AXIS BANK

Application Form for Auto Loan

Date D D M M Y Y Y Y

Loan Applicant Details (Fields in * represent mandatory fields)

Please tick (✓) as applicable*	Applicant	Co-Applicant ☐ Guarantor ☐ GPO ☐ BO ☐
Are you an existing customer. If yes, please provide Customer ID	☐ Y ☐ N	☐ Y ☐ N
Account No.		
CKYC Number (If any)		
Title (Mr/Mrs/Ms/Dr/Mx/M/s Others)/First Name*	T I T L E F I R S T N A M E	T I T L E F I R S T N A M E
Middle Name		
Last Name*		
Maiden Name		
Relation with Applicant		
Status	☐ Res ☐ NRI ☐ PIO ☐ OCI ☐ Foreign National	☐ Res ☐ NRI ☐ PIO ☐ OCI ☐ Foreign National
Aadhaar Number*		
Passport No.		
Passport Expiry Date (*Mandatory if Collected)	D D M M Y Y Y Y	D D M M Y Y Y Y
Voter ID		
PAN No.*		
CIN*		
DIN		
Driving License		
Driving License Expiry Date (*Mandatory if Collected)	D D M M Y Y Y Y	D D M M Y Y Y Y
Date of Birth*	D D M M Y Y Y Y	D D M M Y Y Y Y
Gender*	☐ Male ☐ Female ☐ Third Gender ☐ Others	☐ Male ☐ Female ☐ Third Gender ☐ Others
Nationality*	☐ Indian ☐ Others	☐ Indian ☐ Others
Community	☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Jain ☐ Parsi ☐ Others	☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Jain ☐ Parsi ☐ Others
Category	☐ SC ☐ ST ☐ OBC ☐ General ☐ Minority ☐ Others ___________	☐ SC ☐ ST ☐ OBC ☐ General ☐ Minority ☐ Others ___________
Education	☐ Matriculate ☐ Undergraduate ☐ Graduate ☐ Postgraduate ☐ Others (Pls specify)____________	☐ Matriculate ☐ Undergraduate ☐ Graduate ☐ Postgraduate ☐ Others (Pls specify)____________
Institute/University		
Marital Status and No. of Dependants	☐ Married ☐ Single ☐ Others No. of Dependents	☐ Married ☐ Single ☐ Others No. of Dependents
Father's Name*	T I T L E F I R S T N A M E M I D D L E L A S T N A M E	T I T L E F I R S T N A M E M I D D L E L A S T N A M E
Mother's Name*	T I T L E F I R S T N A M E M I D D L E L A S T N A M E	T I T L E F I R S T N A M E M I D D L E L A S T N A M E
E-mail Address*		
Phone Details	Tel. No. Mobile No.*	Tel. No. Mobile No.*
Residence Ownership	☐ Self Owned ☐ Self Owned mortgaged ☐ Rental ☐ Parental ☐ Co. Provided ☐ Paying Guest	☐ Self Owned ☐ Self Owned mortgaged ☐ Rental ☐ Parental ☐ Co. Provided ☐ Paying Guest
Whether registered under GST (If yes, following details are mandatory) *GSTIN DETAILS GSTIN NO. GSTIN Registration Date Address registered for GSTIN	☐ Yes ☐ No ☐ GST Exemption ☐ Yes ☐ No Exemption Reason (if yes) ____________________________ Exemption Valid till (if yes) D D M M Y Y Y Y D D M M Y Y Y Y ☐ Same as Residence /Communication Address ☐ Same as Permanent Address ☐ Others fill the field	☐ Yes ☐ No ☐ GST Exemption ☐ Yes ☐ No Exemption Reason (if yes) ____________________________ Exemption Valid till (if yes) D D M M Y Y Y Y D D M M Y Y Y Y ☐ Same as Residence /Communication Address ☐ Same as Permanent Address ☐ Others fill the field
Residential Communication Address*	Pin City State Country Years at present Address Years in the same city	Pin City State Country Years at present Address Years in the same city
Nearest Landmark at Present Address		
Permanent Address*	Same As Residential / Communication Address - ☐	Same As Residential / Communication Address - ☐

