
Gender: Male Female Third Gender ***Marital Status** Married Single Divorcee Widow
Educational Qualification: Illiterate Upto 10th 12th Graduate Professional Other
Category: General OBC ST SC Others **Community** Hindu Muslim Sikh Buddhist Zoroastrian Jain Parsi Others
Occupation* Salaried Self Employed Unemployed Retired Housewife Politician Student
If Salaried Pvt Ltd Public Ltd Proprietorship Partnership firm Public Sector Government Multinational Trust/Association/Society/Club Others (Please specify) _____
If Self Employed Professional service provider Agriculture Trader Information Technology Bullion /Gold Jewelry Stock Broker Real Estate Money Lender Others (Please specify) _____
Current Source of Fund* Salary Business Income Investment Income Agriculture Others _____
Occupation/Business Activity Existing: & Proposed:
***Household Annual Income (absolute numeric values):** Existing: Proposed: *Experience in business /employment (in yrs)(Mandatory if Occupation is Self Employed/ Salaried)
If customer is linked to any politically exposed person: Yes No **Is any of your family members working with Axis Bank/Other Banks/MFI** Yes No **Person with Disability** Yes No
Insurance required for self: Yes No **Insurance required for spouse/Other relative:** Yes No
In case borrower opts for insurance for other relative then relation with the insured person
KYC ID Type of 2nd person insured: **KYC ID of 2nd person insured:**
***Residence/ Mailing Address:**
***Pin code** **Post Off.** ***City**
***Districts** *State Country : India
Landmark Latur Telephone Mobile*:
Consent to Call Yes No **Date:** Email
Residential type: Own Leased Ancestral/Parental Company provided
Permanent Address:(In case different from mailing address)
***Pin code** Post Off. ***City**
***State** Country : India **Landmark**
Applied Loan Amount: ₹ Cycle: Purpose of Loan:
Proposed Loan Tenure: Specify if Purpose of Loan is Others: Repayment Frequency:
Do you want to take Insurance? Yes No *Do you want to take Insurance for your spouse? Yes No

***Nominee Details:**

Nominee Name:
Nominee DOB: Nominee Gender: Relationship with borrower:

If nominee is a minor, then Guardian details:

Guardian Name:

Guardian DOB: Guardian Gender: Relationship with nominee:

SB Account Number: Bank Name:

Branch Name: IFSC Code:

Household Profile

Household accommodation: ☐ Owned ☐ Rented

Basic amenities availability: ☐ Electricity ☐ Water ☐ Toilet ☐ Sewage ☐ LPG Connection

Other assets availability: ☐ Land ☐ Livestock ☐ Vehicle ☐ Furniture ☐ Smartphone ☐ Electronic items

Household Income & Expenses

Details	Household member 1	Member 2	Member 3	Member 4
Household member name				
Relationship to borrower				
DOB				
Gender:				
Employability	☐ Seasonal ☐ Regular	☐ Seasonal ☐ Regular	☐ Seasonal ☐ Regular	☐ Seasonal ☐ Regular
Occupation	☐ Salaried ☐ Self-employed ☐ Housewife	☐ Salaried ☐ Self-employed ☐ Housewife	☐ Salaried ☐ Self-employed ☐ Housewife	☐ Salaried ☐ Self-employed ☐ Housewife
If Salaried	☐ Pvt Ltd ☐ Public Ltd ☐ Proprietorship ☐ Partnership firm ☐ Public Sector ☐ Government ☐ Multinational ☐ Trust/Association/Society/Club ☐ Others (Pls specify)_____ No of years in emp:_____	☐ Pvt Ltd ☐ Public Ltd ☐ Proprietorship ☐ Partnership firm ☐ Public Sector ☐ Government ☐ Multinational ☐ Trust/Association/Society/Club ☐ Others (Pls specify)_____ No of years in emp:_____	☐ Pvt Ltd ☐ Public Ltd ☐ Proprietorship ☐ Partnership firm ☐ Public Sector ☐ Government ☐ Multinational ☐ Trust/Association/Society/Club ☐ Others (Pls specify)_____ No of years in emp:_____	☐ Pvt Ltd ☐ Public Ltd ☐ Proprietorship ☐ Partnership firm ☐ Public Sector ☐ Government ☐ Multinational ☐ Trust/Association/Society/Club ☐ Others (Pls specify)_____ No of years in emp:_____
If Self Employed	☐ Professional service provider ☐ Agriculture ☐ Trader ☐ Others (Pls specify)_____ No of years in Business:_____	☐ Professional service provider ☐ Agriculture ☐ Trader ☐ Others (Pls specify)_____ No of years in Business:_____	☐ Professional service provider ☐ Agriculture ☐ Trader ☐ Others (Pls specify)_____ No of years in Business:_____	☐ Professional service provider ☐ Agriculture ☐ Trader ☐ Others (Pls specify)_____ No of years in Business:_____
Frequency of income	☐ Daily ☐ Weekly ☐ Monthly	☐ Daily ☐ Weekly ☐ Monthly	☐ Daily ☐ Weekly ☐ Monthly	☐ Daily ☐ Weekly ☐ Monthly
Months/days of employment over last 1 yr	12 Months Or 0 Days	12 Months Or 0 Days	0 Months Or 0 Days	Months Or 0 Days
Average monthly income				
Yearly Income				
Other sources of income				
Remittance				
Rent/Lease				
Pension				
Govt transfer				
Salary				
Scholarship				
Others				
Total Secondary Income				
Total yearly income (Primary+Secondary)				

