AXIS BANK

Application Form for Home Loan/Loan Against Property

PHL05

Date D D M M Y Y Y Y | Loan Type: ☐ Home Loan ☐ Loan Against Property

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/Mrs/Ms/Dr/Others)/ First Name* (same as id proof)				
Middle Name / Last Name*				
Title (Mr/Mrs/Ms/Dr/Others) / Father's First Name*				
Father's Middle Name / Last Name*				
Title (Mr/Mrs/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 ☐ Muslim ☐ Christian ☐ Sikh ☐ Jain ☐ Parsi ☐ Buddhism ☐ Others____ (Pls specify)		☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Jain ☐ Parsi ☐ Buddhism ☐ 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	
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)*				

RA/HL&LAP/App. Form/Aug-24 Version 3.5

	Landmark Pin* City* State* Country* No of Years at Permanent Address*	Landmark Pin* City* State* Country* No of Years at Permanent Address*
Whether registered under GST (If yes, following details are mandatory)	Yes No GST Exemption Yes No	Yes No GST Exemption Yes No
GSTIN DETAILS GST Registration *GST Annexure for multiple GST Registration GSTIN (Default) GSTIN Registration Date Address registered for GSTIN	Exemption Reason (if yes) ____________________ Exemption Valid till (if yes) D D M M Y Y Y Y Single *Multiple Special Economic Zone Y N Special economic zone code (if Y) ________________ D D M M Y Y Y Y	Exemption Reason (if yes) ____________________ Exemption Valid till (if yes) D D M M Y Y Y Y Single *Multiple Special Economic Zone Y N Special economic zone code (if Y) ________________ D D M M Y Y Y Y
Same as Residence Address (Present Address) Same as Residence Address (Permanent Address) Others fill the field	Pin City State Country	Pin City State Country
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/Co-Applicant/Guarantor/GPA				Applicant/Co-Applicant/Guarantor/GPA			
Financial Status*	☐ Financial ☐ Non-Financial				☐ Financial ☐ Non-Financial			
Income (₹., Annually)*	Gross	Net	Other Income		Gross	Net	Other Income	
	Household Income		Total		Household Income		Total	
		Current Year (CY)	Prev. Year (PY)	Preceding Year (PY-1)		Current Year (CY)	Prev. Year (PY)	Preceding Year (PY-1)
	Turnover				Turnover			

Bank Account Details*	Account I	Account II	Account I	Account II
Bank				
Branch				
Type of A/c				
A/c No.				

Loan Details	Loan I	Loan II	Loan I	Loan II
Bank				
Type of Loan (HL/PL/AL/Others)				
Loan Amount				
EMI				
Loan Tenure				
No. of EMI Paid				
Loan Account No.				
Loan Opening Date				
ROI				
Security				
Outstanding as on				

Investments Details				
	Deposits	Insurance	Deposits	Insurance
	Shares	Mutual funds	Shares	Mutual funds
	Others	Total	Others	Total

Proposed Loan Details

	Home Loan	Loan Against Property
Amount (₹)*		
Terms (months)*		
Purpose of Loan*	☐ Purchase ☐ Construction ☐ Plot+Construction ☐ Home Repair ☐ BT ☐ Top-up	☐ Business ☐ Agriculture ☐ Home Repair ☐ BT ☐ BT+Debt Consolidation ☐ Any Other Purpose________________

	Home Loan	Loan Against Property
Type of Loan/Product Category*	☐ Vanilla ☐ Fast Forward Home Loan ☐ Super Saver Home Loan ☐ Asha Home Loan ☐ Asha Home Loans (EMI Waiver) ☐ Shubh Aarambh Home Loan ☐ QuikPay Home Loan ☐ PMAY HL ☐ Power Advantage Home Loan ☐ 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	☐ Loan Against Property (Vanilla) ☐ Lease Rental Discounting ☐ Purchase of Commercial Property ☐ Overdraft Facility (Dropline) ☐ Overdraft Facility (Straightline) ☐ Reverse Mortgage Loan
Repayment Mode*	☐ PDC ☐ NACH ☐ SI	☐ PDC ☐ NACH ☐ SI

	Home Loan	Loan Against Property
Processing fee details* (Cheque To be drawn in favour of "Axis Bank Ltd. A/c Service Charges")	Amount Cheque No. Dated Drawn on Bank	Mode of payment of IMD/Process Fee ☐ To be collected upfront ☐ Partially upfront & Partially deductable (If processing fees is collected upfront (full/part), please fill details Amount Cheque No. Dated Drawn on Bank
Rate of Interest (ROI)*	☐ Fixed ☐ Floating ☐ Fixed + Floating	☐ Fixed ☐ Floating

