AXIS BANK

Commodity Power

Application for credit line facility against pledge of Warehouse/Storage Receipts - Commodity Power Commodity LITE /Commodity Quik

Barcode

For Office use only

Proposal No:		Application No.	
Lead ID		Sol ID	
		Application Date:	D D M M Y Y Y Y

The Branch Head,

Axis Bank Ltd,

________________________ Branch.

Dear Sir,

I/We, ____________________________ hereby apply for the above-mentioned facilities aggregating

₹ ______________ /-(Rupees ____________________________ only).I/we furnish below the necessary information.

*** fields are mandatory**

A. General Details

Name of Applicant*	
Existing Customer of Axis Bank*	☐ Yes ☐ No If Yes, Provide Account No. or CIF ID
Constitution*	☐ Proprietorship ☐ Partnership ☐ Private Limited ☐ Public Limited ☐ LLP ☐ HUF ☐ Society ☐ FPO ☐ Others(pl.specify) ______
Nature of Business*	☐ Trade ☐ Manufacturing ☐ Service ☐ Trade ☐ Others(pl.specify) ______ Description of Business *(As per the Nature of Business selected above, mention the details of Business example: Trading of metal items/Manufacturing Of leather Products.)*
Date of Incorporation*	D D M M Y Y Y Y *(Please mention the year since applicant is in the activity incase of Individual)*
Annual Turnover (in Rs): If Individual: Annual Income (in Rs):	 Arthiya ☐ Trader ☐ Processor ☐ Exporter ☐ Others (pl. specify) ______
Place of Incorporation/formation*	
Country of Incorporation*	
Registration No.	*(Company /partnership /MSME reg. no)*
Udyam Registration Certificate (URC) No. *(Whenever available. Non-Mandatory)*	
Import Export Code *(if applicable)*	
CKYC No*. ☐ Yes ☐ No *(if yes, share number)*	
Politically Exposed Person (PEP) Status*	☐ PEP ☐ Related to PEP ☐ Not Applicable (Note: *PEP are defined as 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.
Source of Wealth	☐ Inherited funds ☐ Property ☐ Investment ☐ Others (Please Specify:______) ☐ NIL Wealth (In Absolute Fig): ______
Proof of Identity	☐ Offcially valid document(s) in respect of person authorized to transact ☐ Certificate of Incorpotation/Formation______ ☐ Registration certificate______ ☐ Memorandum and Articles of Association ☐ Trust Deed ☐ Resolution of Board / Managing Committee ☐ Power of attorney granted to its manager, officers or employees to transact on its behalf ☐ Activity Proof - 1 (For Sole Proprietorship Only) ☐ Activity Proof - 2 (For Sole Proprietorship Only) ☐ Partnership Deed
PAN / GIR No*.	or ☐ FORM 97 ***If PAN No. is not availble, please fill up Additional declaration Form 97
Numbers of years in Business*	years
Registered office Address/Place of Business*	**Proof of Address*:** ☐ Certificate of incorporation/ Formation ☐ Registration Certificate ☐ Other Document District*: City/Town/ Village*: State*/UT Code* Country* PIN Distance from Branch Km
Ownership	☐ Self ☐ Owned ☐ Rental ☐ Leased
Communication Address if different from Above	☐ Same as above / Local Address in India (if different from Above)* District*: City/Town/ Village*: PIN / Post Code* State / U.T Code* Country*
Contact Details *	Tel. (Off) — Mobile — — FAX Email ID Email ID
CBF Details: (if Applicable)	

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GSTIN Details

Whether registered under GST*: ☐ Yes ☐ No *(If yes, following details are mandatory)*

GST Exemption* ☐ Yes ☐ No Exemption Reason ________________

GST Registration* ☐ Single ☐ Multiple *(*Please fill GST Annexure for multiple GST Registration)*

Special Economic Zone* ☐ Yes ☐ No

GSTIN* (if not exempted)

Address registered for GSTN*: ☐ Same as registered o?ce address ☐ As given below

Line 1

Line 2

Landmark

City State PIN Code

Source of Fund: (Please tick the appropriate Box)*

Business Income ☐ Capital Gains/ equity investment ☐ Donation Grant ☐ From Group Company ☐

Legal Entity Identifier (LEI) Declaration (Applicable for Non - Individuals only)

☐ 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: D D M M Y Y Y Y

4) LEI Expiry Date: D D M M Y Y Y Y

☐ 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 a gree 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.