Regular monthly expenses			
Food		Clothing	
Utilities		Regular medical costs	
Transport		School/college fees	
House/shop rent		Other	
Total Monthly Expenses	0		

Irregular expenses-Last one year			
Medical		Others	
House renovation			
Household goods purchase			
Functions			
Total Irregular expenses			

Loan Repayment Obligations:				
Type of Loan	**# Loan account(s)**	**Loan Amount**	**Repayment Freq./Tenure (In Months)**	**EMI/Repayment Amount (₹)**
Collateralized				
Collateralized Bullet				
Uncollateralized				

Proof of Identity(POI)

KYC Documents

A - UID (Aadhaar)* XXXXXXXX B - NREGA Job Card

C- Voter ID Card PAN Card Number

D- Driving License Driving License Issue Date Driving License Expiry Date

E- Passport No Passport Issue Date Passport Expiry Date

Z- Others* ID Proof ID Proof No.

Issuing Authority Date

Form 97 Yes No Any document notified by the Central Government

Proof of Address (POA)

Address type Residential/Business Residential Business Registered Office Unspecified

Proof of Address Passport Driving License UID Aadhar Voter Identity Card NREGA job card Others_____

GSTIN Details

GST Registered Yes No (If yes, following details are mandatory) **GST Exemption** Yes No **Exemption Reason** _____

GST Registration Single Multiple *(Please fill GST Annexure for multiple GST Registration) ***Special Economic Zone** Yes No **GSTIN** _____

Address registered for GSTIN

Digitally Signed by
Date:

Same as communication/ Local address given in the account ...ent/Residence address given in the account

As given below

*Line 1

*Line 2

Landmark *City

*Pin code *State *Country

Details of Existing Account(s), if any

Account Type (Loan Deposit)	Name of Bank	Branch Name	A/C Number	If loan A/C, amount of loan taken (in Rs.)

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 county/ies in which the entity is a resident for tax purposes and the associated Tax Number below:

City of Birth* Latur Country of Birth* India

Address Type for Tax Purposes* ✓ Resident Business Registered Office

Country#	Tax Identification Number %	Identification Type (TIN or Other, please specify)%	Address for Tax Purpose*		
India	NA	NA	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 hereby accept the same

Signature

For Bank Use Only

KVC OVD: ☐ Digitally Verified ☐ Manually Verified ☐ Digital Verification Ref No.

