AXIS BANK

Application Form for Home Loan

Date D D M M Y Y Y Y

PHL05

Fields mark with (*) mandatory

Personal and Employment Details

Pls. tick (✓) Are you an existing customer, if yes, please provide Customer ID	Applicant / Co-Applicant / Guarantor / GPA Y N CUSTOMER ID — BO Details to be captured Y N	Applicant / Co-Applicant / Guarantor / GPA Y N CUSTOMER ID — BO Details to be captured Y N
Title (Mr/Ms/Ms/Dr/Others)/ First Name* (same as id proof)		
Middle Name / Last Name*		
Title (Mr/Ms/Ms/Dr/Others) / Father's First Name*		
Father's Middle Name / Last Name*		
Title (Mr/Ms/Ms/Dr/Others)/Mother's First Name*		
Mother's Middle Name / Last Name*		
Relation with Applicant*		
Constitution*	Res NRI PIO OCI Foreign National	Res NRI PIO OCI Foreign National
PAN / Form 60*	PAN Card Form 60	PAN Card Form 60
Passport No. Expiry Date:*		
Voter id Card		
Driving License Expiry Date:*		
Aadhar Card Number		
NREGA Job Card		
Letter Issued by National Population Register		
Corporate Identification Number (CIN)		
Director Identification Number (DIN)		
National Industrial Classification Code (NIC)		
Import Export Code (IEC)		
Date of Incorporation (DDMMYYYY)*		
CKYC No.		
Date of Birth (DD/MM/YYYY) & Gender*	D D M M Y Y Y Y Male Female Third Gender	D D M M Y Y Y Y Male Female Third Gender
Nationality & Community*	Hindu Buddhism Muslim Christian Sikh Jain Parsi Others (Pls specify)____________	Hindu Buddhism Muslim Christian Sikh Jain Parsi Others (Pls specify)____________
Category	SC ST OBC General Minority Others ___________	SC ST OBC General Minority Others ___________
Personal with Disability	Yes No	Yes No
Legal Entity Identifier (LEI)		
Education	Undergraduate Graduate Postgraduate Others (Pls specify)____________	Undergraduate Graduate Postgraduate Others (Pls specify)____________
Marital Status and No. of Dependants	Married Single Others No. of Dependents	Married Single Others No. of Dependents
Spouse's Name		
Email Address (Personal)*		
Email Address (Official)		
Phone Details (STD Code- Tel Res.)		
Mobile Number*		
Mailing Address	Residence (Present) Residence (Permanent) Office	Residence (Present) Residence (Permanent) Office
GSTIN (Default)		

