

If existing AXIS Bank Customer, Please Provide account no.

 Centre / Branch :

 Cust ID

Applicant Details

Personal Details

 Type of Customer ☐ Resident Financial ☐ Resident-Non Financial ☐ Non Resident-Financial ☐ Non Resident-Non Financial

 Name* (Same as ID proof) Prefix First Name Middle Name Last Name

 Father's Name* Prefix First Name Middle Name Last Name

 Guardian Name Prefix First Name Middle Name Last Name

 Mother's Maiden Name* Prefix First Name Middle Name Last Name

 Mother's Name* Prefix First Name Middle Name Last Name

 Applicant's Date of Birth* DD MM YY YY YY YY CKYC No*

 Residence / Communication Address*

 Landmark City* State*

 Dist. Pin code* Nationality*

 Telephone Office (R)Fax

 Email ID* Mobile*

 Permanent Address*

 Landmark City* State*

 Dist. Pin code* Tel.

 Country*

Other Details (Please ✓)

 Sex : ☐ M ☐ F ☐ T Marital Status : ☐ Married ☐ Unmarried ☐ Others No. of Children No. of Dependents

 Education ☐ SSC/HSC ☐ Graduate ☐ Post Graduate Institute/University

 *PAN Card No. Form 60 (Please fill form 60) Valid Passport No.

 Voter's ID card No. Driving License No.

 *Aadhar ID card No. Passport Expiry Date : DD MM YY YY YY YY Driving License Expiry Date : DD MM YY YY YY YY

 *Constitution ☐ Resident ☐ Non Resident ☐ Person of Indian Origin ☐ Overseas Citizen of India Person with disability : ☐ Yes ☐ No

 Religion ☐ Hindu ☐ Muslim ☐ Christain ☐ Sikh ☐ Jain ☐ Buddhist ☐ Parsi ☐ Others _____

 Category ☐ SC ☐ ST ☐ OBC ☐ GEN

 *Occupation: ☐ Salaried ☐ Self Employed ☐ Unemployed ☐ Retired ☐ Housewife ☐ Politician ☐ Student ☐ Others (specify) _____

 House Owned by ☐ Self-Owned ☐ Rented/Self-Leased ☐ Co.Provided / Lease ☐ Parents ☐ Paying Guest

 If Rented/ Self-Leased, the Monthly Rent is ₹ Years at current Residence

GST Details

 Whether registration under GST Y N (If yes, following details are mandatory) GST Exemption Y N Exemption Reason (If Yes)

*GSTIN Details

 *GST Registration Single *Multiple *(Please fill GST Annexure for multiple GST Registration) *Special Economic Zone Y N

 GSTIN Default

 Address registered for GSTIN ☐ Same as communication/residence address given in the account ☐ Same as Permanent address given in the account ☐ Others (Use GST Annexure)

Additional Details For NRI Applicant

 Country Name: Country code:

 If applicant resident for tax purposes in Jurisdiction outside India: ☐ Yes ☐ No Jurisdiction of residence:

 Tax Identification Number or equivalent (If issued by jurisdiction) Country of Birth: City/Place of Birth:

 If address in jurisdiction where application is resident is same as Current/ Permanent/ Overseas or Correspondence/ Local address details: ☐ Yes ☐ No

 Address in Jurisdiction:

 City/Town/Village: State: Country: ZIP/Post Code:

 ISO 3166 Country Code

Financial Details

*Annual Income
(Only Absolute and numeric value to be filled)

Source of Fund* ☐ Salaried ☐ Investment ☐ Professional Fees ☐ Business Earnings ☐ Commission ☐ Agriculture

Salaried

a. Gross Monthly Salary : (₹)

b. Net Monthly Salary : (₹)

c. Other Income any) : (₹)

d. Total Income (b+C) : (₹)

Self-employed

a. Gross Monthly Income : (₹)

b. Net Monthly Income : (₹)

c. Other Income (If any) : (₹)

d. Total Income (b+C) : (₹)

Investment in Shares / Units / Bank Deposits / Others (Please specify):

Total Investment In Value : (₹)

Are you a Tax Payer ? ☐ Yes ☐ No

Other Bank Account Details

Account	Bank Name	Branch	Type of A/c	A/c No.
Account 1 Details				
Account 2 Details				

