

	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)	<input type="checkbox"/> Yes <input type="checkbox"/> No GST Exemption <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No GST Exemption <input type="checkbox"/> Yes <input type="checkbox"/> No
GSTIN DETAILS GST Registration *GST Annexure for multiple GST Registration GSTIN (Default)	Exemption Reason (if yes) _____ Exemption Valid till (if yes) DDMMYYYY <input type="checkbox"/> Single <input type="checkbox"/> *Multiple Special Economic Zone <input type="checkbox"/> Y <input type="checkbox"/> N Special economic zone code (if Y) _____	Exemption Reason (if yes) _____ Exemption Valid till (if yes) DDMMYYYY <input type="checkbox"/> Single <input type="checkbox"/> *Multiple Special Economic Zone <input type="checkbox"/> Y <input type="checkbox"/> N Special economic zone code (if Y) _____
Same as Residence Address (Present Address) <input type="checkbox"/> Same as Residence Address (Permanent Address) <input type="checkbox"/> Others fill the field <input type="checkbox"/>	Pin _____ City _____ State _____ Country _____	Pin _____ City _____ State _____ Country _____
Pis. tick (✓) as applicable	Applicant/Co-Applicant/Guarantor/GPA	Applicant/Co-Applicant/Guarantor/GPA
Residence Ownership*	<input type="checkbox"/> Self Owned <input type="checkbox"/> Rental <input type="checkbox"/> Parental <input type="checkbox"/> Co. Provided <input type="checkbox"/> Paying Guest <input type="checkbox"/> Monthly Rent	<input type="checkbox"/> Self Owned <input type="checkbox"/> Rental <input type="checkbox"/> Parental <input type="checkbox"/> Co. Provided <input type="checkbox"/> Paying Guest <input type="checkbox"/> Monthly Rent
Employment Nature*	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed-Other <input type="checkbox"/> Retired <input type="checkbox"/> Self Employed - Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Unemployed	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed-Other <input type="checkbox"/> Retired <input type="checkbox"/> Self Employed - Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Unemployed
Nature of Organization*	<input type="checkbox"/> Govt./PSU <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> MNC <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> Local Civic Body <input type="checkbox"/> Others _____	<input type="checkbox"/> Govt./PSU <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> MNC <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> Local Civic Body <input type="checkbox"/> Others _____
Nature of employer/Business* for non-individual	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Service Provider <input type="checkbox"/> Education <input type="checkbox"/> Trading (Retail/ Wholesale) <input type="checkbox"/> Transport	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Service Provider <input type="checkbox"/> Education <input type="checkbox"/> Trading (Retail/ Wholesale) <input type="checkbox"/> Transport
Description of Business*	_____	_____
Nature of Business - Self Employed*	<input type="checkbox"/> Information Technology <input type="checkbox"/> Agriculture <input type="checkbox"/> Professional Service provider <input type="checkbox"/> Trader	<input type="checkbox"/> Information Technology <input type="checkbox"/> Agriculture <input type="checkbox"/> Professional Service provider <input type="checkbox"/> Trader
Constitution (tick the relevant option)*	<input type="checkbox"/> Hindu Undivided Family <input type="checkbox"/> Trust <input type="checkbox"/> Trust-NGO <input type="checkbox"/> Private Ltd Companies <input type="checkbox"/> Public Ltd Companies <input type="checkbox"/> Co-operative Societies <input type="checkbox"/> Trust-PF/GOVT/DEFENCE <input type="checkbox"/> Partnership Firm <input type="checkbox"/> Trust-Educational Institutions <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Association <input type="checkbox"/> Trust-CLUBS/ASSN/SOC/SEC-25 CO. <input type="checkbox"/> Government <input type="checkbox"/> University <input type="checkbox"/> Other Financial Institutions <input type="checkbox"/> Banks <input type="checkbox"/> Limited Liability Partnership	<input type="checkbox"/> Hindu Undivided Family <input type="checkbox"/> Trust <input type="checkbox"/> Trust-NGO <input type="checkbox"/> Private Ltd Companies <input type="checkbox"/> Public Ltd Companies <input type="checkbox"/> Co-operative Societies <input type="checkbox"/> Trust-PF/GOVT/DEFENCE <input type="checkbox"/> Partnership Firm <input type="checkbox"/> Trust-Educational Institutions <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Association <input type="checkbox"/> Trust-CLUBS/ASSN/SOC/SEC-25 CO. <input type="checkbox"/> Government <input type="checkbox"/> University <input type="checkbox"/> Other Financial Institutions <input type="checkbox"/> Banks <input type="checkbox"/> Limited Liability Partnership
Country of Incorporation*	_____	_____
Source of Income- Individual*	<input type="checkbox"/> Salaried <input type="checkbox"/> Investment <input type="checkbox"/> Professional Fees <input type="checkbox"/> Business Earnings <input type="checkbox"/> Commission <input type="checkbox"/> Agriculture	<input type="checkbox"/> Salaried <input type="checkbox"/> Investment <input type="checkbox"/> Professional Fees <input type="checkbox"/> Business Earnings <input type="checkbox"/> Commission <input type="checkbox"/> Agriculture
Source of Income- Non Individual*	<input type="checkbox"/> Business Income <input type="checkbox"/> Equity Investment <input type="checkbox"/> Donation Grant <input type="checkbox"/> From Group Company	<input type="checkbox"/> Business Income <input type="checkbox"/> Equity Investment <input type="checkbox"/> Donation Grant <input type="checkbox"/> 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*	<input type="checkbox"/> Financial <input type="checkbox"/> Non-Financial	<input type="checkbox"/> Financial <input type="checkbox"/> Non-Financial
Income (₹., Annually)*	Gross <input type="text"/> Net <input type="text"/> Other Income <input type="text"/>	Gross <input type="text"/> Net <input type="text"/> Other Income <input type="text"/>
	Household Income <input type="text"/> Total <input type="text"/>	Household Income <input type="text"/> Total <input type="text"/>
	Current Year (CY) <input type="text"/> Prev. Year (PY) <input type="text"/> Preceding Year (PY-1) <input type="text"/>	Current Year (CY) <input type="text"/> Prev. Year (PY) <input type="text"/> Preceding Year (PY-1) <input type="text"/>
Turnover	<input type="text"/>	<input type="text"/>
Bank Account Details*	Account I	Account II
	Bank	
	Branch	
	Type of A/c	
	A/c No.	