Property Details

Home Loan	Loan Against Property
Property Type* ☐ Flat ☐ Single Storey House ☐ Extension ☐ Repair	**Property Type*** ☐ Residential ☐ Commercial ☐ Residential Cum Office ☐ Multi tenanted and mixed usage
Transaction Type* ☐ Builder ☐ Society ☐ Authority ☐ Resale ☐ Existing and Owned (Repair/Renovation)	**Property Classification New*** ☐ Yes ☐ No ☐ Resale
Builder Name ______ **Project/Property Name** ______ **Building Name** ______	Age of Building Months Market Value ₹______ Registered Value/Agreement Value ₹* ______
Area of Property/Land (In Sq. Ft.)* ______ Cost of Property / Land* ______	Area of Property/Land (In Sq. Ft.)* ______ Built-up Area (In Sq. Ft.)* ______
Address of Property*	Address of Property*
Landmark Pin* City* State* Country*	Landmark Pin* City* State* Country*

Property Ownership ☐ Self Owned ☐ Inherited Loan Account No. (In Case of Top-up of Existing Axis Bank Home Loan) ____________ Name of Seller ____________ Address of Seller ____________ ____________ **Stage of Construction** ☐ Complete ☐ Under Progress ☐ Yet to start Cost of Purchase/Construction ____________ Registration Cost ____________ Total Cost ________ Stamp Duty Cost ________ Other Cost ________ Own Contribution ________	**For Applications Under Reverse Mortgage Scheme** **Pls. Specify the Loan request plan** ☐ Lumpsum ☐ Annuity ☐ Combination of Lumpsum and Annuity In case of Lumpsum plan, please specify the lumpsum Amount **₹ ☐ **The maximum eligible lump sum payment is restricted to 50% of the total eligible loan amount subject to a cap of ₹15 lakhs and only for the purpose of medical treatment. **In case of Annuity, please specify the periodicity of Annuity** ☐ Monthly ☐ Quarterly ☐ Half Yearly ☐ Annual In case of combination plan, lumpsum Amount ₹ ☐ and balance by way of Monthly Annuity

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 Msme Details (Applicable for Loan Against Property)

If applicant belongs to any of the below category, please tick the relevant box

Manufacturing & Services	Micro	Small	Medium
Investment in Plant & Machinery/ Equipment	☐ Upto Rs 1 Crore	☐ Upto Rs 10 Crore	☐ Upto Rs 50 Crore
Turnover	☐ Upto Rs 5 Crore	☐ Upto Rs 50 Crore	☐ Upto Rs 250 Crore

(Please specify the value of Investment Rs. ________ and Turnover Rs. ________)

Only for Individual Customer ☐ Loan for the purpose of Home Repair ☐ Loan for the purpose of Education. (Please specify the Name of Educational Institute ____________) (Location and Country of Institute ____________) (Name of the Course ____________)	**Farmers with Land** ☐ Upto 2.5 Acres ☐ Between 2.5 to 5 Acres ☐ Above 5 Acres (1 Acre – 0.40 Hectare) ☐ Loan for transportation of own farm produce **Farm Credit and Allied Activities** ☐ Loan for Agriculture and Allied Activities (dairy, fishery, animal husbandry, poultry, bee-keeping, Sericulture (upto cocoon stage).

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

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 of the Applicant | Signature of the Co-Applicant

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).

Applicant

Applicant

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.

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

Customer Declaration of Preferred Language (Aadhar Verification) Applicant

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

I expressly consent Bank to share and disclose the Information to service providers. consultants, credit information companies, information utilities, other banks and financial institutions. affiliates. group companies. subsidiaries. regulators, investigating agencies, judicial, quasi-judicial and statutory authorities. 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 the 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 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).

Source of Wealth: **for Individual applicant / Co-applicant who is a PEP**	☐ Inherited Funds ☐ Property ☐ Investment ☐ NIL ☐ Others (Please 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.