Signature

B. Proposed Details

S. No	Nature of Facility	Amount Requested	Expected Interest Rate
1	Credit Line		

- Major Commodities proposed to be stored:
- Location of the Warehouse/Godowns if available:
- Stocking to be done inside the own factory Godown? ☐ Yes ☐ No

C. Ownership & Management Details (Related Person)*

(Proprietor in case of Proprietorship firm/Partners in case of Partnership firm/Directors in case of Company/Others, if any)

KYC Number of Related Person (if Available*)

if KYC number is available, only "Related Person Type" & 'Name' is mandatory

Related Person Type* ☐ Director ☐ Promoter ☐ Karta ☐ Trustee ☐ Partner ☐ Court Appointment Offcial ☐ Proprietor ☐ Beneficiary ☐ Authorised Signatory ☐ Beneficial Owner ☐ Power of Attorney Holder ☐ Other (Please specify)

DIN (Director Identification Number)

(Mandatory if Related Person Type is Director)

(Proprietor in case of Proprietorship firm/Partners in case of Partnership firm/Directors in case of Company/Others, if any)

KYC Number of Related Person (if Available*)

if KYC number is available, only "Related Person Type" & 'Name' is mandatory

Related Person Type* ☐ Director ☐ Promoter ☐ Karta ☐ Trustee ☐ Partner ☐ Court Appointment Offcial ☐ Proprietor ☐ Beneficiary ☐ Authorised Signatory ☐ Beneficial Owner ☐ Power of Attorney Holder ☐ Other (Please specify)

DIN (Director Identification Number)

(Mandatory if Related Person Type is Director)

	Person 1	Person 2
	Personal Guarantor: ☐ Yes ☐ No **Beneficial Owner:** ☐ Yes ☐ No	**Personal Guarantor:** ☐ Yes ☐ No **Beneficial Owner:** ☐ Yes ☐ No
Name* Maiden Name (If Any) Father's Name Mother's Maiden Name*	Title / First Name / Middle Name / Last Name	Title / First Name / Middle Name / Last Name
Occupation Type*	☐ Service (Private /Public /Government Sector) ☐ Others (Professional/Self-Employed/Retired/Housewife/Student) ☐ Business ☐ Others ____________	☐ Service (Private /Public /Government Sector) ☐ Others (Professional/Self-Employed/Retired/Housewife/Student) ☐ Business ☐ Others ____________
Community	☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Buddhist ☐ Zoroastrian ☐ Jain ☐ Parsi ☐ Others ________	☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Buddhist ☐ Zoroastrian ☐ Jain ☐ Parsi ☐ Others ________
Category*	☐ SC ☐ ST ☐ OBC ☐ Minority ☐ Other/General	☐ SC ☐ ST ☐ OBC ☐ Minority ☐ Other/General
DOB*	D D M M Y Y Y Y Age Years	D D M M Y Y Y Y Age Years
Gender*	☐ Male ☐ Female ☐ Third Gender	☐ Male ☐ Female ☐ Third Gender
Nationality*		
Education		
PAN /GIR No*	or ☐ FORM 60 *(If not having PAN/GIR No. fill Form 60)*	or ☐ FORM 60 *(If not having PAN/GIR No. fill Form 60)*
Net Worth As on	D D M M Y Y Y Y ₹	D D M M Y Y Y Y ₹
% holding/ Profit Sharing Ratio	%	%
DIN (Mandatory in case of Director)		
	If related to Axis Bank or any other Bank offcial/Director*: ☐ Yes ☐ No	If related to Axis Bank or any other Bank o?cial/Director*: ☐ Yes ☐ No

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Proof of Indentity and Address *