Proposed Loan Details

	Home Loan	Loan Against Property
Amount (₹)*	<input type="text"/>	<input type="text"/>
Terms (months)*	<input type="text"/>	<input type="text"/>
Purpose of Loan*	<input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Plot+Construction <input type="checkbox"/> Home Repair <input type="checkbox"/> BT <input type="checkbox"/> Top-up	<input type="checkbox"/> Business <input type="checkbox"/> Agriculture <input type="checkbox"/> Home Repair <input type="checkbox"/> BT <input type="checkbox"/> BT+Debt Consolidation <input type="checkbox"/> Any Other Purpose, <small>Please Specify</small>

Type of Loan/Product Category*	Home Loan	Loan Against Property
	<input type="checkbox"/> Vanilla <input type="checkbox"/> Fast Forward Home Loan <input type="checkbox"/> Super Saver Home Loan <input type="checkbox"/> Asha Home Loan <input type="checkbox"/> Asha Home Loans (EMI Waiver) <input type="checkbox"/> Shubh Aarambh Home Loan <input type="checkbox"/> QuikPay Home Loan <input type="checkbox"/> PMAY HL <input type="checkbox"/> Power Advantage Home Loan <input type="checkbox"/> IMGCC <input type="checkbox"/> Others _____ <input type="checkbox"/> Super Saver Home Loan (Super Saver Home Loan limit reduction type) <input type="checkbox"/> EMI based limit reduction Super Saver Home Loan Branch location/name where A/c to be opened <input type="text"/>	<input type="checkbox"/> Loan Against Property (Vanilla) <input type="checkbox"/> Lease Rental Discounting (TL/OD) <input type="checkbox"/> Purchase of Commercial Property <input type="checkbox"/> Overdraft Facility (Dropline) <input type="checkbox"/> Overdraft Facility (Straightline) <input type="checkbox"/> Reverse Mortgage Loan

