





### Income details of Applicant

Source of Income/Fund*	Income (₹)	
	Previous Year	Current Year
<input type="checkbox"/> Annual Income from Agriculture		
<input type="checkbox"/> Annual Income from Allied Activities		
<input type="checkbox"/> Annual Non-farm income (Income from other sources)*		
<input type="checkbox"/> Annual Salary		
<input type="checkbox"/> Annual Business income		
<input type="checkbox"/> Annual Investment income		
<b>Total</b>		
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 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, information utilities, other banks and financial institutions, merchant aggregators, payment gateways, other players/ intermediaries or to other persons/institutions/entities, 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 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, or for any purposes as the Bank may deem fit (other than marketing/ cross selling).

If you are happy to provide your consent, please tick the appropriate boxes below: I consent to the processing of my sensitive personal data for the purposes of:

- Developing and carry out sourcing activities through online account opening channels;
- Developing, marketing, and communicating their products and services to me;
- Data analytics on my personal data to understand usage of products and services and creating opportunities to offer better products and services;

I consent to Axis Bank and/or its affiliates/subsidiaries/ to send marketing communications in respect of its various products and services from time to time by:

- Email  Y  N
- SMS text messages  Y  N
- Telephone  Y  N

Signature of Primary Applicant



## 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 basis 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/ its outsourced entity (ies) is not liable for any loss arising out of any damage/theft etc. to the commodities while under the Bank's/ its outsourced entity's custody.
5. 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"].
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 submitted 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. **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) : \_\_\_\_\_



## K. KYC Documents

### Proof of Identity (POI)

<input type="checkbox"/> A - Passport No. <input style="width: 100%;" type="text"/>	Passport Expiry Date <input style="width: 100%;" type="text"/>
<input type="checkbox"/> B- Voter ID Card <input style="width: 100%;" type="text"/>	<input type="checkbox"/> C - UID aadhaar* <input style="width: 100%;" type="text"/>
<input type="checkbox"/> D- Driving License <input style="width: 100%;" type="text"/>	DL Exp Dt. <input style="width: 100%;" type="text"/>
<input type="checkbox"/> Z- Others# ID Proof: _____ ID Proof No: _____ Issuing Authority: _____ Date: <input style="width: 100%;" type="text"/>	

# 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:**

**Landmark:**

**Telephone:**  **Mobile:**  **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:**

**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 sanction of the facility/loan.

Material Terms & Conditions	Penal Charge
<p><b>Financial Default:</b></p> <p>1. Non-payment of principal overdue amount on the Loan Maturity</p> <p>Financial Default includes all types of payment or financial defaults/irregularities with respect to the Loan Account</p> <p><b>Non-Financial Default</b></p> <p>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.</p> <p>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.</p>	<p><b>Financial Default:</b></p> <p>1. 8% p.a. on the overdue amount (subject to aggregate penal charges not exceeding Rs. 1,00,000 per instance)</p> <p>There shall be no capitalization of Penal Charges.</p> <p>*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.</p> <p><b>Non-Financial Default</b></p> <p>1% p.a. from the date of each non-financial default on the total outstanding amount. (applicable to all the non-financial defaults)</p> <p>There shall be no capitalisation of Penal Charges.</p> <p>* Charges will apply immediately upon breach of the stipulated timelines*</p>

- 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)
  4. Nil prepayment charges to individual borrowers for loans given under floating rate regime for business purpose.
- 5) Other Charges - Other Charges including but not limited 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(whenever GST is applicable).