2728286/09/2024

Application Form For Home Loan/Sep 24/Version 1.1

Residence Address (Present Address)	 Landmark Pin* City* State* Country* No of Years at Present Address*	 Landmark Pin* City* State* Country* No of Years at Present Address*
Residence Address (Permanent Address)*	 Landmark Pin* City* State* Country* No of Years at Present Address*	 Landmark Pin* City* State* Country* No of Years at Present Address*
Pls. tick (✓) as applicable	**Applicant/Co-Applicant/Guarantor/GPA**	**Applicant/Co-Applicant/Guarantor/GPA**
Residence Ownership*	☐ Self Owned ☐ Rental ☐ Parental ☐ Co. Provided ☐ Paying Guest ☐ Monthly Rent______	☐ Self Owned ☐ Rental ☐ Parental ☐ Co. Provided ☐ Paying Guest ☐ Monthly Rent______
Employment Nature*	☐ Salaried ☐ Self Employed-Other ☐ Retired ☐ Self Employed - Professional ☐ Housewife ☐ Student ☐ Unemployed	☐ Salaried ☐ Self Employed-Other ☐ Retired ☐ Self Employed - Professional ☐ Housewife ☐ Student ☐ Unemployed
Nature of Organization*	☐ Govt./PSU ☐ Public Ltd. ☐ Pvt. Ltd. ☐ MNC ☐ Partnership ☐ Proprietorship ☐ Local Civic Body ☐ Others_________	☐ Govt./PSU ☐ Public Ltd. ☐ Pvt. Ltd. ☐ MNC ☐ Partnership ☐ Proprietorship ☐ Local Civic Body ☐ Others_________
Nature of employer/Business* for non-individual	☐ Manufacturing ☐ Service Provider ☐ Education ☐ Trading (Retail/ Wholesale) ☐ Transport	☐ Manufacturing ☐ Service Provider ☐ Education ☐ Trading (Retail/ Wholesale) ☐ Transport
Description of Business*	______________________________	______________________________
Nature of Business - Self Employed*	☐ Information Technology ☐ Agriculture ☐ Professional Service provider ☐ Trader	☐ Information Technology ☐ Agriculture ☐ Professional Service provider ☐ Trader
Constitution (tick the relevant option)*	☐ Hindu Undivided Family ☐ Trust ☐ Trust-NGO ☐ Private Ltd Companies ☐ Public Ltd Companies ☐ Co-operative Societies ☐ Trust-PF/GOVT/DEFENCE ☐ Partnership Firm ☐ Trust-Educational Institutions ☐ Sole Proprietorship ☐ Association ☐ Trust-CLUBS/ASSN/SOC/SEC-25 CO. ☐ Government ☐ University ☐ Other Financial Institutions ☐ Banks ☐ Limited Liability Partnership	☐ Hindu Undivided Family ☐ Trust ☐ Trust-NGO ☐ Private Ltd Companies ☐ Public Ltd Companies ☐ Co-operative Societies ☐ Trust-PF/GOVT/DEFENCE ☐ Partnership Firm ☐ Trust-Educational Institutions ☐ Sole Proprietorship ☐ Association ☐ Trust-CLUBS/ASSN/SOC/SEC-25 CO. ☐ Government ☐ University ☐ Other Financial Institutions ☐ Banks ☐ Limited Liability Partnership
Country of Incorporation*		
Source of Fund- Individual*	☐ Salaried ☐ Investment ☐ Professional Fees ☐ Business Earnings ☐ Commission ☐ Agriculture	☐ Salaried ☐ Investment ☐ Professional Fees ☐ Business Earnings ☐ Commission ☐ Agriculture
Source of Fund- Non Individual*	☐ Business Income ☐ Equity Investment ☐ Donation Grant ☐ From Group Company	☐ Business Income ☐ Equity Investment ☐ Donation Grant ☐ From Group Company
Designation*		
Period in Current Employment/Business*	Years Months	Years Months
Total Employment/Business Period*	Years Months	Years Months
Name of Organization */Registered Address of Business Operation	 Landmark Pin* City* State* Country*	 Landmark Pin* City* State* Country*
Principle place of Business Operation	 Landmark Pin* City* State* Country*	 Landmark Pin* City* State* Country*
Phone Details (STD/ISD Code - Tel Off.)		

UAN/URC (Udyam Registration Number)		

FINANCIAL DETAILS	Applicant /Guarantor/GPA	Co-Applicant/Guarantor/GPA
Financial Status*	☐ Financial ☐ Non-Financial	☐ Financial ☐ Non-Financial
Income (₹., Annually)*	Gross ___ Net ___ Household income ___	Gross ___ Net ___ Household income ___

		Current year (CV)	Prev. year (PV)	Preceding year (PV-1)		Current year (CV)	Prev. year (PV)	Preceding year (PV-1)
	Turnover				Turnover			

Bank Account Details*	Account I	Account II	Account I	Account II
Bank				
A/c No.				

