AXIS BANK

Commodity Power

LOAN APPLICATION FORM FOR FLWF

Barcode

(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 jn blank spaces)

FOR OFFICE USE ONLY

Proposal No:

Region **Application No.**

Lead Id **Sol Id**

Name & Emp ID of officer sourcing the proposal

35 mm X 35 mm

The Branch Manager,

Axis Bank Ltd,______________________ Branch. Application Date : D D M M Y Y Y Y

Dear Sir/Mam

I/We

hereby apply for following facilities and furnish the neccessary information herewith,

A. Proposed Details

S. No	Nature of Facility	Amount Requested	Expected Interest Rate	Interest Rate, Processing Fee & Other Charges
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

B. Details of Main Applicant

Any past relationship with Axis bank Ltd Y N if yes, Cust ID

Applicant has Unique Central KYC Number Y N If yes, KYC Numbar

Name: Prefix First Name Middle Name Last Name

Maiden Name (If Any): Prefix First Name Middle Name Last Name

Father/Spouse Name: Prefix First Name Middle Name Last Name

Mother Name: Prefix First Name Middle Name Last Name

Nationality: Indian **Date of Birth*** D D M M Y Y Y Y

Residential status / Constitution:* Resident Indian

Occupation Type: Salaried Business Unemployed Retired Housewife Student Politician Farmer

If Salaried Type of Organization (tick the relevant option) No. of Years in Employment

Pvt. Ltd Public Ltd Proprietorship Partnership firm

Public Sector Government Multinational Trust/Association/Societies/clubs

Nature of Employment...(As per the type of organization selected above, mention the details of profession example: Director/Banker/Agent)

If Bussiness; Nature of Business (tick the relevent option) No. of Years in Business

Information Technology Professional Service Provider Agriculture Bulion/Gold Jewelry

Stock Broker Real Estate Trader Money Lender

Description of Business..(As per the type of organization selected above, mention the details of profession example: Director/Banker/Agent)

Sl. No.	Name of the family members	Age*	Gender*	Relationship*	Occupation*	Annual Income (₹)*
Applicant						
FM 1						
FM 2						
FM 3						
# FM denotes name of family members						
Name of the Karta *(In case of Hindu Joint Family)*:						

Residence Address/ Mailing Address:

City **Pin code** **Post Off.**

Districts **State:** **Country** I N D I A

Landmark

Telephone **Mobile** 9 1 **Consent to Call** Yes No

Email ID

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Permanent Address
(In case different from mailing address)

City | **Pin code** | **Post Off.**

Districts | **State:** | **Country** I N D I A

Landmark

No. of years at above residence: ☐☐ Years

Residence Type: ☐ Own ☐ Rented

Gender: ☐ Male ☐ Female ☐ Others

Profession: ☐ Agriculturist ☐ If other please specify

No. of dependent below 18 years age ☐☐☐

Education: ☐ Illiterate ☐ Primary ☐ 12th Pass ☐ Graduate & above non Agri ☐ Graduate & above in Agri

Is any of the member of next generation in to farming : ☐ Yes ☐ No

No. of years in same village: ☐☐ Years , No. of Family Members: ☐

Marital Status: ☐ Married ☐ Single ☐ Third Gender

Category: ☐ General ☐ OBC ☐ SC ☐ ST ☐ Minority ☐ Others ________________

Relative of Staff: ☐ Yes ☐ No

Community: ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Buddhist ☐ Zoroastrian ☐ ain ☐ Parsi ☐ Others

Family Experience in the activity of Loan sought for ☐☐☐ Years

Person with Disability (PWD): ☐ Yes ☐ No

C. KYC Documents

Proof of Identity (POI)

☐ **A - Passport No.**	**Passport Expiry Date** D D M M Y Y Y Y
☐ **B- Voter ID Card**	☐ **C - UID aadhaar***
☐ **D- Driving License**	**DL Exp Dt.** D D M M Y Y Y Y

☐ **Z- Others#** **ID Proof:** ____________________ **ID Proof No:** _______________________ **Issuing Authority:** __________________ **Date:** D D M M Y Y Y Y

 # any document notified by the central government, *Aadhaar* no. to be captured mandatorily for customers where DBT is applicable

Pan Card No.