Repayment Mode	<input type="checkbox"/> NACH <input type="checkbox"/> SI	<input type="checkbox"/> NACH <input type="checkbox"/> SI
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Processing fee details*	Home Loan	Loan Against Property
(Cheque To be drawn in favour of "Axis Bank Ltd. A/c Service Charges")	Amount <input type="text"/> Cheque No. <input type="text"/> Dated <input type="text"/> Drawn on Bank <input type="text"/>	Mode of payment of IMD/Process Fee <input type="checkbox"/> To be collected upfront <input type="checkbox"/> Partially upfront & Partially deductible (If processing fees is collected upfront (full/part), please fill details) Amount <input type="text"/> Cheque No. <input type="text"/> Dated <input type="text"/> Drawn on Bank <input type="text"/>

Rate of Interest (ROI)	<input type="checkbox"/> Fixed <input type="checkbox"/> Floating <input type="checkbox"/> Fixed + Floating	<input type="checkbox"/> Fixed <input type="checkbox"/> Floating
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Property Details

Home Loan	Loan Against Property
Property Type* <input type="checkbox"/> Flat <input type="checkbox"/> Single Storey House <input type="checkbox"/> Extension <input type="checkbox"/> Repair	Property Type* <input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Residential Cum Office <input type="checkbox"/> Multi tenanted and mixed usage
Transaction Type* <input type="checkbox"/> Builder <input type="checkbox"/> Society <input type="checkbox"/> Authority <input type="checkbox"/> Resale <input type="checkbox"/> Existing and Owned (Repair/Renovation)	Property Classification New* <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Resale
Builder Name _____ Project/Property Name _____ Building Name _____	Age of Building <input type="text"/> <input type="text"/> <input type="text"/> Months
Address of Property* <input type="text"/>	Address of Property* <input type="text"/>
Landmark <input type="text"/>	Landmark <input type="text"/>
Pin <input type="text"/> City* <input type="text"/>	Pin <input type="text"/> City* <input type="text"/>
State* <input type="text"/> Country* <input type="text"/>	State* <input type="text"/> Country* <input type="text"/>
Property Ownership <input type="checkbox"/> Self Owned <input type="checkbox"/> Inherited Loan Account No. (In Case of Top-up of Existing Axis Bank Home Loan) _____	For Applications Under Reverse Mortgage Scheme Pis. Specify the Loan request plan <input type="checkbox"/> Lumpsum <input type="checkbox"/> Annuity <input type="checkbox"/> Combination of Lumpsum and Annuity In case of Lumpsum plan, please specify the lumpsum Amount **₹ <input type="text"/> <small>**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.</small> In case of Annuity, please specify the periodicity of Annuity <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Annual In case of combination plan, lumpsum Amount ₹ <input type="text"/> and balance by way of Monthly Annuity
Stage of Construction <input type="checkbox"/> Complete <input type="checkbox"/> Under Progress <input type="checkbox"/> Yet to start Cost of Purchase/Construction _____ Registration Cost _____ Property owner <input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant	

Reference Details (one reference has to be a Non-relative/Non colleague) (only for Asha Loan)

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

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

<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Services	<input type="checkbox"/> Trade	
Parameters	Micro	Small	Medium
Investment in Plant & Machinery/ Equipment	<input type="checkbox"/> Upto Rs 2.5 Crore	<input type="checkbox"/> Upto Rs 25 Crore	<input type="checkbox"/> Upto Rs 125 Crore
Turnover	<input type="checkbox"/> Upto Rs 10 Crore	<input type="checkbox"/> Upto Rs 100 Crore	<input type="checkbox"/> Upto Rs 500 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 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).

