AXIS BANK

Application Form for Credit Facility Under JLG

Form Type

Application ID

Sol ID

Date

To,

Axis Bank Limited

Branch (Fields marked with * are mandatory)

*FacilityType	Term Loan
Product Type	☐ Income Generation Loan ☐ Mid-Term Loan
*Loan Amount (in Figures)	
*Loan Amount (in Words)	
*Tenure	☐ Months
*Purpose of Loan	
*Repayment Frequency	☐ Weekly ☐ Fortnightly ☐ Monthly

*Any past relationship with Axis Bank Ltd. ☐ No ☐ Yes If yes, Cust ID

*Name

*Date of Birth: Age: *Place of Birth: _____ (Required for FATCA. Should be Indian Citizen/Resident.)

Maiden Name (If Any)

*Father's Name

*Mother's Maiden Name

*Spouse Name

*Educational Qualification: ☐ Illiterate ☐ Upto 10th ☐ 12th ☐ Graduate ☐ Professional ☐ Other _____

*Constitution-Cum-Residential Status: *Nationality:

*Residence/Mailing Address:

*City *Pincode *Post Off.

*District *State

Landmark Country: India Telephone Mobile*

Consent to Call Email

Permanent Address (In case different from mailing address)

*City *Pin code

*Post Off. *District

*State Landmark Country: India

*Marital Status: ☐ Married ☐ Single ☐ Divorcee ☐ Widow(er) *Category: ☐ General ☐ OBC ☐ ST ☐ SC ☐ Others

*Gender: ☐ Male ☐ Female ☐ Third Gender *Community: ☐ Hindu ☐ Muslim ☐ Sikh ☐ Buddhist ☐ Zoroastrian ☐ Jain ☐ Parsi ☐ Others

CKYC No. *Person With Disability (PWD): ☐ Yes ☐ No

*Occupation Type: ☐ Salaried ☐ Self-Employed ☐ Housewife

If Salaried: ☐ Pvt Ltd. ☐ Public Ltd. ☐ Partnership ☐ Proprietorship ☐ Government ☐ Multinational ☐ Trust-Society ☐ Others

If Self Employed: ☐ Professional Service provider ☐ Agriculture ☐ Trader ☐ Others _____

Current Source of Fund* ☐ Salary ☐ Business Income ☐ Investment Income ☐ Agriculture ☐ Others _____

Monthly Income (INR): _____ Politically Exposed Person (PEP) Status: ☐ PEP ☐ Related to PEP ☐ Not Applicable

*Line of Business Activity (Purpose): ☐ Existing: _____ ☐ Proposed: _____ *Period of Activity (Yrs): ___

Do you want to take Insurance ? ☐ Yes ☐ No *Do you want to take Insurance for your spouse? ☐ Yes ☐ No

Is any of your family member working with Axis Bank/Other Banks/MFI ? ☐ Yes ☐ No

***Nominee Details:**

Nominee Name:

Nominee DOB: Nominee Gender: Relationship with borrower:

If nominee is a minor. then Guardian details:

Guardian Name:

Guardian DOB: Guardian Gender: Relationship with nominee:

Household Profile:

Household accommodation: ☐ Owned ☐ Rented ☐ Parental

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

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

Household Member Income Data

Household Member	Income Source	Employability	Income Source Type	Income Frequency	Instances	Cashflow per Instance (INR)	Annual Income (INR)	Monthly Household Income (INR)

Household Member Profile Data

Household Member	Relationship to Borrower	DOB	Gender	KYC ID 1 Type	KYC ID 1 Number	KYC ID 2 Type	KYC ID 2 Number	Status Earning	Occupation	Sub-occupation (If Salaried)	Sub-occupation (If Self-Employed)	Nature of Business (Self Employed)

Total Amount of Current Running EMIs (INR)	0.00	Total Number of Active Loans		Total Number of Active lender Association(s)	

Regular Monthly Expense			Irregular Monthly Expense		
Expense Type	Amount (INR)	Expense Frequency	Expense Type	Amount (INR)	Expense Frequency
					☐ Yearly Recurring ☐ One Time In Last Year
					☐ Yearly Recurring ☐ One Time In Last Year
					☐ Yearly Recurring ☐ One Time In Last Year
					☐ Yearly Recurring ☐ One Time In Last Year
					☐ Yearly Recurring ☐ One Time In Last Year
					☐ Yearly Recurring ☐ One Time In Last Year
					☐ Yearly Recurring ☐ One Time In Last Year
					☐ Yearly Recurring ☐ One Time In Last Year
					☐ Yearly Recurring ☐ One Time In Last Year
					☐ Yearly Recurring ☐ One Time In Last Year

