

(Applicable only for sehemecodes ODP24, ODNRI/ODFCD)

(\*All fields are mandatory)

Date

SOL ID

Branch name \_\_\_\_\_ City \_\_\_\_\_

Sourcing Employee ID

### Applicant Details

Particulars	Applicant details	First Joint Holder/Co-applicant - 1
Customer ID*	<input type="text"/>	<input type="text"/>
Name* (Same as ID proof)	<input type="text"/>	<input type="text"/>
Middle name	<input type="text"/>	<input type="text"/>
Last name*	<input type="text"/>	<input type="text"/>
Father's name*	<input type="text"/>	<input type="text"/>
Mother's name	<input type="text"/>	<input type="text"/>
Maiden name (If any)	<input type="text"/>	<input type="text"/>
Constitution*	<input type="checkbox"/> Resident Indian <input type="checkbox"/> Sole proprietorship <input type="checkbox"/> HUF <input type="checkbox"/> NRI <input type="checkbox"/> OCI <input type="checkbox"/> PIO	<input type="checkbox"/> Resident Indian <input type="checkbox"/> Sole proprietorship <input type="checkbox"/> HUF <input type="checkbox"/> NRI <input type="checkbox"/> OCI <input type="checkbox"/> PIO
PAN Card*	<input type="text"/>	<input type="text"/>
DIN Number*	<input type="text"/>	<input type="text"/>
UID Aadhaar no*	<input type="text"/>	<input type="text"/>
Udyam Registration Certificate No. (URC) (Applicable for Sole Proprietorship)	<input type="text"/>	<input type="text"/>
Community*	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Buddhist <input type="checkbox"/> Christian <input type="checkbox"/> Sikh <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Jain <input type="checkbox"/> Parsi <input type="checkbox"/> Others.....	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Buddhist <input type="checkbox"/> Christian <input type="checkbox"/> Sikh <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Jain <input type="checkbox"/> Parsi <input type="checkbox"/> Others.....
Caste*	<input type="checkbox"/> General <input type="checkbox"/> Other Backward Castes (OBC) <input type="checkbox"/> Schedule caste <input type="checkbox"/> Schedule Tribes <input type="checkbox"/> Others	<input type="checkbox"/> General <input type="checkbox"/> Other Backward Castes (OBC) <input type="checkbox"/> Schedule caste <input type="checkbox"/> Schedule Tribes <input type="checkbox"/> Others
Gender*	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third gender
Segment code	<input type="text"/>	<input type="text"/>
Date of birth*	<input type="text"/>	<input type="text"/>
Passport No./ Driving Licence No./ Voters ID*	<input type="text"/>	<input type="text"/>
Date of Issue*	<input type="text"/>	<input type="text"/>
Date of Expiry	<input type="text"/>	<input type="text"/>
Place of Issue*	<input type="text"/>	<input type="text"/>
Country of residence*	<input type="text"/>	<input type="text"/>
Type of VISA*	<input type="text"/>	<input type="text"/>
Place of Issue*	<input type="text"/>	<input type="text"/>
CKYC No	<input type="text"/>	<input type="text"/>
Gross income*	<input type="checkbox"/> <5 lakhs <input type="checkbox"/> 5-10 lakhs <input type="checkbox"/> 10 lakhs>	<input type="checkbox"/> <5 lakhs <input type="checkbox"/> 5-10 lakhs <input type="checkbox"/> 10 lakhs>
Occupation Type*	<input type="checkbox"/> Salaried <input type="checkbox"/> Self employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Retiredn <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Others	<input type="checkbox"/> Salaried <input type="checkbox"/> Self employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Retiredn <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Others
Nature of business*	<input type="text"/>	<input type="text"/>
Email ID*	<input type="text"/>	<input type="text"/>
Country code	<input type="text"/>	<input type="text"/>
Mobile number*	<input type="text"/>	<input type="text"/>
Nationality*	<input type="checkbox"/> Indian <input type="checkbox"/> Others	<input type="checkbox"/> Indian <input type="checkbox"/> Others
Citizenship	<input type="text"/>	<input type="text"/>
Relationship with Applicant:		
Source of funds*	<input type="checkbox"/> Salaried <input type="checkbox"/> Investment <input type="checkbox"/> Professional Fees <input type="checkbox"/> Business earning <input type="checkbox"/> Commission <input type="checkbox"/> Agriculture	<input type="checkbox"/> Salaried <input type="checkbox"/> Investment <input type="checkbox"/> Professional Fees <input type="checkbox"/> Business earning <input type="checkbox"/> Commission <input type="checkbox"/> Agriculture
Marital Status*	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Others.....	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Others.....
Date of incorporation*	<input type="text"/>	<input type="text"/>
Country of Incorporation*	<input type="text"/>	<input type="text"/>
Place of Incorporation/ Formation	<input type="text"/>	<input type="text"/>
Annual Turnover/Income*	<input type="text"/>	<input type="text"/>
Date of Commencement of Business*	<input type="text"/>	<input type="text"/>
Number of years in business/employment*	<input type="text"/>	<input type="text"/>
Permanent Address*	<input type="text"/>	<input type="text"/>
City/Town/Village*	<input type="text"/>	<input type="text"/>
District*	<input type="text"/>	<input type="text"/>