Cetified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

A-Passport Number

Passport Expiry Date D D M M Y Y Y Y

B-Voter ID Card

C-Driving Licence

Driving Lic. Exp Date D D M M Y Y Y Y

D-NREGA Job Card

E-National Population Register Letter

F-Proof Prossession of Aadhaar

E-KYC Authentication

Offline verification of Aadhaar

Applicant photograph With Signature / Thumb impression

Cetified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

A-Passport Number

Passport Expiry Date D D M M Y Y Y Y

B-Voter ID Card

C-Driving Licence

Driving Lic. Exp Date D D M M Y Y Y Y

D-NREGA Job Card

E-National Population Register Letter

F-Proof Prossession of Aadhaar

E-KYC Authentication

Offline verification of Aadhaar

Applicant photograph With Signature / Thumb impression

Residential Address

Address:

City/Town/ Village*:

District*

PIN / Post Code* State / U.T Code*

Country*

Residence Ownership	Own Rented
No of Years in the current residence	Years Months

Address:

City/Town/ Village*:

District*

PIN / Post Code* State / U.T Code*

Country*

Residence Ownership	Own Rented
No of Years in the current residence	Years Months

Current Address Details

Same as above

City/Town/ Village*:

District*

PIN / Post Code* State / U.T Code*

Country*

Same as above

City/Town/ Village*:

District*

PIN / Post Code* State / U.T Code*

Country*

Contact Details *

Tel.(Off) —

Tel. (Res) —

Mobile —

Email ID

Tel.(Off) —

Tel. (Res) —

Mobile —

Email ID

D. Existing Banking Relationship

We declare that, we do not enjoy credit facilities with any other bank/we enjoy following credit facilities with other bank(s) as on date

Bank & Branch	Type of A/c	Facilities Type	Account No.	Limit	Current Outstanding	Irregularity

E. Additional Details

1. Turnover as on date ₹ ____________ Lakhs
2. Estimated turnover for the current FY ₹ ____________ Lakhs
3. Projected turnover for the next FY ₹ ____________ Lakhs
4. Debtors position as on date — Applicable in case of debtors list not available in audit report
   - Above 1 Year ₹ ____________ Lakhs
   - Above 6 months up to 1 Year ₹ ____________ Lakhs
   - Below 6 months ₹ ____________ Lakhs

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F. Details of Associate concern

Name of the firm	Constitution	Name of Prop/Partner/Director	Nature of Business	Credit Facility (Limit details & Bank)

G. Reference Details

S No.	Name of Firm	Address	Name of Contact Person	Contact Details

H. Customer Request Details

a. Activate my account for Mobile number updates and alerts: ☐ Yes ☐ No - Mobile ___________________________
This subscribes to all alerts including Value added alerts

b. Information on other products and offering
From time to time, Axis Bank communicates various new products/special features of existing products/promotional offers, which are of significant benefit to its customers.
I/We ☐ consent/ ☐ do not consent to receive information/services etc. for marketing purpose through telephone / mobile / SMS / Emails by the Bank / its Agents.

c. Active my account for E-Statements registration: ☐ Yes ☐ No Email id: ___________________________
In case E – Statements are activated, physical statements will be disabled

I have read, understood and agree to the terms and conditions to various products and services. I accept and agree to be bounded by the terms and conditions as displayed on www.axisbank.com. I agree that the bank may debit service chargers plus taxes to my account wherever applicable.

H. Consent

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 (for legal and regulatory requirements only),information utilities, other banks and financial institutions, merchant aggregators, payment gateways, other players/ intermediaries or to other persons/institutions/entities, as may be necessary in connection with the contractual, regulatory or legal requirements 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, other than marketing/ cross selling.