FORM 60 ☐ (Mandatory when customer does not have PAN, PAN Application Date : ____________________________ PAN Acknowledgement No: ________________________

Proof of Address (POA)

Address Type ☐ Residential/Business ☐ Residential ☐ Business ☐ Registered Office ☐ Unspecified

Proof of Address ☐ Passport ☐ Driving License ☐ UID (Aadhaar) ☐ Voter Identity Card ☐ NREGA Job Card ☐ Others ___ *(Please Specify)*

D. Details of Commodities Proposed to be stored at Warehouse(s)/Godown(s):

S. No	Commodity details proposed to store	Warehouse/ godown particulars	Quantity (Quintal)	Rate/ Kg (₹)	Value (₹)	Cost of insurance (₹)	Margin (%)	Amount eligible for Loan (₹)	Amount required as Loan (₹)	Applicable if Commodity is already	
										Warehouse receipt No. & Date	Quality rating given by warehouse owner/CM

I/We request you to consider my/our proposal for financing under "COMMODITY POWER-FLWF". We shall be glad to furnish additional information as may be required.

Applicant	Signature/Thumb impression	Place & Date
1		
2		

E. Value Added Services

D. Value Added Services

☐ Willing to Avail ☐ Not willing to avail *(If willing to avail, I agree and give my consent to deduct the charges for the below mentioned value added service(s) offered by the bank and its partners.)*

☐ **Accident Shield – GI (loan protector in case of accidental death)** ☐ **Life Shield – LI (loan protector in case of natural death)** ☐ **National Pension Scheme**

☐ **Saving Account** (I hereby expressly consent and authorize Axis Bank to obtain, collect, process and record my personal data including personal identity information and sensitive personal identity information ("Data") for Kisan Credit Application process and also utilise it for the ourpose of Saving account opening.)

☐ **Any other Banking services – (Demat A/c, MF, PL, HL, Auto Loan, Credit Card, etc.):** ____

E. Activate my account for Mobile Number for Updates and Alerts Registration: ☐ Yes ☐ No ; If Yes, Mobile Number

F. Activate my account for Debit Card Issuance: *(Debit card application form to be filled)*

G. Activate my account for E-Statements registration: ☐ Yes ☐ No. In case E-Statements are activated, physical statements will be disabled.

H. I seek the credit limit disbursement , withdrawal and repayment of the loan ☐ Combined for crop seasons ☐ Separately for each crop seasons

I. Repayment Mode of the loan ☐ PDC ☐ NACH ☐ SI Others________________________________

J. New Cheque book request: ☐ Yes ☐ No Number of cheque book/s required ____

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Income details of Applicant

Source of Income/Fund*	Income (₹)	
	Previous Year	Current Year
☐ Annual Income from Agriculture		
☐ Annual Income from Allied Activities		
☐ Annual Non-farm income *(Income from other sources)**		
☐ Annual Salary		
☐ Annual Business income		
☐ Annual Investment income		
Total		
Amount realized by the borrower from the Sale Proceeds of produce		NA

Proof for Non-farm income: ☐ Salary Slip ☐ IT Returns ☐ Others (Specify): ________________ *(PAN is mandatory for Non-Agri income >Rs. 3.00 lac)*

Banking Relationships *(Only Savings/Current accounts):* ☐ **Yes** ☐ **No**

Particulars	Applicant	
	With Axis	With Other Banks
Name of Bank		
Deposit A/c Type		
Deposit A/c No.		
PMJDY OD A/c		
PMJDY A/c No.		

Whether Covered Under: ☐ PMJJBY ☐ PMSBY ☐ APY

Particulars of Other Assets *(Farm Equipment, Live Stock Assets etc.)* **of all the applicants:**

Asset (Moveable)	Nos	Approx Value (₹)	Asset (Immovable)	Nos	Approx Value (₹)
Cattle			House/ Building		
Poultry Birds			Fishing Ponds/Tank		
Tractor			Agri Land (s)		
Combine Harvester/JCB			Tractor Shed		
Power Tiller			Non-Agricultural Property		
Four wheelers / Two wheelers			Farm Shed		
Other assets/Farm implements			Any Other immovable assets		
Net Worth (Self-Declared) (₹) :					

F. Existing Banking Relationship

Particulars of Existing Liabilities as borrower, if any:

Name of the institution	Purpose of loan	Balance Outstanding (₹)	Of which overdue (₹)	Security Offered	Takeover yes / No
Axis Bank					
Other Bank Name:					
Agricultural Credit Society					
Land Development Bank					
Other Creditors (Gov. Dues)					
Total Outstanding (₹)					

Mode of Operation of Account ☐ Self ☐ Jointly ☐ Either or Survivor ☐ Anyone or Survivor ☐ Jointly or Survivor

*(*Applicable only for Illiterate person)* ☐ Former or Survivor ☐ LTI* ☐ Others

G. Reference Details

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

H. Consent

I hereby give my consent to and agree and 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. I understand that the biometric and/or OTP and/or any other authentication data I may provide for authencatication shall be used only for a uthenticating my identity through the Aadhaar authentication system for the 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 Ihave 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 authentication my Aadhaar during processing. I further authorize the Bank to share my Aadhaar related details/information with regulatory /statutory bodies as and when required.