PIN code*	<input type="text"/>	<input type="text"/>
State*	<input type="text"/>	<input type="text"/>
Country*	<input type="text"/>	<input type="text"/>
Local Address in India (if different from Above)*	<input type="text"/>	<input type="text"/>
City/Town/Village*	<input type="text"/>	<input type="text"/>
District*	<input type="text"/>	<input type="text"/>
PIN code*	<input type="text"/>	<input type="text"/>
State*	<input type="text"/>	<input type="text"/>
Country*	<input type="text"/>	<input type="text"/>
Proof of Identity (Pol) *	<input type="checkbox"/> Certificate of Incorporation/Formation <input type="checkbox"/> Others_____	<input type="checkbox"/> Certificate of Incorporation/Formation <input type="checkbox"/> Others_____
Whether registered under GST*	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, following details are mandatory)	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, following details are mandatory)
GST Exemption	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Exemption Reason (If Yes)	<input type="text"/>	<input type="text"/>
*GST Registration*	<input type="checkbox"/> Single <input type="checkbox"/> Multiple* GST Annexure for multiple GST Registration	<input type="checkbox"/> Single <input type="checkbox"/> Multiple* GST Annexure for multiple GST Registration
*Special Economic Zone	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
GSTIN (Default)	<input type="text"/>	<input type="text"/>
Address registered for GSTIN (Note: Overseas address can not be GST registered address)	<input type="text"/>	<input type="text"/>
Address*	<input type="text"/>	<input type="text"/>
City/Town/Village *	<input type="text"/>	<input type="text"/>
District*	<input type="text"/>	<input type="text"/>
PIN code*	<input type="text"/>	<input type="text"/>
State*	<input type="text"/>	<input type="text"/>
Country*	<input type="text"/>	<input type="text"/>
<b>Particulars</b>	<b>Second Joint Holder/Co-applicant - 2</b>	<b>Third Joint Holder/Co-applicant-3</b>
Customer ID*	<input type="text"/>	<input type="text"/>
Name* (Same as ID proof)	<input type="text"/>	<input type="text"/>
Middle name*	<input type="text"/>	<input type="text"/>
Last name*	<input type="text"/>	<input type="text"/>
Father's name*	<input type="text"/>	<input type="text"/>
Mother's name*	<input type="text"/>	<input type="text"/>
Maiden name (If any)	<input type="text"/>	<input type="text"/>
Constitution*	<input type="checkbox"/> Resident Indian <input type="checkbox"/> Sole proprietorship <input type="checkbox"/> HUF <input type="checkbox"/> NRI <input type="checkbox"/> OCI <input type="checkbox"/> PIO	<input type="checkbox"/> Resident Indian <input type="checkbox"/> Sole proprietorship <input type="checkbox"/> HUF <input type="checkbox"/> NRI <input type="checkbox"/> OCI <input type="checkbox"/> PIO
PAN Card*	<input type="text"/>	<input type="text"/>
DIN Number*	<input type="text"/>	<input type="text"/>
UID Aadhaar no*	<input type="text"/>	<input type="text"/>
Community*	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Buddhist <input type="checkbox"/> Christian <input type="checkbox"/> Sikh <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Jain <input type="checkbox"/> Parsi <input type="checkbox"/> Others_____	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Buddhist <input type="checkbox"/> Christian <input type="checkbox"/> Sikh <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Jain <input type="checkbox"/> Parsi <input type="checkbox"/> Others_____
Caste*	<input type="checkbox"/> General <input type="checkbox"/> Other Backward Castes (OBC) <input type="checkbox"/> Schedule caste <input type="checkbox"/> Schedule Tribes <input type="checkbox"/> Others_____	<input type="checkbox"/> General <input type="checkbox"/> Other Backward Castes (OBC) <input type="checkbox"/> Schedule caste <input type="checkbox"/> Schedule Tribes <input type="checkbox"/> Others_____
Gender*	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third gender
Segment code	<input type="text"/>	<input type="text"/>
Date of birth*	<input type="text"/>	<input type="text"/>
Passport No./ Driving Licence No./ Voters ID*	<input type="text"/>	<input type="text"/>
Date of Issue*	<input type="text"/>	<input type="text"/>
Date of Expiry*	<input type="text"/>	<input type="text"/>
Place of Issue*	<input type="text"/>	<input type="text"/>
Country of residence*	<input type="text"/>	<input type="text"/>
Type of VISA*	<input type="text"/>	<input type="text"/>
Place of Issue*	<input type="text"/>	<input type="text"/>
CKYC no	<input type="text"/>	<input type="text"/>
Gross income*	<input type="checkbox"/> <5 lakhs <input type="checkbox"/> 5-10 lakhs <input type="checkbox"/> 10 lakhs>	<input type="checkbox"/> <5 lakhs <input type="checkbox"/> 5-10 lakhs <input type="checkbox"/> 10 lakhs>

