

Terms and Conditions for Micro Loans:

1. The Borrower(s) hereby agree(s) and confirm(s) that Axis Bank shall have the absolute right to levy such charges as it may deem fit including but not limited to cheque bounce / return and any other penal charges for the delayed/ late payment provided such charges are communicated to the customer in advance. The Borrower(s) agree(s) that in the event of such a levy, the Borrower(s) shall forthwith pay the said amount without demur or protest and that it shall not object to such levy nor claim waiver of or make a claim or a defense that the same was not brought to his/her/ their notice.
2. I/We will pay the EMIs through Post Dated Cheque (PDC) and are required to furnish >>_ no's of PDCs in advance. In case the EMIs are paid through standing instruction from my/our SB/CA/CC/OD account maintained with us or ECS facility, I/We will not shift the SB/CA/CC/OD account to another bank during the currency of the loan. In such cases Axis bank should be notified at least one month in advance.
3. In the event of dishonoring any EMI cheques, charges as applicable at the time of dishonor shall be levied on the account. Charges as on date of this letter is Rs. 500/- plus Goods and Service Tax (as applicable).
4. The loan shall be used only for the purpose for which it is sanctioned, and it will not be used for investment in capital markets or for purchase of small savings instruments (including KVPs).
5. The disbursement of the loan is subject to the execution/ submission of necessary documents.
6. All fees and charges collected by the Bank are non-refundable.
7. The sanctioning of loan facility is at the sole discretion of Axis Bank.
8. The Borrower (s), Co-borrower(s) and Guarantor (s) shall be deemed to have given their express consent to the Bank to disclose the information and data furnished by them to the Bank and those regarding the credit facility/ies to the Credit Information Companies (CICs) as approved by RBI, upon signing the copy of the most important information document. The Borrower (s), Co-borrower(s) and Guarantor (s) further agree that they shall further execute such additional documents as may be necessary for this purpose.
9. We would like to inform that Axis Bank has tied up with Various Insurance Companies s nationwide. In case if you are interested in availing the above facility of Insurance from Bank, you can do so, however, we would like to make it very clear that it is not mandatory to use the service of this Insurance provider.
10. Kindly note that your loan is a floating rate loan linked to Repo rate and your loan tenure can be extended by a maximum of 24 months over & above the sanctioned tenure, on account of change in Repo rate published by RBI.
11. I/We have not made any payment in cash/bearer cheque or kind along with or in connection with this application form.

- 12.** Axis Bank is entitled to add, to delete, recall the facility in event of default without any notice or modify any of the aforesaid terms and conditions and the same shall be binding on me/us.
- 13.** If you proceed without PAN, you agree to provide Form 97 before disbursal.
- 14.** Payment of interest, commission, charges, and other costs to AXIS BANK shall be net of all statutory taxes / payments, as applicable from time to time and all such statutory taxes / payments (Service Tax & Education Cess also included) due payable to be borne by the Borrower, will be in addition to fees, commission, charges, interest, and other costs of AXIS BANK.
- 15.** In the event of the Borrower committing default in the repayment of instalment of loan or payment of interest on due dates, AXIS BANK shall have an unqualified right to disclose his/her/their name to Reserve Bank of India (RBI). I/We give consent to AXIS BANK and / or to RBI to publish his name as defaulter in such a manner and through such medium as AXIS BANK in its absolute discretion may think fit. The aforesaid right shall be available to AXIS BANK in addition to and not in derogation of any Agreement or the general conditions as the case may be.

Aadhar Terms & Conditions for EKYC Biometric

1. I hereby state that I have no objection in authenticating myself with Aadhaar based authentication system and consent to providing my Aadhaar Number, Biometric and/or (One Time Pin) OTP data (and/or any similar authentication mechanism) for Aadhaar Based authentication for the purposes of: (i) availing of the Banking Service from Axis Bank; (ii) seeding my new account with NPCI mapper to enable receiving of Direct Benefit Transfer (DBT) including LPG Subsidy from Govt. of India (GOI) into my new account.
2. I hereby give my consent to and authorize Axis Bank Ltd. to fetch my personal details, mobile number & email address from UIDAI. I also explicitly authorize Axis Bank Ltd. to share these details with their registered Business Correspondent partner/agent (of my choice), **only and solely** for the purpose of completing account opening process and I understand that Axis Bank shall ensure security & confidentiality of my personal identity data, for all other purposes.
3. I also understand that the Biometric and/or (One Time Pin) OTP (and/or any similar authentication mechanism) I may provide for authentication shall be used only for authenticating my identity through Aadhaar Authentication system for that specific transaction and for no other purposes.
4. In addition, I provide my consent to Axis Bank to-
 - Use my Registered Mobile Number in the bank records for sending SMS alerts to me.
 - Link the Aadhaar Number to all my existing/new/future accounts and customer profile (CIF) with Axis Bank.
5. I understand that my information submitted to Axis Bank herewith shall not be used for any purpose other than mentioned above.
6. I hereby declare that all the above information voluntarily furnished by me is true, correct and complete.
7. I understand that Axis Bank may disclose information about my account, if required or permitted by law, rule or regulations, or at the request of any public or regulatory authority or if such disclosure is required for the purpose of preventing frauds, or in public interest, without specific consent of the account holder/s.

Terms and Conditions for Digital Standing Instructions (SI)

- 1.** The Borrower's submission to the satisfaction of the Bank of a Certificate of Employment from his/her Employer and his/her financial statements.
- 2.** The Borrower's submission to the Bank, Electronic Clearing Service mandate/Standing Instruction mandate/NACH mandate towards repayment instalments; and
- 3.** Any other document or writing as the Bank may require in its sole discretion.
- 4.** Submission of all the necessary approvals and permission from the appropriate authorities including, but not limited to approvals and certificates from corporations.