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.

I expressly consent Bank to share and disclose the Information to service providers, consultants, credit information companies, information utillities, other banks and financial institutions, affiliates, group companies, subsidiaries, regulators, investigating agencies, judicail, 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 direct marketing, for cross selling, 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. I expressly agree to the Bank, its service providers, agents and/or its affiliates for using the Information and for marketing, promotion and cross-selling to me their various products and services of the Bank from time to time via telephone, SMS and/or email.

Axis Bank Ltd. reserves the right to retain the photograph and documents submitted with this application and will not return the same to the applicant.

☐ YES ☐ NO

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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 interest 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 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.		
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.		

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 are related to any of Director of Axis Bank/ Director of other bank/ Senior officer(s) of Axis Bank

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

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

I/We request you to consider my/our proposal for financing under "COMMODITY POWER-FLWF". We shall be glad to furnish additional information as may be required.

Applicant	Signature/Thumb impression	Place & Date
1		
2		

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 citizen/green card helder of UDA% In case Tax Identification number is not avaliable, kindly provide funcational equivalent

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

Place ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Date D D M M Y Y Y Y

Signature / Thumb impression Applicant 1

Signature / Thumb impression Applicant 2

Signature / Thumb impression Applicant 3

Signature / Thumb impression Applicant 4

Signature / Thumb impression Applicant 5

(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)

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I. 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 agricultural activities pursued by us.

2. I / We certify that the information given above and in the enclosures are true in all respects and that this shall form the b asis of any facility / service that the Axis Bank (the Bank) may decide to grant to us at its sole discretion. I am / we are fully aware that if the above information is found to be incorrect, the loans that may be sanctioned subject to above information would become repayable immediately.

3. I/ 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. I / 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. I/ We will be bound by the terms and conditions of the facility that may be granted to us.

4. 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.

5. "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."

6. I/ we hereby declare that I / we do not have any credit facilities nor any account with other branches/ banks/ FIs other than the details mentioned above and the bank may disqualify me/us if there is any misrepresentation of this declaration.

7. We confirm that I/we shall utilize the said Credit Facility only for the purposes as mentioned above.

8. I/We hereby declare that I/We am/are not defaulter(s) to any Bank/Financial Institution.

9. I/We, hereby declare that, I/ we am/are not having any account with other branches/ banks / FIs other than the details mentioned.

10 I/We have no objection in receiving information about my/our loans either through SMS and/or by Email.

11. I/We 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.

12. I/We have no objection in receiving information about my/our loans either through SMS and/or by Email.

13. 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 / untrue / misleading / misrepresenting, I/We am/are aware that I/we may be held liable for it.

14. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address
    a. I hereby state that, I have no objection in authenticating myself with Aadhaar based authentication system and voluntarily consent to providing my Aadhaar number, Biometric and/or One Time Pin (OTP) data (and/or any similar authentication mechanism) for the purpose of availing Direct Benefit Transfer (DBT)/Subsidy from Govt. of India (GOI) in my account/new account. I understand that the biometric and/or OTP and/or any other authentication mechanism I may provide for authentication shall be used only for authenticating my identity through the Aadhaar authentication system for the aforesaid purposes, or as per requirement of law. I understand that Axis Bank shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication.
    b. I/We authorize Axis Bank to verify and authenticate my/our Aadhaar number during processing my/our application for legitimate Business purposes.
    c. I/We further authorise the Bank to share my Aadhaar related details/information with regulatory / statutory bodies as and when required.
    d. I/We further authorise the bank to share my Aadhaar related details/information with regulatory / statutory bodies as and when required.
    e. In case of any update in the documents submited 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."

15. I/We agree(s) 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 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.

16. 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

17. I/We agree(s) 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 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.

18. 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.

19. Customer declaration in respect of relationship with Director/ Senior Officer of the Bank/any other bank including directors of Scheduled Co-operative Banks, directors of subsidiaries/trustees of mutual funds/venture capital funds."