Occupation Type	<input type="checkbox"/> Salaried <input type="checkbox"/> Self employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Others	<input type="checkbox"/> Salaried <input type="checkbox"/> Self employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Others
Nature of business*	<input type="text"/>	<input type="text"/>
Email ID*	<input type="text"/>	<input type="text"/>
Country code	<input type="text"/>	<input type="text"/>
Mobile no*	<input type="text"/>	<input type="text"/>
Nationality*	<input type="checkbox"/> Indian <input type="checkbox"/> Others.	<input type="checkbox"/> Indian <input type="checkbox"/> Others.
Citizenship	<input type="text"/>	<input type="text"/>
Relationship with Applicant:	_____	_____
Source of funds*	<input type="checkbox"/> Salaried <input type="checkbox"/> Investment <input type="checkbox"/> Professional Fees <input type="checkbox"/> Business earning <input type="checkbox"/> Commission <input type="checkbox"/> Agriculture	<input type="checkbox"/> Salaried <input type="checkbox"/> Investment <input type="checkbox"/> Professional Fees <input type="checkbox"/> Business earning <input type="checkbox"/> Commission <input type="checkbox"/> Agriculture
Marital Status*	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Others_____	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Others_____
Date of incorporation*	<input type="text"/>	<input type="text"/>
Country of Incorporation*	<input type="text"/>	<input type="text"/>
Place of Incorporation/Formation	<input type="text"/>	<input type="text"/>
Annual Turnover/Income*	<input type="text"/>	<input type="text"/>
Date of Commencement of Business*	<input type="text"/>	<input type="text"/>
Number of years in business/employment*	<input type="text"/>	<input type="text"/>
Permanent Address*	<input type="text"/>	<input type="text"/>
City/Town/Village*	<input type="text"/>	<input type="text"/>
District*	<input type="text"/>	<input type="text"/>
PIN code*	<input type="text"/>	<input type="text"/>
State*	<input type="text"/>	<input type="text"/>
Country*	<input type="text"/>	<input type="text"/>
Local Address in India (if different form Above)*	<input type="text"/>	<input type="text"/>
City/Town/Village*	<input type="text"/>	<input type="text"/>
District*	<input type="text"/>	<input type="text"/>
PIN code*	<input type="text"/>	<input type="text"/>
State*	<input type="text"/>	<input type="text"/>
Country*	<input type="text"/>	<input type="text"/>
Proof of Identity (Pol) *	<input type="checkbox"/> Certificate of Incorporation/Formation <input type="checkbox"/> Others_____	<input type="checkbox"/> Certificate of Incorporation/Formation <input type="checkbox"/> Others_____
Whether registered under GST*	<input type="checkbox"/> Yes <input type="checkbox"/> No (If yes, following details are mandatory)	<input type="checkbox"/> Yes <input type="checkbox"/> No (If yes, following details are mandatory)
GST Exemption	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Exemption Reason (If Yes)	<input type="text"/>	<input type="text"/>
*GST Registration*	<input type="checkbox"/> Single <input type="checkbox"/> Multiple*   GST Annexure for multiple GST Registration	<input type="checkbox"/> Single <input type="checkbox"/> Multiple*   GST Annexure for multiple GST Registration
*Special Economic Zone	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
GSTIN (Default)	<input type="text"/>	<input type="text"/>
Address registered for GSTIN (Note: Overseas address can not be GST registered address)	<input type="text"/>	<input type="text"/>
Address*	<input type="text"/>	<input type="text"/>
City/Town/Village *	<input type="text"/>	<input type="text"/>
District*	<input type="text"/>	<input type="text"/>
PIN code*	<input type="text"/>	<input type="text"/>
State*	<input type="text"/>	<input type="text"/>
Country*	<input type="text"/>	<input type="text"/>

**Details of related person (Details of Proprietor and Karta to be mentioned)**

Related Person Type*	<input type="checkbox"/> Karta <input type="checkbox"/> Proprietor
Customer ID*	<input type="text"/>
Name (same as Id Proof)	<input type="text"/>
Maiden Name	<input type="text"/>
Father / Spouse Name	<input type="text"/>
Mother Name	<input type="text"/>
Date of Birth*	<input type="text"/>
Gender*	<input type="checkbox"/> M - Male <input type="checkbox"/> F - Female <input type="checkbox"/> T - Third gender
Nationality*	<input type="checkbox"/> Indian <input type="checkbox"/> Others
PAN Card / Form 60*	<input type="text"/>
Proof of Identity and Address*	<input type="checkbox"/> Passport Number <input type="checkbox"/> Voter Id Card <input type="checkbox"/> Driving Licence <input type="checkbox"/> Aadhar Card
Current Address Details*	<input type="text"/>
Country code	<input type="text"/>
Mobile*	<input type="text"/>
Email ID	<input type="text"/>

\*Cheque book required (Please tick any one)  Yes  No

**\*Puprose of Loan (one)**

House Repair  House Purchase  Education  Business Expansion  Purchase of Plant & Machinery/Equipment/Business Premise  
 Working Capital  Agriculture  Others   
(Applicable only for resident Indian) (Please mention the purpose if others)

**\*Clause on NPA Classification at Borrower Level**

As per the regulatory guidelines classification of account as NPA is done borrower-wise and not facility-wise and hence, 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, 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.

Date  Signature of Main Applicant Signature of Co-applicant  
(To be signed by all Joint Holders of FD)

Place

**\*Additional Details For NRI Applicant**

Country Name  Country Code

Are you a resident outside India for tax purposes  Y  N Jurisdiction of residence

Tax Identification Number or equivalent (If issued by jurisdiction)  Country of Birth  City/Place of Birth

Is the address in jurisdiction where applicant is resident same as Current/Permanent/Overseas or Correspondence/Local address  Y  N

Address in Jurisdiction

City/Town/Village

State  Country  ZIP/Post Code

**\*Source of wealth**

\*Source of wealth:  Inherited Funds  Property  Investment  NIL  Others (pl.specify) \_\_\_\_\_  
(For Individual applicant & co-applicant who in a PEP)

Wealth (In absolute Fig). \_\_\_\_\_



## Client Declaration

The borrower(s)/guarantor(s) agree(s) to have given his/their express consent to the Bank to disclose all information and data furnished by them to CIBIL/Credit Information Company (CIC) or any other credit bureau permitted to operate in India.