DECLARATION: I am/ We are aware, that is on the faith of this representation, declaration and confirmation, that you have agreed to consider my loan application for financial assistance under the category of Priority Sector Advances. I/We shall indemnify the bank to make the loss good in the event of any loss/ damage that may arise on account of false/incorrect declaration by me/us.

Applicant Signature

Signature

Customer Declaration

Total number of Residential properties owned by me (excluding the one I /we currently applying for a loan with Axis Bank) is _____
 (update no. of house here) Total number of Commercial properties owned by me (excluding the one I /we 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 not exceeding an amount of **Please tick**

₹ 50 lakh ₹ 45 lakh ₹ 35 lakh None of these

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 director or Relative of a director, of Axis bank or any other bank*;
 - 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;
 - a firm in which any of the directors of any other bank* or their Relatives are interested as a partner or guarantor;
 - 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;
 - any company in which any of the directors of other banks* holds Substantial Interest or is interested as a director or as a guarantor;
 - 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 subsidiary company;
 - individual in respect of whom any of the directors of Axis bank is a partner or guarantor;
 - Relative of Senior Officer of Axis bank as defined by extant guidelines of RBI from time to time;
 - a firm/HUF in which any of the partners/guarantors/members are a Relative of a Senior Officer of Axis bank; or
 - 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 disintitifies me for applying for this Home Loan/ Loan against property. I/We confirm that I/We have no insolvency 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 in case of an individual shall include his legal representatives, administrator, executors, and heirs and in case 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.axis.bank.in. 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.axis.bank.in 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:

- 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 start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank. Axis Bank will convey its decision within 14 working days for credit limit up to ₹25 lakh for Micro & Small enterprises borrowers.
- 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.
- The bank will decide and assign the loan limit and no commitment has been given to me/us for the same.
- 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 up to ₹6 lakh/₹9 lakh/₹12 lakhs under Credit Linked Subsidy Scheme EWS-LIG/MIG I/MIG II respectively and Interest Subsidy Scheme for loans up to ₹3 lakhs for EWS, ₹6 lakhs for LIG, ₹9 lakhs for MIG respectively)
- 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.
- 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.
- 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.
- Information in vernacular language and I/We have correctly understood the application form.
- 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.

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 (Aadhaar 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 (Aadhaar Verification) Co-Applicant

I confirm my preferred Language of communication is:

English Hindi Marathi Punjabi Bengali Odia Gujarati Kannada Malayalam Tamil Telegu

Disclaimer: I understand and consent that the language preference selected by me/us above will overwrite the current language preference for select communications being sent for all products linked to the CUST ID (if applicable) of the primary borrower of this loan (if any). Kindly note that until we include vernacular language into all our systems, you may receive certain communications in English as default.

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	<input type="checkbox"/> Inherited Funds	<input type="checkbox"/> Property	<input type="checkbox"/> Investment	<input type="checkbox"/> NIL	<input type="checkbox"/> 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 <input type="text"/> State <input type="text"/> Country <input type="text"/>	

#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 <input type="text"/> State <input type="text"/> Country <input type="text"/>	