Co-Applicant - 1

If existing AXIS Bank Customer, Please Provide account no. Cust ID

Personal Details

Relationship with Applicant (Tick One) ☐ Father ☐ Mother ☐ Brother ☐ Sister ☐ Spouse ☐ Other (Please Specify)

Relationship Proof (Tick One) ☐ Ration Card ☐ Birth Certificate ☐ Driving Licence ☐ Passport ☐ School LC ☐ Marriage Certificate

Type of Customer ☐ Resident Financial ☐ Resident-Non Financial ☐ Non Resident-Financial ☐ Non Resident-Non Financial

Name* (Same as ID proof) Prefix First Name Middle Name Last Name

Father's Name* Prefix First Name Last Name

Guardian Name Prefix First Name Middle Name Last Name

Mother's Maiden Name* Prefix First Name Last Name

Mother's Name* Prefix First Name Middle Name Last Name

Applicant's Date of Birth* D D M M Y Y Y Y KYC No*

Residence / Communication Address*

Landmark City* State*

Dist. Pin code* Nationality*

Telephone Office (R)Fax

Email ID* Mobile*

Permanent Address*

Landmark City* State*

Dist. Pin code* Tel.

Country*

Other Details (Please ✓)

Sex : ☐ M ☐ F ☐ T Marital Status : ☐ Married ☐ Unmarried ☐ Others No. of Children No. of Dependents

Education ☐ SSC/HSC ☐ Graduate ☐ Post Graduate Institute/University

*PAN Card No. Valid Passport No.

Voter's ID card No. Driving License No.

*Aadhar ID card No. Passport Expiry Date : D D M M Y Y Y Y Driving License Expiry Date : D D M M Y Y Y Y

*Constitution ☐ Resident ☐ Non Resident ☐ Person of Indian Origin ☐ Overseas Citizen of India Person with disability : ☐ Yes ☐ No

Religion ☐ Hindu ☐ Muslim ☐ Christain ☐ Sikh ☐ Jain ☐ Buddhist ☐ Parsi ☐ Others

Category ☐ SC ☐ ST ☐ OBC ☐ GEN

House Owned by ☐ Self-Owned ☐ Rented/Self-Leased ☐ Co.Provided / Lease ☐ Parents ☐ Paying Guest

If Rented/ Self-Leased, the Monthly Rent is ₹ Years at current Residence

GST Details

Whether registration under GST Y N (If yes, following details are mandatory) GST Exemption Y N Exemption Reason (If Yes)

*GSTIN Details

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

*Special Economic Zone Y N

GSTIN Default

Address registered for GSTIN ☐ Same as communication/residence address given in the account

☐ Same as Permanent address given in the account ☐ Others (Use GST Annexure)

Additional Details For NRI Applicant

Country Name: Country code:
If applicant resident for tax purposes in Jurisdiction outside India: ☐ Yes ☐ No Jurisdiction of residence:
Tax Identification Number or equivalent (If issued by jurisdiction) Country of Birth: City/Place of Birth:
If address in jurisdiction where application is resident is same as Current/ Permanent/ Overseas or Correspondence/ Local address details: ☐ Yes ☐ No
Address in Jurisdiction:
City/Town/Village: State: Country: ZIP/Post Code:
ISO 3166 Country Code

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 Phone No. Ext. Mobile
Official Email ID
A.*If Salaried (Tick one) ☐ Pvt Ltd ☐ Public Ltd. ☐ Proprietorship ☐ Partnership firm ☐ Public Sector ☐ Government ☐ Multinational
☐ Multinational ☐ Trust/Association/Society/Club
Nature of Employment
(As per the type of organization selected above, mention the details of profession example: Director/Banker/Agent)

No. of years in current job Designation Total years In Employment

If employed in the current job for less than a year Name of the previous employer No. of years
Details of previous Employment Date of Retirement

B. Self Employed Professional (Tick One) ☐ Doctor ☐ CA ☐ CS ☐ Architect ☐ Others
Types of Firm / Company (Tick One) ☐ Sole Proprietorship ☐ Partnership ☐ Pvt Ltd. Company ☐ Others
Nature of Business ☐ Manufacturing ☐ Services ☐ Trading ☐ Agriculture