- The Borrower hereby gives specific consent to the Bank/Lender for disclosing/submitted the 'financial information' as defined in Section 3 (13) of the Insolvency and Bankruptcy Code, 2016 ('Code' for brief) read with the relevant Regulations/ Rules framed under the Code, as amended and in force from time to time and as specified there under from time to time, in respect of the Credit/Financial facilities availed from the Bank/Lender, from time to time, to any 'Information Utility' ('IU' for brief) as defined in Section 3 (21) of the Code, in accordance with the relevant Regulations framed under the Code, and directions issued by Reserve Bank of India to the banks from time to time and hereby specifically agree to promptly authenticate the 'financial information' submitted by the Bank/Lender, as and when requested by the concerned 'IU'.
- The interest debited in the account is a demand in itself and should get repaid within 7 days of interest debit failing which the bank will have the right to debit the SB account maintained with the Bank or may liquidate the FD linked with the account to make out the overdue amount.
- The Bank shall have an unconditional right to cancel the undrawn/unavailed/unused portion of the Facility at any time during the subsistence of the Facility, without any prior notice to the Borrower, for any reason whatsoever. In the event of any such cancellation, all the provisions of this Agreement and all other Financing Documents shall continue to be effective and valid and the Borrower shall repay the Loan Obligations in accordance with the terms of this Agreement.
- All amounts in default for payment, due to delay or non-payment of EMI/Installment or interest thereon including any costs, charges and expenses or due to occurrence of any other Event of Default shall be debited to the loan/drawal account and in such case Bank shall also levy the penal charges and other charges as applicable and prescribed in the said loan/drawal account for the period of default without there being any need to assign a reason for the same, which shall be paid by the Borrower.
- However, if Borrower fails to make the payment of above said amounts in default for payment or the penal charges and other charges levied by the Bank within 90 days from the due date of such payments, in that case said loan/drawal account shall be classified as Non Performing Asset ("NPA").
- In order to regularise the said loan/drawal account, the Borrower shall be liable to pay all the above mentioned amounts in default and/or penal charges and other charges, as the case may be, [on immediate basis]
- The Fair Practice Code for the Lenders as published on the Axis Bank's website, shall apply to the Loan. Copy of the Fair Practice Code for lenders as available on the Bank's website <https://www.axis.bank.in/docs/default-source/default-document-library/fair-practice-code-for-lenders.pdf>
- 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 updated 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 update.
- I/We are aware that we need to service monthly interest in the account which is levied based on utilization of funds. I/We, hereby, authorize the Bank to debit the monthly interest amount due every month on 5th from my linked savings / current account with Axis Bank Ltd.
- Politically Exposed Persons" (PEPs) are individuals who are or have been entrusted with Prominent public functions by Foreign country, including the Heads of States /Governments, senior politicians, senior overnment or judicial or military officers, senior excess of state-owned corporation 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)"
- The borrower shall not use the OD account limit to create any new fixed deposits
- I / We confirm that I / we have been explained that Axis Bank will convey its decision within 14 working days from the date of receipt of this 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 proposer proper appraisal of the application. The computation of 14 working days shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to the Bank.

The Borrower covenants and agrees that, so long as the Loan Obligations are outstanding, and until the full and final payment of all Loan Obligations to the satisfaction of the Bank, the Borrower shall co-operate with such auditors as may be appointed by the Bank in case the Facilities or the loan account of the Borrower is red-flagged by the Bank and/or any other lenders. The Borrower further covenants and agrees to provide the necessary information and/or documents as may be required by such auditors, and bear all the expenditure in respect of the same and agrees to indemnify and keep the Bank indemnified in this regard."

#### Applicable For NRI

I/we hereby confirm that repayment of overdraft account will not be done from any account of other than Axis bank.

I/we hereby declare that if the details furnished are found to be false then the bank will be entitled to revoke and/or recall my credit facility.

I/We further agree to mark an exclusive lien on the above deposits for the purpose of collateral/security for the Loan/Overdraft facility.

I/We further agree and confirm that the lien on the above mentioned fixed deposits are unconditionally authorized by me/us for the purpose as security for the facility to be granted to me/us.

I/We further agree that the lien as above shall be irrevocable by me/us either singly or jointly and continue till such time loan/overdraft facility is fully paid.

I/We will maintain saving NRO account with Axis bank to utilize OD account and NRI ODFD funds will be transferred to customer own Axis bank saving NRO account under same cust ID only

Clearing cheques can not be deposited or issued from NRI ODFD account

Cash deposit not allowed in NRI ODFD account

I/We agree to repay the principal amount of loan on maturity of loan and the interest amount as and when applied. I/We also confirm that the above deposits would not be

withdrawn till the time the loan is repaid. I/We also understand and agree that:-  
1. All auto closure FDs will be converted to auto renewal mode and I/We have no objection to the same.

2. That my/our OD Account will be mapped to all QIC/MIC type FD lien marked and payout of FD interest will be made only to my OD Account.

3. OD Account will be auto renewed (except ODFCD scheme code account)

Auto renewal will be done basis product policy which includes certain checks as below.

