

2. Name of the Entity

Contact Person _____ Designation _____

Type of Relationship (Supplier/Customer/Competitor) _____

Address _____ City _____

State _____ Country _____ Pin Code _____

Telephone No. _____ Mobile No. _____

E-Mail Address _____

3. Name of the Entity

Contact Person _____ Designation _____

Type of Relationship (Supplier/Customer/Competitor) _____

Address _____ City _____

State _____ Country _____ Pin Code _____

Telephone No. _____ Mobile No. _____

E-Mail Address _____

4. Name of the Entity

Contact Person _____ Designation _____

Type of Relationship (Supplier/Customer/Competitor) _____

Address _____ City _____

State _____ Country _____ Pin Code _____

Telephone No. _____ Mobile No. _____

E-Mail Address _____

5. Name of the Entity

Contact Person _____ Designation _____

Type of Relationship (Supplier/Customer/Competitor) _____

Address _____ City _____

State _____ Country _____ Pin Code _____

Telephone No. _____ Mobile No. _____

E-Mail Address _____

Trade Reference (Min 2)

Top 5 Suppliers

1. Name of the Entity

Contact Person _____ Designation _____

Type of Relationship (Supplier/Customer/Competitor) _____

Address _____ City _____

State _____ Country _____ Pin Code _____

Telephone No. _____ Mobile No. _____

E-Mail Address _____

2. Name of the Entity

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State _____ Country _____ Pin Code _____

Telephone No. _____ Mobile No. _____

E-Mail Address _____

Personal Details of the Guarantor (for 2 individual & 1 Corporate)*

1. Full Name

Date of Birth Gender Married PAN

Residential Address _____ City _____

State _____ Country _____ Pin Code _____

Telephone No. _____ Mobile No. _____

E-Mail Address _____

Nationality _____ Network _____ Relationship with Borrower _____

Is it a third party guarantee? Yes No

2. Full Name

Date of Birth Gender Married PAN

Residential Address _____ City _____

State _____ Country _____ Pin Code _____

Telephone No. _____ Mobile No. _____

E-Mail Address _____

Nationality _____ Network _____ Relationship with Borrower _____

Is it a third party guarantee? Yes No

3. Name of the Entity

Contact Person _____ Date of Incorporation PAN

Address _____ City _____

State _____ Country _____ Pin Code _____

Telephone No. _____ Mobile No. _____

E-Mail Address _____

Network _____ Constitution Code (Ref. last page)

Is it a third party guarantee? Yes No

*Applicable in case where personal/corporate guarantee is given.

D) Additional Details

Statutory Obligation Status	Yes	No	N.A	Statutory Obligation Status	Yes	No	N.A
Registration under Shop & Est. Act	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Latest Sales Tax Return Filed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Registration under MSME	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Latest Income Tax Return Filed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Drug License	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Any other statutory dues remaining	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Details of premises held by the entity

Type of premises	Status (Owned/Rented)	Address	Market Value (₹ in Lakh)
Registered Office			
Corporate Office			
Godown Premises			
Factory Premises			
Any Other			

Business details with the Corporate/s: (₹ in lakh) - For Supply Chain Finance only

Name of the corporate	Dealing Since	Financial Year	Total Turnover	Turnover from the corporate	% of Total Turnover

Number of years in the same city _____

Inventory funding limits (₹ in lakhs) _____

F) For Internal Use Only

Details of associates/group entities

Particulars	Name	EMP Code	Signature
Lead Generator			
Lead Approver			
KYC Certified by			

CHECK LIST - PRE SANCTION

1. 6 month Bank Statement. 2. Business Profile template, if not available online. 3. Details of properties offered as collateral with present market value. 4. In case of takeover, statement of loan A/C for last 12 months for the facility to be taken over. 5. ITR of promoters/guarantors (last 1 year). 6. Last 3 years Audited Balance Sheets with Income Tax & Sales Tax returns and Tax Audit Reports. 7. Project report for term loan. 8. Proof of business address (Registered Address & Correspondence Address). 9. Proof of identity - Self certified copy of Pan Card. 10. Proof of residence - Recent telephone bills, electricity bills, property, tax receipt (not older than 2 months) of proprietor/partners/Directors. 11. Sales achieved during the current FY upto the date of submission of application or Copy of Orders in hand to support projected Sales for contractors & additions in capex. 12. Shop & Establishment Licence/Updated Memorandum & Articles of Association of the Company/Partnership Deed of partners etc. 13. Asset & Liability statement of promoters/guarantors. 14. CMA Data if applicable. 15. List of Associate/Group Companies, if any with their financials. 16. Position of accounts from existing bankers and confirmation about the asset being standard with them (in case of takeover). 17. Sanction letters of facilities being availed from existing bankers/financial institutions. 18. VAT Returns/sales tax return - to justify provisional sales figures. 19. Rent agreement (if business premises on rent) and clearance from pollution control board (if applicable). 20. Any other information required on case to case basis.