Industry No. of years in Profession No. of years in Profession

C.*If Self Employed Business (Tick one) ☐ Information Technology ☐ Professional Service Provider ☐ Agriculture ☐ Bullion /Gold Jewellery ☐ Stock Broker
☐ Real Estate ☐ Trader ☐ Money Lender *b) No. of Years in Business

Description of Business
(As per the Nature of Business selected above, mention the details of Business example: Tour Operators/Trading of food products)

Status of Firm / Company ☐ Agriculturist/Farmer* ☐ Others * Land holding acre
☐ Sole Proprietorship ☐ Partnership ☐ Pvt. Ltd. Co. ☐ Others
About the Partners / Directors (for Partnership / Private Ltd. / Public Ltd. Co)

(1) Name (2) Name
Residential Address Residential Address
City Pin Phone No. City Pin Phone No.

Income / Banking Details

*Annual Income
(Only Absolute and numeric value to be filled)
Source of Fund ☐ Salaried ☐ Investment ☐ Professional Fees ☐ Business Earnings ☐ Commission ☐ Agriculture
Gross Salary / Income Per Month Occupation
Net Salary / Income per month Other income if any (proof attached)
Other Bank Account Details Obligations ₹

Account	Bank Name	Branch	Type of A/c	A/c No.
Account 1 Details				
Account 2 Details				

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. Signature:

 Signature of Co-Applicant

☐ Co-Applicant - 2 / ☐ Guarantor

If existing AXIS Bank Customer, Please Provide account no. Cust ID

Personal Details

Relationship with Applicant (Tick One) ☐ Father ☐ Mother ☐ Brother ☐ Sister ☐ Spouse ☐ Other (Please Specify)
Relationship Proof (Tick One) ☐ Ration Card ☐ Birth Certificate ☐ Driving Licence ☐ Passport ☐ School LC ☐ Marriage Certificate
Type of Customer ☐ Resident Financial ☐ Resident-Non Financial ☐ Non Resident-Financial ☐ Non Resident-Non Financial
Name* (Same as ID proof) First Name Middle Name Last Name
Father's Name* First Name Middle Name Last Name
Guardian Name First Name Middle Name Last Name
Mother's Maiden Name* First Name Middle Name Last Name
Mother's Name* First Name Middle Name Last Name
Applicant's Date of Birth* CKYC No*

Residence / Communication Address*																	
Landmark						City*						State*					
Dist.						Pin code*						Nationality*					
Telephone						Office						(R)Fax					
Email ID																	
Permanent Address																	
Landmark						City*						State*					
Dist.						Pin code*						Tel.					
Country*																	

Other Details (Please ✓)

Sex :	☐ M	☐ F	☐ T	Marital Status :	☐ Married	☐ Unmarried	☐ Others	No. of Children		No. of Dependents	
Education	☐ SSC/HSC	☐ Graduate	☐ Post Graduate	Institute/University							
*PAN Card No.						Valid Passport No.					
Voter's ID card No.						Driving License No.					
*Aadhar ID card No						Passport Expiry Date :		Driving License Expiry Date :			
*Constitution	☐ Resident	☐ Non Resident	☐ Person of Indian Origin	☐ Overseas Citizen of India	☐ Person with disability :	☐ Yes	☐ No				
Religion	☐ Hindu	☐ Muslim	☐ Christain	☐ Sikh	☐ Jain	☐ Buddhist	☐ Parsi	☐ Others			
Category	☐ SC	☐ ST	☐ OBC	☐ GEN							
House Owned by	☐ Self-Owned	☐ Rented/Self-Leased	☐ Co.Provided / Lease	☐ Parents	☐ Paying Guest						
If Rented/ Self-Leased, the Monthly Rent is ₹						Years at current Residence					

GST Details

Whether registration under GST ☐ Y ☐ N (If yes, following details are mandatory) GST Exemption ☐ Y ☐ N Exemption Reason (If Yes)

***GSTIN Details**

*GST Registration	☐ Single	☐ *Multiple	*(Please fill GST Annexure for multiple GST Registration)		*Special Economic Zone	☐ Y ☐ N
GSTIN Default						