1) ReKYC should not be due on or before the OD account renewal

2) Account should be standard with no overdue

3) FD should be in auto renewal mode and linked to OD account

I/We hereby declare and confirm that the present FD's are not under any attachment from any statutory authority/Police authority/court of competent jurisdiction.

However, if any attachment order is served upon the Bank on the FD's then in such case the bank has exclusive rights to first recover its dues, charges, etc and remit the available balance, if any, to the attaching authority.

I/We request you to kindly grant an overdraft facility

to \_\_\_\_\_ against my/our NRE/NRO/FCNR (B) Fixed Deposits (As per enclosed list) for my personal requirement.

I/We also confirm that the Loan funds can not be repatriated outside India.

I/We also confirm that the above deposits would not be withdrawn till the time the loan is repaid.

I/We hereby confirm that Loan/overdraft facility has been taken for my/our personal purposes and

confirm that overdraft facility would not be utilized for the following purposes.

1. Re-lending

2. Investment in Real estate business

3. Agriculture & plantation activities

4. Investment in Nidhi company

5. Construction of farm house

6. Loan proceeds should not be used for investments in KVP and other prohibited

investments mandated under FEMA/other regulatory bodies.

7. Trading in Transferable Development Rights (TDRs).

I/We also confirm that there is no direct or indirect foreign exchange consideration from \_\_\_\_\_ for pledging the above

deposits.

I/We hereby authorize the Branch to debit my NRE/NRO A/c No. (NRO A/c No. to be provided for loan /overdraft facility against NRE/NRO A/c

only). \_\_\_\_\_ towards

Interest servicing of the captioned loan/overdraft facility.

● I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes 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.

● My/Our personal/KYC details may be shared with Central KYC Registry  
I/We hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

● I/We confirm that ODFD Facility of premature withdrawal of NRI deposits shall not be available where loan against such deposits have been availed by the customer.

● I/We declared that loan would be utilised for personal purposes or for carrying on business activities or for Direct investment in India on non-repatriation basis by way of contribution to the capital of Indian firms/companies or Acquisition of flat/house in India for his own residential use and the

loans would not be utilised for the purpose of on-lending or for carrying on agriculture or plantation activities or for investment in real estate business.

● I/We also confirm that loan/Overdraft would not utilised for purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of Gold Exchange Traded Funds (ETF) and units of gold Mutual Funds and small savings instruments.

● OD account will be auto renewed and auto renewal will be done on the existing T&C of the FD

● Axis Bank will convey its decision within 7 working days 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 7 days shall starts from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.

● Any credit to ODNRI/ODFCD account will be allowed from same Customer ID only to ensure repayments to overdrafts processed are from customer's own NRO or NRE account.

● Repayment of Loan/Overdrafts granted against non-resident deposits can be repaid by adjusting the deposits or through inward remittances from outside India through banking channels or out of balances held in the NRO account of the account holder.

● My personal/KYC details may be shared with Central KYC Registry

● I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address"

● Axis Bank Ltd. reserves the right to retain the photographs and documents submitted with this application and will not return the same to the applicant"

● I/We authorize Axis Bank to verify and authenticate my/our Aadhaar number during processing my/our application for legitimate Business purposes.

● I/We further authorise the Bank to share my Aadhaar related details/information with regulatory/statutory bodies as and when required.

Borrower/s must utilise borrowed funds solely for the purpose for which the loan is granted and that it cannot make any material transfers to its group entities, from such funds, without the consent of the Bank.

● I/We will maintain saving NRO account with Axis bank to utilize OD account and NRI ODFD funds will be transferred to customer own Axis bank saving NRO account under same customer ID only

● Clearing cheques can not be deposited or issued from NRI ODFD account

● Cash deposit not allowed in NRI ODFD account

#### Applicable for Resident Indian

Axis Bank Ltd. reserves the right to retain the photographs and documents submitted with this application and will not return the same to the applicant"

I/we authorize Axis Bank to Verify/Authenticate my/our KYC OVDs/Aadhaar number/loan documents during processing my/our loan application through third party agencies via digitally/physically for legitimate business purpose. I/we authorize Axis Bank to Verify/Authenticate my/our KYC OVDs/Aadhaar number/loan documents during processing my/our loan application through third party agencies via digitally/physically for legitimate business purpose.

I/We further authorise 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 local language before collecting personal details for the purpose of Aadhaar based authentication.

I/We agree to repay the principal amount of loan on maturity of loan and the interest amount as and when applied. I/We also confirm that the above deposits would not be withdrawn till the time the loan is repaid. I/We also understand and agree that:-

1. All auto closure FDs will be converted to auto renewal mode and I/We have no objection to the same.

2. That my OD account will be mapped to all QIC/MIC type FD lien marked and payout of FD interest will be made only to my OD account.

3. OD account will be auto renewed.

I/We hereby confirm that Overdraft Facility would not be utilised for the purpose of:-  
1. Relending

2. Acquisition of small savings instruments (including KVP & NSC)

3. Purchase of gold in any form, including primary gold, gold bullion, gold jewellery, gold coins, units of

gold Exchange Traded Funds (ETF) and units of gold Mutual Funds.

Borrower/s must utilise borrowed funds solely for the purpose for which the loan is granted and that it cannot make any material transfers to its group entities, from such funds, without the consent of the Bank.