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	Pin City State Country Years in the same city	Pin City State Country Years in the same city
Registered office/Place of business/Factory Address Phone (STD/ISD/Tel Off.)	Pin City State Country Years at same address	Pin City State Country Years at same address
Office Ownership	Self Owned ☐ Parental Owned ☐ Rental ☐ Residence Cum Office ☐ Mortgaged ☐ Y ☐ N	
Office E-mail Address*		
Person with disability	☐ Yes ☐ No	☐ Yes ☐ No
*Date of Incorporation/Formation	D D M M Y Y Y Y	D D M M Y Y Y Y
*Place of Incorporation/ Formation		
*State of Incorporation		
*Country of Incorporation / Formation		
Import Export Code		
Source of Fund* (tick the relevant option)	☐ Investment ☐ Professional Fees ☐ Business Earnings ☐ Commission ☐ Agriculture	☐ Investment ☐ Professional Fees ☐ Business Earnings ☐ Commission ☐ Agriculture
Source of Wealth: Only applicable for Politically Exposed Person (PEP) - Individual Co-applicant	☐ Inherited Funds ☐ Property ☐ Investment ☐ Others (Please Specify:____________) ☐ NIL Wealth (In Absolute Fig): ________	☐ Inherited Funds ☐ Property ☐ Investment ☐ Others (Please Specify:____________) ☐ NIL Wealth (In Absolute Fig): ________
I confirm my preferred Language of communication is:	☐ English ☐ Hindi ☐ Marathi ☐ Punjabi ☐ Bengali ☐ Odia ☐ Gujarati ☐ Kannada ☐ Malayalam ☐ Tamil ☐ Telugu	☐ English ☐ Hindi ☐ Marathi ☐ Punjabi ☐ Bengali ☐ Odia ☐ Gujarati ☐ Kannada ☐ Malayalam ☐ Tamil ☐ Telugu
I confirm my preferred language for Aadhaar consent is:	☐ English ☐ Hindi ☐ Marathi ☐ Punjabi ☐ Bengali ☐ Odia ☐ Gujarati ☐ Kannada ☐ Malayalam ☐ Tamil ☐ Telugu	☐ English ☐ Hindi ☐ Marathi ☐ Punjabi ☐ Bengali ☐ Odia ☐ Gujarati ☐ Kannada ☐ Malayalam ☐ Tamil ☐ Telugu
Constitution*	☐ HUF ☐ Pvt Ltd ☐ Public Ltd ☐ Partnership ☐ Sole Proprietorship ☐ Cooperative Society ☐ Bank ☐ Trust ☐ Others________ ☐ Govt ☐ University ☐ Other financial institution	☐ HUF ☐ Pvt Ltd ☐ Public Ltd ☐ Partnership ☐ Sole Proprietorship ☐ Cooperative Society ☐ Bank ☐ Trust ☐ Others________ ☐ Govt ☐ University ☐ Other financial institution
Occupation / Nature of business* (As per the Nature of Business selected above, mention the details of Business example: Trading of metal items/Manufacturing of leather Products.)	☐ Manufacturing ☐ Service Provider ☐ Stock broker ☐ Real Estate ☐ Trading (Retail/ Wholesale) ☐ Transport ☐ Education ☐ Bullion ☐ Other________ Description of Business ________	☐ Manufacturing ☐ Service Provider ☐ Stock broker ☐ Real Estate ☐ Trading (Retail/ Wholesale) ☐ Transport ☐ Education ☐ Bullion ☐ Other________ Description of Business ________
No of Years in Business*		
Customer sub-category	☐ Doctor ☐ CA ☐ CS ☐ Architect ☐ Others ______	☐ Doctor ☐ CA ☐ CS ☐ Architect ☐ Others ______
Designation		
Period in Current Employment/Business*	Years Months	Years Months
Total Employment/Business Period*	Years Months	Years Months
If total employment with current employer is less than 1 year then please provide details of previous employer:	Name of Organisation Designation Period in previous employment/business Years Months	Name of Organisation Designation Period in previous employment/business Years Months
Preferred Mailing Address	☐ Office ☐ Residence ☐ Factory ☐ Permanent	
Mode of Repayment	☐ SI ☐ NACH ☐ Others ________	

FINANCIAL DETAILS	Applicant		Co-Applicant/Guarantor/GPA	
Financial Status (Financial/non-financial)				
Income (Annual)*	Gross / Other Income	Net / Total	Gross / Other Income	Net / Total
Bank Account Details*	**Account I**	**Account II**	**Account I**	**Account II**
Bank				
Branch				
Type of A/c	☐ Current ☐ Saving ☐ Other______	☐ Current ☐ Saving ☐ Other______	☐ Current ☐ Saving ☐ Other______	☐ Current ☐ Saving ☐ Other______
A/c No.				