Proposed Loan Details

	Home Loan
Amount (₹)*	
Terms (months)*	
Purpose of Loan*	☐ Purchase ☐ Construction ☐ Plot+Construction ☐ Home Repair ☐ BT ☐ Top-up

	Home Loan		
Type of Loan/Product Category*	☐ Vanilla ☐ Super Saver Home Loan ☐ Asha Home Loans (EMI Waiver) ☐ QuikPay Home Loan ☐ Power Advantage Home Loan	☐ Fast Forward Home Loan ☐ Asha Home Loan ☐ Shubh Aarambh Home Loan ☐ PMAY HL ☐ IMGC ☐ Others ___	☐ Super Saver Home Loan (Super Saver Home Loan limit reduction type) ☐ EMI based limit reduction Super Saver Home Loan Branch location/name where A/c to be opened
Repayment Mode*	☐ PDC ☐ NACH ☐ SI		☐ PDC ☐ NACH ☐ SI

	Home Loan
Processing fee details* (Cheque To be drawn in favour of "Axis Bank Ltd. A/c Service Charges")	Amount ___ Drawn on Bank ___ Cheque No. ___ Dated ___

Property Details

Builder Name ___

Project/Property Name ___

Building Name ___

Property Ownership ☐ Self Owned ☐ Inherited

Reference Details (One Reference has to be a Non-relative/Non-colleague)

	Reference I	Reference II
Name*		
Relationship with Applicant/Co-Applicant*		
Address*	Pin* City* State* Country*	Pin* City* State* Country*
Mobile No./Telephone*		
Email ID		

Insurance Details

Life Insurance	☐ Interested	☐ Not Interested	☐ Shall Decide Later
Property Insurance	☐ Interested	☐ Not Interested	☐ Shall Decide Later

Priority Sector Category Details

Total number of Residential properties owned by me (excluding the one you are currently applying for a loan with Axis Bank) is ___________________________ (update no. of house here)Total number of Commerical properties owned by me (excluding the one you are currently applying for a loan with Axis Bank) is ____ (update no. of Commercial property here)

☐ I/We declare that I/We including my/our family*/families* have availed/applied for Home Loan from any bank/financial institution (including Axis Bank) for purchase / construction of the property/dwelling unit exceeding an amount of **Please tick**

☐ ₹25 lakhs ☐ ₹35 lakhs

The loan particulars are provided as hereunder:

Sr. No.	Name of the bank/Institution from where Home Loan is availed	Name of the person who has availed (the Home Loan)	Relationship with the declarant/s	Sanctioned Amount	Loan Account Number (if loan taken from Axis Bank)	Property Address
1						
2						
3						

Family for this purpose means and includes the spouse of the member and the children, parents, brothers and sisters of the member who are dependent on such member, but shall not include legally separated spouse.

Applicant Signature	Signature of the Co-Applicant

Customer declaration in respect of relationship with Director/ Senior Officer of the Bank/any other bank

I / We do hereby solemnly declare and state I am / we are not -

a) a director or Relative of a director, of Axis bank or any other bank*;
b) a firm/HUF in which any of the directors of Axis bank or their Relatives are interested as a partner, manager, employee or guarantor as defined by extant guidelines of RBI from time to time;
c) a firm in which any of the directors of any other bank* or their Relatives are interested as a partner or guarantor;
d) a company of which (or the subsidiary or the holding company of which) any of the directors of Axis bank is a director, managing agent, manager, employee or guarantor or in which he holds Substantial Interest;
e) any company in which any of the directors of other banks* holds Substantial Interest or is interested as a director or as a guarantor;
f) any company in which any of the Relatives of the directors of Axis bank or other bank* is interested as a Major Shareholder or as a director or as a guarantor or is in Control. Provided that a Relative of a director shall also be deemed to be interested in a company, being the subsidiary or holding company, if he/she is a Major Shareholder or is in Control of the respective holding or subsidiarycompany;
g) individual in respect of whom any of the directors of Axis bank is a partner or guarantor;
h) Relative of Senior Officer of Axis bank as defined by extant guidelines of RBI from time to time;
i) a firm/HUF in which any of the partners/guarantors/members are a Relative of a Senior Officer of Axis bank; or
j) a company in which any of the directors/guarantors/shareholders holding Substantial Interest are Relatives of a Senior Officer of Axis bank

*including directors of scheduled co-operative banks, directors of subsidiaries/trustees of mutual funds/venture capital funds.

If answer to any of the above is a "Yes", please provide details of relationship, position of the officer etc. below

Name of the Director of Axis bank or other bank/senior officer of Axis bank	Name of the other bank/ Position with other bank	Relationship

"I/ we declare that I/we am/are making the aforesaid declaration solemnly and sincerely believing the same to be true and in case of any change on the above, I/we shall immediately inform Axis bank of such change.