(Filling of all the fields is mandatory and No field should be left Blank. User should either provide details or should mention NA to avoid any data fudging in blank spaces)

Terms & Conditions

We hereby declare that the particulars given above are true and correct to the best of our knowledge and belief

We, the Applicants (or "the Borrower' in case the loan is sanctioned) agree and acknowledge that:

1. I, the Applicant, together with the other borrowers mentioned in this application constitute a group having joint liability in respect of loans availed by each GroupMember of the Group under the "Joint Liability Group Loan Process" and hereby approve and undertake that the approval of this Joint Lability Group loan application ("Loan Application")by Axis Bank Ltd. is and shall be subject to the specific terms and conditions contained herein accepted and undertaken by us.
2. I have read/ been read to and made to understand the Terms and Conditions of this application and hereby agree to and accept the same. I further undertake to have the aforesaid guarantors execute necessary documents as may be required by Axis Bank Ltd. from time to time The Terms and Conditions along with the details set out in this Loan Application and the annexures to this Loan Application shall become a binding agreement between Axis Bank Ltd. and us with effect from the later of the date of sanction of the Loan Application and/or the date of disbursement of the said loan wholly or partially.
3. Receipt of this Loan Application does not in any manner whatsoever obligate Axis Bank Ltd, to grant the said loan, which shall be at the sole discretion of Axis Bank Ltd. I hereby agree that the sanction anddisbursement of the facility will be at the sole discretion of the Bank and the Bank has the right to reject my application without furnishing any explanation to me. Any expenses incurred till such time towardsvarious documents shall be borne by me and the Bank will not have any liability towards the same.
4. I/We undertake that the information provided to the Business Correspondent (_____) during enrolment is true & correct and the Enrolment Declaration Form signed by us will be binding on the JLG.
5. 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 Joint liability Group 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 Aadhaarauthentication 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 Ihave 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 securityand 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 Joint liability Grouploan. I further authorize the Bank to share my Aadhaar related details/information with regulatory /statutory bodies as and when required.
6. 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 myapplication 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 tome 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 Joint liability Group loan application.
7. Consent : "I/We agree that apart from execution of loan documents/agreements through physical mode /by means of my /our wet signature, Bank can also provide e stamping & e signing facilities, so that loan documents /agreements to be executed by me/us can be stamped electronically and executed by us through electronic mode The cost incurred by the Bank for providing e stamping including payment of stamp duty & e signing facilities to be debited to my/our current account/Saving account / Cash Credit account/Overdraft account/Term Loan/ any other banking facilities availed/to be availed with the Axis Bank Limited" ☐
8. 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, distributor (for legal and regulatory requirements only),information utilities, other banks and financial institutions, merchant aggregators, payment gateways, other players/ intermediaries or to other persons/institutions/entities, as may be necessary in connection with the contractual, regulatory or legal requirements 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 ofcustomer 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 scoringmodels and business strategies, for monitoring, for evaluating and improving the quality of Bank's products and services, other than marketing/ cross selling. Yes ☐
9. 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 ☐
10. The bank is responsible to the customers for acts of omission or commission of the BC.
11. I/We do hereby agrees and give consent for the disclosure by Axis Bank Ltd (BC to Axis Bank Ltd) of all or any such:
    a. Information and data relating to us
    b. The information or data relating to any credit facility availed of/to be availed by us and
    c. default, if any, committed by us, in discharge of our such obligations, as the Bank may deem appropriate and necessary to disclose and furnish to Credit Information Companies(CIC) and any other agency authorized in this behalf by RBI
12. I/We undertake that
    a. CIC and any other agency so authorized may use process the said information and data disclosed by the Bank in the manner as deemed fit by them: and
    b. CIC and any other agency so authorized may furnish of consideration, the processed information and data disclosed or products thereof prepared by them, to Bank"s / Financial Institution"s and other Credit Grantors or Registered Users, as may be specified by the RBI in this behalf.
13. My personal / KYC details may be shared with Central KYC Registry and/or with statutory authority as required by them.
14. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address
15. I/We certify that the information provided by us in this application form is true in all respects and that this shall form the basis of any facility / service that Axis Bank Ltd. may decide to grant to us at its sole discretion. I/We also 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. I/We further agree that the facility that may be provided to us shall be governed by the rules of the Bank that may be in force from to time. I/We will be bound by the terms and conditions of the facility that may be granted to us.
16. Rate of Interest (ROI): 1 Year "Effective Rate of interest _____ % p.a.". No Reset
17. Other Charges - Other Charges including but not limited to statutory charges, such as stamp duty on documentation etc..as applicable are payable on actual basis and any other charges as communicated to the customer by the Bank.
18. Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees /wherever GST is applicable)
19. I/We agree(s) that in case of non-payment of dues, 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, with the Bank alsoshall 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.
20. The proceeds of the facility shall not be used for investment in small savings scheme, capital market, and purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of gold ETF and mutual funds and purchase of land.
21. Customer declaration in respect of relationship with Director/ SeniorOfficer of the Bank/any other bank including directors of Scheduled Co-operative Banks, directors of subsidiaries/trustees of mutualfunds/venture capital funds.