Address registered for GSTIN ☐ Same as communication/residence address given in the account ☐ Same as Permanent address given in the account ☐ Others (Use GST Annexure)

Employment / Business Details

*Occupation: ☐ Salaried ☐ Self Employed ☐ Unemployed ☐ Retired ☐ Housewife ☐ Politician ☐ Student ☐ Others (specify) _____

Firm / Company Employer's Name																	
Firm / Company Employer's Address																	
PIN Code						City						State					
						Phone No.						Ext.					
						Mobile*											

A. Salaried (Tick one) ☐ Pvt Ltd ☐ Public Ltd. ☐ Proprietorship ☐ Partnership firm ☐ Public Sector ☐ Government ☐ Multinational ☐ Trust/Association/Society/Club

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

No. of years in current job Designation Total years In Employment

If employed in the current job for less than a year Name of the previous employer _____ No. of years

Details of previous Employment _____ Date of Retirement

B. Self Employed Professional (Tick One) ☐ Doctor ☐ CA ☐ CS ☐ Architect ☐ Others _____

Types of Firm / Company (Tick One) ☐ Sole Proprietorship ☐ Partnership ☐ Pvt Ltd. Company ☐ Others _____

Nature of Business ☐ Manufacturing ☐ Services ☐ Trading ☐ Agriculture

Industry No. of years in Profession No. of years in Profession

Description of Business
(As per the Nature of Business selected above, mention the details of Business example: Tour Operators/Trading of food products)

About the Partners / Directors (for Partnership / Private Ltd. / Public Ltd. Co)

(1) Name _____ Residential Address _____ _____ City _____ Pin _____ Phone No. _____	(2) Name _____ Residential Address _____ _____ City _____ Pin _____ Phone No. _____
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* Annual Income (Only Absolute and numeric value to be filled)

Net Salary / Income per month Other income if any (proof attached) Occupation

Account	Bank Name	Branch	Type of A/c	A/c No.
Account 1 Details				
Account 2 Details				

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. Signature:

Signature of Co-Applicant

	Applicant	Co-Applicant		Applicant			Co-Applicant		
A) Assets			A) Liabilities	Outstanding amount	Monthly Installment	Balance Tenure	Outstanding amount	Monthly Installment	Balance Tenure
1) Bank Balances (all A/c's)			1) Home Loan						
2) Fixed Deposits			2) Personal Loan						
3) Investments			3) Car/Two Wheeler						
4) Immovable Property			4) Credit Card						
5) Other			5) Other Loan						

Total Liability as on date

6) Others Security Details: _____

[illegible][illegible]

Checklist

Documents Received ☐ Self-Certified ☐ True Copies ☐ Notary Risk category ☐ High ☐ Medium ☐ Low

Applicant	Co - Applicant	Additional Co - Applicant ☐	Guarantor ☐
☐ 2Colour Photos	☐ 2Colour Photos	☐ 2Colour Photos	☐ 2Colour Photos
☐ Photo ID	☐ Photo ID	☐ Photo ID	☐ Photo ID
☐ Residence Proof	☐ Residence Proof	☐ Residence Proof	☐ Residence Proof
☐ Date of Birth Proof	☐ Date of Birth Proof	☐ Date of Birth Proof	☐ Date of Birth Proof
☐ Signature Verification	☐ Signature Verification	☐ Signature Verification	☐ Signature Verification
☐ Academic Documents	☐ 6 Months Bank Statements	☐ 6 Months Bank Statements	☐ Income Proof
☐ Proof of Admission	☐ Income Proof	☐ Income Proof	☐ Collateral Documents
☐ Fees Structure	☐ Collateral Documents	☐ Collateral Documents	☐
	☐ Relationship Proof	☐ Relationship Proof	☐

Customer Declaration in respect of relationship with Director/Senior Officer of the Bank/any other bank

	Nature of relationship	
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.	☐ Yes ☐ No	
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.	☐ Yes ☐ No	
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.	☐ Yes ☐ No	
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.	☐ Yes ☐ No	

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

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

 Signature for applicant	 Signature of Co applicant 1	 Signature of Co applicant 2
Signature/Thumb Impression of Applicant	Signature/Thumb Impression of Applicant	Signature/Thumb Impression of Applicant

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.axisbank.com".

