

If existing AXIS Bank Customer, Please Provide account no.

 Centre / Branch :

Applicant Details

Personal Details

Type of Customer* ☐ Resident Financial ☐ Resident-Non Financial ☐ Non Resident-Financial ☐ Non Resident-Non Financial
 Customer Details ☐ Fetched Face2Face ☐ Fetched Non-Face2Face Cust ID
 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 Name* First Name Middle Name Last Name
 Applicant's Date of Birth* Minor* ☐ Yes ☐ No CKYC No*
 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*
 House Owned by* ☐ Owned mortgaged ☐ Owned not mortgaged ☐ Parent owned ☐ Rented ☐ Company provides ☐ Others_____

Other Details

Sex*: ☐ M ☐ F ☐ T Marital Status*: ☐ Married ☐ Unmarried ☐ Others_____ No. of Children* No. of Dependents*
 PAN Card No. Form 60 ☐ Aadhaar ID card No.
 Valid Passport No.: Passport Expiry Date: Voter's ID card No.
 Driving License No.: Driving License Expiry Date: Person with disability*: ☐ Yes ☐ No
 Constitution* ☐ Resident ☐ Non Resident ☐ PIO ☐ OCI Category* ☐ SC ☐ ST ☐ OBC ☐ GEN
 Religion* ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Jain ☐ Buddhist ☐ Parsi ☐ Others_____ Education* ☐ SSC/HSC ☐ Graduate ☐ Post Graduate
 Passport mandatory for loan application for study abroad

Past education details

Examination Passed	Institution & University/Board	Year of Passing	Percentage of marks / CGPA
10th			
12th			
Last Degree			

University/Course details for loan application

Entrance exam given ☐ GRE ☐ GMAT ☐ JEE ☐ NEET ☐ IELTS ☐ OTHERS_____ EXAM SCORE _____
 Admission Status: ☐ Applied ☐ Confirmed ☐ Currently Pursuing
 Name of College/University for which loan is intended
 City: State:
 Pin Code: Country ☐ India ☐ USA ☐ CANADA ☐ UK ☐ AUS ☐ Others _____
 Course Name:
 Course applied for: ☐ Management ☐ Engineering ☐ Medical ☐ Science ☐ Others _____ Course Type ☐ Full Time ☐ Part Time
 Course Category: ☐ Diploma ☐ UG ☐ PG ☐ Others _____ Course begins from Course ends on

Loan Details

A) Cost of the Course	Amount (₹)	B) Funds Available	Amount (₹)
1) Tuition Fees		1) Own Funds	
2) Living Expenses/Hostel and Food		2) Scholarship	
3) Traveling Expenses		3) Others	
4) Others			
Total	₹	Total	₹

Employment / Business Details

A.* If Salaried.

B.* If Self Employed,

☐ *If Professional,*☐ If Business Owner,

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

Income / Banking Details

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

Bank Account Details (Other than Axis)