☐ Yes

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

Signature of Primary Applicant

Declaration

1. I/We hereby request you to grant me/us a credit line facility as mentioned above, against the security of pledge of warehouse/storage receipts, to enable us to meet the expenses in connection with the conduct of business.
2. I/We have not borrowed and/ or applied to any other financial institution to avail of credit facility for this purpose and further undertake that the goods pledged to you are not charged to any other bank / Financial Institution.
3. I/We understand that I/We are responsible for insuring the above commodities to be deposited/already deposited with the Bank for the purpose of availing the credit facility. I/We also understand that until the bank purchases insurance on my/our request, the bank/ it's outsourced entity (ies) is not liable for any loss arising out of any damage/theft etc. to the commodities while under the Bank's/ it's outsourced entity's custody.
4. We certify that the information provided by us in this application form is true in all respects and that this shall form 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 to 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 be granted to us.
5. We are aware that Bank/ its agents may contact me/us through telecall/SMS/email in connection with my request. I/We authorize Axis Bank to disclose from time to time any information relating to my/our facility(ies) to any parent/subsidiaries &associate of Axis Bank and to third party (ies) engaged by Axis Bank.
6. We agree that in case of non-payment of dues, 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 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 same customer from the Bank, irrespective of the regular repayment in such accounts.
7. We understand that as a pre-condition, relating to grant of the facility to us, the Bank requires our consent for the disclosure by the Bank of information and data relating to us, the credit facility availed of/to be availed of in relation thereto and default, if any, committed by us, in discharge thereof. Accordingly, we hereby agree and give consent for the disclosure by the Bank of all or any such information and data relating to us, the credit facility availed of/to be availed of in relation thereto and default, if any, committed by us, in discharge thereof, as the Bank may deem appropriate and necessary, to disclose and furnish to the Credit Information Companies [CIC], and any other agency authorised in this behalf by Reserve Bank of India ["RBI"].
8. We declare that the information and data furnished by us to the Bank are true and correct.
9. I/We hereby declare that I/We am/are not defaulter(s) to any Bank/Financial Institution.
10. We undertake that CIC and any other agency so authorized may use, process the said information and data disclosed by the Bank in the manner as deemed fit by them; and CIC and any other agency so authorized may furnish for consideration, the processed information and data disclosed or products thereof prepared by them, to Bank's/ Financial Institution's and other Credit Grantors or Registered Users, as may be specified by the RBI in this behalf.
11. We confirm that the enclosed copies of financials / Bank Statements/ Title / Legal and other documents etc. are submitted by us against our loan application and are true copies.
12. We understand that charges paid to the Bank towards out of pocket expenses and/orlog-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.
13. We understand that all charges pertaining to the loan including the Processing fees, prepayment penalty, etc. 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 other out of pocket expenses as per actuals will be borne by us.
14. 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 Bank's laid down norms/guidelines
15. The proceeds of the facility shall not be used for investment in small savings scheme, capital market, purchase of gold in any form including primary gold,gold bullion, gold jewelry, gold coins, units of gold ETF and mutual funds. We confirm that we shall utilise the said Credit Facility only for the purposes of Business as mentioned above.
16. Axis Bank will convey its decision (within 2 weeks for credit limit up to ` 5 lakh and within 3 weeks for credit limit above ` 5 lakh and up to ` 25 lakh for Micro &Small enterprises borrowers) and (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 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 timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.
17. Further, we confirm following:
    - No suit is pending in any court of law against the directors/partners.
    - 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

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18. I/we Authorize Axis Bank to verify and authenticate my/ our Aadhaar number during processing my/our application for legitimate business purposes. I/We authorize the Bank to share my Aadhaar related details /information with regulatory/ statutory bodies as and when required.
19 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.
20. Customer declaration in respect of relationship with Director/Employee of the Bank/any other bank including directors of Scheduled Co-operative Banks,directors of subsidiaries/trustees of mutual funds/venture capital funds.
21. For any grievances please reach out to us at https://www.axisbank.com/contact-us/grievance-redressal/retail-banking-grievance-redressal
22. You can find out more about how we process your personal data, by reading our Customer Privacy Notice, available online at https://www.axisbank.com/privacy-policy
23. 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.

24. Declaration on Related Party / Specified Employee or Relative of Specified Employee:

Having understood the definitions provided below and to the best of my / our knowledge and belief, I / We do hereby solemnly declare and confirm that I / We are not:

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 nfluence 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:

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)

I / We declare that I / We am / are making the aforesaid declaration solemnly and sincerely believing the same to be true and complete, and in case of any change on the above, I / We shall immediately inform Axis Bank of such change. I/we understand any suppression or misstatement of facts may lead to actions incl. recall of the facilities availed or regulatory reporting.