The Income, Expense & obligation details has been captured in the system post verification through: ☐ Vicinity ☐ Group Member ☐ Bank Statement ☐ Passbook

Note:
1. Total Regular Expense: summation of all mention above Regular Expense type
2. Total Annual Expense: (Total Regular Expense *12) + Total Irregular Expense:
3. Total Monthly Expense : (Total Annual Expense)/12
4. Total Irregular Expense: summation of all mention above Irregular Expense type

*Proof of Identity (POI)

KYC Documents and Additional Documents

☐ A-UID (Aadhaar)*

☐ C-Voter ID Card

☐ E-Driving License

☐ F-Passport No.

☐ Z-Others* ID Proof

☐ Issuing Authority

B-NREGA Job Card

D-PAN Card No.

Driving License Issue Date

Driving License Expiry Date

Passport Issue Date

Passport Expiry Date

ID Proof No.

Date

***Form 97** ☐ **Yes** ☐ **No** *Any document notified by the Central Government

GSTIN Details

GST Registered ☐ Y ☐ N (If yes, following details are mandatory) **GST Exemption** ☐ Y ☐ N Exemption Reason _____

***GSTIN** _____ ***GST Registration** ☐ Single ☐ *Multiple (*Please fill GST Annexure for multiple GST Registration) ***Special Economic Zone** ☐ Y ☐ N

*Address registered for GSTIN

☐ Same as communication/ Local address given in the account ☐ Same as Registered/Permanent/Residence address given in the account ☐ As given below

*Line 1

*Line 2

Landmark *City

*Pincode *State *Country

*Proof of Address (POA)

Address Type ☐ Residential/Business ☐ Residential ☐ Business ☐ Registered Office ☐ Unspecified

Proof of Address ☐ Passport ☐ Driving License ☐ UID (Aadhaar) ☐ Voter Identity Card ☐ NREGA Job Card ☐ Others (Please Specify) _____

Customer Declaration

Agri Farm Credit

☐ Dairy ☐ Animal Husbandry/ Poultry ☐ Agriculture ☐ Fishery ☐ Other Agri-Allied (With no Land Declaration)

Declaration: I hereby declare the following with respect to my land holding:

☐ Upto 1 Hectare ☐ Upto 2 Hectare ☐ More than 2 Hectares ☐ Tenant farmers

Small Business Activities: ☐

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

Date

Place _____

Signature of customer

Signature of Witness

Customer Name _____ **Witness Name** _____

Terms & Conditions

I, the Applicant (or "the Borrower" in case the loan is sanctioned) agree and acknowledge that:

1. I, the Applicant, together with the four/five/six/more borrowers mentioned in this application constitute a group having joint liability in respect of loans availed by each Group Member of the Group under the "Joint Liability Group Loan Process" and hereby approve and undertake that the approval of this Joint Liability Group loan application ("Loan Application") by Axis Bank Ltd. is and shall be subject to the specific terms and conditions contained herein accepted and undertaken by us.
2. I have read/ been read to, and made to understand the Terms and Conditions of this application and hereby agree to and accept the same. I further undertake to have the aforesaid four/five/six guarantors execute necessary documents as may be required by Axis Bank Ltd. from time to time. The Terms and Conditions along with the details set out in this Loan Application and the annexes to this Loan Application shall become a binding agreement between Axis Bank Ltd. and us with effect from the later of the date of sanction of the Loan Application and/or the date of disbursement of the said loan wholly or partially.
3. Receipt of this Loan Application does not in any manner whatsoever obligate Axis Bank Ltd. to grant the said loan, which shall be at the sole discretion of Axis Bank Ltd. I hereby agree that the sanction and disbursement of the facility will be at the sole discretion of the Bank and the Bank has the right to reject my application without furnishing any explanation to me. Any expenses incurred till such time towards various documents shall be borne by me and the Bank will not have any liability towards the same.
4. The Applicant undertakes that the information provided to Axis Bank Ltd. during enrolment are true & correct and the Enrolment Declaration Form signed by them shall be binding on them.
5. I/We do hereby agree and give consent for the disclosure by Axis Bank of all or any such:
   - information and data relating to us
   - the information or data relating to any credit facility availed of/to be availed by us and
   - default, if any, committed by us, in discharge of our such obligations, as the Bank may deem appropriate and necessary to disclose and furnish to Credit Information Companies(CIC) and any other agency authorised in this behalf by RBI.
6. I/We declare that the information and data furnished by us to the Bank are true and correct.
7. I/We hereby declare that the details furnished in MFI SahyogTAB are true and correct to the best of my/our knowledge and in case any of the above information is found to be false or untrue or misleading or misrepresenting, I/We are aware that I/We may be held liable for it.
8. I/We undertake that:
   - CIC and any other agency so authorised may use, process the said information and data disclosed by the Bank in the manner as deemed fit by them; and
   - CIC and any other agency so authorised may furnish of consideration, the processed information and data disclosed or products thereof prepared by them, to Bank's / Financial Institution's and other Credit Grantors or Registered Users, as may be specified by the RBI in this behalf.
9. My personal / KYC details may be shared with Central KYC Registry and/or with statutory authority as required by them.
10. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.
11. I/We certify that the information provided by me/us in this application form is true in all respects and that this shall form the basis of any facility/ service that the Axis Bank (the Bank) may decide to grant to us at its sole discretion. I/We also understand that the Bank reserves the right to seek any information from any source or to give any information and / or assign any work to any third party at its sole discretion. I/We further agree that the facility that may be provided to me/us shall be governed by the rules of the Bank that may be in force from to time. I/We will be bound by the terms and conditions of the facility that may be granted to us.
12. Effective Rate of interest_____ % p.a.", No Reset.
13. Other Charges - Other Charges including but not limited to statutory charges, such as stamp duty on documentation, etc. as applicable are payable on actual basis and any other charges as communicated to the customer by the Bank.

Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)

14. I/We agree(s) that in case of non-payment of dues, in case of any facility availed from the Bank and consequently the account is to be classified as NPA, all other loan accounts of the Borrower, with the Bank also shall be classified as NPA as per the guidelines issued by RBI and ir 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.

15. The proceeds of the facility shall not be used for investment in small savings scheme, capital market, purchase of land, purchase of gold, gold bullion, gold jewelry, gold coins, units of gold ETF and mutual funds.
16. Customer declaration in respect of relationship with Director/Senior Officer of the Bank/any other bank including directors of Scheduled Co-operative Banks, directors of subsidiaries/trustees of mutual funds/venture capital funds."
17. I/We agree that the Bank loan may not be utilized by the JLG for financing a defaulter member to the bank.
18. Processing Fee: Borrower agrees to pay one-time, non-refundable processing fee of up to 1.49% (Plus GST) (rounded to nearest lower 1) of the total sanctioned amounts greater than INR 50,000. The processing fee shall be deducted during disbursement and the customer shall be provided with the balance amount.
19. Insurance Premium: Borrower can opt to get either herself or her spouse or both to get insured against the sanctioned loan amount for the time period of equal to the loan tenure. The insurance premium, if opted, shall be deducted accordingly (Rounding off to nearest Rupee) from the sanctioned amount during disbursement and the remaining amount shall be handed over to the borrower.

Insurance Consent:

Yes ☐
I/We wish to protect my/our family from the loan liability in case of an eventuality and voluntarily would like to opt for (Type/Name of Policy) Credit life shield insurance.

No ☐
I/We have been informed by Axis Bank about (Type/Name of Policy) Credit life shield insurance, but I/We have decided not to opt for it and I/We completely understand that in case of an eventuality, the responsibility for EMI payment / loan repayment would remain & could fall on my /our family / firm, failing which, Axis Bank would take necessary action(s) for recovery.

20. We have been informed by Axis Bank Ltd. about life insurance cover under_____Insurance Company's Life Shield Policy. We are aware that the insurance tenor is linked to loan tenor and sum insured covers the entire loan amount. I hereby give my consent to Axis Bank to extend coverage to me/us under Life Shield- A group term life insurance policy taken by Axis Bank for covering its microloans customers. I unconditionally agree and confirm in favour of Axis Bank Ltd. To process my insurance claim application on my death and receive the claim amount and adjust the same towards my outstanding loan and pay balance amount to my nominee/legal heir/ beneficiary
21. I hereby authorize_____Life insurance company Limited to pay the outstanding loan balance as provided in the credit account statement(to be provided by the master policy holder) to Axis Bank Limited ("Master Policy Holder"), in respect of the loan availed of by me from the master policyholder (the application number of which is mentioned herein), by deducting the same from the claim proceeds payable to my nominee/beneficiary under this group policy on the happening of the insured event.