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

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 ______________________________

Details of Charges Applicable For All Home Loan Variants and Loan Against Property *

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 for Super Saver home loan and OD LAP	• **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 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/-
Foreclosure and Part Prepayment Charges	**Applicable for LAP Only** In case of Micro and Small Enterprises (MSE) customers, no prepayment charges are applicable if; 1. Loan amount is up to Rs.50 Lakhs under Fixed rate loans, or 2. Loans with floating interest rates (irrespective of the loan limit) **Foreclosure charges for term loan :** I.If primary applicant is an non Individual(irrespective of end use) : 3% foreclosure charge on outstanding principal is applicable. II.If primary applicant is an Individual with end use as business : 3% foreclosure charge on outstanding principal is applicable. III.If primary applicant is an Individual with end use other than business: NIL (irrespective of the co-applicant constitution) **Charges for Overdraft against property loans :** Foreclosure charges (OD) :2% will be charged on the limit set for the specific year in which the limit is being foreclosed Part Prepayment charges (OD) : NIL **Part Prepayment charges for term loan :** In below scenario 3% part pre-payment charges will be charged if the amount prepaid exceeds 25% of the principal outstanding during a quarter. (Quarter refers to calender quarter.) No part prepayment is allowed in the first quarter after taking the loan. I.If primary applicant is an non Individual(irrespective of end use) : 3% foreclosure charge on outstanding principal is applicable. II.If primary applicant is an Individual with end use as business : 3% foreclosure charge on outstanding principle is applicable. III.If primary applicant is an Individual with end use other than business: NIL (irrespective of the co-applicant constitution) **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
Non utilization charges for Overdraft facility (LAP only) (Applicable only for Straight line Overdraft facility)	If average quarterly utilization is <25% of drawing power then quarterly 0.10% will be charged on difference between actual average utilization and expected utilization (i.e. 25%)

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

Loan Against Property Document Checklist

GENERAL

- ☐ Application Form
- ☐ Processing Fee Cheque

KYC DOCUMENTS

Identity proof and Address proof

- ☐ Passport
- ☐ Driving License
- ☐ Voter's ID Card
- ☐ GOI issued photo ID
- ☐ Aadhaar Card
- ☐ PAN Card *(only as identity proof)*
- ☐ Govt Employee ID
- ☐ NREGA Job Card

Any other Address proof document *(Please Specify)*

- ☐ Telephone bill
- ☐ Electricity or utility bills
- ☐ Shops and establishment certificate
- ☐ SSI or MSE registration certificate
- ☐ Sales tax or VAT registration certificate
- ☐ Current account bank statement including passbook
- ☐ Registered lease agreement or rental agreement (for ltd,pvt ltd company)
- ☐ Latest available income tax or wealth assessment order
- ☐ Copy of TAN or TIN allotment in the name of the company
- ☐ Address mentioned in certificate of incorporation
- ☐ PAN intimation letter

INCOME DOCUMENTS

Income Details - Salaried Customers

- ☐ Last 3 months salary slips (login date - 1 month)/Salary Certificate not more than one month old
- ☐ Latest Form 16

Income Details - Self Employed Customers

- ☐ ITR for last 2 years along with computation of income
- ☐ Tax Audit Report *(in case turnover is more than Rs 100 lacs or gross receipts more than /Rs 25 lacs)*
- ☐ Balance Sheet, P/L A/C and schedules thereto for last 2 years
- ☐ Unaudited/Provisional Financials & copies of advance tax challans *(if F.Y. is completed and audited accounts are ot ready)*
- ☐ Financials of the company/firm where proposed borrower is stake holding Director partner in the said company/firm
- ☐ Business profile/Website Address
- ☐ Business continuity proof for 5 years *(Only in surrogate scheme)*

NON-INDIVIDUAL BORROWER - PVT. LTD./LTD. COMPANY

- ☐ Copy of latest MOA/A0A & Incorporation Certificate
- ☐ Share-Holding pattern & List of directors on the latter-head of the company certified by authorised director
- ☐ Copy of latest annual return filed with ROC
- ☐ Board Resolution *(for borrowing and certifying authorised director to execute loan documents)*

NON-INDIVIDUAL BORROWER - PARTNERSHIP FIRM

- ☐ Copy of latest partnership Deed, wherever applicable

ADDITIONAL INCOME DETAILS - IF APPLICABLE

- ☐ Agricultrual Income - Latest 3 years ITRs
- ☐ Rental Income - Last 2 years ITR/Bank statement for 12 months with rent deposit