#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	Applicable for LAP Only HL - Upto 1% or ₹10,000 (whichever is higher) Asha - 1-2% of the loan amount or Rs.10000/- (whichever is higher) + GST (As applicable) .An upfront processing fee of INR 5000+GST shall be collected at the time of application submission. The balance processing fee as applicable shall be collected at the time of loan disbursement; The processing fee is non refundable fee collected by the bank for the purpose of reviewing the loan application and the same is independent of the outcome of such assesment Lap - Up to 1% of the loan amount or Rs 10,000 (whichever is higher) + GST (as applicable). An upfront processing fee of INR 5,000 plus GST shall be collected at the time of application submission. The balance processing fee, as applicable, shall be collected at the time of loan disbursement. The processing fee is a non-refundable fees - collected by the Bank for the purpose of reviewing the loan application and same is independent of the outcome of such assesment.										
Admin Charges	INR 0/-										
Penal Charges for Home loan and Asha Home loan	<ul style="list-style-type: none"> 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 Financial Default includes all types of payment or financial defaults/irregularities with respect to the Loan Account. Material Terms & Conditions - Financial Default - Non-payment of interest / installment on due date 										
Penal Charges for Loan Against Properties and Lease Rental Discounting:	<ul style="list-style-type: none"> 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 Financial Default includes all types of payment or financial defaults/irregularities with respect to the Loan Account. Material Terms & Conditions- Financial Default - Non-payment of interest / installment on due date Over drawn is beyond limit/ Drawing Power breach 										
Penal Charges for Overdraft Loan Against Properties and Super Saver (Home Loan OD):	<ul style="list-style-type: none"> Financial Default - 8% p.a. above applicable interest rate on the overdue amount (Penal charge not exceeding INR 1,00,000 (INR One lakh) There shall be no capitalisation of Penal Charges Financial Default includes all types of payment or financial defaults/irregularities with respect to the Loan Account. Material Terms & Conditions - Financial Default - In event of non-payment of overdraft / interest Over drawn is beyond limit/ Drawing Power breach 										
Penal Charges for Reverse Mortgage Loan:	<ul style="list-style-type: none"> NIL Penal Charges Material Terms & Conditions - NA 										
Instruction / Instrument Return charges	₹ 339/- per instance										
Cheque / Instrument - Issuance /Swap charges	₹ 500/- per instance										
Duplicate Statement issuance charges	₹ 250/- per instance										
Duplicate Amortization schedule issuance charges	₹ 250/- per instance										
Duplicate No. Dues Certificate / NOC	₹ 50/- per instance										
Issuance charges for Photocopy of title documents	₹ 500/- per instance										
Charges on customer initiated requests for copies of documents	₹ 500/- per instance										
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	₹ 50/- per instance										
Credit report issuance charges	₹ 50/- per instance										
CERSAI Charges	INR 50/- for Loans upto 5 lakhs INR 100/- for Loans above 5 lakhs										
#Switching Fees/Repricing Fees (Floating Rate to Fixed Rate)	1% on the outstanding principal with a minimum of ₹ 10,000/-										
#Switching Fees/Repricing Fees (Fixed Rate to Floating Rate)	2% on the outstanding principal amount										
#Switching Fees/Repricing 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/Repricing Fees (Higher Floating rate to Lower Floating Rate)	Switching from the higher floating rate to lower floating rate will attract an administrative charge of <table border="1"> <thead> <tr> <th>Principal O/s at the time of ROI conversion</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Upto ₹10 lacs</td> <td>₹1,000 /-</td> </tr> <tr> <td>₹10.01 lacs to ₹30 Lacs</td> <td>₹2,000/-</td> </tr> <tr> <td>₹30.01 Lacs to ₹75 Lacs</td> <td>₹3,000/-</td> </tr> <tr> <td>>₹75 Lacs</td> <td>₹5,000/-</td> </tr> </tbody> </table>	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/-
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	<p>Applicable for LAP Only In case of Micro and Small Enterprises (MSE) customers, no prepayment charges (Part or Full payment) are applicable if . 1. Loan amount is up to Rs.50 Lakhs under Fixed rate loans. 2. For loans with floating interest rate (irrespective of the loan amount) 3. No Lock-in period for foreclosing the loan.</p> <p>Foreclosure charges for term loan - Floating . 1. If primary applicant is a non-individual other than MSEs: 3% on Principal outstanding is applicable. 2. If primary applicant is an Individual with end use as business or other than business : NIL (irrespective of the co-applicant constitution)</p> <p>Foreclosure charges for Term loan - Fixed 3% on the principal outstanding</p> <p>Foreclosure charges on Overdraft Facility: 2% of the opening Overdraft Limit set for the specific month (for Monthly DOD) For OD no pre-payment charges shall be applicable if the borrower intimates Axis Bank of its intention not to renew the facility before 30 days on or before the due date.</p> <p>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</p> <p>Applicable for Supersaver Home loan Part-prepayment facility is not available under the Super Saver. No Lock-in period for making part payment/ Foreclosure of the loan</p> <p>Part Payment Charges for floating & Fixed rate loan 1.If primary applicant is a non-individual other than MSEs below part payment charges on term loan will be applicable: i. Upto 25% of the principal outstanding repaid in the quarter - NIL Charges ii. More than 25% of principal outstanding repaid in a quarter - 3% charges on excess amount repaid (Total amount repaid less 25% of the principal outstanding). iii. The quarter refers to calendar quarter . Above charges are applicable for both individual and non-individual</p> <p>- No Lock-in period for making part payment/ Foreclosure of the loan - No Lock-in period for making part payment/ Foreclosure of the loan</p>										
Stamp Duty & other statutory charges	As per applicable laws of the state										
Foreclosure and Part payment charge	Applicable for Lap										