Signature ______________________ Signature ______________________

FATCA- CRS DECLARATION

[ ] I am a tax resident of India and not resident of any other country OR [ ] I am a tax resident of the country/ies mentioned in the table below:
Please indicate the country/ies in which the entity is a resident for tax purposes and the associated Tax Number below:
City of Birth* ______ Country of Birth* ______

Address Type for Tax Purposes* [ ] Resident [ ] Business [ ] Registered office

Country#	Tax Identification Number %	Identification Type (TIN or Other, please specify)%	Address for Tax Purpose*		
			Communication Address	Permanent Address	Please note the address below
			Landmark ______		
			PIN ______ State ______ Country ______		

#To also include USA, where the individual is citizen/green card holder of USA % In case Tax Identification number is not available, kindly provide functional equivalent
FATCA-CRS Certification: I have understood the information requirements of this form (read along with the FATCA/CRS instructions and Terms & Conditions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete and hereby accept the same.

Signature ______________________

FATCA- CRS DECLARATION* (Co-applicant)

[ ] I am a tax resident of India and not resident of any other country OR [ ] I am a tax resident of the country/ies mentioned in the table below:
Please indicate the country/ies in which the entity is a resident for tax purposes and the associated Tax Number below:
City of Birth* ______ Country of Birth* ______

Address Type for Tax Purposes* [ ] Resident [ ] Business [ ] Registered office

Country#	Tax Identification Number %	Identification Type (TIN or Other, please specify)%	Address for Tax Purpose*		
			Communication Address	Permanent Address	Please note the address below
			Landmark ______		
			PIN ______ State ______ Country ______		

#To also include USA, where the individual is citizen/green card holder of USA % In case Tax Identification number is not available, kindly provide functional equivalent
FATCA-CRS Certification: I have understood the information requirements of this form (read along with the FATCA/CRS instructions and Terms & Conditions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete and hereby accept the same.

Signature ______________________

Customer Declaration

I/We declare that the particulars and information given are true, correct, complete and up to date in all aspects. I/We confirm that have not withheld any material information which disentities me for applying for this Home Loan/ Loan against property. I/We confirm that I/We have no insolvence proceeding initiated against me/us nor have I/We ever been adjudicated insolvent. I/We have read the applicant form and am/are aware of all the terms and conditions of availing finance from Axis bank. I/We authorize Axis bank to make reference and inquiries relating to information in this application which the bank considers necessary. I/We authorize the bank to exchange Part/share with all information relating to my loan details and repayment history to other banks/ financial institutions etc. as may be required and shall not hold the bank liable for use of this information. I/we undertake to inform the bank from time to time regarding change in my resident/ employment and to provide any further information that the bank may require. I/We agree that my/our loan shall be governed by the rules of the bank which may be in force. I/We agree that the bank has the right to reject my/our application without providing any reason thereof. "The Borrower(s) / guarantor(s) and their Affiliates firms agree(s) to give his / their express consent to the bank to disclose all information and data furnished by them to Credit Information Company (CIC) and Information Utility (IU). For the purpose of this declaration: 1)Affiliates shall mean Affiliates of any specified person shall mean any other Person directly or indirectly controlling or controlled by or under direct or indirect common control with such specified person and, in relation to a natural person, includes any relative (as such expression is defined in the Companies Act, 2013) of such natural person and 2) Persons shall mean a "person" includes any individual, firm, company, corporation, Governmental authority or political subdivision thereof, international organisation, agency or authority (in each case, whether or not having separate legal personality), any association, trust, joint venture, consortium, partnership (whether or not having separate legal personality), joint Stock Company, trust or unincorporated organisation and shall include their respective successors and assigns and incase of an individual shall include his legal representatives, administrator, executors, and heirs and incase of a trust shall include the trustee or trustees for the time being. "The borrower(s)/guarantor(s) further agree(s) that they shall execute such additional documents as may be necessary for this purpose. I/We confirm that I/We have received a copy of the "Code of Bank's commitment to customers". I/We have been explained the content of the same and also understand that it is available online at the Bank's website, www.axisbank.com. I/We undertake that the proceeds of the facility shall not be used for investment in capital market.
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.
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 authorize Axis Bank and or its associates subsidiaries affiliates to verify, share and compare any information/data or otherwise at my office/residence and/or contact me and/or my family member and /or my employer/banker/credit bureau/RBI and or any third party such as other Bank / Financial Institution/Credit Information Company during the process of processing my/our application or otherwise as they deem necessary. I understand that Axis Bank Ltd. Reserves the right to provide me with the credit card type/variant based on information available with Axis Bank Ltd. and my eligibility as per internal policy of the bank, I understand and undertake that the usage of the Axis Bank Credit Card shall be strictly in accordance with all applicable laws (including without limitation to any government acts, orders, decrees, guidelines, rules and regulations including foreign exchange control regulations) and in the event of any failure to do so I will be liable for any action/prosecution or penalty as prescribed. I/We further understand and agree to the levy of all additional statutory levies, penal charges , taxes, GST as applicable on all fees, interest and other penal charges as per the Government of India regulation and agree to pay the same. I/We have explained the contents of the same and also understand that it is available online at the bank's website www.axisbank.com
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 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.
I/We also confirm that I have been explained the following:

1. Axis Bank will convey its decision within 30 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 timelines shall starts from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank
2. The bank may at its sole discretion sanction or decline the application. The bank shall convey, the reasons, which in its opinion after due consideration, have led to rejection of the application.
3. The bank will decide and assign the loan limit and no commitment has been given to me/us for the same.
4. The DSA/DST has not collected any commission/brokerages or any other fee by way of cash or cheque other than the Processing Fees Deposited to the Bank. (Note: No processing Fee was charged (For loans upto ` 6 lakh/ ` 9 lakh/ ` 12 lacs under Credit Linked Subsidy Scheme EWS-LIG/ MIG I/MIG 11 respectively)
5. The process fee as per schedule of charges shall be taken in two parts . First part will be an upfront processing fee (applicable for Home Loan / Loan Against Property) that shall be collected at the time of application login. This fee will not be refunded under any circumstances such as loan rejection/withdrawal of the loan application etc., non-disbursement of loan for the reason solely attributable to the customer. Balance processing fee as applicable shall be collected at the time of loan disbursement.
6. As per the regulatory guidelines classification of accounts 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.
7. I/We hereby confirm that I/We am/are In favor of receiving communication/ Information /loan documents / other collaterals from the bank pertaining to the loan account via emails / net banking.
8. Information in vernacular language and I/We have correctly understood the application form.
9. I/we request you to issue me/us access to i-Connect (view only) facility on my Customer ID, once my/our loan account is opened. I understand, that I may opt out by registering in the 'Provider Customer Preference Register' as per details provided in the 'TRAI' website. Axis Bank Ltd. reserves the right to retain the photograph and documents submitted with this application and will not return the same to the applicant. The proceeds of the facility shall not be used for investment in small savings scheme, capital market, purchase of gold in any form including primary gold, gold bullion, gold jewelry, gold coins, units of gold ETF and mutual funds. I/We further declare that I/We will not utilize the borrowed money for acquisition of small saving instruments (including KVP & NSC).

I/We unconditionally agree and accept that the Bank shall be at a liberty to reject my/our application at any stage of processing the application for Retail Cards/Loans. I/We unconditionally agree & accept that, the data provided by me/us to the Bank during the application process for acquiring such Relationship(s) is true to the best of my/our knowledge and belief, and if at any stage of processing the Relationship, if it comes to the knowledge of the Bank or the Bank is of the opinion that, I/We have provided any incorrect information, and/or fabricated documents, and/or fake documents, and/or documents/s appearing to have been manipulated, they will be treated by the Bank or the Bank as having been manipulated by me/us, I/We unconditionally agree & accept that, the Bank shall have every right to reject the application for such Relationship(s), without assigning any reason whatsoever.