Signature of the Applicant / Co-Applicant / Guarantor / Authorized Signatory (Name, Designation)

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

Provided that:

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

Customer Declaration in respect of relationship with Director/Senior Officer of the Bank/any other bank	Yes	No
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 interesr of the borrower or its subsidiary or its holding company.		
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.		
I/We am/are the relative(s) of the director(s) of Axis Bank Limited or 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.		
I/We am/are senior officail(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.		

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 laon immediately

Sr. No	Name of Director(s)/Senior Officer(s)/Employee(s)	Designation	Relationship
1			
2			
3			

FATCA-CRS Declaration Please tick the applicable tax resident 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 ID Number below:

City of Birth* ☐☐☐☐☐☐☐☐ Country of Birth* ☐☐☐☐☐☐☐☐☐☐ **Address Type for Tax Purpose-** ☐ Residential ☐ Business ☐ Registered Office

Country#	Tax Identification Number	Identification Type (TIN or Other, please specify)	Address For Tax Purpose
			☐ Communication Address ☐ Permanant Address ☐ Please note the address below
			Landmark
			PIN ☐☐☐☐☐☐ State______________________ Country ____________________

 # To also include USA, where the individual is a 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____________________

I/We request you to please consider my/our proposal for financing under"COMMODITY POWER/COMMODITY LITE/COMMODITY QUIK"scheme of your bank.
I/We shall be glad to furnish additional in formation as may be required.

Place ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Date D D M M Y Y Y Y

Signature of Applicant

Signature of Guarantor/Co-applicant

Interest Rate, Processing Fees & Other Charges

I/We understand and agree to the following terms pertaining to the facility/loan:-

1) Rate of Interest: The final applicable interest rate as decided by Axis Bank based on various parameters as per its policies and procedured shall be communicated to the customer at the time of sanctioned/disbursement of each tranche of the facility/loan. The Repo rate prevailing at the time to limit set up shall be applicable for the facility/loan. In case there in the Repo rate the margin/spread would appropriately be reset. The Bank is free to decide the spread over the Repo rate. However, credit risk premium may undergo change only when borrower's credit assessment undergoes a substantial change. Further, other components of spread including operating cost could be altered once in three years.

2) Processing Fee: A non-refundable processing fees of maximum 0.75% (plus applicable GST) is applicable on the facility/loan sanctioned by the Bank. The applicable processing fee payable by the customer will be communicated to the customer upon santion of the facility/loan.

3)

Material Terms & Conditions	Penal Charge
Financial Default: 1. Non-payment of principal overdue amount on the Loan Maturity Financial Default includes all types of payment or financial defaults/irregularities with respect to the Loan Account	**Financial Default:** 1. 8% p.a. on the overdue amount (subject to aggregate penal charges not exceeding Rs. 1,00,000 or Rs. 300 whichever is higher per instance) There shall be no capitalization of Penal Charges. *Credit line/ Short term loan - 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.
Non-Financial Default 1. Any breach of the terms and conditions stipulated in the facility and pledge agreement or non-submission of any other document (such as Warehouse Rent, Stock statements) shall be termed as material term and condition breach and shall be subjected to applicable penal charges on the total outstanding amount. 2. Any failure to comply with stipulated norms, irregularities or default with respect to the loan account (like site visits, revaluation, audit charges, or BC commission) as specified in the sanction letter or during the loan tenure shall constitute a policy non-compliance and shall be termed as material term and condition breach and shall be subjected to applicable penal charges on the total outstanding amount.	**Non-Financial Default** 1% p.a. from the date of each non-financial default on the total outstanding amount. (applicable to all the non-financial defaults) There shall be no capitalisation of Penal Charges. * Charges will apply immediately upon breach of the stipulated timelines*

4) Part Payment / Foreclosure Charges (Prepayment Charges):
1. Part Payment / Foreclosure charges are not applicable in case of loan against electronic Negotiable Warehouse Receipt (eNWR) issued towards stock deposited in commodity exchanges.
2. In case of Micro and Small Enterprises (MSE) customers, no prepayment charges are applicable if;
a. Loan amount is up to Rs.50 Lakhs under Fixed rate loans, or
b. Loans with floating interest rates (irrespective of the loan limit)
3. Other than the above 1- and 2-point, Part Payment charges (0.50% exclusive of GST) of the amount being prepaid only if part payment is within one month from the date of disbursement.