CHECK LIST - POST SANCTION -

- A. Facility Documents: (Working Capital/Term Loan):**
1. Loan Agreement signed by the borrower.
 2. Stock Statement.
 3. Latest copy of Board Resolution.
 4. Copy of sanction letter duly accepted by the borrower.
- B. Security Documents (Only cases where mortgage of property is required):**
1. Title Deed .
 2. Valuation Report .
 3. Title clearance certificate
- C. Any other document required on case to case basis.**

The expected timelines for credit decisioning of MSME applications subject to submission of all the documents required by the bank for decision of application.

Loan Amount	Timeline for Credit Decision
up to ₹25 lakh	14 working days
Above ₹25 lakh up to ₹1Cr	30 working days
Above ₹1Cr up to ₹5Cr	45 working days
Above ₹5Cr	60 working days

Processing Fee upto 1%

Prepayment Charges	
(i)	In case of Micro & Small Enterprises (MSE) customers as per URC, No Prepayment charges are applicable for a. Fixed rate loans with loan amount upto Rs 50 Lakhs b. Floating Rate Loans (Irrespective of loan amount)
(ii)	Foreclosure / Prepayment Premium shall be applicable as detailed below in all other circumstances, including prepayment out of own sources / takeover of loans by other banks / FIs Facility Type : Working Capital limit / Term Loan/All other types of exposure a. Prepayment within 12 months : 4% plus applicable Taxes b. > 12 months and upto 24 months : 3% plus applicable Taxes c. > 24 months : 2% plus applicable Taxes

Acknowledge for SME Loan Application

Applicant Name: _____ Application No: _____ Date:

Loan Amount requested for _____ Product Name _____

Name of Sales Personnel _____

Contact No. _____ Location _____

Visit www.axisbank.com for T&C related to SME Loan Application.

E) Confirmation & Declaration

- I/We certify that the information provided by me/us in this application form is true, correct, complete and up to date in all respects and that this shall form the basis of any facility that Axis Bank (the Bank) may decide to grant to us at its sole discretion. I/We have not withheld any information whatsoever. I/We shall furnish such additional writings as may be required in connection with the facility required by me/us.
- I/We confirm that the enclosed copies of financials/tax returns/bank statements/title/legal and other documents are submitted by me/us against my/our loan application and are true copies.
- I/We agree that Axis Bank reserves the right to retain the documents submitted with application and will not return those to the applicant even if the facility is rejected.
- I/We 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 in connection with the facility required by me/us. I/We further agree that the facility that may be provided to me/us shall be governed by the rules of the Bank that may be in force from time to time. I/We will be bound by the Terms and Conditions of the facility that may be granted to me/us.
- Except to the extent disclosed to Axis Bank, I/we confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever or for attachment of my/our properties and/or any criminal proceedings have been initiated and/or are pending against me/us and that I/we have never been adjudicated insolvent by any court or other authority. Details of any such proceedings/suits/recoveries/attachments as referred above
- Except to the extent disclosed to Axis Bank, no director or a relative/near relation(as specified by RBI) of a director of a banking company (including Axis Bank) or a relative/near relation (as specified by RBI) is: the applicant(s), or a partner of our concern, or a trustee, member, director, manager, employee of our concern, or of our subsidiary, or our holding company, or a guarantor on my behalf, or holds substantial interest in our concern or my/our subsidiary or holding company. Details of any such relation as referred to above:
- I/We also authorise Axis Bank to check references about me/us from any bank/persons.
- I/We hereby further confirm that, I/we have no objection on Axis Bank getting guarantee cover from CGTMSE (applicable in case of CGTMSE proposals only).
- I/We authorise Axis Bank to share information relating to facilities availed by me/us from Axis Bank, as the Bank may deem appropriate and necessary, with any Credit Bureaus, Credit Reference Agencies, Credit Information Companies or any other entity formed and authorised by RBI for the purpose of collecting, collating and disseminating credit information pertaining to borrowers. Accordingly, I/we give consent to disclose information to such entities. Such entities may further make available processed information or data or products thereof of banks/financial institutions and other credit granters.
- I/We understand that all charges pertaining to the loan like processing fees and/or prepayment penalty and/or any other charges mentioned in the sanction letter are to be borne by me/us. I/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 other out of pocket expenses as per actuals will be borne by me/us.
- I/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 me/us or being rejected by the Bank for any reason whatsoever in the pre-sanction or post-sanction stage, I/we will not be entitled to any refund either in part or in full.
- I/We understand that disbursement will be subject to production of 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 shall utilise the said facility only for the purposes of business as mentioned above.
- I/We shall furnish at the end of every calendar quarter a certificate in the form required by the Bank regarding my/our sales turnover and net profit.
- I/We undertake to inform Axis Bank regarding any changes whatsoever in my/our addresses, as specified herein above or employment/profession and to promptly provide such further information that Axis Bank (or its designated group companies or agents or representatives) may require.
- I/We have no borrowing arrangement(s) with any other bank/financial institution/other bodies other than those mentioned above. I/We would take prior approval from Axis Bank in case we resort to any borrowing arrangement with any other bank.
- I/We have no objection in Axis Bank, its group companies, agents/representatives giving me/us information on various products, offers and services provided by Axis Bank/its group companies through any mode (including without limitation through telephone calls/SMSs/emails) and authorise Axis Bank, its group companies, agents/representatives for the above purpose. (please tick Yes or No, as acceptable to the applicants) – Yes No
- I/We declare that: (i) I/we am/are competent and fully authorised to issue such declarations, confirmations, agreements and undertakings and submit this application form for the purpose of borrowing/availing of the requested facility, and to execute all other documents required by Axis Bank for such purpose. (ii) all such letter(s) of authorities/power(s) of attorney, if any, executed by me/us in favour of any person/s and which is/are submitted to the Bank, is/are valid, subsisting and has/have not been revoked by me/us.
- 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 (only for legal and regulatory requirements), information utilities, other banks and financial institutions, merchant aggregators, payment, other players/ intermediaries or to other persons/institutions/entities as may be necessary in connection with the contractual, regulatory or legal requirements 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 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 other than marketing/ cross selling.
- 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