20. I/We understand that as a pre-condition, relating to grant of the facility to me/us, the Bank requires our consent for the disclosure by the Bank of information and data relating to me/us, the credit facility availed of/to be availed in relation thereto and default, if any, committed by me/us, in discharge thereof. Accordingly, I/we hereby agree and give consent for the disclosure by the Bank of all or any such information to the Credit Information Companies ["CIC"], and any other agency authorized in this behalf by Reserve Bank of India ["RBI"].

21. **Politically Exposed Person Status*** ☐ PEP ☐ Related to PEP ☐ Not Applicable
    The Borrower agrees that he/she is not a politically exposed person PEP) and further undertakes to inform Axis Bank in the event that he/she and/or any of their family members /close relatives becomes a PEP. In such an event, the Bank will obtain approval from its senior management to continue the business relationship and subject the account to the Customer Due Diligence measures as applicable to the customers of PEP category including enhanced monitoring on an ongoing basis.

    If PEP/Related to PEP, Source of Wealth:

    ☐ Inherited funds ☐ Property ☐ Investment ☐ Nil

    Other (Please Specify:__________________________ Wealth (In absolute Fig) :__________________

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J. Application form for Co-applicants*

Any past relationship with Axis Bank Ltd ☐ Y ☐ N if yes, Cust ID

Applicant has Unique Central KYC Number ☐ Y ☐ N If yes, KYC Number

Co-Applicant photograph With Signature / Thumb impression

35 mm X 35 mm

Name Prefix | First Name | Middle Name | Last Name

Maiden Name *(If Any)* Prefix | First Name | Middle Name | Last Name

Father/Spouse name Prefix | First Name | Middle Name | Last Name

Mother Name Prefix | First Name | Middle Name | Last Name

Nationality: ☐ Indian

Date of Birth* D D M M Y Y Y Y

Residential status / Constitution:* ☐ Resident Indian

Occupation Type: ☐ Salaried ☐ Business ☐ Unemployed ☐ Retired ☐ Housewife ☐ Student ☐ Politician ☐ Farmer

If Salaried Type of Organization (tick the relevant option)

No. of Years in Employment

☐ Pvt. Ltd ☐ Public Ltd ☐ Proprietorship ☐ Partnership firm

☐ Public Sector ☐ Government ☐ Multinational ☐ Trust/Association/Societies/clubs

Nature of Employment...(As per the type of organization selected above, mention the details of profession example: Director/Banker/Agent)

If Bussiness; Nature of Business (tick the relevent option)

No. of Years in Business

☐ Information Technology ☐ Professional Service Provider ☐ Agriculture ☐ Bulion/Gold Jewelry

☐ Stock Broker ☐ Real Estate ☐ Trader ☐ Money Lender

Description of Business...(As per the type of organization selected above, mention the details of profession example: Director/Banker/Agent)

Relationship with main/primery applicant

Sl. No.	Name of the family members	Age*	Gender*	Relationship*	Occupation*	Annual Income (₹)*
Applicant						
FM 1						
FM 2						
FM 3						
# FM denotes name of family members						
Name of the Karta *(In case of Hindu Joint Family)*:						

Income details (of all the applicants)

Source of Income	Net Income (₹)	
	Previous Year	Current Year
Annual Income from Agriculture		
Annual Income from Allied Activities		
Annual Non-farm income (income from other sources)*		
Annual Salary		
Annual Business income		
Annual Investment imcome		
Total		
Amount realized by the borrower drom the Sale Proceeds of produce		**NA**

*** Proof for Non-farm income:** ☐ Salary Slip ☐ IT Returns ☐ Others (Specify): _____________ *(PAN is mandatory for Non-Agri income >Rs. 3.00 lac)*

Banking Relationships *(Only Savings/Current accounts)*: ☐ **Yes** ☐ **No**

Particulars	Co Applicants	
	With Axis	With Other Banks
Name of Bank		
Deposit A/c Type		
Deposit A/c No.		
PMJDY OD A/c		
PMJDY A/c No.		

Particulars of Existing Liabilities as borrower, if any:

Name of the institution	Purpose of loan	Balance Outstanding (₹)	Of which overdue (₹)	Security Offered	Takeover yes / No
Axis Bank					
Other Bank Name:					
Agricultural Credit Society					
Land Development Bank					
Other Creditors (Gov. Dues)					
Total Outstanding (₹)					

Mode of Operation of Account ☐ Self ☐ Jointly ☐ Either or Survivor ☐ Anyone or Survivor ☐ Jointly or Survivor

*(*Applicable only for Illiterate person)* ☐ Former or Survivor ☐ LTI* ☐ Others

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K. KYC Documents

Proof of Identity (POI)

☐ A - Passport No.		Passport Expiry Date	D D M M Y Y Y Y
☐ B- Voter ID Card		☐ C - UID aadhaar*	[redacted]
☐ D- Driving License		DL Exp Dt.	D D M M Y Y Y Y

☐ Z- Others# ID Proof: ____________________ ID Proof No: ______________________ Issuing Authority: __________________ Date: D D M M Y Y Y Y

 # any document notified by the central government, ***Aadhaar** no. to be captured mandatorily for customers where DBT is applicable

Pan Card No.