Floating rate loans – Individual (For business & other than business) & MSEs, with or without co obligants – No Part Payment and Foreclosure charges shall be applicable irrespective of the source of funds and without any minimum lock-in period.

5) Other Charges - Other Charges including but not kimited to statutory charges, such as stamp duty on documentation etc., as applicable are payable on actual basis and any other charges as communicated to the customer by the Bank.

All the above charges comprise all the charges applicable for availing the facility.
Goods and Services tax(GST) will be charged extra as per the applicable rates, on all the charges and fees(wherever GSTis applicable).

6) Stock Audit Charges- To be collected at the time of 1st disbursement (upon sanction / renewal) which shall be linked to the sanction limit and all other charges remain unchanged. Sanction limit up to INR 5 Cr: INR 10,000 + GST, Sanction limit above INR 5 Cr: INR 12,000 + GST.

Recommendation of Commodity Business Facilitator (CBF) (if applicable)

I hereby certify that the above named ____________________________is/are residing at the address/has the office at ____________________ mentioned above and that the particulars / information given here in above are true and correct.Were commend that an amount of ₹ ________________ /-(Rupees ______________________________ only) be sanctioned to the abovementioned applicant as per his/their request. Furthermore,we recommend % reduction in there rate of interest & % reduction in processing fee applicable to the applicant.

Place ☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Name ____________________

Date D D M M Y Y Y Y ____________________

Name & Signature of CBF/ Authorised Representative

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Information on Products and Offerings

I/we hereby confirm that I/we am/are in favor of receiving communication/information/loan documents/other collaterals from the bank pertaining to the loan account via emails/net banking. From time to time, Axis Bank communicates various new products/special features of existing products/promotional offers which are of significant benefir to its customers.

I/we hereby expressly consent to and authorize the Bank (wherher 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 (KYC0, 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/we hereby also expressly consent to and authorize the Bank to download KYC details from the CKYC reistry using my CKYC ID for the purpose of Commodity loan application

I understand that I may opt out by registering in the 'Provider Customer Preference Register' as per details provided in the 'TRAI' website.

I/we hereby give my consent to and agree and authorize Axis Bank Ltd. to fetch my personal details from UIDAI. I/we hereby state that I/we have no objection in authenticating myself with Aadhaar based authentication system and I/we 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 Commodity Finance loan application. I/we understand that the biometric and/or OTP and/or any other authentication data I/we 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 on other purposes. I/we confirm that I have been informed about the alternatives to submission of identity information and I/we have agreed to authenticate myself through Aadhaar based authentication system with full understanding of alternatives to submission of identity information. I/we understand that Axis Bank shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication. I/we authorize Axis Bank to verify and authenticate my Aadhaar during processing my Commodity Finance loan. I/we 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

I/we 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/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, profilling, ect. as may be deemed fir by the Bank and for the purposes of credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract.

Yes ☐ No ☐

Acknowledgement of Loan application

Application ID: ☐☐☐☐☐☐☐☐☐☐☐☐ **Bank's Copy**

We acknowledge that we have received an application dated from D D M M Y Y Y Y

Mr./Ms. ____________________ Residence of ____________________ for a loan of

____________________ under the ____________________ product.

Axis Bank will convey its decision (within 2 weeks for credit limit upto ₹ 5 lakh and with in 3 weeks for credit limit above ₹ 5 lakh and upto ₹ 25 lakh for Micro & Small enterprises borrowers) and (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 all the documents as per 'checklist' 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 timelines shall starts from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.

The applicant is in receipt of the indicative Interest Rate,Processing Fees & Other Charges that would be applicable, if the Bank grants the facility.

Place ☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Date D D M M Y Y Y Y

Received the acknowledgement of loan application

Signature of the Applicant

For AXIS Bank Ltd.