Name

Place

Date

Signature of Client
(Please sign and place the rubber stamp of the organization)



Constitution Code

Particulars	Code	Particulars	Code	Particulars	Code	Particulars	Code
Sole Proprietorship	01	Private Ltd.	05	Partnership	02	Trust	06
HUF	03	Others	07	Public Ltd.	04		

Industry Code

Particulars	Code	Particulars	Code	Particulars	Code	Particulars	Code
Agro Chemicals	01	Gems & Jewellery – Processing	23	Paper & Paper Products	45	Airlines	02
Gems & Jewellery – Retail Trade	24	Petrochemicals	46	Alcoholic Beverages & Tobacco	03	Gems & Jewellery – Wholesale Trade	25
Petroleum Products	47	Auto Ancillaries	04	Glass & Glassware	26	Plastic & Plastic Products	48
Automobiles: Manufacturing	05	Hotels	27	Ports	49	Automobiles: Retail Trade	06
Infrastructure – Ports & Airports	28	Power Generation	50	Automobiles: Wholesale Trade	07	Infrastructure Construction: Others	29
Power: Other than Power Generation	51	Cement & Cement Products	08	Infrastructure Industrial Park, SEZ, IT Parks	30	Rubber & Rubber Products	52
Chemicals	09	Infrastructure Roads	31	Shipping	53	Coal & Coal Products	10
Iron & Steel – Manufacturing	32	Sugar	54	Commercial Property	11	Iron & Steel – Retail Trade	33
Tea	55	Construction: Other than InfraStructure	12	Iron & Steel – Wholesale Trade	34	Telecommunication Services	56
Consumer Durables	13	IT & ITES	35	Textiles: Cotton	57	Drugs & Pharmaceuticals	14
Land & Building Developers	36	Textiles: Jute	58	Dyes & Pigments	15	Leather & Leather Products	37
Textiles: Manmade	59	Edible Oils & Vanaspati	16	Logistics	38	Textiles: Other	60
Education & Training	17	Medical & Health Services	39	Trade-Retail	61	Electronics	18
Mining & Mining Products	40	Trade-Wholesale	62	Engineering	19	Non-Alcoholic Beverages	41
Transport Operators	63	Entertainment & Media	20	Oil & Gas Related Services	42	Wood & Wood Products	64
Fertilizers	21	Other Metal & Metal Products	43	Food Processing – Others	22	Paints & Varnishes	44