Proof of Identity (POI)"

☐ Officially valid document(s) in respect of person authorised to transact ☐ Certificate of Incorporation / Formation________
☐ Registration Certificate No. ________ ☐ Memorandum and Articles of Association ☐ Partnership Deed
☐ Trust Deed ☐ Resolution of Board/ Managing Committee ☐ Power of attorney granted to its manager, officers or employees to transact on its behalf ☐ Activity Proof 1 (for Sole Proprietorship only)________ ☐ Activity Proof 2 (for Sole Proprietorship only)________
________ ☐ Job Card by NREGA

Proof of Address	☐ Certificate of Incorporation/ Formation ☐ Registration Certificate ☐ Other Document________	☐ Certificate of Incorporation/ Formation ☐ Registration Certificate ☐ Other Document________

Scheme Details

Vehicle Details

Name of Manufacturer: Category:

Asset make (For official use as per Bank's approved list)

Variant: Model

Asset type: ☐ New Asset ☐ Used Asset ☐ Refinance Asset ☐ Balance Transfer Asset Life Months

Name of the Dealer: Dealer Code

Dual Loans

* I/ we understand and give my/our consent for booking loans in different account - one for chassis and the other one for Battery. This loan application filled is under Dual Loans scheme.
I/ we also understand that both these loan accounts belong to me for the same asset and may have different loan tenure and EMI.
I/ we also understand that both the loans will be funded together, funding of either only Chassis or Battery is not possible.

Vehicle Cost Break up (in ₹)

Ex-show-room price		Octroi / other taxes, if any	
Registration cost		Discount	
Motor Insurance		Total on - road price	

Type of loan structure ☐ EMI in Arrears ☐ EMI in advance ☐ is EMIs in Advance, number of Advance of EMIs

Loan Application Details

Application Date D D M M Y Y Y Y Load ref. IDL Application ID

Loan Variant / Type (Please fill the sub-schemes/variant details)

Scheme ☐ AL_LNAUL_BRE ☐ AL_PREAPPROVED_BRE ☐ UC_LNUCL_BRE ☐ AU_CORP_BRE ☐ Others________

Location *(Name of the ASC)* Promotional Code

Loan Amount (₹) Tenure (Months)

Processing Fee (₹) Repayment Mode ☐ SI ☐ NACH ☐ PDC

Credit Life Insurance (₹)

Margin Money (₹) Stamp Duty (₹) Total Disbursement Amount (₹)

Rate of Interest (%) EMI Start Date D D M M Y Y Y Y

Sourcing Details

Channel: ☐ DSA/DDSA ☐ Direct ☐ Branch/ Cross sell ☐ Digital ☐ Other

Branch Sol Id: CRM ID:

Name of the Sourcing Channel :

Name of the Axis Bank Relationship Officer ______________________ TL Name: ______________________

DSA Code: ______________________ DME Code: ______________________

DSE Code/ Referal Code: ______________________

Signature of Relationship Officer Signature of Relationship Officer

Axis Bank Employee ID *Please specify Marketing Programme, if any*

Please enter the employee id of the Axis Bank branch staff sourcing the case!

(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)

Reference

Sr. No.	Name	Address	Telephone No.	Known from / Years	Relationship

For Bank Use Only

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

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

Identity Verification Done : ☐

IN PERSON VERIFICATION CARRIED OUT BY

Employee Name Emp Code

Employee Designation Employee Branch

Date D D M M Y Y Y Y Place Employee Signature

(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)

Declaration*

1. Axis Bank will convey its decision (a) within 14 working days for credit limit up to Rs 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 proof of identity, KYC and income documents and/ or any additional documents as may be required by the bank for proper appraisal of the application. The computation of timeline of 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 document checklist, indicative Interest Rate, Processing Fees & Other charges that would be applicable which is also available online on Banks website at www.axis.bank.in, if the Bank grants the facility.
2. The bank may at its sole discretion sanction or decline the application. The bank shall convey, the reasons, which in its opinion in its after due consideration, have led to rejection of the application.
3. We certify that the information provided by us in this application form is true in all respects and that shall from the basis of any facility / service that the Axis Bank (the Bank) may decide to grant to us at its sole discretion. We also understand that the bank reserves the right to seek any information from any source or to given any information and / od assign any work to any third party at its sole discretion. We further agree that the facility that may be provided of us shall be governed by the rules of the bank that may be in force from time to time. We will be bound by the terms and conditions of the facility that may granted to us.
4. We confirm that enclosed copies of financial / Bank statements /Title / Legal and documents etc. are submitted by us against our loan application and are true copies.
5. We understand that charges paid to the Bank towards out of pocket expenses and / or log-in/ processing fees are non-refundable and upon the application being withdrawn by us or being rejected by the Bank for any reason whatsoever in the pre-sanction or post-sanction stage, we will not be entitled to any refund either in part or in full.
6. We understand that all charges pertaining to the loan including processing fees as per sanction letter and repayment penalty if 10% of the principle outstanding for foreclosure within 6 months disbursal or as per sanction letter have to be borne by us . We further understand that the relevant stamp duty, Legal Expenses, Valuation Expenses, Expenses pertaining to creation of charges with ROC charges for documentation and any out of pocket expenses as per actual will be borne by us.
7. We understand that disbursement will be subject to production if necessary documents as may be required by the Bank from time to time, satisfactory completion of Bank's appraisal and documentation process and compliance with Bank laid down norms/guidelines.
8. I/We confirm that I/We had no insolvency proceeding initiated against me/us nor have I/We ever been adjudicated insolvent.
9. I/We authorize the Axis Bank to make reference and enquiries relative to information in this application which the bank considers necessary.

