

Residence / Communication Address*
 Landmark : City* State*
 Dist.: Pin code* Nationality*
 Mobile* Country*
 Email ID*
 Permanent Address*
 Landmark: City* State*
 Dist.: Pin code*
 Country* Years at current Residence*

Other Details

Sex*: M F T Marital Status*: Married Unmarried Others No. of Children* No. of Dependents*
 Education* SSC/HSC Graduate Post Graduate PAN Card No.: Voter's ID card No.:
 Valid Passport No.: Passport Expiry Date: *Aadhaar ID card No:
 Driving License No. Driving License Expiry Date:
 Constitution* Resident Non Resident Person of Indian Origin Overseas Citizen of India Person with disability*: Yes No
 Religion* Hindu Muslim Christian Sikh Jain Buddhist Parsi Others
 Category* SC ST OBC GEN
 House Owned by* Owned mortgaged Owned not mortgaged Parent owned Rented Company provides Others

Employment / Business Details

Occupation* Salaried Self Employed Unemployed Retired Housewife Politician Student Others (specify)
 Firm / Company Employer's Name
 Firm / Company Employer's Address: City: State:
 PIN Code: Mobile*
 Official Email ID:

A.*If Salaried,

Pvt Ltd Public Ltd. Proprietorship Partnership firm Public Sector Government Multinational Trust/Association/Society/Club
 Designation Total no. of Years in Current Employment Total no. of Years in Employment*
 If employed in the current job for less than a year: Name of the previous employer
 Date of Retirement

B.*If Self Employed,

Business Continuity Proof: Labour License GST Trade License Shop and establishment certificate Others
 Registration Number: No. of years in Business/Profession
 Address as per GST annexure shared
 State: City:
 Pin code: Country:
 If Professional,
 Profession* Doctor CA CS Architect Others Industry
 Types of Firm / Company: Sole Proprietorship Partnership Pvt Ltd. Company Others
 Nature of Business: Manufacturing Services Trading Agriculture Others
 If Business Owner,
 Nature of Business: Manufacturing Services Trading Agriculture Others Description of Business
 Types of Firm / Company: Sole Proprietorship Partnership Pvt Ltd. Company Others
(As per the Nature of Business selected above, mention the details of Business example: Tour Operators/Trading of food products)

Income / Banking Details

Salaried	Self -Employed
a. Gross Monthly Salary : (₹)	a. Annual Turnover:(₹)
b. Net Monthly Salary : (₹)	b. Gross Annual Income:(₹)
c. Additional Monthly Income: <input type="checkbox"/> Rental Income <input type="checkbox"/> Pension <input type="checkbox"/> Agriculture <input type="checkbox"/> Dividend <input type="checkbox"/> Interest on FD <input type="checkbox"/> Others	c. Net Annual Income: (₹)
d. Total Income (b+c) : (₹)	d. Additional Annual Income: <input type="checkbox"/> Rental Income <input type="checkbox"/> Pension <input type="checkbox"/> Agriculture <input type="checkbox"/> Dividend <input type="checkbox"/> Interest on FD <input type="checkbox"/> Others
	e. Total Income (c +d) : (₹)

Source of Fund: Salaried Investment Professional Fees Business Earnings Commission Agriculture

Declarations

I/We declare that the particulars and Information given in the Application Form are true, correct, complete and upto date in all respects and I/We have not withheld any information. I/We confirm that I/We have had no insolvency proceeding initiated against me/us nor have I/We ever been adjudicated insolvent. I/We have read the application form and am/are aware of all the terms/conditions of availing finance from AXIS Bank Ltd. I/We authorise the Bank to make references and enquiries relative to information. In this application which the Bank considers necessary. I/We authorise the Bank to exchange, share/part with all information relating to my/our loan details and repayment history information to other Banks/Financial Institutions, etc. as may be required and shall not hold the Bank liable for use of this information. I/We undertake to inform the Bank regarding change in my/our residence/employment and to provide any further information that the Bank may require. I/We agree that my/our loan shall be governed by the rules of the Bank which may be in force from time to time. I/We understand that the Bank has the right to reject my/our application without providing any reason.

The Borrower(s) and Guarantor(s) agrees to have given their express consent to the Bank to disclose all Information and data furnished by them to Credit Information Bureau (India) Ltd. ("CIBIL"). The Borrower(s) and Guarantor(s) further agree that they shall further execute such additional documents as may be necessary for this purpose.

I/We confirm that I/We have received a copy of the "Code of Bank's Commitment to Customers". I/We have been explained the contents of the same and also understand that it is available online at the bank's website, www.axis.bank.in

"Politically Exposed Persons" (PEPs) are 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.

I declare that I am not a Politically Exposed Person (PEP) nor I am related to any Politically Exposed Person (PEP)

I hereby declare that I will submit my course progress report to the bank on periodic basis

I hereby declare that I will submit Deed of Ratification and recent photograph to the bank as soon as I complete 18 years of age, if I am a minor at the time of execution of loan agreement. 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

I hereby declare that the details furnished above are true and correct to the best of my four 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.

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 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.