Applicant

Applicant

I expressly consent Bank to share and disclose the Information to service providers, consultants, credit information companies, information utilities, other bank and financial institutions, affiliates, group companiessubsidiaries, regulators, investigating agencies, judicial, quasi-judicial and statutory, or to other persons/institutions/entities as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per the consent,undertake to process information including by way of storing, structuring, organizing, reproducing, copying, using, profiling, etc. as may be deemed fit by Bank and for the purposes of credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract, for direct marketing, for cross selling, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of services and products, or for any purposes as the Bank may deem fit.

"I confirm that the Bank has explained and provided me the above information in mylocal language before collecting my personal details for the purpose of Aadhaar based authentication"

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 [Product name] loan application. I understand that the biometric and/or OTP and/or any other authentication data I may provide for authentication shall be used only for authenticating my identity through the Aadhaar authentication system for the specific transaction or as per requirement of law and for no other purposes. I confirm that I have been informed about the alternatives to submission of identity information and I have agreed to authenticate myself through Aadhaar based authentication system with full understanding of alternatives to submission of identity information. I understand that Axis Bank shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication. I authorize Axis Bank to verify and authenticate my Aadhaar during processing my (Product) loan. I further authorize the Bank to share my Aadhaar related details/information with regulatory /statutory bodies as 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 relating to know your customer (KYC), credit information, and any other information about me/pertaining to me or not as may be deemed relevant by the Bank (collectively, "Information") and I hereby also expressly consent to and authorize the Bank to download KYC details from the CKYC registry using my CKYC ID for the purpose of Home Loan / Loan Against Property" loan application.

Politically exposed persons are individuals who are or have been entrusted with prominent public functions by a foreign country , e.g. Heads of states or Governments, senior politicians , senior Government/judicial / military officers , senior executives of state owned corporations, important political party officials, etc. I/We declare that I/We are not a politically exposed person (PEP) nor we are related / associated to any politically exposed person (PEP) . Further, I/We declare that there is no politically exposed person (PEP) either as a Director/Partner/Trustee/Office bearer /Promoter/Authorised signatory/ Beneficial owner in my /our organisation , and neither of them are related /associated to any politically exposed person (PEP). Please note Source of Wealth fields is only applicable for Politically Exposed Person (PEP) profile; therefore, this field has to be incorporated /captured for Individual customer profiles only. The details of the field are as below:

Source of Wealth: (For Individual applicant/ co applicant who is a PEP)	☐ Inherited funds ☐ Property ☐ Investment ☐ NIL ☐ Others (Pl. Specify)................................ Wealth (In Absolute Fig):................................

I/We undertake to inform the Bank in case of any update in the information provided or documents submitted by me/us for the grant of facility/Loan by the Bank at the time of establishment of business relationship / account-based relationship and thereafter, as necessary; I/we shall submit to the Bank the update of such information/documents. I/We agree to do the aforementioned within 30 days of the update to any such information/documents for the purpose of updating the records at the Banks' end.

Customer Declaration of Preferred Language (Aadhar Verification)

I confirm my preferred Language of communication is:

☐ English ☐ Hindi ☐ Marathi ☐ Punjabi ☐ Bengali ☐ Odia

☐ Gujarati ☐ Kannada ☐ Malayalam ☐ Tamil ☐ Telegu

Customer Declaration of Preferred Language (Aadhar Verification) Co-Applicant

I confirm my preferred Language of communication is:

☐ English ☐ Hindi ☐ Marathi ☐ Punjabi ☐ Bengali ☐ Odia

☐ Gujarati ☐ Kannada ☐ Malayalam ☐ Tamil ☐ Telegu

Signature of the Applicant	Signature of the Co-Applicant	Signature of the Co-Applicant