Applicant Signature



Co-Applicant Signature

## Lien Letter - Application For Overdraft Against Fixed Deposit

To Axis Bank Ltd. Branch SOL ID:

Dear Sir/Madam,

Your Bank has granted/agreed to grant me / us financial assistance by way of Overdraft or such other facility as may be granted by the Bank or availed by the borrower from time to time per monthly/quarterly/half yearly/annually rests, charge, commission, costs, expenses and other charges (hereinafter referred to as the "Credit Facility/ies). I/We hereby confirm and undertake that as security/collateral security for the due repayment of the liability arising out of the aforesaid Credit Facility/ies and the ultimate liabilities due / that may become due to the Bank from the borrower and/or me/us, in addition to your right of set off, Axis Bank shall also have right at any time end without prior notice or reference to me/us and without my/our consent to adjust, appropriate or to set-off any credit balance or any part thereof due to me/us in my/our Current/Savings/any other Deposit Account or any account whatsoever including the above mentioned Fixed/Term Deposit/Recurring Deposit Receipt(s) Account No.(s.) at any of Axis Bank branches in my/our name(s) ("Deposit") with or without joint names of any other persons on or before the dates of maturity thereof towards the satisfaction or part satisfaction of outstanding balances or loan, Overdraft/cash credit or of the amounts due or to become due by me/us or by the aforesaid borrower to you in any account including under the Credit Facilities at any of Axis Bank branch/branches whatsoever.

The above Deposits shall continue to be available to the Bank as Security as such even if any Overdraft Facility runs into Credit/ is reduced or extinguished or the credit facilities are renewed at any time or from time to time and Axis Bank is authorised to renew the said Deposit without further notice or consent from me/us or the borrower.

That in case of default or Credit Facility/ies is not repaid on demand, the Bank may take all steps necessary to prematurely encash the Fixed / Term Deposit to itself or set-off or uplift the securities/Fixed or Term Deposits hereby offered or held at any time or transfer /assign or reassign the same considered to be reasonable by the Bank and appropriate the net amounts towards discharge of all my/our liabilities in the account/s with the Bank at any of its branch(es). Should there be any shortfall, I/We hereby undertake to pay the same along with interest at the rate specified in the sanction, on demand by the Bank without any demur and the Bank may reserve its right to initiate appropriate proceedings against me/us for recovery of its dues from me/us.

The security held on the terms of this Letter shall act as continuing security for ultimate balance of all monies that may be due from me/us or from the borrower to the Bank. Neither the said security nor this Letter shall be considered as terminated by reason only of the repayment of any particular Credit Facility or by any change in the constitution or by death/retirement (in case of partnership) or otherwise and shall be fully binding on my/our legal representatives, heirs, executors, administrators and assigns.

Date 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

  
Place 

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Signature of Main Applicant	Signature of Co-applicant (To be signed by all joint holders of FD)
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### INFORMATION ON PRODUCTS AND OFFERINGS

Axis Bank & its group companies regularly send information on endeavor to inform you about our latest products, services & promotional offers. The channels for sending this information include mailers, e-mails, SMS and/or calling you personally over phone. I hereby give my consent 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 voluntarily consent to providing my Aadhaar number/VID number, biometric information or One Time PIN (OTP) data (and/or any similar authentication data) for the purpose of production, authentication, instant that my biometric and/or OTP and/or any other authentication data I may provide for authentication shall be used on or after the time that I identify myself using the Aadhaar authentication system for the specific transaction or as requirement of law and for no other purpose. I confirm that I have been informed about the alternative to submission of identity information and 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 identity data provided for the purpose of Aadhaar based authentication. I authorize Axis Bank to verify and authenticate my Aadhaar during processing my Loan Overdraft against securities further authorize the Bank to share my Aadhaar related details/information with regulatory/statutory bodies and when required. 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 related to know your customer (KYC), credit information, and any other information obtaining from me or not as may be deemed relevant by the Bank (collectively, "Information"). 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 Overdraft against securities 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, 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 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, other than marketing/ cross selling."

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

### Cross Sell Consent

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

## Where can you find more information about our processing of our personal data?

You can find out more about how we process your personal data, including the types of personal data we process and who we share it with, by reading our Customer Privacy Notice available online at <https://www.axis.bank.in/privacy-policy>

### Consent

If you are happy to provide your consent, please tick the appropriate boxes below: I consent to the processing of my sensitive personal data for the purposes of:

Developing and carry out sourcing activities through ODFD account opening channels


Developing, marketing, for cross selling and communicating their products and services to me


Data analytics only personal data to understand usage of products and services and creating opportunities on offers for products and services

Processing data as the Bank's Cookie Policy over Axis Bank's digital channels relating to behavioral pattern and develop relevant products

I consent to Axis Bank and/or its affiliates/subsidiaries/ to send marketing communications aspect of its various products and services from time to time by:

- Email
- SMS text messages
- Telephone

 Signature of Main Applicant

 Signature of Co-applicant  
(To be signed by all joint holders of FD)

I/We (Mr./Ms./Mx./Ms.) \_\_\_\_\_ hereby further declare that, I/we am/are fully aware of the requirements stipulated by Reserve Bank of India ("RBI") for opening current accounts and for maintaining Overdraft/Cash Credit Accounts in the RBI circulars titled Opening of Current Accounts by Banks -Need for Discipline vide circulars DOR.No.BP.BC/7/21.04.048/2020-21 dated August 6, 2020 read with DOR.No.BP.BC.27/21.04.048/2020-21 dated November 2, 2020, RBI/2020-21/79 DOR.No.BP.BC.30/21.04.048/2020-21 dated December 14, 2020 and RBI/2021-22/116 DOR.CRE.REC.63/21.04.048/2021-22 dated October 29, 2021 RBI/2025-26/141 DOR.CRE.REC.347/07-02-001/2025-26 dated December 11 2025. (collectively known as "RBI guidelines").

