AXIS BANK

(Bank Copy) Case Ref. No.______________

Wet Signature Card & Terms and Condition

Dear Customer,

Thank you for applying for Axis Bank Auto Loan

Please Note:

- Our representatives will contact you for verification of your residence/ office address and contact details
- You can check your application status on the bank's website with your Application ID which will be sent to you shortly.

Declaration- Confirmation of Application and Acceptance of fees

I/We, ______________________________confirm that I/We have applied for an Auto Loan with Axis Bank and the sales personnel have explained the terms and condition & features of the product in detail. I/We agree to be levied relevant fees (plus GST), as and when applicable as mentioned below:

Stamp Duty- At Actuals a. Paid by Customer ☐ b. Debited from disbursal amount ☐	Registration Certificate Collection Charges – Rs. 600/- per instance + GST as applicable
Cheque Bouncing Charges/ ECS/ NACH Bounce Instrument Return Charges- Rs. 500/- per instance cheque return + 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
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.	***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
Material Terms & Conditions- Financial Default: 1. Non-payment of interest / installment on due date 2. Financial Default also includes all types of payment or financial defaults/irregularities with respect to the Loan Account	Issuance of Credit Report- Rs. 50 + GST as applicable

Cheque/ Instrument Swapping Charges- Rs. 500/- + GST as applicable	Duplicate Re-Payment Schedule Issuance Charges- Rs 250/- + GST as applicable
Loan Cancellation/Rebooking- Rs. 550/- + GST as applicable	Documentation Charges- Rs. 700/- + GST as applicable
Duplicate Statement Issuance Charges- Rs. 250/- + GST as applicable	Valuation Charges (Used Car) – Rs. 750/- per Instance + GST as applicable
Duplicate No Dues Certificate / NOC- Rs. 250/- + GST as applicable	ROC Charge Creation Fee – Rs 2500/- + GST as applicable a. Paid by Customer ☐ b. Debited from disbursal amount ☐

All of above charges are subject to change as per Bank's discretion from time to time and same will be communicated to the customer via Email/SMS/Website update.

I/We agree, to pay Processing fees/other charges, by way of deduction from disbursed amount/debit to existing account no/cheque no. Processing fee once collected, will not be refunded in case of withdrawal/rejection of the application.
I/We declare and agree that:

i I/We am/are aware that sanctioning of the loan is at the sole discretion of the Axis Bank (Bank hereinafter) and the loan amount will be decided by Bank after verification and necessary due diligence and I/We hereby acknowledge that no commitment has been made to me in this regard.
ii I/We have reviewed and verified the details entered in the electronic application form and declare same to be true, correct and updated and the reference number with respect to electronic/digital application form has been generated by Axis Bank post my review, verification and confirmation of the application details, including schedule of charges and interest rate.
iii That the electronic/digital application form and Wet signature card together shall constitute Auto Loan application documents, which will along with these terms and conditions, sanction terms and all other documents executed in connection with the loan shall be collectively referred as "Finance Documents".
iv I/We agree that bank has right to call for additional document if required. Also, Bank has the right to retain the photograph/documents already collected by the Bank and the same will not be returned even in case of rejection of application.
v I/We have read, understood and hereby agree to the "Terms and Conditions" as applicable to my loan set forth on the website www.axisbank.com, Electronic/digital application form. I/We understand that access to any changes/updation in "Terms & Conditions" applicable to this loan/relationship would be available in website only.
vi I/We agree that in the event of non-payment of the Equated Monthly Installment/s (EMI/s) as per the Auto 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 be perceived as a criminal offense by bank and or its agents. As any repossession would be done as per the "Collection of Dues and Security Repossession Policy" of the Bank
vii I/We agree that in case of non-payment of dues by the customer in case of any loan/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 Reserve Bank of India ('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.
viii I/We acknowledge and agree that Auto Loan Product offered by Axis Bank, including its terms and conditions, are subject to regulatory and/or statutory guidelines, as may be stipulated from time to time.
ix I/We confirm that I have had no insolvency proceedings initiated against neither me/us nor have I ever been adjudicated insolvent.
x I/We authorize the Bank to make references and enquiries relative to information in this application, which the Bank considers necessary.
xi I/We also authorize the Bank to exchange, share part with all information relating to my loan details and repayment history information to other Banks/Financial Institutions, etc. as may be required and shall not hold the Bank liable for use of this information.

xii I/We undertake to inform the Bank regarding change in my residence/ employment and to provide any further information that the bank may require.

xiii I/We agree that my/our loan shall be governed by the sanction terms, internal policies of the bank and applicable RBI guidelines, which may be in force from time to time.

xiv The borrower/guarantor(s) hereby agrees that, the borrower/guarantor(s) is/are liable to be treated as a willful defaulter in terms of the applicable RBI guidelines, in the event, the bank makes a claim on the borrower/guarantor(s) on account of the default made by the borrower, and the borrower/guarantor(s) refuses to comply with the demand made by the bank, despite having sufficient means to make payment of the loan.

xv The borrowers/ guarantors agree to have given his/their express consent to the bank to disclose all information and data published by Credit information companies (CIC's) or any other credit bureau permitted to operate in India. The borrower/guarantor further agrees that they shall execute such additional documents as may be necessary for the purpose.

xvi The borrower hereby gives specific consent to the bank for disclosing / submitting the 'financial information' as defined in Section 3 (13) of the Insolvency and Bankruptcy Code, 2016 ('Code') read with the relevant regulations/ rules framed under the Code, as amended and in force from time to time and as specified there under from time to time, in respect of the credit/financial facilities availed from the bank, from time to time, to any 'Information Utility' ('IU') as defined in Section 3 (21) of the Code, in accordance with the relevant regulations framed under the Code, and directions issued by RBI to the banks from time to time and hereby specifically agree to promptly authenticate the 'financial information submitted by the Bank, as and when requested by the concerned 'IU'.

xvii I/WE confirm that we have received the copy of the "Code of bank's commitment to customers".

xviii I/WE have been explained the content of the same and also understand that it is also available online at bank's website www.axisbank.com.

xix I/We hereby declare that details furnished above are true and correct to best of my knowledge and belief and I/We undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or misleading or untrue or misrepresenting. I/WE are aware that I/we will be held liable for it/

xx My/our personal KYC detail can be shared with central KYC registry. I/We hereby consent of receiving the information from central KYC registry through sms, email on above registered mobile number/ email address.

xxi I/We hereby undertake that proceeds of this facility shall not be used for investment in capital market or purchase of gold in any form including primary gold, gold bullion, gold jewelry, gold coins, units of gold exchange traded funds (ETF), units of gold mutual funds and small saving instruments.

xxii I/We hereby declare / confirm that the vehicle purchased / to be purchased by me / us shall be used for ☐ Own use Purpose ☐ Business Purpose

xxiii Politically Exposed Persons" (PEPs) are individuals who are or have been entrusted with prominent public functions by a foreign country, including the Heads of States/Governments, senior politicians, senior government or judicial or military officers, senior executives of stateowned corporations and important political party officials.

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

The borrowers hereby undertakes that:

i) None of the directors of the bank or their relatives as defined in the RBI Master Circular - Loans and Advances - Statutory and Other Restrictions is a director/partner, manager, managing agent, employee or guarantor of the borrower or a subsidiary of the borrower or of the holding company of the borrower and that none of them hold substantial interest in the borrower or its subsidiary or its holding company.

ii) To the best of the borrower's knowledge none of the directors of any other bank or the subsidiaries of the banks or trustees of mutual funds/venture capital funds set up by the banks or their relatives as defined in the RBI Master Circular - Loans and Advances - Statutory and Other Restrictions is a director/partner, manager, managing agent, employee or guarantor of the borrower or its subsidiary or its holding company and that none of them holds substantial interest in the borrower or its subsidiary or its holding company.

iii) To the best of the borrower's knowledge none of senior officials of the bank or the participating banks/financial institutions under consortium or their relatives as defined in the RBI Master Circular - Loans and Advances - Statutory and Other Restrictions is a director/partner, manager, managing agent, employee or guarantor of the borrower or its subsidiary or its holding company and that none of them hold substantial interest in the borrower or its subsidiary or its holding company.

iv) In case if any of the above requirements is breached, the borrower shall inform the Bank immediately.

v) In case of non-compliance and misrepresentation of the aforesaid undertakings by the borrower, at any time during the currency of loan, the bank reserves the right to recall the loan immediately.

vi) 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.

Consent Clauses:

i) 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.

ii) 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 (product) loan application.

Cross Sell Consent Clauses:

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 Borrowers(s) Guarantor(s) agrees 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

I/We also confirm that I/WE are explained following:

i. Axis bank will convey its decision (within 2 weeks for credit limit up to 5lacs and within 3 weeks for credit limit above Rs.5 lacs and up to Rs.25lacs for Micro & Small enterprises borrowers and (within30 working days for other borrowers) from dates of receipt of application provided the application is complete in all respects and is submitted along with all documents as per 'Documents 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 starts from the day on which all documents required for a proper appraisal of the application are provided by the customer to bank.
ii. 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 application.
iii. The Bank will decide and assign the loan amount and no commitment has been given to me/us for the same.
iv. The DSA/DST/any other executive has not collected any commission/ brokerage or any fee by way of cheque or cash or any other mode, other than the cheque issues in favor of Axis Bank Ltd.
v. Governing Law1: These terms and conditions including any other finance document shall be governed and construed in accordance with laws of India. Jurisdiction2: (a) The Parties agrees that the Courts / Tribunals of [•] shall have exclusive jurisdiction in respect of any dispute arise out of or in connection including any suit, action or proceedings (together referred to as "Proceedings") arising out of or in connection with these terms and conditions or any other finance document may be brought in such courts or the tribunals.(b) Nothing contained herein shall limit the right of the BANK to initiate any Proceedings in any other court or tribunal of competent jurisdiction, nor shall the taking of Proceedings in one or more jurisdictions preclude the taking of Proceedings in any other jurisdiction whether concurrently or not.

Applicant : I confirm my (Aadhaar Consent) preferred language for obtaining Aadhaar Consent of communication is :

☐ English	☐ Hindi	☐ Marathi	☐ Punjabi	☐ Bengali	☐ Odia
☐ Gujarati	☐ Kannada	☐ Malayalam	☐ Tamil	☐ Telugu	

Co- Applicant : I confirm my (Aadhaar Consent) preferred language for obtaining Aadhaar Consent of communication is :

☐ English	☐ Hindi	☐ Marathi	☐ Punjabi	☐ Bengali	☐ Odia
☐ Gujarati	☐ Kannada	☐ Malayalam	☐ Tamil	☐ Telugu	

AXIS BANK

FATCA- CRS DECLARATION

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

City of Birth* ☐☐☐☐☐☐☐☐☐☐☐☐ Country of Birth* ☐☐☐☐☐☐☐☐☐☐☐☐

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

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

#To also include USA, where the individual citizen/green card holder of USA % In case Tax Identification number is not available, kindly provide functional equivalent

FATCA-CRS Certification: I have understood the information requirements of this form (read along with the FATCA/CRS instructions and Terms & Conditions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete and hereby accept the same.

Signature ____

FATCA- CRS DECLARATION (Co-applicant)

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

City of Birth* ☐☐☐☐☐☐☐☐☐☐☐☐ Country of Birth* ☐☐☐☐☐☐☐☐☐☐☐☐

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

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

#To also include USA, where the individual 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 ____

If the above declaration is found to be false then the Bank will be entitled to revoke and/or recall the credit facility

Name of Primary Applicant:

____

D.O.B___/___/_____

ID Proof No:

Name of Co- Applicant

____

D.O.B___/___/_____

ID Proof No:

Please affix & cross sign Applicant photograph	Please affix & cross Sign Co-applicant photograph

Signature of Primary Applicant:

Signature of Co -

Applicant/Guarantor:

Name, Emp. No & Sign of ASL Staff: ________________________

Name & Emp. No of SM & ASM Staff: ________________________

Branch/DSA/Dealer Name/Stamp____________________________

Tablet Case ID & FinnOne app id no. _________________________

Date & Time: __________________

Place: _______________________

SPACE TO AFFIX BAR CODE

1 ***Note 1 on Governing Law:*** Indian laws/ Indian Court jurisdiction is applicable if all contracting parties are 'persons resident in India'; majority assets (including secured assets) are located in India; and the transaction is based out of India.

2 [***Note 2 on Jurisdiction:*** Jurisdiction For ***Borrower*** (i) 'Place of Execution' is within ***North Zone*** : Courts/Tribunals in Delhi; (ii) 'Place of Execution' is within ***South Zone*** : Courts/Tribunals in Chennai or Hyderabad or Bangalore; (iii) 'Place of Execution' is within ***East Zone*** : Courts/Tribunals in Kolkatta; & (iv) 'Place of Execution' is within West Zone : Courts/Tribunals in ***Mumbai]***

(Customer Copy) Case Ref. No.______________

Wet Signature Card & Terms and Condition

Dear Customer,

Thank you for applying for Axis Bank Auto Loan

Please Note:

- Our representatives will contact you for verification of your residence/ office address and contact details
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Material Terms & Conditions- Financial Default: 3. Non-payment of interest / installment on due date 4. Financial Default also includes all types of payment or financial defaults/irregularities with respect to the Loan Account	Issuance of Credit Report- Rs. 50 + GST as applicable

Cheque/ Instrument Swapping Charges- Rs. 500/- + GST as applicable	Duplicate Re-Payment Schedule Issuance Charges- Rs 250/- + GST as applicable
Loan Cancellation/Rebooking- Rs. 550/- + GST as applicable	Documentation Charges- Rs. 700/- + GST as applicable
Duplicate Statement Issuance Charges- Rs. 250/- + GST as applicable	Valuation Charges (Used Car) – Rs. 750/- per Instance + GST as applicable
Duplicate No Dues Certificate / NOC- Rs. 250/- + GST as applicable	ROC Charge Creation Fee – Rs 2500/- + GST as applicable c. Paid by Customer ☐ d. Debited from disbursal amount ☐

All of above charges are subject to change as per Bank's discretion from time to time and same will be communicated to the customer via Email/SMS/Website update.

I/We agree, to pay Processing fees/other charges, by way of deduction from disbursed amount/debit to existing account no/cheque no. Processing fee once collected, will not be refunded in case of withdrawal/rejection of the application.

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ii I/We have reviewed and verified the details entered in the electronic application form and declare same to be true, correct and updated and the reference number with respect to electronic/digital application form has been generated by Axis Bank post my review, verification and confirmation of the application details, including schedule of charges and interest rate.

iii That the electronic/digital application form and Wet signature card together shall constitute Auto Loan application documents, which will along with these terms and conditions, sanction terms and all other documents executed in connection with the loan shall be collectively referred as "Finance Documents".

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ix I/We confirm that I have had no insolvency proceedings initiated against neither me/us nor have I ever been adjudicated insolvent.

x I/We authorize the Bank to make references and enquiries relative to information in this application, which the Bank considers necessary.

xi I/We also authorize the Bank to exchange, share part with all information relating to my loan details and repayment history information to other Banks/Financial Institutions, etc. as may be required and shall not hold the Bank liable for use of this information.

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xiv The borrower/guarantor(s) hereby agrees that, the borrower/guarantor(s) is/are liable to be treated as a willful defaulter in terms of the applicable RBI guidelines, in the event, the bank makes a claim on the borrower/guarantor(s) on account of the default made by the borrower, and the borrower/guarantor(s) refuses to comply with the demand made by the bank, despite having sufficient means to make payment of the loan.
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xvii I/WE confirm that we have received the copy of the "Code of bank's commitment to customers".
xviii I/WE have been explained the content of the same and also understand that it is also available online at bank's website www.axisbank.com.
xix I/We hereby declare that details furnished above are true and correct to best of my knowledge and belief and I/We undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or misleading or untrue or misrepresenting. I/WE are aware that I/we will be held liable for it/
xx My/our personal KYC detail can be shared with central KYC registry. I/We hereby consent of receiving the information from central KYC registry through sms, email on above registered mobile number/ email address.
xxi I/We hereby undertake that proceeds of this facility shall not be used for investment in capital market or purchase of gold in any form including primary gold, gold bullion, gold jewelry, gold coins, units of gold exchange traded funds (ETF), units of gold mutual funds and small saving instruments.
xxii I/We hereby declare / confirm that the vehicle purchased / to be purchased by me / us shall be used for ☐ Own use Purpose ☐ Business Purpose
xxiii Politically Exposed Persons" (PEPs) are individuals who are or have been entrusted with prominent public functions by a foreign country, including the Heads of States/Governments, senior politicians, senior government or judicial or military officers, senior executives of stateowned corporations and important political party officials.

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

The borrowers hereby undertakes that:

i) None of the directors of the bank or their relatives as defined in the RBI Master Circular - Loans and Advances - Statutory and Other Restrictions is a director/partner, manager, managing agent, employee or guarantor of the borrower or a subsidiary of the borrower or of the holding company of the borrower and that none of them hold substantial interest in the borrower or its subsidiary or its holding company.

ii) To the best of the borrower's knowledge none of the directors of any other bank or the subsidiaries of the banks or trustees of mutual funds/venture capital funds set up by the banks or their relatives as defined in the RBI Master Circular - Loans and Advances - Statutory and Other Restrictions is a director/partner, manager, managing agent, employee or guarantor of the borrower or its subsidiary or its holding company and that none of them holds substantial interest in the borrower or its subsidiary or its holding company.

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viii) 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.

Consent Clauses:

i) 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.

ii) 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 (product) loan application.

Cross Sell Consent Clauses:

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 Borrowers(s) Guarantor(s) agrees 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

I/We also confirm that I/WE are explained following:

i. Axis bank will convey its decision (within 2 weeks for credit limit up to 5lacs and within 3 weeks for credit limit above Rs.5 lacs and up to Rs.25lacs for Micro & Small enterprises borrowers and (within30 working days for other borrowers) from dates of receipt of application provided the application is complete in all respects and is submitted along with all documents as per 'Documents 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 starts from the day on which all documents required for a proper appraisal of the application are provided by the customer to bank.

ii. 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 application.

iii. The Bank will decide and assign the loan amount and no commitment has been given to me/us for the same.

vi. The DSA/DST/any other executive has not collected any commission/ brokerage or any fee by way of cheque or cash or any other mode, other than the cheque issues in favor of Axis Bank Ltd.

vii. Governing Law1: These terms and conditions including any other finance document shall be governed and construed in accordance with laws of India. Jurisdiction2: (a) The Parties agrees that the Courts / Tribunals of [•] shall have exclusive jurisdiction in respect of any dispute arise out of or in connection including any suit, action or proceedings (together referred to as "Proceedings") arising out of or in connection with these terms and conditions or any other finance document may be brought in such courts or the tribunals.(b) Nothing contained herein shall limit the right of the BANK to initiate any Proceedings in any other court or tribunal of competent jurisdiction, nor shall the taking of Proceedings in one or more jurisdictions preclude the taking of Proceedings in any other jurisdiction whether concurrently or not.

Applicant : I confirm my (Aadhaar Consent) preferred language for obtaining Aadhaar Consent of communication is :

☐ English	☐ Hindi	☐ Marathi	☐ Punjabi	☐ Bengali	☐ Odia
☐ Gujarati	☐ Kannada	☐ Malayalam	☐ Tamil	☐ Telugu	

Co- Applicant : I confirm my (Aadhaar Consent) preferred language for obtaining Aadhaar Consent of communication is :

☐ English	☐ Hindi	☐ Marathi	☐ Punjabi	☐ Bengali	☐ Odia
☐ Gujarati	☐ Kannada	☐ Malayalam	☐ Tamil	☐ Telugu	

AXIS BANK

FATCA- CRS DECLARATION

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

City of Birth* ☐☐☐☐☐☐☐☐☐☐☐☐ Country of Birth* ☐☐☐☐☐☐☐☐☐☐☐☐

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

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

#To also include USA, where the individual citizen/green card holder of USA % In case Tax Identification number is not available, kindly provide functional equivalent

FATCA-CRS Certification: I have understood the information requirements of this form (read along with the FATCA/CRS instructions and Terms & Conditions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete and hereby accept the same.

Signature ______________________________________

FATCA- CRS DECLARATION (Co-applicant)

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

City of Birth* ☐☐☐☐☐☐☐☐☐☐☐☐ Country of Birth* ☐☐☐☐☐☐☐☐☐☐☐☐

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

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

#To also include USA, where the individual 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 ______________________________________

<u>If the above declaration is found to be false then the Bank will be entitled to revoke and/or recall the credit facility</u>

AXIS BANK

Name of Primary Applicant:

____

D.O.B___/___/_____

ID Proof No:

Name of Co- Applicant

____

D.O.B___/___/_____

ID Proof No:

. Please affix & cross sign Applicant photograph .	Please affix & cross Sign Co-applicant photograph

Signature of Primary Applicant:

Signature of Co -

Applicant/Guarantor:

Name, Emp. No & Sign of ASL Staff: _________________________

Name & Emp. No of SM & ASM Staff: ________________________

Branch/DSA/Dealer Name/Stamp_____________________________

Tablet Case ID & FinnOne app id no. __________________________

Date & Time: ___________________

Place: ________________________

SPACE TO AFFIX BAR CODE

1 ***Note 1 on Governing Law:*** Indian laws/ Indian Court jurisdiction is applicable if all contracting parties are 'persons resident in India'; majority assets (including secured assets) are located in India; and the transaction is based out of India.

2 [***Note 2 on Jurisdiction:*** Jurisdiction For ***Borrower*** (i) 'Place of Execution' is within ***North Zone*** : Courts/Tribunals in Delhi; (ii) 'Place of Execution' is within ***South Zone*** : Courts/Tribunals in Chennai or Hyderabad or Bangalore; (iii) 'Place of Execution' is within ***East Zone*** : Courts/Tribunals in Kolkatta; & (iv) 'Place of Execution' is within West Zone : Courts/Tribunals in ***Mumbai]***