10. I/We authorize the Bank to exchange, part/Share with all information relating to my/our loan details and repayments history to other Banks/Financial inst. etc. as many be required and shall not hold the Bank liable for use of this information.
11. I/We undertake to inform the Bank regarding change in my residence/ employment and to provide any further information that the Bank May require.
12. I/We agree that in event of non-payment of Equated Monthly Instalments (EMI's) as per the Car loan agreement and even after issuance of reminders / notices, if the loan is not regularized ,the bank has unequivocal right to seize the vehicle and such seizing of the vehicle will not perceive as a criminal offence by bank and or its agents.
13. 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
14. We confirm that we shall utilise the said credit facility only for the purposes for Business as mentioned above
15. I/We agree(s) that in case of non-payment of dues be 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 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 customer from the bank irrespective of the regular repayment in such accounts.
16. My personal/ KYC details may be shared with Central KYC Registry.
17. Axis bank ltd reserves the right to retain the photographs and documents submitted with his application and will not return the same to the applicant.
18. I/we authorize AXIS bank to Verify/Authenticate my/our KYC Ovds/Aadhaar number/ loan documents during processing my/our loan application on through third party agencies via digitally/ physically for legitimate business purpose.
19. In case of any update in the documents submitted by the customer at the time of establishment of business relationship/ account-based relationship and thereafter, as necessary; customers shall submit to the bank the update of such documents. This shall be done within 30 days of the documents for the purpose of updating the records at banks end.
20. Processing fees will not be refunded in case of Cancellation of case post disbursement
21. I/We hereby authorise Axis Bank to share the details regarding loan application with Dealer/DSA/Channel
22. I further authorise 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 as other Bank/Financial Institution /Credit Information Company during the process of processing my/our application or otherwise as they deem necessary .
23. I/We also unconditionally agree and accept that the Bank shall have every right to compare the data available with the Bank or provided with , by any other Bank/Financial Institution/Credit Information Company and in case the 24. data provided to the bank is not matching then the Bank shall every right and liberty for not processing my/our application/rejecting the application so provided to the Bank and enforce any remedy that may be so available the Bank at the Law and Equity .I/ We further unconditionally agree and undertake that the Bank shall be at its liberty to share any information with any other Banks/Financial Institution either as a part of consortium of a part of Sole Banking Relationship or to any Credit Information Company as the Bank may so decide. I/ We waive the confidentiality obligations with respect to the information provided to the bank. I/ We further agree that we shall not hold the bank liable for any cost or reputation for sharing the information as is considered necessary by the Bank in its sole and exclusive opinion and without any reference to me /us whatsoever with such Bank/Financial Institution/Credit Information Company and to hold harmless the employees , officers, Directors , agents etc that may be so appointed by the Bank

Applicant

Co-Applicant

APPLICANT DECLARATION*

I hereby declare that the details furnished above are true and correct to the best of my 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 am aware that I may be held liable for it.

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

PEP DECLARATION*

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.