Customer Declaration in respect of relationship with Director/Senior Officer of the Bank/any [illegible]		No
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 gua[illegible] substantial interest of the borrower or its subsidiary or its holding company.		
I/We am/are director(s) of any other bank or the subsidiaries of any of the banks or trustees of mutual funds / venture capital funds set up by the banks and also a director(s) / partner(s), manager(s), managing agent(s), employee(s) or guarantor(s) or holder(s) of substantial interest of the borrower.		
I/We am/are the relative(s) of the director(s) of Axis Bank Limited or any other Bank, as defined by extant guidelines of RBI from time to time, and also a director(s) / partner(s) or guarantor(s) or major shareholder(s) or in control of the borrower or a major shareholder(s) or in control of the holding or subsidiary company of the borrower.		
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		

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22. In the event that the Applicant / Co-applicant are related to any of Director of Axis Bank/ Director of other bank/ Senior officials Axis Bank:

Sr. No.	Name of the Director(s)/Senior Officer(s)	Designation	Relationship
1			
2			
3			

23. I/We agree(s) that the Bank loan may not be utilized by the JLG for financing a defaulter member to the bank.
24. Processing Fee: Borrower agrees to pay a one-time, non-refundable processing fee of up to 1.49% (PLUS GST) Rounded to Nearest lower 1 of the total sanctioned amount for amounts greater than Rs. 50,000/-. The Processing fee shall be deducted during disbursement and the customer shall be provided with the balance amount.
25. Insurance Premium, Borrower can opt to get either herself or her spouse/family member or both to get insured against the sanctioned loan amount for the time period of equal to the loan tenure . The insurance premium, if opted shall be deducted accordingly Rounding off to nearest Rupee from the sanctioned amount during disbursement and the remaining amount shall be handed over to the borrower.
    a. I/We wish to protect my/our family from the loan liability in case of an eventuality and voluntarily would like to opt for (Type/Name of Policy) Credit life shield insurance Yes ☐
    b. I/We have been informed by Axis Bank about (Type/Name of Policy) Credit life shield insurance, but I/We have decided not to opt for it and. I/We completely understand that in case of an eventuality, the responsibility for EMI payment / loan repayment would remain & could fall on my /our family / firm, failing which, Axis bank would take necessary action(s) for recovery. No ☐
26. I/We have been informed by (BC to Axis Bank Ltd) about life insurance cover under Insurance Company"s Life Shield Policy, I/We are aware that the insurance tenor is linked to loan tenor and sum insured covers the entire loan amount.I/We hereby give my/our consent to Axis Bank/ (BC to Axis Bank Ltd.) to extend coverage to me/us under Life Shield- A group term life insurance policy taken by Axis Bank/ (BC to Axis Bank Ltd) for covering its microloans customers. I/We unconditionally agree and confirm in favor of Axis Bank/ (BC to Axis Bank Ltd) to process my/our insurance claim application on my/our death and receive the claim amount and adjust the same towards my outstanding loan and pay balance amount to my/our nominee/legal heir/ beneficiary

27. I hereby authorize Life insurance company Limited to pay the outstanding loan balance as provided in the credit account statement (to be provided by the master policy holder) to Axis Bank/ (BC to Axis Bank Limited) ("Master Policy Holder"), in respect of the loan availed by me from the master policy holder (the application number of which is mentioned herein), by deducting the same from the claim proceeds payable to my/our nominee/beneficiary under this group policy on the happening of the insured event.