Signature & Stamp

For Office Use Only

Documents received: ☐ Self-Certified ☐ True Copies ☐ Notary ☐ Certified Copies

☐ E-KYC data received from UIDAI ☐ Data received from Offline verification ☐ Digital KYC process ☐ Equivalent e-document

IN PERSON VERIFICATION CARRIED OUT BY

Emp.Name ☐☐

Emp.Code ☐☐☐☐☐☐ Emp. Designation ☐☐☐☐☐☐☐☐☐ Emp. Organisation & Code ☐☐☐☐☐☐☐☐

Emp.Branch ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Place: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Date D D M M Y Y Y Y

Signature of the Employee

(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)

Acknowledgement of Loan application

Application ID: ☐☐☐☐☐☐☐☐☐☐☐☐ **Applicant's Copy**

We acknowledge that we have received an application dated from D D M M Y Y Y Y

Mr./Ms. ____________________ Residence of ____________________ for a loan of

____________________ under the ____________________ product.

Axis Bank will convey its decision (within 2 weeks for credit limit upto ₹ 5 lakh and with in 3 weeks for credit limit above ₹ 5 lakh and upto ₹ 25 lakh for Micro & Small enterprises borrowers) and (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 all the documents as per 'checklist' 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 timelines shall starts from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.

The applicant is in receipt of the indicative Interest Rate,Processing Fees & Other Charges that would be applicable, if the Bank grants the facility.

Place ☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Date D D M M Y Y Y Y

For AXIS Bank Ltd.

Signature & Stamp

Please Note that:

1. This is only an acknowledgement for having received the application and this should not be constructed as an indication for our acceptance of the proposal, a decision on which will be taken only after due consideration of the proposal on its merit and/or on fulfillment of conditions if any, that may be stipulated by the bank.
2. The application will be taken for consideration only after all the particulars/data/documents as may be required are received by the bank
3. Incase the proposal is rejected/not considered the reasons for the same will be intimated to the applicant.

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DECLARATION OF BENEFICIAL OWNERSHIP

(NOT APPLICABLE FOR SOLE PROPRIETORSHIP ACCOUNTS)

Name of the Customer/Company

Registered Number
(Wherever applicable)

Registered Address

The Customer/Company as stated above hereby confirms and declares that on the below date (Please tick the correct option - option 3 is applicable only for Company)

1 ☐ The following natural person(s) (listed in Table below) exercise control or ultimately have a controlling ownership interest i.e. having ownership/entitlement of more than 10% (in case of Company) or more than or equal to 15% (in case of Partnership/LLP/Association/BOI/Society) or 10% and above (in case of Trust) of capital/profits/property or controlling through voting rights, agreement, arrangement etc.

OR

2. ☐ There are no natural person(s) who exercise control or ultimately have a controlling ownership interest as stated above, therefore details of:

- ◯ All partner(s)(for partnership)/trustees (for trust)/senior managing officials (for unincorporated bodies) who are natural person(s) are stated in the below Table
- ◯ Natural person(s) holding the position of directors/senior management in the Company are given in the below Table.

(*If you have ticked any of the above, please complete the Table below before signing the declaration)

Sr No.	Full Name of Beneficial owner/controllng natural person(s)	Date of Birth	Nationality	Address	Type of KYC Documents		Controlling ownership interest (%)
					Identity	Address	

OR

3. ☐ The Company is listed on ______________________________(Name of the Stock Exchange*)

or is a majorly owned subsidiary of ______________________________(Name of the listed Company*)

listed on______________________________(Name of the Stock Exchange*)

*Stock Exchange listed in India or any jurisdiction notified by Central Govt.

The Customer/Company undertakes that the facts stated above are true and correct. The Customer/Company also undertakes and agrees that it will notify Axis Bank without delay of any changes in the controlling persons / shareholders, person exercising control or having controlling ownership interest in the Company / Partnership / LLP/AOP/Society/Trust/Club/University/Institution, as declared in the table above.

For and on behalf of [Name of Company / Partnership / LLP / AOP / Society / Trust / Club / University / Institution]:

Signature of the Authorized Official *:

Full Name of the Authorized Official:

Designation / Position:

Date D D M M Y Y Y Y

* The declaration should be signed by:
i. An active/designated partner in case of Partnership Firm/LLP, a trustee in case of Trust, a senior member in case of AOP, Society, Club and member of the Managing Committee in case of University and Institution.
ii. The official authorized to sign the Board Resolution in case of Company.

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