"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 enrollment 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."

22.

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

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

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

23. I/We undertake that

- I hereby give my consent to and agree and authorise 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 fetching the demographic and PI data from UIDAI and CIF creation in Axis Bank system for Loan account opening. Data also shall be shared with CERSAI for CKYC ID creation and to ministry of MSME for the limited purpose of application of Udyam Assist Certificate on Udyam Assist Platform ("Purpose"). 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 application. I further authorize the Bank to share my Aadhaar related details/information with regulatory/statutory bodies as and when required. ☐ Yes ☐ No
- I hereby expressly consent to and authorise 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, I hereby authorise the Bank to apply for UAC on UAP through its nodal officer. I further authorise the Bank to share Aadhaar and other KYC related information/details as required by UAP for processing my application for UAC and any other information about me / pertaining to me or not as may be deemed relevant by the Bank (collectively, "Information") and I have no objection in authenticating myself with Aadhaar based authentication system for UAC application and fully understand that the information provided by me shall be used for authenticating my identity through UIDAI for the Purpose. I hereby also expressly consent to and authorise the Bank to download KYC details from the CKYC registry using my CKYC ID for the purpose of doing Credit Bureau Scrubbing of my application to determine my credit eligibility and sharing of the identity with CERSAI for CKYC ID creation. ☐ Yes ☐ No
- 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. ☐ Yes ☐ No
- 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
- I/We agree that apart from execution of loan documents/agreements through physical mode /by means of my /our wet signature, Bank can also provide e stamping & e signing facilities, so that loan documents /agreements to be executed by me/us can be stamped electronically and executed by me/us through electronic mode.
  I/We expressly agree that any cost incurred by the Bank for providing e stamping including payment of stamp duty & e signing facilities to be debited from my/our current account/Saving account / Cash Credit account/Overdraft account/Term Loan/ any other banking facilities availed/to be availed with the Axis Bank Limited. ☐ Yes ☐ No

24. Politically Exposed Person (PEP) Status* (Note: *PEP are defined as individuals who are or have been entrusted with prominent public functions by a foreign country, e.g. Heads of senior Governments, senior politicians, senior executives of state owned corporations/any politician with political links, etc.)

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

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

a) a related person / related party of Axis Bank, or

b) a reciprocally related person, or

c) a specified employee of Axis Bank, or

d) a relative of specified employee of Axis Bank, or

e) a firm in which any of the directors or spouse or dependent / minor child of directors of Axis Bank is / are interested as a partner, manager, employee or guarantor, or

f) a company (incl. holding company or subsidiary incl. step-down subsidiary) of which any of the directors or spouse or dependent / minor child of directors of Axis Bank is / are a director, managing agent, manager, employee or guarantor or they hold substantial interest, or

g) an individual in respect of whom any of directors of Axis Bank / spouse or dependent / minor child thereof is / are a partner or guarantor, or

h) an entity in which Axis Bank's promoters and their relatives or shareholders with shareholding of 10% or more in the paid-up equity capital of Axis Bank, have significant influence or control (as defined under Accounting Standards Ind AS 28 and Ind AS 110).

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

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

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

Signature of the Applicant

Applicant Signature

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

25. I hereby confirm that, I am aware of the consent provided by me under above undertakings, and the same are read over and properly explained to me by the Bank.
26. FATCA- CRS Declaration: I am a tax resident of India and not resident of any other country. ☐ Yes ☐ No

Name

Relationship with Applicant

Thumb Impression /Signature of Applicant Thumb

Thumb Impression /Signature of Family Members

For Bank Use only

KYC OVD ☐ Digitally Verified ☐ Manually Verified Digital Verification Ref no. _____

Employee Name

Employee Code Employee Designation

Place Date

(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.)

This is a system-generated document. No signature required by the Bank Official. O002154205_01_2023

Customer Acknowledgement - JLG Loan

Name of Applicant

Loan Amount Applied (INR) Loan Application ID

Axis Bank Ltd. acknowledges the receipt of the above mentioned loan application form. 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. Receipt of this Loan Application does not in any manner whatsoever obligate Axis Bank Ltd. to grant the said loan, which shall be at the sole discretion of Axis Bank Ltd.

Name Date

Bank official's Signature