I/We further authorise the Bank to share my Aadhaar related details/information with regulatory / statutory bodies as and when required.

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

We undertake that the proceeds of this facility would not be used for investments in the capital market, shares and securities

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. 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.

Total number of Education Loans taken by me (excluding the one you are currently applying with Axis Bank) is _____ (update the no. of Education Loans here).

I / We shall not utilize the Education Loan amount for (i) investment in capital market; (ii) purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of gold, units of exchange traded funds (ETF); (iii) investment in small savings instruments or units of gold mutual funds and (iv) any speculative purposes.

I/We confirm that I/We have availed/ applied for Education Loan from any bank/ financial institution (including Axis Bank) for an aggregate amount of:

(Please choose one of the options given below)

No live education loan Upto ₹ 25 Lakh More than ₹ 25Lakh

A. -Details of borrowing arrangements from other banks / Institutions To be filled if applicant has an existing Education loan with any other bank/ financier. If no existing loan of applicant, to be filled as "Not applicable".

1	Name of bank/institution	1. Bank / Institution I 2. Bank / Institution II 3. Bank / Institution III
2	Address of bank/institution (Pin code mandatory)	1. Bank / Institution I 2. Bank / Institution II 3. Bank / Institution III
3	Limit sanctioned (INR)	1. Bank / Institution I 2. Bank / Institution II 3. Bank / Institution III

Authorization to share information with other financing bank / Institution for Education Loan

Name : _____

Place : _____ Date : _____ Signature of applicant: _____

Customer Sign off Consent :

Yes

I/We wish to protect my/our family from the loan liability in case of an eventuality i.e. Loss / Damage / Hospitalisation / Death (whichever is applicable) and voluntarily would like to opt for (Type/Name of Policy)_____.

No

I/We have been informed by Axis Bank about (Type/Name of Policy)_____ but I/We have decided not to opt for it and. I/We completely understand that in case of an eventuality i.e. Loss / Damage / Hospitalisation / Death (whichever is applicable), the responsibility for EMI payment / loan repayment would remain & could fall on my /our family / firm, failing which, Axis bank would take necessary action(s) for recovery.

I understand I can opt in or opt out of the insurance policy anytime prior to loan disbursement by sending an email from my registered / mailing email id to Axis bank representative.

Signature

Signature

Signature

Signature

Applicant's name

Co-applicant-1 name

Co-applicant-2 name

Sales representative name

I/We also confirm that I/We have been explained the following:

1. Axis Bank will convey its decision within 15 working days 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 15 days shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.
2. The bank may at its sole discretion sanction or decline the application. The bank shall convey, the reasons, which in its opinion after due consideration, have led to rejection of the application within 15 days.
3. The Bank will decide and assign the loan limit and no commitment has been given to me/us for the same.
4. The DSA/DST has not collected any commission/brokerage or any other fee by way of cash/cheque other than cheque no _____ towards _____ in favour of AXIS Bank Ltd.
5. Processing fees of ₹ _____ will not be refunded in case of rejection/withdrawal of file.
6. CIBIL Issuance Charges ₹50

Date:

Place:

Applicant Recent Passport Size Photograph	Co-applicant-1 Recent Passport Size Photograph	Co-applicant-2 Recent Passport Size Photograph
 Applicant	 Co-applicant-1	 Co-applicant-2

Customer 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 of Education loan application. I understand that the biometric and/or OTP and/or any other authentication data I 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 no other purposes. I confirm that I have been informed about the alternatives to submission of identity information and I have 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 authenticate my Aadhaar during processing my Education loan. 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 of Education loan application.

I/We Confirm that I/We do not have any existing customer ID or customer ID apart from the one mentioned above, and In case found otherwise, Bank reserves the right to Consolidate the customer ID' s under a single customer id as It may decide, without any prior notice to me/us.

I consent to and permit the Bank and its service providers / vendors to verify my academic records and admit/confirmation letter from prospective university as per Bank's policy

Information on Product and Offering

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, selling/ marketing agent, 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.

Customer Declaration of Preferred Language

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 confirm my preferred language of communication is

- | | | | | | |
|----------------------------------|----------------------------------|------------------------------------|-----------------------------------|----------------------------------|---------------------------------|
| <input type="checkbox"/> English | <input type="checkbox"/> Hindi | <input type="checkbox"/> Marathi | <input type="checkbox"/> Gujarati | <input type="checkbox"/> Punjabi | <input type="checkbox"/> Bengal |
| <input type="checkbox"/> Odia | <input type="checkbox"/> Kannada | <input type="checkbox"/> Malayalam | <input type="checkbox"/> Tamil | <input type="checkbox"/> Telegu | |

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 applicant	 Signature of Co applicant 1	 Signature of Co applicant 2
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Interest Subsidy Eligibility

Eligible for interest subsidy Yes No

I hereby confirm that I have not claimed any subsidy in any form whatsoever, under any government scheme for the same course or loan.