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.axis.bank.in/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/LA/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 not 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/AOA & 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
 Agricultural 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 <input type="checkbox"/> Y <input type="checkbox"/> N		
Identity Proof and Address Proof	<input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input type="checkbox"/> Aadhaar Card <input type="checkbox"/> PAN card (only as identity proof)	<input type="checkbox"/> Voter's ID Card <input type="checkbox"/> GDI issued photo ID <input type="checkbox"/> Govt Employee ID <input type="checkbox"/> NREGA Job Card
Any other document (pis specify)	<input type="checkbox"/> Address Proof _____	<input type="checkbox"/> Identity Proof _____
Age Proof	<input type="checkbox"/> Passport <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Driving License <input type="checkbox"/> PAN Card	<input type="checkbox"/> Others (Pls. specify) _____
PAN Card copy	<input type="checkbox"/> Y <input type="checkbox"/> N	
Last 3 months Salary - slips	<input type="checkbox"/> Y <input type="checkbox"/> N Education Qualification Certificate <input type="checkbox"/> Y <input type="checkbox"/> N	Proof of business existence <input type="checkbox"/> Y <input type="checkbox"/> N Business profile <input type="checkbox"/> Y <input type="checkbox"/> N
Form 16/Income Tax Returns	<input type="checkbox"/> Y <input type="checkbox"/> N Last 2 years Income Tax Returns with computation of income <input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N Last 2 years CA Certified/ Audited Balance Sheet and Profit & Loss Account <input type="checkbox"/> Y <input type="checkbox"/> N
Last 6 months bank statements (Self)	<input type="checkbox"/> Y <input type="checkbox"/> N	Last 6 months bank statements (Business) <input type="checkbox"/> Y <input type="checkbox"/> N
Processing fee cheque* <input type="checkbox"/> Y <input type="checkbox"/> N Dated _____ Amount _____ Drawn on _____		
*To be drawn in favour of "Axis Bank Ltd. 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:

To, _____

Axis Bank has received your application for a housing loan of ₹ _____ Institution did not charge any processing fee for the housing loan upto ₹ 6 lacs/ ₹ 9 lakh / ₹ 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 start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to the 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.axis.bank.in/support OR visit www.axis.bank.in/loanappstatus

Acknowledgement for Receipt of Loan against Property Form

Date:

To, _____

We acknowledge that we have received an application dated _____ from Mr./Ms. _____ Resident of _____ for a loan of _____ under the _____ product. Axis Bank will convey its decision (a) within 14 working days for credit limit up to ₹ 25 lakh for Micro & Small enterprises borrowers OR (b) 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 timeline shall start from the day on which all documents required for a proper appraisal are provided by the Customer to the Bank. The applicant is in receipt of the indicative Interest Rate, Processing Fees & Other Charges that would be applicable, if the Bank grants the facility.

For Axis Bank
Authorised Official

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 Rs. 5 Crore and above. 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 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 Rs. 5 Crore and above during the tenure of the loan/credit facility, we endeavour to obtain the LEI and agree to provide the LEI details to Axis Bank at the earliest same.

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

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

Signature