"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 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

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 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):

- ☐ Upto ₹20Lakh
☐ More than ₹20Lakh

Customer Sign off Consent :

☐ Yes

I/We wish to protect my/our family from the loan liability in case of an eventuality i.e. [_____] 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 [_____] , 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.

Signature _____

Signature _____

Signature _____

Primary applicant's name

Co- applicant's name

Sales representative's 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 or 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. Prepayment clause _____
7. CIBIL Issuance Charges ₹50

Name

Contact No.

Date

Signature

Guarantor's /
Co-applicant 2
Recent
Passport Size
Photograph

Co-applicant
Recent
Passport Size
Photograph

Applicant
Recent
Passport Size
Photograph

Date

Place

Co-applicant 2 /
Guarantor's Signature

Co-applicant's Signature/
Co-applicant and
Guardian of the applicant

Applicant Signature

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.

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

☐ English

☐ Hindi

☐ Marathi

☐ Gujarati

☐ Punjabi

☐ Bengali

☐ Odia

☐ Kannada

☐ Malayalam

☐ Tamil

☐ Telegu

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 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/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.

☐ YES ☐ NO

Applicant Signature

Co-Applicant Signature

Co-Applicant Signature

DSA / Bank Details (Only for office use)

RAC/ASC _____

Channel: ☐ DSA ☐ ASL ☐ CROSS SELL ☐ Branch ☐ Direct
☐ Alternate Channels ☐ Others
☐ Digital **Sub Channel**
☐ Web ☐ Net Banking ☐ Mobile ☐ ATM
☐ SMS ☐ E-mail ☐ Tele Calling ☐ Inbound Customer Service

Lead No.: _____

Referral Code: _____

RM: _____

DME: _____

DSA Name _____ Branch name _____

DSA ID _____ Branch ID _____

Name of the Bank Officer _____

Scheme Code: ☐ PRIN_MORT ☐ INT_PRIN_MORT ☐ NO_MORT

ID Verification ☐ Done Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Promotion Code _____

KYC OVD: ☐ Digitally Verified ☐ Manually Verified Digital Verification Ref no _____

Please specify the Marketing Programme (If any) _____


(Stamp and signature of DSA)


(Signature of Bank Officer/
Bank Manager)

Any Specific Note _____

Interest Subsidy Eligibility

Eligible for Interest subsidy: ☐ Yes ☐ No If yes, documents collected for Interest Subsidy (mandatory):

☐ Income Certificate attested by the competent authority.

☐ Bonafide certificate issued] by the Institute

☐ I hereby declare that I have registered on JanSamarth Portal to avail interest subsidy for the loan under CSIS scheme under the Registration ID - _____

☐ I hereby confirm that I have not claimed any subsidy in any form whatsoever, under any other Government Scheme for the same course or loan.

FATCA- CRS DECLARATION

(Please tick the applicable tax resident declaration (Any one)*)

[] 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[] [] [] [] [] 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 _____

Acknowledgement for receipt of application form

Date

D	D	M	M	Y	Y	Y	Y
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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, as decided by the bank
- 2 Foreclosure Charges: Nil
- 3 Rate of Interest @ _____ % Per Annum
- 4 Cheque/Instrument swap Charges: ₹ 500 + GST per Instance
- 5 Duplicate Statement Issuance Charges: ₹ 250 + GST per instance
- 6 Duplicate Amortization Schedule Issuance Charges: ₹ 250 + GST per Instance
- 7 Duplicate Interest Certificate (Provisional/Actual) Issuance Charges: ₹ 50/- + GST per instance
- 8 Charges on Customer Initiated Request for copies of Documents: ₹ 500 + GST per Instance
- 9 Cheque/Instrument Return Charges : Rs.339/- +GSTper instance
- 10 Stamp Duty Charges as per State Stamp Act: _____
- 11 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)
- 12 Penal Charge - **Financial Default*: 8% p.a. above applicable interest rate on the overdue amount (subject to the aggregate not exceeding 24% per instance).
There shall be no capitalisation of Penal Charges.
*Financial Default includes all types of payment or financial defaults/irregularities with respect to your Loan Account.
*The Above Charges are subject to Change/Revision