

*Mandatory Field

Product ☐ Commercial Vehicle Finance ☐ Construction Equipment Finance

Centre / Branch

Applicant Details

*Constitution (For Individual:)	Nationality ☐ Indian ☐ Other			
	☐ Resident Indian	☐ Non-Resident Indian	☐ Foreign Nationals	
	☐ Overseas Citizen India	☐ Person of Indian Origin		
For Non-Individual:	☐ Hindu Undivided Family	☐ Trust	☐ Private Ltd Companies	☐ Public Ltd Companies
	☐ Co-operative Societies	☐ Partnership Firm	☐ Trust-PF/GOVT/DEFENCE	☐ Trust-NGO
	☐ Association	☐ Other Financial Institution	☐ University	☐ Limited Liability Partnerships
	☐ Sole Proprietorship	☐ Banks ☐ Government	☐ Trust-CLUBS/ASSN/SOC/SEC-25 CO	☐ Trust-Educational Institution
*Occupation	☐ Salaried	☐ Self Employed	☐ Unemployed	☐ Retired
	☐ House Wife	☐ Politician	☐ Student	☐ Others/Not Categorised
*Nature Of Business/Type of Industry (Applicable for both Individual and Non-individual)	☐ Manufacturing	☐ Service Provider	☐ Stock broker	☐ Real estate
	☐ Trading (Retail/ Wholesale)	☐ Transport ☐ Education	☐ Bullion	☐ Others_____
Are you existing customer	☐ Yes ☐ No If Axis Bank Customer,provide customerID / Account No.			
Re-KYC/ CDD Flag ?	☐ Yes ☐ No			

Title				
	Prefix	First Name	Middle Name	Last Name
*Name (Same as ID Proof)				
Authorised Signatory Name*				
*Father's Name				
*Mother's Name				
Mother's Maiden Name				
*Spouse Name				

Applicant Photograph

Please sign across the Photograph

*Gender & Date Of Birth:	☐ Male ☐ Female ☐ Third Gender	*Person with disability ☐ Yes ☐ No	Date of Birth
Category & Community	☐ ST ☐ SC ☐ OBC ☐ General ☐ Others_____	☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Jain ☐ Parsi ☐ Others_____	
Marital Status	☐ Married ☐ Unmarried ☐ Others_____		
Education	☐ Matriculate ☐ Undergraduate ☐ Graduate ☐ Post Graduate ☐ Professional ☐ Others_____		
*Related Person Type	☐ Individual Applicant ☐ Proprietor ☐ Partner ☐ Director ☐ Promoter ☐ Trustee ☐ Beneficiary ☐ Beneficial Owner ☐ Court Appointment Official ☐ Authorised Signatory ☐ Power of Attorney Holder ☐ Karta ☐ Other (please specify) _____		
CKYC Identifier			
	Date of Incorporation/ Formation*	Country of Incorporation/ Formation* _____	
	Place of Incorporation / Formation*	Business & Number of years*	
	Date of Commencement of Business	*Director Identification Number (DIN) (Mandatory if Related person Type is Director)	
*Annual Income (Only absolute and numeric value to be filled)	₹ (Total of all income declared)		
*Source of Fund (tick the relevant option)	☐ Salary ☐ Business Income ☐ Agriculture ☐ Investment Income	☐ Equity Investment ☐ Donation/Grant ☐ From Group Company ☐ Others_____	
*Source of wealth: (For individual applicant/ co applicant who is a PEP)	☐ Inherited Funds ☐ Property ☐ Investment ☐ NIL ☐ Others (pl. specify) _____		
Whether registered under GST	☐ Y ☐ N (If Yes, following details are mandatory) GST Exemption ☐ Y ☐ N Exemption reason (If Yes) _____		
*GSTIN DETAILS	*GST Registration ☐ Single ☐ Multiple *(Please fill GST Annexure for multiple GST Registration) *Special Economic Zone ☐ Y ☐ N		
	Exemption Valid Till (if yes)	Special Economic Zone Code (if Yes)	
	GSTIN (Details)	GSTIN Registration Date	
1. *PAN No.	Form 97 ☐		
2. URC Number			
3. *Passport Number (If collected both fields to be mandatory)	Passport Exp Date		

4. Voter Id Card No.										
5. *Driving Licence (If collected both fields to be mandatory)	Driving Licence Exp Date									
6. NREGA Job Card										
7. E-National Population Register Letter										
8. Proof of Possession of Aadhaar	Offline verification of Aadhaar									
9. E-KYC Authentication										
10. Import Export Code (IEC)	Corporate Identification Number (CIN)									
*Permanent Address/ Registered Office Address (Mandatory for Non-Individual)	 City/ Town/ Village District PIN/ Post Code State/U.T. Country									
* Nearest Landmark (Office Address)										
* E-mail Address										
Phone Details (STD Code - Tel. Off.)	*Mobile Number FAX									
Office Ownership	☐ Self Owned ☐ Parental Owned ☐ Rental ☐ Residence Cum Office ☐ Mortgaged ☐ Y ☐ N									
No. of years in the office address	Years Months No. of years in the city Years Months									
*Factory address/ Local address/ Corporate address/ Office address (Mandatory for Non-Individual)	Same as Registered Address - ☐ City/ Town/ Village District PIN/ Post Code State/U.T. Country									
*Nearest Landmark (Factory Address)										
Phone Details (STD Code - Tel. Off.)	*Mobile Number									
Factory Ownership	☐ Self Owned ☐ Parental Owned ☐ Rental ☐ Leased ☐ Mortgaged ☐ Y ☐ N									
No. of years in the factory address	Years Months									
Preferred Mailing Address	☐ Residence Address ☐ Permanent Address ☐ Registered Office Address									
Residence address (Mandatory for Individual and Proprietorship)	Same as Permanent Address/ Registered Office Address ☐ City/ Town/ Village District PIN/ Post Code State/U.T. Country									
Residence Ownership	☐ Self Owned ☐ Parental Owned ☐ Rental									
No. of months in Residence address	Years Months									
Is the MSME unit ZED rated If yes, the gradation obtained by the MSME unit (Tick appropriate one)	☐ Y ☐ N ☐ Bronze ☐ Silver ☐ Gold									

Section II - Existing Banking Relations

1. Accounts with other Banks: (including Credit and Overdraft accounts)

Bank	Branch / Address	Account Type (SA/CA/CC/OD)	Account Number	Limit Amt

2. Credit Facilities: ☐ We declare that we do not enjoy credit facilities with any bank ☐ We declare that we enjoyed following credit facilities with other bank(s):

Details of Borrowal Accounts: (Enclose Copy of Sanction Letters/ Repayment Schedule/ Statement of Account)

Term Loan and other borrowings:

Bank / NBFC & Branch	Loan Amt.	Current Outstanding (in ` lakhs)	Monthly Instalments	Rate of Interest	Tenure of Loan	Balance Months

PROOF OF IDENTITY (PoI)

- ☐ Officially valid document(s) in respect of person authorised to transact. ☐ Activity Proof * 1 (For Sole Proprietorship Only)
☐ Certificate of Incorporation / Formation ☐ Registration Certificate No.
☐ Memorandum and Articles of Association ☐ Partnership Deed ☐ Activity Proof - 2 (For Sole Proprietorship Only)
☐ Resolution of Board / Managing Committee ☐ Power of attorney granted to its manger, officers or employees to transact on its behalf. ☐ Trust Deed

Co-Applicant/Guarantor/Authorised Signatory/Beneficiary Owner

*Relationship With Applicant	☐ Guarantor ☐ Beneficial Owner ☐ Co-Applicant ☐ Director ☐ Authorised Signatory					
*Constitution (For Individual)	Nationality ☐ Indian ☐ Other ☐ Resident Indian ☐ Non-Resident Indian ☐ Foreign Nationals ☐ Overseas Citizen India ☐ Person of Indian Origin					
*Occupation	☐ Salaried ☐ Self Employed ☐ Unemployed ☐ Retired ☐ House Wife ☐ Politician ☐ Student ☐ Others/Not Categorized					

*Nature Of Business/Type of Industry (Applicable for both Individual and Non-individual)		☐ Manufacturing		☐ Service Provider		☐ Stock broker		☐ Real estate	
		☐ Trading (Retail/ Wholesale)		☐ Transport		☐ Education		☐ Bullion	
								☐ Others_____	
Are you existing customer		☐ Yes ☐ No		If Axis Bank Customer,provide customer ID / Account No.					
Re-KYC/ CDD Flag ?		☐ Yes ☐ No							
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Mother's Maiden Name									
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Category & Community		☐ ST ☐ SC ☐ OBC ☐ General ☐ Others_____							
		☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Jain ☐ Parsi ☐ Others_____							
Marital Status		☐ Married ☐ Unmarried ☐ Others_____							
Education		☐ Matriculate ☐ Undergraduate ☐ Graduate ☐ Post Graduate ☐ Professional ☐ Others_____							
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Whether registered under GST		☐ Y ☐ N (If Yes, following details are mandatory)		GST Exemption ☐ Y ☐ N Exemption reason (If Yes) _____					
*GSTIN DETAILS		*GST Registration Single Multiple		*(Please fill GST Annexure for multiple GST Registration)		*Special Economic Zone ☐ Y ☐ N			
		Exemption Valid Till (if yes)		Special Economic Zone Code (if Yes)					
		GSTIN (Details)		GSTIN Registration Date					
1. *PAN No.				Form 97 ☐					
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4. Voter Id Card No.									
5. *Driving Licence (If collected both fields to be mandatory)				Driving Licence Exp Date					
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10. Import Export Code (IEC)				Corporate Identification Number (CIN)_____					
*Permanent Address/ Registered Office Address (Mandatory for Non-Individual)									
		City/ Town/ Village		PIN/ Post Code					
		District		Country					
		State/U.T.							
* Nearest Landmark (Office Address)									
* E-mail Address									
Phone Details (STD Code - Tel. Off.)				*Mobile Number		FAX			
Office Ownership		☐ Self Owned ☐ Parental Owned ☐ Rental ☐ Residence Cum Office		Mortgaged ☐ Y ☐ N					
No. of years in the office address		Years Months		No. of years in the city Years Months					
*Factory address/ Local address/ Corporate address/ Office address (Mandatory for Non-Individual)		Same as Registered Address - ☐							
		City/ Town/ Village		PIN/ Post Code					
		District		Country					
		State/U.T.							
*Nearest Landmark (Factory Address)									

[illegible]

PROOF OF IDENTITY (PoI)

- | | |
|---|--|
| ☐ Officially valid document(s) in respect of person authorised to transact. | ☐ Activity Proof * 1 (For Sole Proprietorship Only) |
| ☐ Certificate of Incorporation / Formation <input type="text"/> | ☐ Registration Certificate No. <input type="text"/> |
| ☐ Memorandum and Articles of Association ☐ Partnership Deed | ☐ Activity Proof – 2 (For Sole Proprietorship Only) |
| ☐ Resolution of Board / Managing Committee ☐ Power of attorney granted to its manager, officers or employees to transact on its behalf. | ☐ Trust Deed |

Part - II Scheme Details

Section I - Loan Request Details

Amount Requested: `		Tenure	months
Purpose of Loan :	☐ Purchase of New Commercial Vehicle / Construction Equipment ☐ Working Capital Requirement / Refinance / Repurchase STF (Top Up)		
	☐ Takeover of existing loan Repayment Mode: ☐ SI ☐ NACH Mandate ☐ PDC ☐ Billing		
Manufacturer :	Make		Model
Name of vehicle	Dealer		

Commercial Vehicle:

Asset category : ☐ HCV ☐ LCV ☐ SCV No of Units : ☐ Body ☐ Chassis ☐ Fully Built

Super Strategic : ☐ Transporter ☐ Bus Operator ☐ Captive Strategic : ☐ Transporter ☐ Bus Operator ☐ Captive

Retail : ☐ Transporter ☐ Bus Operator ☐ Captive ☐ Schools>500 ☐ Schools<=500 ☐ SVO ☐ FTU

Construction Equipment

No of Units : ☐ Body ☐ Chassis ☐ Fully Built

Strategic : ☐ S1 ☐ S2 ☐ S3 ☐ SA1 ☐ SA2 Retail : ☐ R1 ☐ R2 ☐ R3 ☐ FTU ☐ SVO

In case of takeover of existing loan mention name of Bank and Branch: Bank _____ Branch _____

Section II - Additional Details

Details of Vehicle / Equipment owned

SL	Make & Model	Year of Manufacture	Free / Financed	Name of the Bank/NBFC	Installment Amount	Installment Seasoning

(To be filled in case of Commercial Vehicle / Construction Equipment Term Loan Proposal)

Estimated Requirement of Funds :

Value of Vehicle / Equipment _____
(as per the proforma invoice)

Other costs (please specify _____) : _____

Total Estimated Requirements _____

Estimated Sources of Funds

Margin _____

Loan Funds _____

Total Estimated Sources _____

Declarations for Applicant and co-applicants	Applicant	Co-applicant
Customer Sign off Consent		

Notwithstanding anything to the contrary contained in the Application Form, the parties agree as follows:

"I/We understand that the insurance plan(s) from the insurance partner(s) engaged by the Bank ('such insurance partner(s)') are made available for our convenience and in case I/We opt for the same, Bank's representative can assist further in the enrolment of the chosen plan. I/We acknowledge that the Bank has clarified that purchase of the insurance cover from such insurance partner(s) is voluntary/optional and is not linked to availment of any product(s)/service(s) from the Bank. I/We further confirm that I/we have been given the option to avail the insurance cover from such insurance partner(s) or from any other insurance providers."

I understand I can opt in or opt out of the insurance policy any time prior to loan disbursal by sending an email from my registered / mailing email id to Axis bank representative

Life Insurance - Customer RISK Sign off consent		
I/We wish to protect my/our family from the loan liability in case of an eventuality of Death and voluntarily would like to opt for (Type/Name of Policy) _____	☐ Yes	☐ Yes
I/We have been informed by Axis Bank about (Type/Name of Policy) _____ but I/We have decided Not to opt for it and I/We completely understand that in case of an eventuality of Death the responsibility for EMI payment / loan repayment would remain & could fall on my/our family/firm, failing which, Axis bank would take necessary action(s) for recovery.	☐ No	☐ No

Non-Motor (General Insurance)- Customer RISK Sign off consent		
I/We understand the benefits of the General Insurance – Non motor (Policy Name: _____) and voluntarily choose to avail it to safeguard myself from critical illness, accidental death, permanent disability, hospitalization, or others (specify: _____). I/We agree to proceed with the policy as explained.	☐ Yes	☐ Yes
I/We confirm that Axis Bank has informed us about the General Insurance (Policy Name: _____), but I/We choose NOT to opt for it. I/We understand that in case of critical illness, accidental death, permanent disability, hospitalization, or others (specify: _____), all financial liability will be solely ours, and Axis Bank will not be responsible for such risks and may take necessary recovery actions as per loan contract.	☐ No	☐ No

Motor (Vehicle Insurance) - Customer RISK Sign off consent		
I/We understand the benefits of the Motor Insurance (Policy Name: _____) and voluntarily choose to avail it to safeguard the financed vehicle against risks such as accident, theft, natural calamities, fire or others (specify: _____). I/We agree to proceed with the policy as explained.	☐ Yes	☐ Yes
I/We confirm that Axis Bank has informed me/us about the Motor Insurance (Policy Name: _____), but I/We choose NOT to opt for it. I/We understand that in case of accident, theft, natural calamities, fire or others (specify: _____), all financial liability and related costs will be solely my/our responsibility. Axis Bank will not be liable and may take necessary recovery actions as per loan contract.	☐ No	☐ No

Legal Entity Identifier 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:	☐	☐
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.		

CKYC 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 mis leading 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.	☐	☐

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*				☐ Resident ☐ Business ☐ Registered office				☐ Resident ☐ 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.				<table border="1"> <thead> <tr> <th>Country#</th> <th>Tax Identification Number %</th> <th>Identification Type (TIN or Other, please specify)%</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </tbody> </table>				Country#	Tax Identification Number %	Identification Type (TIN or Other, please specify)%										<table border="1"> <thead> <tr> <th>Country#</th> <th>Tax Identification Number %</th> <th>Identification Type (TIN or Other, please specify)%</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </tbody> </table>							Country#	Tax Identification Number %	Identification Type (TIN or Other, please specify)%									
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Politically Exposed Person (PEP) Declaration

Is the Customer having link with any Politically Exposed Persons	☐ Yes ☐ No	☐ 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:

a) a related person / related party of Axis Bank, or
b) a reciprocally related person, or
c) a specified employee of Axis Bank, or
d) a relative of specified employee of Axis Bank, or
e) a firm in which any of the directors or spouse or dependent / minor child of directors of Axis Bank is / are interested as a partner, manager, employee or guarantor, or
f) a company (incl. holding company or subsidiary incl. step-down subsidiary) of which any of the directors or spouse or dependent / minor child of directors of Axis Bank is / are a director, managing agent, manager, employee or guarantor or they hold substantial interest, or
g) an individual in respect of whom any of directors of Axis Bank / spouse or dependent / minor child thereof is / are a partner or guarantor, or
h) an entity in which Axis Bank's promoters and their relatives or shareholders with shareholding of 10% or more in the paid-up equity capital of Axis Bank, have significant influence or control (as defined under Accounting Standards Ind AS 28 and Ind AS 110).

If answer to any of the above is "Yes", please furnish the following details:	Applicant				Co-applicant			
	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)	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)

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
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 b.) 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 partner, manager, KMP, director or a promoter; or
- a shareholder with more than 10% of paid-up equity share capital; or
- having control, whether singly or jointly with another person; or
- 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
- in a position to influence the entity to act on their advice, direction, or instruction.
- a guarantor or a surety; or
- is a trustee or an author or a beneficiary and where the entity is in the form of a private trust.
- related as a subsidiary or a parent company or a holding company or an associate or a joint venture.

Provided that:

- 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.
- nothing in sub-clause (f) above shall apply to the advice, directions or instructions given in a professional capacity.
- 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.

Information On Other Products And Offerings

"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."

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".

☐ Yes ☐ No

Declaration

- 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.axisbank.com, if the Bank grants the facility.
- 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.
- We certify that the information provided by us in this application from 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 give any information and /or 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.
- We confirm that the enclosed copies of financial / Bank Statements / Title / Legal and documents etc. are submitted by us against our loan application and are true copies.
- 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.
- We understand that all charges pertaining to the loan including processing fees and foreclosure charges are 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.
- 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 Banks laid down norms/guidelines.
- I/We confirm that I/We had no insolvency proceeding initiated against me/us not have I/We ever been adjudicated insolvent.
- I/We authorize Axis Bank to make references and enquiries relative 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/our loan details and repayment history to other Banks/Financial inst. Etc. as many be required and shall not hold the Bank liable for use of this information.
- I/We undertake to inform the Bank regarding change in my residence / 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 from time to time. I/We understand that the Bank has the right to reject my/ our application without providing any reason thereof.
- I/We agree that in event of non-payment of Equated Monthly Instalments (EMI's) as per the CVCE 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.
- We confirm that shall utilise the said Credit Facility only for the purposes for Business as mentioned above.
- I/We agree(s) that in case of non-payment of dues b 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.
- My personal / KYC details may be shared with Central KYC Registry.
- Axis Bank Ltd. reserves the right to retain the photographs and documents submitted with this application and will not return the same to the applicant.
- I 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.
- I/We authorize Axis Bank to Verify/Authen cate 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.
- 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 update to the documents for the purpose of updating the records at Banks' end.
- I/We understand that the insurance plan(s) from the insurance partner(s) engaged by the Bank (such insurance partner(s)) are made available for our convenience and in case I/We opt for the same, Bank's representative can assist further in the enrolment of the chosen plan. I/We acknowledge that the Bank has clarified that purchase of the insurance cover from such insurance partner(s) is voluntary/optional and is not linked to availment of any product(s)/service(s) from the Bank. I/We further confirm that I/We have been given the option to avail the insurance cover from such insurance partner(s) or from any other insurance providers.

I/We confirm having read and understood all the above declarations

Signature of Applicant

Signature of Co-Applicant 1

Declarations by Applicant

Bank's Code of Conduct

- I/We have confirmed that I/we have received a copy of the "Code of Bank's Commitment to Customers". I/We have been confirmed the contents of the same and also understand that it is available online at the Bank's website, 'www.axisbank.com'. I/We understand that the proceeds of this facility shall not be used for investments in the capital market.

***Declaration for Priority Sector Category / Medium and Small Enterprise and End Use Declaration:**

PSL Category

Description / Declaration by the applicant

[Please Tick () as applicable]

I/We hereby declare / confirm that the vehicle Purchased / to be purchased by me/ us shall be used for the purpose: (Choose any one)

☐ A. For Business Purpose (For MSME):

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

Manufacturing & Services	Micro	Small	Medium
Investment in plant & Machinery / Equipment	☐ Upto Rs 2.5 Crore	☐ Upto Rs 25 Crore	☐ Upto Rs 125 Crore
Annual turnover	☐ Upto Rs 10 Crore	☐ Upto Rs 100 Crore	☐ Upto Rs 500 crore

(please specify the value of Investment _____ Rs. Annual Turnover Rs. _____)

I/We are carrying out the following activity (as ticked below) and the aforesaid loan/vehicle shall be used by me/us solely for the purpose of the below activity and / or to assist the transport of Agri or allied activity input and farm products.

☐ B. Farm Credit:☐ For agriculture activity purpose ☐ For agriculture produce transportation (farmer own produce)

Small and Marginal Farmer under weaker section

Others

☐ Land upto 2.5 acres☐ Land more than 5 acres☐ Land more than 2.5 acres upto 5 acres☐ C. Agriculture Ancillary:☐ For Food and Agro Processing☐ For agriculture produce transportation☐ For custom service unit activity☐ D. Agriculture Infrastructure:☐ For Agriculture Infrastructure activity purposeLoan Exposure declaration - We declare that our total fund-based borrowing as on Today is Less than 100 Crs from entire banking system. ☐ Yes ☐ No

I confirm having read and understood all the above declarations

Signature of Applicant

Sourcing DetailsChannel : ☐ DSA/DDSA ☐ Direct ☐ Branch ☐ 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 :

Referral Code

Signature of the Sourcing agent

Signature of Relationship Officer

Axis Bank Employee ID

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

Please specify Marketing Programme, if any

(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 Details (Business Reference)

Title	Reference 1	Reference 2
Name*		
Relationship with applicant/co-applicant*		
Address*		
City, Pin, State		
Pin*		
City*		
State*		
Country*		
*Mobile No., Telephone		
*E-mail ID		

For Bank Use Only

Documents Received :

Self-Certified ☐True Copies ☐Notary ☐Identity Verification Done : ☐Digitally Verified ☐Manually Verified ☐

Digital Verification Ref no. _____

IN PERSON VERIFICATION CARRIED OUT BY

Emp. Name :

Emp. Code

Emp. Designation

Emp. Branch :

Date Place

Signature of Employee

GENERAL	
Application form	Pro-forma Invoice
KYC DOCUMENT	
Passport (Not expired)	Aadhar Letter/ Card issued by UIDAI (mandatory)
Permanent Driving License or Voter ID	PAN CARD (only as identity proof)
Job Card issued by NREGA (duly signed by office of the state govt)	
*Utility bills which is not more than 2 months old. Utility bill of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill) is acceptable (address proof only)	
INCOME DOCUMENTS	
ITR for last 3 years along with computation of income	Balance sheet, P/L A/c and schedules thereto for last 3 years
Shareholding pattern & list of directors on the letter head of the company certificated by authorized director	Board Resolution (for borrowing and certifying authorized director to execute loan documents)
Trust Bylaws (Incase of School)	Latest 6 months bank statement
*Copy of latest annual return filed with ROC	Copy of latest partnership deed, wherever applicable
Copy of latest MOA/ AOA & Incorporation certificate	
OTHER DOCUMENTS	
Latest 12 months repayment track record for existing CV/CE loans	Copy of Registration Certificate of existing vehicles
Original Invoice incase of Refinance/Repurchase of unregistered assets	Existing sheet list with details of free/finance with name of financiers
Udyam Certificate	NOC Copy of existing free vehicle

Acknowledgement for receipt of Application form

Date:

To,

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For Status / Inquiry please contact us on

18604195555/18605005555 (Local charges applicable) OR visit www.axisbank.com/support

Serial No.

For Axis Bank Authorised Ltd.

Authorised Official

Details of Charges	
Type	Charges
Cheque Bounce / Instrument Return Charges	₹500 per instance + GST
Cheque / Instrument Swap Charges	₹500 per instance + GST
Duplicate Statement Issuance Charges	₹250 per instance + GST
Duplicate Repayment Schedule Issuance Charges	₹250 per instance + GST
Duplicate No Dues Certificate / NOC	₹250 per instance + GST
Penal Charges	Financial Default - 8% p.a. on the overdue amount (subject to aggregate penal charges not exceeding ₹1,00,000 (INR One lakh) or minimum of ₹300 (INR Three hundred) whichever is higher per instance) There shall be no capitalization 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 date 2. Financial Default also includes all types of payment or financial defaults/irregularities with respect to the Loan Account
Part Payment Charges	5% of the amount being prepaid. 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.
Foreclosure Charges	5% of the Principal Outstanding. 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.
Stamp Duty	At Actuals
Issuance of Credit Report	₹50/- per instance + GST
Processing Fee	Upto 2% of the loan amount + GST
Loan cancellation/Re booking charges	₹550/- per case + GST
Documentation charge	₹500/- per instance + GST
RC Collection charge	₹600/- per instance + GST
ROC charge creation fee (Only for company cases)	₹2,500/- per instance + GST
Valuation charges:	Used CV (Standard assets) - ₹800 + GST per asset Used CV (Standard assets) - ₹1,000 + GST per asset For all Non Standard assets- Valuation charges at actuals + GST

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

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