Is the Applicant/Co-applicant/guarantor a Politically exposed Person or is closely related /close associate of any Politically Exposed Person. Yes ☐ No ☐

For Individuals

☐ I declare that I am not a Politically Exposed Person (PEP) nor I am related to any Politically Exposed Person (PEP)

For non- Individuals

☐ 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 to any Politically Exposed Person (PEP)

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

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

a)	a related person / related party of Axis Bank, **or**	☐ YES ☐ NO
b)	a reciprocally related person, **or**	☐ YES ☐ NO
c)	a specified employee of Axis Bank, **or**	☐ YES ☐ NO
d)	a relative of specified employee of Axis Bank, **or**	☐ YES ☐ NO
e)	a firm in which any of the directors or spouse or dependent / minor child of directors of Axis Bank is / are interested as a partner, manager, employee or guarantor, **or**	☐ YES ☐ NO
f)	a company (incl. holding company or subsidiary incl. step-down subsidiary) of which any of the directors or spouse or dependent / minor child of directors of Axis Bank is / are a director, managing agent, manager, employee or guarantor or they hold substantial interest, **or**	☐ YES ☐ NO
g)	an individual in respect of whom any of directors of Axis Bank / spouse or dependent / minor child thereof is / are a partner or guarantor, **or**	☐ YES ☐ NO
h)	an entity in which Axis Bank's promoters and their relatives or shareholders with shareholding of 10% or more in the paid-up equity capital of Axis Bank, have significant influence **or** control (as defined under Accounting Standards Ind AS 28 and Ind AS 110).	☐ YES ☐ NO

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

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

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

1. Signature of Applicant_______________________ Name _______________________
2. Signature of Co-Applicant _______________________ Name _______________________
3. Signature of Guarantor's _______________________ Name _______________________
4. Signature of Authorized Signatory _______________________ Name & Designation_______________________

Definitions as per **Reserve Bank of India (Commercial Banks – Credit Risk Management)** – Directions, 2025 and as amended from time to time:

'Related Person' shall mean a person, and the relatives of such a person, where the person:
a. is either a promoter, or a director, or a KMP of Axis Bank; or
b. owns more than 5% of paid-up equity share capital of Axis Bank or can, either singly or jointly, exercise more than 5% of the voting rights of Axis Bank on account of either ownership or voting agreement or through shareholders' agreement or through any other arrangement; or
c. can, through an agreement with Axis Bank, nominate a director to its Board; or
d. is either singly or jointly, in control of Axis Bank.

'Reciprocally related person (RRP)' means an individual who is either:
a. a director (excluding independent director / Nominee director appointed by the Government or RBI or a statutory body) of another (other than Axis Bank) commercial bank, or an All-India Financial Institution (AIFI), or a scheduled cooperative bank, or a subsidiary of a commercial bank (including Axis Bank); or
b. a trustee of a mutual fund or an alternate investment fund established by any of these regulated entities (Commercial Bank / AIFI / Scheduled Co-op Bank / Subsidiary of Commercial Bank); or
c. a relative of such a director or a trustee.

'Related Party' with respect to Axis Bank shall mean a related person, a reciprocally related person, or any of the following entities in which a related person or a reciprocally related person is:
a. a partner, manager, KMP, director or a promoter; or
b. a shareholder with more than 10% of paid-up equity share capital; or
c. having control, whether singly or jointly with another person; or
d. in a position to control > 20% of voting rights on account of ownership or through a voting agreement or through any other arrangement; or
e. having the power to nominate a director to its Board; or
f. in a position to influence the entity to act on their advice, direction, or instruction.
g. a guarantor or a surety; or
h. is a trustee or an author or a beneficiary and where the entity is in the form of a private trust.
i. related as a subsidiary or a parent company or a holding company or an associate or a joint venture.

Provided that:
i) nothing in sub-clause (e) above shall apply in cases where the authority to nominate a director arises exclusively from a lending or financing arrangement.
ii) nothing in sub-clause (f) above shall apply to the advice, directions or instructions given in a professional capacity.
iii) Government of India / State Government-owned or controlled entities shall not be treated as related parties to a government-owned bank just by virtue of the fact that the Government has the common ownership or control of such entities.

'Key Managerial Personnel (KMP)' of a bank shall have the same meaning as defined in Section 2(51) of the Companies Act, 2013.

'Specified Employee' with respect to Axis Bank is any employee at Axis Bank with a designation President and above.

'Relative' with regard to a natural person shall have the same meaning as defined in Section 2(77) of the Companies Act, 2013 and rules framed therein.

'Substantial interest' shall have the same meaning as assigned to it in Section 5(ne) of the Banking Regulation Act, 1949.