Details of Charges Applicable For All Home Loan Variants

Following charges applicable under "Details of charges"	Amount (₹)
Total Processing Fee Charges	1% of the loan amount or Rs 10,000/- (whichever is higher) + GST (As applicable)
Admin Charges	INR 0/-
Penal Charges	Financial Default*: 8% p.a. above applicable interest rate on the overdue amount (subject to the aggregate not exceeding 24% per instance) • There shall be no capitalisation of Penal Charges. • The said Penal Charges will be subject to GST as per applicable law on Goods and Service Tax in India, and GST will be charged separately. • *Financial Default includes all types of payment or financial defaults/irregularities with respect to your Loan Account.
Penal Charges - Super Saver Home Loan	Financial Default*: 8% p.a. above current applicable interest rate on the overdue amount (Penal Charge not exceeding INR 1,00,000 (INR One lakh) per instance) Non-Financial Default**: 1% p.a. above current applicable interest rate / commission from the date of each non-financial default on the outstanding amount of fund-based credit facilities and non-fund-based facilities (as applicable). There shall be no capitalisation of Penal Charges. Please note, the said Penal Charges will be subject to GST as per applicable laws on Goods and Service Tax in India and GST will be charged separately. *Financial Default includes all types of payment or financial defaults / irregularities with respect to your loan account. **Non-Financial Default includes breach of any other obligation(s) / covenant(s) with respect to your loan account.
Instruction / Instrument Return charges	₹ 339/- +GST (As applicable) per instance
Cheque / Instrument - Issuance /Swap charges	₹ 500/- +GST (As applicable) per instance
Duplicate Statement issuance charges	₹ 250/- + GST (As applicable) per instance
Duplicate Amortization schedule issuance charges	₹ 250/- + GST (As applicable) per instance
Duplicate No. Dues Certificate / NOC	₹ 50/- + GST (As applicable) per instance
Issuance charges for Photocopy of title documents	₹ 500/- + GST (As applicable) per documents set
Charges on customer initiated requests for copies of documents	₹ 500/- GST (As applicable) per documents set
Equitable mortgage creation charges as applicable in the state	As applicable in the state
Equitable Mortgage Cancellation charges	As applicable in the state
Duplicate Interest Certificate (Provisional/ Actual) issuance charges	₹ 250/- + GST (As applicable) per instance
Credit report issuance charges	₹ 50/- + GST (As applicable) per instance
CERSAI Charges	₹ 50/- + For Loans Upto 5 Lakhs ₹ 100/- + For Loans Upto 5 Lakhs
#Switching Fees (Floating Rate to Fixed Rate)	1% on the outstanding principal with a minimum of ₹ 10,000/-
#Switching Fees (Fixed Rate to Floating Rate)	2% on the outstanding principal amount
#Switching Fees (Higher Fixed rate to Lower Fixed Rate)	0.5% on outstanding principal with a minimum of ₹ 10,000/- The lower rate will be equal to the applicable carded interest rate only
**Switching fees (Higher Floating rate to Lower Floating Rate)	Switching from the higher floating rate to lower floating rate will attract an administrative charge of
Foreclosure and Part Prepayment Charges	Applicable for Home Loan Prepayment charges including part prepayment for floating rate loan is Nil. Prepayment charges including part prepayment for fixed rate loan 2% of outstanding principal/amount prepaid

Principal O/s at the time of ROI conversion	Charges
Upto 10 lacs	1,000 /-
10.01 lacs to 30 Lacs	2,000/-
30.01 Lacs to 75 Lacs	3,000/-
>75 Lacs	5,000/-

Details of other charges applicable for Super Saver Home Loan*

Note: Other Transactional charges would be as per the applicable charges for 'Normal Current account (CANOR)', please visit Axis Bank official website and refer Current account section for details about the charges
URL: https://www.axisbank.com/service-charges-and-fees

Home Loan Document Checklist

(Applicant/Co-Applicant/Guarantor/GPA) Pis. tick(✓) boxes where appropriate and write N.A. if not applicable.