I/We understand that, as permitted in the above-mentioned RBI guidelines where a bank's exposure to a borrower is less than Rs. 10 crores of the exposure of the banking system to that borrower there are no restrictions in opening and maintaining Current Accounts & OD/CC facilities on the banking system

However, if the borrower's exposure reaches Rs. 10 crores or more, such borrower (s) can maintain current accounts with any one of the banks with which it has CC/OD facility, provided that the bank has at least 10 percent of the exposure of the banking system to that borrower. However, if the borrower's exposure reaches Rs. 10 crores or more, such borrower (s) can maintain current accounts with any of the banks with which it has CC/OD facility, provided that the bank has at least 10 per cent share of the exposure of the banking system to that borrower. 'Banking System' shall include Commercial Banks (including Small Finance Banks, Local Area Banks, and Regional Rural Banks, but excluding Payments Banks), Urban Co-operative Banks and Rural Co-operative Banks (State Co-operative Banks and Central Co-operative Banks).

In case no bank within the banking system meets this criterion, or only one bank meets this criterion, then such borrower (s) can maintain current account or OD accounts with two banks from the banking system having the largest exposure to the borrower (s).

In case no bank within the banking system meets the above criteria, or only one bank meets the above criteria, two banks from the banking system having the largest exposures to the borrower may maintain current accounts or OD accounts.

In case where only one bank within the banking system has any exposure to the borrower, one more bank of the customer's choice within the banking system may maintain current accounts subject to furnishing of a no-objection certificate (NOC) from the bank that has the exposure to the borrower.

In cases where no Scheduled Commercial Bank (SCB) meets the above criteria, but the borrower nevertheless desires to have a current account with an SCB, such borrowers may maintain current accounts with any one SCB of their choice, subject to furnishing of NOCs from all lending banks within the banking system. Borrower (s) may maintain only Collection account with any bank which is not a part of the banking system.

Further while credits are freely permitted, debits to such collection accounts can only be for credit to the CC/OD account of that borrower with a bank that has 10 percent or more of the exposure/highest exposure of the banking system to that borrower. I/We understand that, in case the exposure to a borrower is less than 10 percent with the bank then remittance (debit) of funds from the collection account of the borrower will be correct word only to the credit of CC/OD account of the bank having more than 10 percent exposure/highest exposure, within two working days of receiving such funds, to the CC/OD account maintained with the above-mentioned bank maintaining current accounts for the borrower.

I/We hereby declare and confirm that my/our exposure to the banking system (exposure as defined by the abovementioned RBI guidelines) is less than rupees 10 crores and hence the loan facilities availed by me/us as borrower(s) from Axis Bank as enumerated below does not suffer from the restrictions imposed by RBI in the above mentioned RBI guidelines.

I/We hereby also undertake to inform Axis Bank as and when my/our exposure from the banking system reaches rupees 10 crores and also allow Axis Bank to at least on a half-yearly basis conduct a review of banking exposure in respect of the facilities enjoyed by me/us with the banking system.

I/We also further undertake to keep the Bank informed of other credit facilities that I/we may avail from other Banks/Financial institution subsequently I/We understand that in case my/our exposure reaches or exceeds rupees 10 crores from the banking system, I/we undertake to comply with the requirements of the said RBI guidelines and allow Axis Bank to approach me/us to comply with the said RBI guidelines basis which loan/ credit facility was granted to me/us which may include among others, closure of current accounts as may be applicable.

I/We have availed the loan facilities aggregating to [ ] from Axis Bank Limited ("Axis Bank") as mentioned below:

1. A/c No. \_\_\_\_\_ Facility \_\_\_\_\_ Sanction At (Rs.) \_\_\_\_\_

2. A/c No. \_\_\_\_\_ Facility \_\_\_\_\_ Sanction At (Rs.) \_\_\_\_\_

3. A/c No. \_\_\_\_\_ Facility \_\_\_\_\_ Sanction At (Rs.) \_\_\_\_\_

 Signature of Main Applicant

 Signature of the First Holder  
co-applicant/Guarantor - 1

 Signature of the Second Holder  
co-applicant/Guarantor - 2

**Declaration on Related Party / Specified Employee or Relative of Specified Employee:**

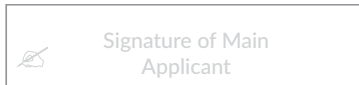
Having understood the definitions provided below and to the best of my / our knowledge and belief, I / We do hereby solemnly declare and confirm that I / We are not:

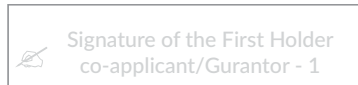
- a) a related person / related party of Axis Bank, or b) a reciprocally related person, or c) a specified employee of Axis Bank, or
- d) a relative of specified employee of Axis Bank, or e) a firm in which any of the directors or spouse or dependent / minor child of directors of Axis Bank is / are interested 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).

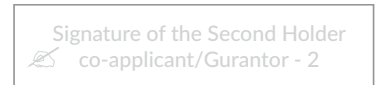
If answer to any of the above is "Yes", please furnish the following details:

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 Main Applicant

 Signature of the First Holder co-applicant/Gurantor - 1

 Signature of the Second Holder co-applicant/Gurantor - 2

Definitions as per Reserve Bank of India (Commercial Banks – Credit Risk Management) – Directions, 2025 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.