FORM 60 ☐ (Mandatory when customer does not have PAN, PAN Application   Date : ____________________________ PAN Acknowledgement No: ___________________________

Residence Address/ Mailing Address:

City **Pin code** **Post Off.**

Districts **State:** **Country** I N D I A

Landmark

Telephone **Mobile** 9 1 **Consent to Call** ☐ **Yes** ☐ **No**

Email ID

Same as above ☐ Yes ☐ No

Permanent Address
(In case different from mailing address)

City **Pin code** **Post Off.**

Districts **State:** **Country** I N D I A

Landmark

L. 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) Penal Charges:
   - Financial Default*: 8% p.a. above applicable interest rate on the outstanding amount (subject to the aggregate not exceeding INR 1,00,000/- per instance).
   - Non-Financial Default**: 1% p.a. above applicable interest rate / commission from the date of each non-financial default on the outstanding amount of fund-based credit facilities and non-fund-based facilities (as applicable).
   - There shall be no capitalisation of Penal Charges.
   - The said Penal Charges will be subject to GST as per applicable law on Goods and Service Tax in India, and GST will be charged separately.
   - *Financial Default includes all types of payment or financial defaults / irregularities with respect to your loan account.
   - **Non-Financial Default includes breach of any other obligation(s) / covenant(s) with respect to your loan account.

4) Prepayment charges:
   1. Prepayment charges (0.50% exclusive of GST) of the amount being prepaid only if prepayment is within one month from the date of disbursement. Otherwise Nil.
   2. Prepayment penalty is not applicable in case of loan against electronic Negotiable Warehouse Receipt (eNWR).
   3. 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)

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).

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M. 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. We recommend 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

Date D D M M Y Y Y Y

Name ______________________

Name & Signature of CBF/ Authorised Representative

N. Information on Products and Offering

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 benefit to its customers.

I/We agree/ do not agree to share or part with all information/data provided by me and/or pertaining to me including personal and business information with the Bank's other department or its group companies/other institutions/such other persons as may be necessary/required for the purpose of, including but not limited to processing of my loan application, marketing, cross selling of various products and services etc. to me/us, use or process the aforesaid information/data by such person/s or furnishing of the processed information/data/products thereof to Bank's other department /its group companies/other Banks/institutions/such other persons as may be necessary, and to receive information/services for marketing purpose through telephone / mobile / SMS / Emails by the Bank / its Agents/ Service providers as per agreement with the Bank and I/We shall not hold the Bank liable in connection with the use of such information or otherwise. ☐ Yes ☐ No

I/we 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/we 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 Commodity loan application

Acknowledgement of Loan application

AXIS BANK

Application ID:

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 commodiry Power - credit line and decision on sanction or rejection shall be communicated within 30 days from receipt of this application & all other relevant particulars by Bank. All the required information/ documents have been furnished on .... / yet to be furnished by the applicant. The applicant is in receipt of the indicative Interest Rate, Processing Fees & Other Charges that would be applicable, if the Bank grants the facility. The applicant is in receipt of the indicative Interest Rate, Processing Fees & Other Charges that would be applicable, if the Bank grants the facility.

Date D D M M Y Y Y Y

Place

Received the acknowledgement of loan application

Signature of the Applicant

For AXIS Bank Ltd.

Signature & Stamp

Bank's Copy

RA/COM/App. Form/FLWF/Jan 25/Version 1.0

O. 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

We

Mr./Ms. 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

AXIS BANK

Application ID:

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 commodiry Power - credit line and decision on sanction or rejection shall be communicated within 30 days from receipt of this application & all other relevant particulars by Bank. All the required information/ documents have been furnished on .... / yet to be furnished by the applicant.

The Applicant is in receipt of the indicative Interest Rate, Processing Fees & Other Charges that would be applicable, if the Bank grants the facility. Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable).

Date D D M M Y Y Y Y

Place

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. In case the proposal is rejected/not considered the reasons for the same will be intimated to the applicant.

Applicant's Copy