Priority Sector Category / Msme Details (If applicant belongs to any of the below category, please tick the relevant box)

Tick the checkboxes below as applicable			Please refer to below table for taking reference of Investment in P&M & Turnover ranges				
☐ Micro	☐ Small	☐ Medium	Investment in Plant & Machinery/Equipment	Investment	upto 2.5 cr	upto 25 cr	upto 125 cr
☐ Manufacturing	☐ Services	☐ Trade	Services	Turnover	upto 10 cr	upto 100 cr	upto 500 cr

- I/We here by declare that the vehicle purchased by me/us shall be used for my

☐ Business Purpose ☐ Personal Purpose

- I/We are aware that on the faith of this representation declaration and confirmation that you have agreed to consider my loan application for financial assistance under category of Priority sector advances.
- URC CODE_______________________________________ URC expiry date ______________________________

Information on other Products and Offerings*

From time to time Axis Bank communicates various new products/special features of existing products/promotional offers which are of significant benefit to its customers I/We hereby confirm that I/we am/are in favour of receiving communication/ information/loan document/ other collaterals from bank pertaining to the loan account via email/ net banking from time to time

I expressly consent to the Bank to share and disclose my information, including personal information, to credit information companies, bureaus, regulators or governmental authorities, investigating agencies, judicial, quasi-judicial and statutory authorities, group companies/ subsidiaries of the Bank, service providers, cobrand entity/ partner, card associations, settlement, transfer and processing intermediaries, distributor, selling/ marketing agent, information utilities, other banks and financial institutions, merchant aggregators, payment gateways, other players/ intermediaries or to other persons/institutions/entities, 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 for processing such information including by way of wholly or partly performing automated or physical operations, including collection, recording, organizing, structuring, storing, adapting, retrieving, using, profiling, aligning, indexing, sharing, disseminating or otherwise making available, as may be deemed fit by the Bank and for the purposes of customer services and operations, collections and recovery, audit, investigation, monitoring and fraud prevention, credit appraisal, legal and regulatory requirements including KYC verification and reporting to regulatory and statutory authorities, processing insurance claims, risk management activities, security, testing, for entering into contract, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of Bank's products and services, or for any purposes as the Bank may deem fit other than marketing/ cross selling

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 contents of the same and also understand that it is available on-line at the Bank's website, "www.axis.bank.in". I/We undertake that the proceeds of this facility shall not be used for investments in the capital market.

Consent Clauses*

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.

Thereby 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 (product) loan application.

Cross Sell Consent*

I expressly agree to the Bank, its service providers, agents and/or its affiliates for using the information, including personal information, for marketing, promotion, research and analytics, and cross-selling of products and services of the Bank and of the Bank's subsidiaries, affiliates/ group companies from time to time via telephone, SMS and/or email. Further, I hereby acknowledge that the Bank has provided me with an option to withdraw consent to the purpose herein at any time by intimation through letter or email. However, if I withdraw my consent, I accept that the Bank will stop processing my personal data except where such processing is mandatory as per applicable law and that any personal data that has already been processed shall remain unaffected by the withdrawal of such consent. The borrower/guarantor(s) to have given their express consent to the Bank to disclose all information and data furnished by them to Credit Information Bureau India Limited (CIBIL) or any other credit bureau permitted to operate in India.The Borrower(s) guarantor(s) agree(s) that they shall execute such additional documents as may be necessary for the purpose I/We waive the privilege of privacy and privity of contract I expressly agree to the Bank, its service providers, agents and /or its affiliates for using the information and for marketing, promotion and cross-selling to me their various products and services of the Bank from time to time via telephone, SMS and /or email. ☐ Yes ☐ No

Legal Entity Identifier Declaration (Applicable For Non Individual Only)

Name of borrower: ____

☐ I/We confirm that the total banking exposure of our firm/company after avaialing 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.: 3) LEI Issuance Date: (DDMMYYYY)

2) LEI Issuer: 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.

FATCA-CRS DECLARATION*

I am 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 Types for Tax Purposes*	☐ Residence	☐ Business	☐ Registered office	☐ Residence	☐ Business	☐ Registered office
#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.	Country#	Tax Identification Number%	Identification Type (TIN or Other, please specify %	Country#	Tax Identification Number%	Identification Type (TIN or Other, please specify %
	Address for Tax Purpose*			Address for Tax Purpose*		
	Communication Address	Permanent Address	Please note the address below	Communication Address	Permanent Address	Please note the address below
	Landmark_______________________			Landmark_______________________		
	Pin State __________ Country __________			Pin State __________ Country __________		

I/ We confirm having read all the above declarations

Place

Signature of the Applicant

Signature of the Co-Applicant

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DECLARATION OF BENEFICIAL OWNERSHIP

(NOT APPLICABLE FOR SOLE PROPRIETORSHIP ACCOUNTS)

Name of Customer/Entity:____Registered No____________________

Registered address: ____

The Customer/Company as stated above hereby confirms and declares that on the below date (Please tick the correct option - option 3 is applicable only for Company)

1. ☐ The following natural person(s) (listed in Table below) exercise control or ultimately have a controlling ownership interest i.e. having ownership/entitlement of more than 10% (in case of Company) or more than 10% (Partnership/LLP) or more than 15% (Association/BOI/Society) or 10% and above (in case of Trust) of capital/profits/property or controlling through voting rights, agreement, arrangement etc.

OR

2. ☐ **There is no natural person(s) who exercises control or ultimately have a controlling ownership interest directly or indirectly as stated above, therefore details of:**
   - ○ All partner(s) (for partnership) /senior managing officials (for unincorporated bodies/Society) who are natural person(s) are stated in the below Table.
   - ○ Natural person(s) holding the position of directors/senior management in the Company are given in the below Table.

(*If you have ticked any of the above, please complete the Table below before signing the declaration)

Sr No.	Full Name of Beneficial owner/controlling natural person(s)	Cust ID	DIN NO	Type of KYC Documents		Controlling ownership interest (%)
				Identity	Address	

OR

3. ☐ The Company is listed on ____________________________________(Name of the Stock Exchange*)

   or is a majorly owned subsidiary of ______________________________(Name of the listed Company**)

   listed on ____ (Name of the Stock Exchange*)

   in____(Name of the jurisdiction*)

*Stock Exchange recognized in India or in any jurisdiction notified by Central Govt.

The Customer/Company undertakes that the facts stated above are true and correct. The Customer/Company also undertakes and agrees that it will notify Axis Bank without delay of any changes in the controlling persons / shareholders, person exercising control or having controlling ownership interest in the Company / Partnership /LLP / AOP / Society / Trust / Club / University / Institution, as declared in the table above.

For and on behalf of [Name of Company / Partnership / LLP / AOP / Society / Trust / Club / University / Institution]:

Signature of the Authorized Official*:

Full Name of the Authorized Official:

Designation / Position:

Only for Trust Account

☐ We confirm that all details of the trustees, settlor and authors, beneficiary/ies) of the trust have been provided above and is detailed in the trust deed submitted herein and the same is in order.

OR,

☐ We confirm that the following are the additional names associated with the trust which is not recorded in trust deed and the same is in order.

Name of Settlor /Author of Trust/Trustee/ beneficiary(/ies)______________________________

Signature of the Authorized Official" ________________________

* The declaration should be signed by:

i. An active/designated partner in case of Partnership Firm/LLP, a trustee in case of Trust, a senior managing official in case of AOP, Society, Club and member of the Managing Committee in case of University and Institution.

ii. The official authorized to sign by the Board Resolution of the Company, in case of a Company.

Declaration only for Person with Disability (PwDs)

I, ...[Customer Name], hereby declare that I have a disability. I am providing my UDID card as proof of my condition.

Disability type (Please tick the correct box)

Select	Type of Impairment	Finacle code	CERSAI Code (Only for Reporting)	Select	Type of Impairment	Finacle code	CERSAI Code (Only for Reporting)
☐	Blindness	CR001	1	☐	Acid Attack Victim	CR011	11
☐	Low Vision	CR002	2	☐	Sickle Cell Disease	CR012	12
☐	Hearing Impairment	CR003	3	☐	Hemophilia	CR013	13
☐	Locomotor Disability	CR004	4	☐	Thalassemia	CR014	14
☐	Leprosy Cured	CR005	5	☐	Speech and Language Disability	CR015	15
☐	Cerebral Palsy	CR006	6	☐	Multiple Sclerosis	CR016	16
☐	Intellectual Disability	CR007	7	☐	Specific Learning Disabilities	CR017	17
☐	Mental Illness	CR008	8	☐	Chronic Neurological Conditions	Cr018	18
☐	Muscular Dystrophy	CR009	9	☐	Autism Spectrum Disorder	CR019	19
☐	Parkinson's Disease	CR010	10	☐	Dwarfism	CR020	20

Percentage of disability: __________________ UD-ID number: ___________________________________

Declarations (Please tick as applicable)

1. ☐ I confirm that the terms and conditions to operate the account have been explained to me in a manner/language that I understand.
2. ☐ Due to my disability, the account will be operated by my Power of Attorney (POA) holder as per the court order giving authority to the POA.
3. ☐ The terms and conditions and operating instructions have been clearly explained in detail orally by reading out the relevant paras from Account opening form (AOF) by the Bank official in presence of the witness.