☐ Co-Applicant - 2 / ☐ Guarantor

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

Personal Details

3

Residence / Communication Address*	
Landmark :	
Dist.:	City* State* Pin code* Nationality*
Mobile*	Country*
Email ID*	
Permanent Address*	
Landmark:	
Dist.:	City* State* Pin code*
Country*	Years at current Residence*
Other Details	
Sex*: <input type="checkbox"/> M <input type="checkbox"/> F <input type="checkbox"/> T Marital Status*: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Others No. of Children* No. of Dependents*	
Education* <input type="checkbox"/> SSC/HSC <input type="checkbox"/> Graduate <input type="checkbox"/> 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* <input type="checkbox"/> Resident <input type="checkbox"/> Non Resident <input type="checkbox"/> Person of Indian Origin <input type="checkbox"/> Overseas Citizen of India Person with disability*: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Religion* <input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Sikh <input type="checkbox"/> Jain <input type="checkbox"/> Buddhist <input type="checkbox"/> Parsi <input type="checkbox"/> Others	
Category* <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> GEN	
House Owned by* <input type="checkbox"/> Owned mortgaged <input type="checkbox"/> Owned not mortgaged <input type="checkbox"/> Parent owned <input type="checkbox"/> Rented <input type="checkbox"/> Company provides <input type="checkbox"/> Others	
Employment / Business Details	
Occupation* <input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Politician <input type="checkbox"/> Student <input type="checkbox"/> Others (specify)	
Firm / Company Employer's Name	
Firm / Company Employer's Address:	
PIN Code:	City: State: Mobile* ISD
Official Email ID:	
A.*If Salaried,	
<input type="checkbox"/> Pvt Ltd <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership firm <input type="checkbox"/> Public Sector <input type="checkbox"/> Government <input type="checkbox"/> Multinational <input type="checkbox"/> 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: <input type="checkbox"/> Labour License <input type="checkbox"/> GST <input type="checkbox"/> Trade License <input type="checkbox"/> Shop and establishment certificate <input type="checkbox"/> Others	
Registration Number: No. of years in Business/Profession	
Address as per GST annexure shared	
State: City:	
Pin code: Country:	
<input type="checkbox"/> If Professional,	
Profession* <input type="checkbox"/> Doctor <input type="checkbox"/> CA <input type="checkbox"/> CS <input type="checkbox"/> Architect <input type="checkbox"/> Others Industry:	
Types of Firm / Company: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Pvt Ltd. Company <input type="checkbox"/> Others	
Nature of Business: <input type="checkbox"/> Manufacturing <input type="checkbox"/> Services <input type="checkbox"/> Trading <input type="checkbox"/> Agriculture <input type="checkbox"/> Others	
<input type="checkbox"/> If Business Owner,	
Nature of Business: <input type="checkbox"/> Manufacturing <input type="checkbox"/> Services <input type="checkbox"/> Trading <input type="checkbox"/> Agriculture <input type="checkbox"/> Others Description of Business	
Types of Firm / Company: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Pvt Ltd. Company <input type="checkbox"/> 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	
a. Gross Monthly Salary : (₹)	
b. Net Monthly Salary : (₹)	
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	
Income Declared	
d. Total Income (b+c) : (₹)	
Self -Employed	
a. Annual Turnover:(₹)	
b. Gross Annual Income:(₹)	
c. Net Annual Income: (₹)	
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	
Income Declared	
e. Total Income (c +d) : (₹)	
Source of Fund: <input type="checkbox"/> Salaried <input type="checkbox"/> Investment <input type="checkbox"/> Professional Fees <input type="checkbox"/> Business Earnings <input type="checkbox"/> Commission <input type="checkbox"/> Agriculture	

Bank Account Details (Other than Axis)

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

Financial Information (In Rupees)

	Applicant	Co-Applciant		Applicant			Co-Applciant		
A) Assets			A) Liabilities	Outstanding amount	Monthly Installment	Balance tenure (in months)	Outstanding amount	Monthly Installment	Balance tenure (in months)
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: Amount (₹) _____

Total Obligation as on date: Amount (₹) _____

Security Details

Security Offered: ☐Y ☐N Type of Security Offered: ☐ Residential ☐ Commercial ☐ Plot ☐ FD ☐ Others _____

If Residential/Commercial/Plot as collateral	If FD as collateral
a. If Property Funded by Axis Loan A/c No: _____	1. FD No. : _____
b. Property Owned by: _____	Total FD value: ₹_____
c. Current Market Value (₹) : _____	2. FD No. : _____
d. Property Address: _____	Total FD value: ₹_____
	3. Total FD value (1+2): ₹_____

References (One reference has to be non-relative/non-colleague)

Reference 1

Name:
Relation with applicant:
Address*

 Pin Code:
City* State*
Country*
Mobile*

Reference 2

Name:
Relation with applicant:
Address*

 Pin Code:
City* State*
Country*
Mobile*

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.	<input type="checkbox"/> Yes	<input type="checkbox"/> 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.	<input type="checkbox"/> Yes	<input type="checkbox"/> 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.	<input type="checkbox"/> Yes	<input type="checkbox"/> 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.	<input type="checkbox"/> Yes	<input type="checkbox"/> 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 of applicant

Signature of Co applicant 1

Signature of Co applicant 2

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 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 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