BANK STATEMENT

Bank Statement - Salaried Customers

- ☐ Latest 6 months bank statement of salary A/c

Bank Statement - Self Employed Customers

- ☐ 1 Latest 6 months bank statement of ALL operative business A/cs
- ☐ Latest 1 year bank statement of all operative A/cs - (For Surrogate Scheme)

OTHERS

- ☐ Professional qualification certificate (for Self Employed Professional)
- ☐ 12 months repayment track record of all term loan in Individual / Firm Name

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 ☐ Y Salary - slips ☐ N	Education Qualification Certificate ☐ Y ☐ N	Proof of business existence ☐ Y ☐ N Business profile ☐ Y ☐ N
Form 16/Income ☐ Y Tax Returns ☐ 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)

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

Acknowledgement for Receipt of Asset Power Application Form

Date: D D M M Y Y Y Y

To,

Axis Bank has received your application fora Loan against property Axis Bank will convey its decision (within 2 weeks for credit limit up to ₹ 5 lakh and within 3 weeks for credit limit above ₹ 5 lakh and up to ₹ 25 lakh for Micro & Small enterprises borrowers) and (within 30 working days for other borrowers) from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per 'check list' provided in the application for loan and/or any additional documents as may be required by the bank for proper appraisal of the application. The computation of timelines shall starts from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.

For Axis Bank
Authorised Official

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

Applicant Signature Co-Applicant Signature Co-Applicant Signature

Credit linked subsidy scheme - Select the applicable category (Applicable for Home Loan Only)

✓	**O.SS(Economically Weaker Section)/(Lower Income group) Interest Subsidy of 6.5% for period of 20 years for loan amount upto 6 lakh.**	✓	**CLSS (Middle Income Group I) Interest Subsidy of 4% for period of 20 years for loan amount upto 9 lakh.**	✓	**CLSS (Middle Income Group II) Interest Subsidy of 3% for period of 20 years for loan amount upto 12 lakh.**
☐	Annual Household income is less than ₹ 6 lakh	☐	Annual Household income is between ₹ 6 lakhto ₹ 12 lakh	☐	Annual Household income is between ₹ 12 lakh to ₹ 18 lakh
☐	None of the family members in the household own a pucca house in any part of India	☐	None of the family members in the household own a pucca house in any part of India	☐	None of the family members in the household own a pucca house in any part of India.
☐	House is in the name of female member of the household or In joint name of male and female member of the household	☐	Carpet Area of the property is within 160sq.m.	☐	Carpet Area of the property is within 200sq.m.
☐	Property is located within the 4041 statutory towns as per census 2011	☐	Property is located within the 4041 statutory towns as per census 2011	☐	Property is located within the 4041 statutory towns as per census 2011

Note:

- Family Definition EWS/LIG : A beneficiary family comprises of Husband, wife and unmarried children.
- Family Definition MIG : A beneficiary family comprises of Husband, wife and unmarried children. An adult earning member (irrespective of marital status) can be treated as a separate household/ family

I have understood the above mentioned eligibility criteria for CLSS and I wish to avail: ☐ EWS/LIG ☐ Middle Income Group I ☐ Middle Income Group II

Axis Bank Ltd.

Legal Entity Identifier (LEI) Declaration

(Applicable for Non - Individuals only)

Name of borrower: ___________________________________

☐ I/we confirm that the total banking exposure of our firm/company after availing the proposed loan / credit facility is above Rs. 10 Crore. The Legal Entity Identifier (LEI) is applicable to our firm/company and the details of the same are as under:

1) LEI No.: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

2) LEI Issuer: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

3) LEI Issuance Date: ☐☐☐☐☐☐☐☐ (DDMMYYYY)

4) LEI Expiry Date: ☐☐☐☐☐☐☐☐ (DDMMYYYY)

☐ I/we confirm that the total banking exposure of our firm/company after availing the proposed loan / credit facility is between Rs.5 Crore to Rs. 10 Crore. We will endeavour to obtain the LEI at the earliest and agree to provide the LEI details to Axis Bank once we obtain the same.

☐ I/we confirm that the total banking exposure of our firm/company after availing the proposed loan / credit facility is below Rs. 5 Crore. The Legal Entity Identifier (LEI) is not applicable to us.

☐ I/we confirm that if total banking exposure of our firm/company goes beyond Rs. 5 Crore during the tenure of the loan/credit facility, we will endeavour to obtain the LEI at the earliest and agree to provide the LEI details to Axis Bank once we obtain the same.

I/We declare that the particulars and information given above are true, correct and up to date in all aspects.

____

Signature