CSIS

Below documents mandatory if applying for loan under CSIS scheme –

Income certificate attested by competent authority Bonafide certificate issued by the institute

I hereby declare that I have I registered on Jansamarth portal to avail education loan interest subsidy under CSIS scheme with Jansamarth ID _____ and proof of the same will be submitted to the bank as per the bank's requirement.

I hereby declare that I've not already availed subsidy under CSIS scheme for undergraduate, postgraduate or any integrated course.

WBSCC

I hereby declare that I have I registered on WBSCC portal to avail education loan interest subsidy under WBSCC scheme with Application ID _____

I hereby declare that I/ my parents/ guardians/ my family have been residing in the state of West Bengal and residing herein since last 10 (or more) years.
I hereby confirm that I will upload my progress report card/ statement on completion of each semester/year examinations.

FATCA- CRS DECLARATION* (applicant)

[] 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 Number below:

City of Birth* Country of Birth*

Address Type for Tax Purposes* [] Resident [] Business [] Registered office

Country#	Tax Identification Number %	Identification Type (TIN or Other, please specify)%	Address for Tax Purpose*		
			Communication Address	Permanent Address	Please note the address below
			Landmark _____		
			PIN <input type="text"/> State _____ Country _____		

#To also include USA, where the individual is 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 _____

FATCA- CRS DECLARATION* (Co-applicant 1)

[] 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 Number below:

City of Birth* Country of Birth*

Address Type for Tax Purposes* [] Resident [] Business [] Registered office

Country#	Tax Identification Number %	Identification Type (TIN or Other, please specify)%	Address for Tax Purpose*		
			Communication Address	Permanent Address	Please note the address below
			Landmark _____		
			PIN <input type="text"/> State _____ Country _____		

#To also include USA, where the individual is 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 _____

FATCA- CRS DECLARATION* (Co-applicant 2 / Guarantor)

[] 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 Number below:

City of Birth* Country of Birth*

Address Type for Tax Purposes* [] Resident [] Business [] Registered office

Country#	Tax Identification Number %	Identification Type (TIN or Other, please specify)%	Address for Tax Purpose*		
			Communication Address	Permanent Address	Please note the address below
			Landmark _____		
			PIN <input type="text"/> State _____ Country _____		

#To also include USA, where the individual is 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 _____

Details of Charges

- Processing Charges: Upto 2% of the loan amount + GST or as decided by the bank
- Partpayment / Foreclosure charges - Nil. No Lock-in period for making part payment / foreclosing the loan (Applicable for both Fixed and Floating rate loans)
Floating rate loans - Individual (other than business), with or without co-obligants - No Part Payment & Foreclosure charges shall be applicable irrespective of the source of funds and without any minimum lock-in period."
- Rate of Interest @ _____ % Per Annum
- Cheque/Instrument swap Charges: ₹ 500 + GST per Instance
- Duplicate Statement Issuance Charges: ₹ 250 + GST per instance
- Duplicate Amortization Schedule Issuance Charges: ₹ 250 + GST per Instance
- Duplicate Interest Certificate (Provisional/Actual) Issuance Charges: ₹ 50/- + GST per instance
- Charges on Customer Initiated Request for copies of Documents: ₹ 500 + GST per Instance
- Cheque/Instrument Return Charges : Rs.339/- +GSTper instance
- Stamp Duty Charges as per State Stamp Act: _____
- Conversion charges for switching from floating to fixed Rates & Vice versa - 1% of the outstanding principal with a minimum of Rs.5000/- + applicable GST
Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)
- Penal Charge - Financial Default - 8% p.a. above applicable interest rate (subject to the aggregate not exceeding 24% per instance) There shall be no capitalisation of Penal Charges.
- Material Terms & Conditions - Financial Default -
 - Non-payment of interest / installment on due date
 - Financial Default also includes all types of payment or financial defaults/irregularities with respect to the Loan Account

 Signature of applicant

 Signature of Co applicant 1

 Signature of Co applicant 2

Acknowledgement for receipt of application form

Date:

To: _____

AXIS Bank Ltd. has received your application for a _____ loan of ₹ _____ Lacs.

Axis Bank will convey its decision within 15 working days 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 15 days shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.

This is subject to submission of all documents, as required by the bank.

For AXIS Bank Ltd.
AXIS Bank Official

Details of Charges

- 1 Processing Charges: Upto 2% of the loan amount + GST or as decided by the bank
- 2 Partpayment / Foreclosure charges - Nil. No Lock-in period for making part payment / foreclosing the loan (Applicable for both Fixed and Floating rate loans)
Floating rate loans – Individual (other than business), with or without co-obligants – No Part Payment & Foreclosure charges shall be applicable irrespective of the source of funds and without any minimum lock-in period."
- 3 Rate of Interest @ _____ % Per Annum
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- 10 Stamp Duty Charges as per State Stamp Act: _____
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Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)
- 12 Penal Charge - Financial Default - 8% p.a. above applicable interest rate (subject to the aggregate not exceeding 24% per instance) There shall be no capitalisation of Penal Charges.
13. Material Terms & Conditions - Financial Default -
Non-payment of interest / installment on due date
Financial Default also includes all types of payment or financial defaults/irregularities with respect to the Loan Account