Salaried Customers	Self Employed Professionals	Self Employed Non Professional

Application form with photograph duly signed by all applicants ☐ Y ☐ N

Identity Proof and Address Proof ☐ Passport ☐ Driving License ☐ Voter's ID Card ☐ GDI issued photo ID
☐ Aadhaar Card ☐ PAN card (only as identity proof) ☐ Govt Employee ID ☐ NREGA Job Card
Any other document (pis specify) ☐ Address Proof ________ ☐ Identity Proof

Age Proof ☐ Passport ☐ Birth Certificate ☐ Driving License ☐ PAN Card ☐ Others (Pls. speccify) ________

PAN Card copy ☐ Y ☐ N

Last 3 months Salary - slips ☐ Y ☐ N | Education Qualification Certificate ☐ Y ☐ N | Proof of business existence ☐ Y ☐ N; Business profile ☐ Y ☐ N

Form 16/Income Tax Returns ☐ Y ☐ N | Last 2 years Income Tax Returns with computation of income ☐ Y ☐ N
Last 2 years CA Certified/ Audited Balance Sheet and Profit & Loss Account ☐ Y ☐ N

Last 6 months bank statements (Self) ☐ Y ☐ N | Last 6 months bank statements (Business) ☐ Y ☐ N

Processing fee cheque* ☐ Y ☐ N Dated________ Amount________ Drawn on________
**To be drawn in favour of "Axis Bank Lid. A/c Service Charges"*

(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)

Sourcing Details (For official use only)

RAC/ASC ____________________

Channel ☐ DSA ☐ ASSL ☐ BRANCH ☐ DIRECT
☐ Digital ☐ CONNECTOR ☐ OTHERS ☐

Source ☐ Direct ☐ Govt Designated Agency/ULB ☐ NGO
☐ Developers ☐ Others

Employee ID ____________ Application ID ____________

DSA Code ____________ DME Code ____________ CONNECTOR code ____________ Name of Sourcing Agent ____________

Sol ID of the Branch ☐☐☐☐☐☐

Sourcing Agent Sign

Digital Sub-source OUTBOUND, INBOUND, SMS , EMAIL, WEBSITE, Others ____________ Axis Bank Relationship Manager Sign ____________

Axis Bank Relationship Manager Name ____________

Documents Received: ☐ Self-Certified ☐ True Copies ☐ Notary

KYC OVD: ☐ Digitally Verified ☐ Manually Verified Digital Verification Ref no. ____________

In Person Verification Carried Out By

Emp. Name: ____________ Emp. Code: ____________

Emp. Designation : ____________ Emp. Organisation & Code : ____________

Emp. Branch : ____________ Identity Verification Done ☐

Place : ____________ Date D D M M Y Y Y Y

Employer Signature

Information on Products and Offerings

I/We hereby voluntarily requisition , irrespective of any other communication provided by me / us to the bank in the past / accept and expressly authorize Axis Bank and/ or all the companies/entities/subsidiaries/affiliates thereof under Axis Bank and their agents to exchange, share, disclose or use in any manner whatsoever, the information voluntarily provided by me / us herein to offer and / or market and/ or sell to me any of the products/services or any enhancements/upgradations/revisions thereof offered from time to time by Axis Bank and / or all / any of the companies / entities / subsidiaries / affiliates thereof under Axis Bank. This instruction shall apply going forward for all the products availed by me / us including existing products from Axis Bank and / or all / any of the companies / entities / subsidiaries / affiliates thereof under Axis Bank.

☐ Opt In ☐ Opt Out

Signature of the Applicant | Signature of the Co-Applcant | Signature of the Co-Applcant

Acknowledgement for Receipt of Home Loan Application Form

Date: D D M M Y Y Y Y

To, ____________

Axis Bank has received your application for a housing loan of ₹ ____________ Institution did not charge any processing fee for the housing loan upto f 6 lacs/ f 9 lakh /f 12 lakh under Credit Linked Subsidy Scheme EWS-LIG/MIG I/MIG II respectively. Axis Bank will convey its decision within 30 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 timelines shall starts from the day on which all documents required for a proper appraisal of the application are provided by the Customer lo bank.

For Axis Bank Authorised Official

For Status inquiry please contact us on 18604195555 & 18605005555. Local call rates would apply. OR visit us at www.axisbank.com/support OR visit www.axisbank.com/loanappstatus