28. Information on Products and offerings I/We agree/ do not agree to share or part with all information/data provided by me and/or pertaining to me including personal and business information with the Bank"s other department or its group companies/other institutions/such other persons as may be necessary/required for the purpose of, including but not limited to processing of my loan application, marketing, cross selling of various products and services etc. to me/us, use process the aforesaid information/data by such person/s or furnishing of the processed information/data/products thereof to Bank"s other department /its group companies/other Banks/institutions/such other persons as may be necessary, and to receive information/services for marketing purpose through telephone / mobile / SMS / Emails by the Bank/ its Agents/ Service providers as per agreement with the Bank and I/We shall not hold the Bank liable in connection with the use of such Information or otherwise.
    Yes ☐ No ☐
29. I hereby declare that i am not a member of more than one SHG/JLG.
30. If the declaration is found to be false then the Bank will be entitled to revoke, and/or recall the credit facility.
31. **Declaration on Related Party / Specified Employee or Relative of Specified Employee:**
    Having understood the definitions provided below and to the best of my / our knowledge and belief, I / We do hereby solemnly declare and confirm that I / We are not:
    a) a related person / related party of Axis Bank, or
    b) a reciprocally related person, or
    c) a specified employee of Axis Bank, or
    d) a relative of specified employee of Axis Bank, or
    e) a firm in which any of the directors or spouse or dependent / minor child of directors of Axis Bank is / are interested as a partner, manager, employee or guarantor, or
    f) a company (incl. holding company or subsidiary incl. step-down subsidiary) of which any of the directors or spouse or dependent / minor child of directors of Axis Bank is / are a director, managing agent, manager, employee or guarantor or they hold substantial interest, or
    g) an individual in respect of whom any of directors of Axis Bank / spouse or dependent / minor child thereof is / are a partner or guarantor, or
    h) an entity in which Axis Bank's promoters and their relatives or shareholders with shareholding of 10% or more in the paid-up equity capital of Axis Bank, have significant influence or control (as defined under Accounting Standards Ind AS 28 and Ind AS 110).

    If answer to any of the above is **"Yes"**, please furnish the following details:

Name of Related Party / Specified Employee or relative of Specified Employee	Nature of classification (Related Party / Specified Employee / Relative of Specified Employee)	Details or Reason of such classification	Relationship details (if relative)

I / We declare that I / We am / are making the aforesaid declaration solemnly and sincerely believing the same to be true and complete, and in case of any change on the above, I / We shall immediately inform Axis Bank of such change. I/we understand any suppression or misstatement of facts may lead to actions incl. recall of the facilities availed or regulatory reporting.

Signature of the Applicant

Applicant Signature

Definitions as per **Reserve Bank of India (Commercial Banks – Credit Risk Management) – Directions, 2031 and as amended from time to time:**
'Related Person' shall mean a person, and the relatives of such a person, where the person:

a. is either a promoter, or a director, or a KMP of Axis Bank; or
b. owns more than 5% of paid-up equity share capital of Axis Bank or can, either singly or jointly, exercise more than 5% of the voting rights of Axis Bank on account of either ownership or voting agreement or through shareholders' agreement or through any other arrangement; or
c. can, through an agreement with Axis Bank, nominate a director to its Board; or
d. is either singly or jointly, in control of Axis Bank.

'Reciprocally related person (RRP)' means an individual who is either:

a. a director (excluding independent director / Nominee director appointed by the Government or RBI or a statutory body) of another (other than Axis Bank) commercial bank, or an All-India Financial Institution (AIFI), or a scheduled cooperative bank, or a subsidiary of a commercial bank (including Axis Bank); or
b. a trustee of a mutual fund or an alternate investment fund established by any of these regulated entities (Commercial Bank / AIFI / Scheduled Co-op Bank / Subsidiary of Commercial Bank); or
c. a relative of such a director or a trustee.

'Related Party' with respect to Axis Bank shall mean a related person, a reciprocally related person, or any of the following entities in which a related person or a reciprocally related person is:

a. a partner, manager, KMP, director or a promoter; or
b. a shareholder with more than 10% of paid-up equity share capital; or
c. having control, whether singly or jointly with another person; or
d. in a position to control > 20% of voting rights on account of ownership or through a voting agreement or through any other arrangement; or
e. having the power to nominate a director to its Board; or
f. in a position to influence the entity to act on their advice, direction, or instruction.
g. a guarantor or a surety; or
h. is a trustee or an author or a beneficiary and where the entity is in the form of a private trust.
i. related as a subsidiary or a parent company or a holding company or an associate or a joint venture.