With reference to the RBI circular on Prudential norms on income Recognition, asset classification and provisioning pertaining to advances - Clarification on November 12, 2021 you additionally equet and agree to the following:

I/We understand that, as permitted in the above-menntioned RBI guidelines whe a bank's xposure to a borrower is less than Rs. 10 crores of the exposure of the banking system to that borrower there are no restrictions in opening and maintaining Current Accounts & OD/CC facilities on the banking system Kindly deduct my interest and other repayment/ charges in terms of my CC/OD account on 05th of every month. I understand that if I do not pay my dues on the above-mentioned date, my account will be considered as "Overdue from end of that date.

As per process the customer is supposed to serve the interest same day of the interest generation date (05th of each month) to avoid reporting DPD's.

I/We understand that interest on the Credit Facility shall be computed and debited to the Overdraft against fixed deposit account taking the basis of 365 days a year. My frequency of repayment shall be at monthly rests.

I understand that the circular DBR.No.BP.BC.45/21.04.048/2018-19 dated June 7, 2019 on correct the entire sentence the lenders to recognize incipient stress in borrower accounts, immediately on default, by classifying them as special mention accounts (SMA). Accordingly, the date of SMA/NPA shall reflect the asset classification of my loan account at the day-end of that calendar date. An illustratraation of such classifications

- > SMA 0-If due date of a loan account is March 31, 2021, and full dues are not received on this date, the account shall be SMA O on day end of March 31, 2021.
- > SMA 1 - If it continues to remain overdue, then this account shall get tagged as SMA-1 upon completion of 30 ys of being continuously overdue i.e. April 30, 2021
- > SMA 2 - If the account continues to remain overdue, it shall get tagged as SMA-2 on May 30, 2021
- > NPA - If the account continues to remain overdue further, it shall get classified as NPA on June 29, 2021
- > SMA 0 - If due date of a loan account is March 31, 2021, and full dues are not received on this date, the account shall be SMA O on day end of March 31, 2021.
- > SMA 1 - If it continues to remain overdue, then this account shall get tagged as SMA-1 upon ccompletion of 30 ys of being continuously overdue i.e. April 30, 2021
- > SMA 2 - If the account continues to remain overdue, it shall get tagged as SMA-2 on May 30, 2021
- > NPA - If the account continues o emain overdue further, it shall get classified as NPA on June 29, 2021

Please note the additional terms and conditions as specified shall form an integral part and shall be read in conjunction with the Loan Agreement executed by you, as if these additional terms and conditions have been specifically incorporated therein

(1) \_\_\_\_\_, (2) \_\_\_\_\_, (3) \_\_\_\_\_

Signature of Customer/Borrower.



# Signature Card

Name of Branch \_\_\_\_\_



Sol ID: \_\_\_\_\_

(Please ensure to stick the Barcode above)

"I Certify that the following persons are the Authorised Signatories including Adding/Deletion of signatures in OD

 Account No 

I confirm that the following Signature of the eAuthorised Signatories are obtained in my presence.

Name of the Customer/Company LOA Holder \_\_\_\_\_

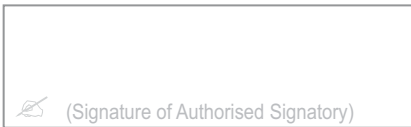
 Account No 

 (1) CIF ID: 

 (2) CIF ID: 

Name of the Authorised Signatory (in black ink)

Name of the Authorised Signatory (in black ink)


 (Signature of Authorised Signatory)

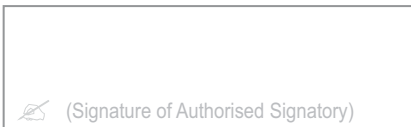

 (Signature of Authorised Signatory)

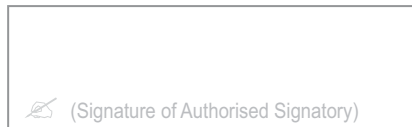
 (3) CIF ID: 

 (4) CIF ID: 

Name of the Authorised Signatory (in black ink)

Name of the Authorised Signatory (in black ink)


 (Signature of Authorised Signatory)


 (Signature of Authorised Signatory)

- Mode of operation
- |  |   |  |  |
|--|---|--|--|
| <input type="checkbox"/> Self            | <input type="checkbox"/> Either or survivor | <input type="checkbox"/> Jointly by all  | <input type="checkbox"/> Prop./Auth. Sig.  |
| <input type="checkbox"/> Any one Partner | <input type="checkbox"/> Any one Trustee    | <input type="checkbox"/> Any Two Jointly | <input type="checkbox"/> As Per Resolution |
| <input type="checkbox"/> Others          |   |  |  |

### For Office use Only

 Specimen Signature No.:  \_\_\_\_\_

 Signature of Manager  \_\_\_\_\_  
 (Operations)

Date \_\_\_\_\_

Branch Seal/Round Seal \_\_\_\_\_

Note: Use of this Signature Format with Balck Ink is Mandatory.

### Acknowledgment For Receipt Of Application Form

 To  Date 

Axis Bank will convey its decision within 7 working days 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 7 days shall starts from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.

 For any queries/clarification, please contact land line no.  Branch Executive: 

 E-mail ID: