

Office Address

State

*Mobile Number

E-mail ID (Office)

*Period In Current Employment/Business

Years

Months

Total Employment Period

Years

Months

Employee ID

Landmark

*City

*Country

*Pincode

*Phone Number

*Mailing Address

*Email statement

Proposed Loan Details

Amount (₹) Terms (Months) P. Fee: @ % ROI: @ % Repayment Mode ☐ PDC ☐ NACH ☐ SI

Financial Details

Bank Details	Account I			Account II	
Bank Name					
A/c Number					
Type of Account					
Loan Details	Financier Name	Loan Amount	Type of Loan	EMI	Topup / BT
Loan I					
Loan II					
Loan III					

*Annual Income (Total of all income declared / only in absolute and numeric value)

Net Monthly Income (₹) *Total Annual house hold income

Source of Fund ☐ Salaried ☐ Investment ☐ Professional Fees ☐ Business Earnings ☐ Commission ☐ AgricultureSource of wealth ☐ Inherited funds ☐ Property ☐ Investment ☐ Others (Please Specify: (if any) ☐ NIL Wealth (In Absolute Fig):

Purpose of Loan

☐ Education ☐ Home Renovation ☐ Marriage ☐ Travel ☐ Consumer Durables ☐ Medical ☐ Personal

Reference Details (One Reference has to be a Non-relative/Non-colleague)

	Reference I	Reference II
Name	<div></div>	<div></div>
Relationship with Applicant (- viz - Father, Mother, Brother, Sister etc.)	<div></div>	<div></div>
Name	<div></div>	<div></div>
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Insurance Details

Customer Sign-off Consent:

Yes ☐

I/We wish to protect my/our family from the loan liability in case of an eventuality i.e. Loss / Damage / Hospitalisation / Death (whichever is applicable) and voluntarily would like to opt for (Type/Name of Policy)

No ☐

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 i.e. Loss / Damage / Hospitalisation / Death (whichever is applicable), 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.

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

Signature

Signature

Signature

Primary applicant's name

Co-applicant's name

Sales representative's name

Consent Clauses

I hereby give my consent to and agree to 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 personal 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 this 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 personal loan. I further authorize the Bank to share my Aadhaar related details/information with regulatory/statutory bodies as and when required.

I confirm my preferred language of communication is:

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

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.

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 personal loan application.

I expressly consent Bank to share and disclose the Information to service providers, consultants, credit information companies, information utilities, other banks and financial institutions, affiliates, group companies, subsidiaries, regulators, investigating agencies, judicial, quasi-judicial and statutory authorities, or to other persons/institutions/entities as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per the consent, undertake to process information including by way of storing, structuring, organizing, reproducing, copying, using, profiling, etc. as may be deemed fit by the Bank and for the purposes of credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of services and products, or for any purposes as the Bank may deem fit.

Applicant Signature

Customer Declaration

I/We declare that the particulars and information given in the application form are true, correct, complete and up to date in all respects and I/we have not withheld any information. I/We confirm that I/We have no insolvency proceeding indicated against me/us nor have I/We ever been adjudicated insolvent. I/We have read the application form and am/are aware of all terms and conditions of availing finance from Axis Bank. I/We authorize Axis Bank to make reference and inquiries relating to information in this

application which the bank considers necessary. I/We authorize the bank to exchange, part/share with all information relating to my/our loan details and repayment history to other banks/financial institutions etc. as may be required and shall not hold the bank liable for use of this information. I/We undertake to inform the bank 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. The borrower(s)/guarantor(s) agree(s) to have given his/their express consent to the Bank to disclose all information and data furnished by them to Credit information companies (CIC's) or any other credit bureau permitted to operate in India. The borrower(s)/guarantor(s) further agree(s) that they shall execute such additional documents as may be necessary for the purpose. I/We confirm that I/We have received a copy of the "Code of Bank's commitment to Customers". I/We have been explained the content of the same and also understand that it is available on-line at the Bank's website, "www.axisbank.com".

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. My personal / KYC details may be shared with Central KYC Registry. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

I/We undertake that the proceeds of this facility shall not be used for investment in the capital market or purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of gold Exchange Traded Funds (ETF) and units of gold Mutual Funds & Small saving instruments and for speculative purpose. I/We also confirm that I have been explained the following:

1. Axis Bank will convey its decision within 30 working days from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per 'check list' provided in the application for loan and/or any additional documents as may be required by the bank for proper appraisal of the application. The computation of 30 days shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.
2. The bank may at its sole discretion sanction or decline the application. The bank shall convey, the reasons, which in its opinion after due consideration, have led to rejection of the application.
3. The Bank will decide and assign the loan amount and no commitment has been given to us for the same.
4. The DSA/DST or any other executive (has not collected any commission/brokerage or any other fee by way of cash or cheque or any other mode.
5. 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.
6. As per RBI guidelines, classification of accounts as NPA is done Borrower wise and not Facility wise and hence, it may be noted that in case of non-payment of dues by the customer in case of any facility availed from the Bank and consequently the account is to be classified as NPA, all other loan accounts of the Borrower/Card Holder, with the Bank also shall be classified as NPA as per the guidelines issued by RBI and it shall entitle the Bank to recall all such loans/facilities availed by the Bank, irrespective of the regular repayment in such accounts.
7. I/we authorize Axis Bank to Verify/Authenticate my/our KYC OVDs/Aadhaar number/loan documents during processing my/our loan application through third party agencies via digitally/physically for legitimate business purpose.
8. I/We authorize Axis Bank to verify and authenticate my/our Aadhaar number during processing my/our application for legitimate Business purposes. I/We further authorise the Bank to share my Aadhaar related details/information with regulatory / statutory bodies as and when required.
9. We understand the Loan amount/ Rate Of Interest / Fees and charges mentioned in the application are only indicative and the terms of the Loan will be guided by the terms of the Personal Loan Agreement/ sanction letter accepted by me/us prior to disbursement.
10. 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 personal 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."

11. 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 state-owned 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)

12. I expressly confirm and declare to the Bank that I agree for the use of my information by the Bank, its service providers, agents and/or affiliates for marketing, promotion and cross selling to me the various products and services of the Bank from time to time via telephone, SMS and/or email. ☐ YES ☐ NO

Applicant

Please sign across the photograph

Passport Size Photograph

Signature

Customer Declaration

Customer Declaration in respect of relationship with Director/Senior Officer of the Bank/any other bank

I/We am/are director(s) of Axis Bank Limited and also a director(s) / partner(s), manager(s), managing agent (s), employee (s), or guarantor(s) or holder(s) of substantial interest of the borrower or its subsidiary or its holding company.	<input type="checkbox"/> Yes <input type="checkbox"/> No
I/We am/are director(s) of any other bank or the subsidiaries of any of the banks or trustees of mutual funds / venture capital funds set up by the banks and also a director(s) / partner(s), manager(s), managing agent(s), employee(s) or guarantor(s) or holder(s) of substantial interest of the borrower.	<input type="checkbox"/> Yes <input type="checkbox"/> No
I/We am/are the relative(s) of the director(s) of Axis Bank Limited or any other Bank, as defined by extant guidelines of RBI from time to time, and also a director(s) / partner(s) or guarantor(s) or major shareholder(s) or in control of the borrower or a major shareholder(s) or in control of the holding or subsidiary company of the borrower.	<input type="checkbox"/> Yes <input type="checkbox"/> No
I/We am/are senior official(s) of the Bank or relative of the senior official of the Bank, as defined by extant guidelines of RBI from time to time, and also a director(s) / partner(s), or guarantor(s) or holder(s) of substantial interest of the borrower.	<input type="checkbox"/> Yes <input type="checkbox"/> No

If any of the above clause is applicable, then please furnish the details. In case if any of the above stated declarations are breached during the tenor of the facility, the borrower shall inform the bank immediately. In case of non-compliance with the undertaking or giving wrong undertaking in relation to the provisions Connected Lending/Section 20 of the BR Act, at any time during the currency of loan, the Bank reserves the right to recall the loan immediately

In the event that the Applicant/ Co-applicant is related to any of director of Axis Bank / director of other bank / senior officer of Axis Bank:

I/We declare (s) that we I/We am/are related to the director(s) and or Senior Officer(s) of Axis Bank or any other bank specified hereto

Sr. No.	Name of the Director(s) / Senior Officer(s)	Designation	Relationship

Signature of the Applicant

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

Acknowledgment for Receipt of Application Form

Date DD MM YY YY To, _____

Axis Bank has received your application for a Personal Loan of ₹ _____

1. Axis Bank will Convey its decision within 30 working days from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per 'check list' provided in the application for loan and/or any additional documents as may be required by the bank for proper appraisal of the application. The computation of 30 days shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.

Serial No.

For any queries clarifications, please contact landline number	
Sales Manager	
DSA	
Sales Executive	
E-mail ID	

Sourcing Details (For official use only)

ASC Name

Channel ☐ DSA ☐ Open Market ☐ Branch Channel ☐ Direct ☐ CSG Activity ☐ Digital ☐ Connector ☐ Service Recovery & Digital Servicing

Source Code ☐ SMS ☐ E-mailer ☐ Mobile ☐ Internet Banking ☐ Website ☐ ATM ☐ Aggregator ☐ Connector
(For digital only) ☐ Phone Banking ☐ Corporate Banner ☐ Service Recovery & Digital Servicing

Referrer Branch Name Referrer Branch Sol ID

CRM ID ASM Employee Nos.

TL/DSA/Connector Name TL/DSA/Connector Code

DME Name DME Code

Signature of Sourcing Agent

RM/SM details

Axis Bank RM/ SM

Designation

Employee Branch

Employee ID

Signature of Sourcing Agent

In person verification- OSV done by (For CKYC entry)

Axis Bank Staff Name	<input type="text"/>
Designation (as per HR grade)	<input type="text"/>
Branch/Location	<input type="text"/>
Employee ID	<input type="text"/>

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)

FATCA- CRS DECLARATION

(Please tick the applicable tax resident declaration (Any one)*)

☐ I am a tax resident of India and not resident of any other country OR ☐ I am a tax resident of the country/ies mentioned in the table below:

Please indicate the country/ies in which the entity is a resident for tax purposes and the associated Tax Number below:

City of Birth* Country of Birth* Address Type for Tax Purposes* ☐ Resident ☐ Business ☐ Registered office

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

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

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

Signature

DETAILS OF CHARGES

Processing Fee Charges % of the loan amount+GST (As applicable)
Rate of interest @ % per annum

Penal Charges- Financial Default*-8% p.a. above applicable interest rate on the overdue amount (subject to the aggregate not exceeding 24% per instance).

*There shall be no capitalisation of Penal Charges.

*Financial Default includes all types of payment or financial defaults/irregularities with respect to your Loan Account.

Loan Cancellation Charges

No. of days Applicable charges*

0-3 days Interest till the date of cancellation, Processing Fee, Stamp duty, other statutory charges (if applicable as and where GST would not be levied/refunded in case of loan cancellation).

>3 days It will be considered as pre-payment.

*The above Charge is applicable for Full / Partial / DD cancellation cases as well.

Instruction/Instrument Return charges

Cheque/Instrument Swap charges

Duplicate Statement issuance charges

Duplicate No Dues Certificate/NOC

Duplicate Amortization schedule issuance charges

Credit Information Companies (CIC's) Report Issuance Charges

Stamp Duty Charges

*Foreclosure charges shall be charged on principal outstanding. Part payment charges shall be charged on the amount of part payment. Customer will be allowed to pre-pay up to 25% of principal outstanding every year during the loan tenure without any charges after completion of 12 EMIs. There shall be a gap of 12 EMIs between two such part payments.

339/- per instance of dishonour of Cheque/ SI/EC/S/NACH debit instruction + GST as applicable

500/-+GST (As applicable) per instance

250/-+GST (As applicable) per instance

50/- per instance per set + GST (As applicable)

250/-+GST (As applicable) per instance

50/-+GST (As applicable) per document set

As per State Stamp Act

EMIs Paid**	<=36	>36
% charge	2%	2%

*GST as applicable

**Excluding pre-EMI/break period interest

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

DOCUMENTATION*

- Application form • KYC document (Proof of Identity, Proof of Address) • Income Document (latest 2 Salary Slip)
- Bank Statement (last three month bank statement) • For NACH - 4 Security PDCs and for SI as repayment mode - 1 Security PDCs
- For PDC Repayment mode - PDCs equivalent to the tenure of loan to be provided •
- #Axis Bank Ltd. may request for additional documents other than those requested above in connection with the applicant.

The EMI date for Personal loan will be as per following grid:

Last disbursement date	EMI due date
1st to 6th of Month	10th of same month
7th to 26th of Month	5th of next month
27th to 30th/31st of month	10th of next month

For Axis Bank Ltd.
Authorised Official