....

Customer signature/Thumb impression **Name and Signature of the Witness**

Acknowledgment for receipt of Application Form

Date D D M M Y Y Y Y

Serial No.

To ____

Axis Bank will convey its decision (a) within 14 working days for credit limit up to Rs 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 proof of identity, KYC and income documents and/ or any additional documents as may be required by the bank for proper appraisal of the application. The computation of timeline of 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 document checklist, indicative Interest Rate, Processing Fees & Other charges that would be applicable which is also available online on Banks website at www.axis.bank.in, if the Bank grants the facility.

For Axis Bank Authorised Ltd.

For Status / Inquiry please contact us on

18604195555/18605005555 (Local charges applicable) OR visit www.axis.bank.in/support

Documents Required	Individual Cases		Non-Individual Cases	
	Salaried	Self Employed	Partnership Firm/Trust/Society	Private Limited/Limited Companies
Office/ Business Proof	NA	Telephone Bill/Electricity Bill/Shop & Establishment act Certificate/ SSI or MSME Registration Certificate /Sales Tax or VAT Certificate/Current A/c Statement /Regd Lease with other Utility Bills	NA	
Income Proof	Latest 2 Salary Slips & Latest Form 16	1. Latest ITR	Audited Balance Sheet/ P&L Account & ITR for latest 2 years	
Bank	Latest 3 months Bank Statement		Latest 3 months Bank Statement	
Age Proof	PAN/Driving Licence/Passport/ Birth Certificate		NA	
Sign Verification Proof	PAN/Passport/Bankers Verification		NA	
Employement / Business Continuity Proof	Copy of Appointment Letter/Date of Joining on Salary Slip/ITR of Form 16/ Work Experience Certificate / Relieving letter	Shop & Establishment act Certificate/ SSI or MSME Registration Certificate/ Sales Tax or VAT Certificate /Current A/c Statement	Shop & Establishment act Certificate/ SSI or MSME Registration Certificate/Sales Tax or VAT Certificate/ Current A/c Stateme	
Additional Documents	NA		PAN Cards/Authority Letter by all partners & Board Resolution for Trust/Society	List of Directors & Shareholding Pa PAN Card/Board Resolution/ Certificate of Commencement of Business for Ltd. Co.

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Details of Charges	
Type	**Charges**
Repayment Instruction/instrument Return Charges	Rs. 500 per instance + GST as applicable
Duplicate Statement Issuance Charges	Rs. 250 per instance + GST as applicable
Duplicate Repayment Schedule Issuance Charges	Rs. 250 per instance + GST as applicable
Duplicate No Dues Certificate / NOC	Rs. 250 per instance + GST as applicable
Loan cancellation/Re-booking charges	Rs. 550/- per case + GST as applicable
Stamp Duty	At Actual
Issuance of Credit Report	Rs. 50/- per Instance + GST as applicable
Service Charge/Processing Fee	Upto 2% of the loan amount + GST as applicable
Penal Charges (No GST)	Financial Default: 8% p.a. on the overdue amount (subject to aggregate penal charges not exceeding ₹1,00,000 (INR One lakh) per instance), subject to minimum of Rs.300. There shall be no capitalisation of Penal Charges. In addition to the penal charge, the borrower will be required to pay the regular interest on overdue EMI / overdue interest/overdue principal which would be charged at contracted or applicable interest rate for the days it remains overdue.
Material Terms & Conditions	Financial Default: 1. Non-payment Of interest / installment on due date2. Financial Default also includes all types of payment or financial defaults/irregularities with respect to the Loan Account
Cheque / Instrument Swap Charges	Rs. 500 per instance + GST as applicable
Documentation Charges	Rs. 700/- + GST as applicable
Registration Certificate Collection Charges	Rs 600/- per instance + GST as applicable
ROC Charge Creation Fee	Rs. 2500/- per Instance + GST as applicable
Foreclosure Charges	5% Of the Principal Outstanding + GST as applicable Foreclosure charges are not applicable for fixed rate loans up to Rs. 50 lakhs to Micro and Small Enterprise (MSE) No Lock-in period for foreclosing the loan
Part-Payment Charges	5% on the amount being prepaid + GST as applicable Part Payment charges are not applicable for fixed rate loans up to Rs. 50 lakhs to Micro and Small Enterprise (MSE)No Lock-in period for making part payment of the loan
Valuation Charges (Used Car)	Rs. 750/- per Instance + GST as applicable

*All of the above charges are subject to change as per the Bank's discretion from time to time

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