Provided that:

i) nothing in sub-clause (e) above shall apply in cases where the authority to nominate a director arises exclusively from a lending or financing arrangement.
ii) nothing in sub-clause (f) above shall apply to the advice, directions or instructions given in a professional capacity.
iii) Government of India / State Government-owned or controlled entities shall not be treated as related parties to a government-owned bank just by virtue of the fact that the Government has the common ownership or control of such entities.

'Key Managerial Personnel (KMP)' of a bank shall have the same meaning as defined in Section 2(51) of the Companies Act, 2013.
''Specified Employee' with respect to Axis Bank is any employee at Axis Bank with a designation President and above.
Relative' with regard to a natural person shall have the same meaning as defined in Section 2(77) of the Companies Act, 2013 and rules framed therein.
Substantial interest' shall have the same meaning as assigned to it in Section 5(ne) of the Banking Regulation Act, 1949.

32. Information on other products & offerings*
    - I hereby agree to Axis Bank/Subsidiaries/Affiliates/ Agents contacting me for various other product updates Marketing promotions, special offers, Third Party Products or any such information from time to time
    - I do herby give my consent to receive such information through (Email Y ☐ /N ☐ SMS Y ☐ /N ☐ Phone calls Y ☐ /N ☐)

    * This will override the DNC waiver and customer shall continue to receive the communication
33. I consent to the processing of my personal data for the purposes of:
    a. Communicating with me over phone, email, regarding any information on processing and documentation ☐
    b. Direct Marketing - Bank and/or its affiliates to send marketing communications in respect of its various products and services from time to time by:

       Email ☐ SMS text messages ☐ Telephone ☐
    c. Data analytics on my personal data to understand usage of products and services and creating opportunities to offer better products and services ☐
34. The Bank has adopted the privacy policy aimed at protecting the personal information entrusted and disclosed by the customers. Copy of the data privacy notice is available on Bank's website https://www.axisbank.com/privacy-policy
35. I/We hereby declare that the details furnished are true and correct to the best of my/our knowledge and in case any of the above information is found to be false or untrue or misrepresenting. I/We are aware that I/We may be held liable for it.

36. Financial Literacy and Preventive Healthcare Awareness consent

I/We have undergone training on:

☐ Financial Literacy	☐ Preventive Healthcare Program	☐ Information on Mudra loan

Small Business

Small Business Activities ☐

Declaration:

• Iam aware that on the faith of this representation, declaration and confirmation, Axis Bank may tag the unsecured loans/facilities offered up-to INR 10 Lakh to Small/Micro enterprise borrowers under Shishu, Kishor or Tarun category as per Pradhan Mantri MUDRA Yojana (PMMY) guidelines. I shall indemnify the Bank to make good the loss, in the event of any loss or damage that may arise on account of false /incorrect declaration by me.

Name of Family Member:
Relationship with Applicant:

Thumb Impression/Signature of Applicant

Thumb Impression/Signature of Family Member

(Filling of all the fields is mandatory and No field should be left Blank. User should either provide details or should mention NA to avoid any data fudging in blank spaces)

BC RECOMMENDATION

We (BC to Axis Bank Ltd) declare that proper due diligence has been conducted on the applicant and all the underwriting guidelines as per the product features has been duly adhered with including successful Completion of (CGT & GRT I have met the customer and visited her/his house on and have found that the informationprovided above is correct. I hereby confirm that I have verified the KYC Of all the group members with original documents and have found them in order. I also confirm that we have checkedcustomer data from credit bureau and all the group members are complying with guidelines prescribed by the bank, However, the final sanction for loan lies with the sole discretion of the Bank.

The Income, Expense & Obligation details have been corroborated through Vicinity ☐ Group Member ☐

Bank Statement ☐ Passbook ☐

Name

Digitally Signed b

Date: **Loan Amou... Recommended ₹**

Signature of BC official

Customer Acknowledgement - JLG Loan

Name of the Applicant:

Loan Amount Applied: **Loan Application ID:** 3000057257

Axis Bank Ltd. acknowledges the receipt of the above mentioned loan application form. Subject to verification of contents and enclosure if any, Axis Bank will inform you about the status of your application within 30 working days from the date of receipt of documents / information as required from time to time and furnished by you to Axis Bank. Receipt of this Loan Application does not in any manner whatsoever obligate Axis Bank Ltd to grant the said loan, which shall be at the sole discretion of Axis Bank Ltd.

Name **Date:**

Signature