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	

Information on Products and Offerings

I/We hereby voluntarily requisition , irrespective of any other communication provided by me / us to the bank in the past / accept and expressly authorize Axis Bank and/ or all the companies/entities/subsidiaries/affiliates thereof under Axis Bank and their agents to exchange, share, disclose or use in any manner whatsoever, the informa on voluntarily provided by me / us herein to offer and / or market and/ or sell to me any of the products/services or any enhancements/upgrada ons/revisions thereof offered from time to time by Axis Bank and / or all / any of the companies / entities / subsidiaries / affiliates thereof under Axis Bank. This instruction shall apply going forward for all the products availed by me / us including existing products from Axis Bank and / or all / any of the companies / entities / subsidiaries / affiliates thereof under Axis Bank.

☐ Opt in ☐ Opt out

 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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <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
- Foreclosure Charges: Nil
- 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 - Notwithstanding anything to the contrary contained herein, the parties agree as follows:
 - The Reserve Bank of India, vide Circular dated August 18, 2023 "Fair Lending Practice - Penal Charges in Loan Accounts", issued instructions ("RBI Instructions") regarding quantum and levy of Penal Charges on loan accounts. The RBI Instructions also stipulate that the penalty/ penal interest being charged for Loan Accounts is to be treated as 'Penal Charges'. The RBI Instructions have become effective from 1st April 2024 notified by the RBI
 - The penalty/penal interest being charged for the Loan(s)/Facility(ies) under and pursuant to this financing document, are treated as penal charges ('Penal Charges')
 - With reference to revised circular from Central Board of Indirect Taxes (CBIC) GST circular number '245/02/2025-GST' dated 28.1.2025 wherein the government has clarified that GST is not applicable on penal charges levied by RBI regulated entities, in compliance with RBI directions dated 18.08.2023, for non-compliance with material terms and conditions of loan contract by borrower

 Signature of applicant

 Signature of Co applicant 1

 Signature of Co applicant 2

Bank Details (For office use only to be filled by Bank employee)

Referral Group* ☐ North ☐ South ☐ East ☐ West **RAC/ASC*** _____

Channel: ☐ DSA ☐ CROSS SELL ☐ Branch ☐ Direct ☐ AVC ☐ Connector ☐ Others

Digital Sub Channel: ☐ NA ☐ Web ☐ Net Banking ☐ Mobile ☐ ATM ☐ SMS ☐ E-mail ☐ Tele Calling ☐ Inbound Customer Service

Lead No*.: _____ Referral Code*: _____ DME Code*: _____

RM name* RM ID*

DSA/Connector Name* DSA/Connector ID*

Branch name* Branch ID*

Sourcing details -

Scheme Code* ☐ PRIN_MORT ☐ INT_PRIN_MORT ☐ NO_MORT ☐ PARTIAL_INT ☐ EL_WBSCC

Partial Interest Amount: (₹) Institute ID: Institute category:

(Amount once selected cannot be changed post disbursement)

Scheme Group: LAA - EDUCATION LOAN BRE Refund/reimbursement of fees: (₹) ☐ Yes ☐ No

Promotion Code-

<input type="checkbox"/> ABYB SPL PROGRAM	<input type="checkbox"/> BANKING SPL PROGRAM	<input type="checkbox"/> BT_SPL PROGRAM
<input type="checkbox"/> BURGUNDY UNSECURED OTHERS PROGRAM	<input type="checkbox"/> BURGUNDY UNSECURED PRIME PROGRAM	<input type="checkbox"/> CANADA DIPLOMA UNSECURED SPL PROGRAM
<input type="checkbox"/> GRE SCORE SPECIAL PROGRAM	<input type="checkbox"/> GURUJI STUDENT CREDIT CARD SCHEME	<input type="checkbox"/> HE ABROAD OTHER COLLATERAL
<input type="checkbox"/> HE COLLATERAL NON APPROVED COURSES	<input type="checkbox"/> HE INDIA COLLATERAL	<input type="checkbox"/> HE UNSECURED SENP SPL PROGRAM
<input type="checkbox"/> HE UNSECURED SPECIAL PROGRAM	<input type="checkbox"/> HE UPTO 7.5L ABROAD	<input type="checkbox"/> HE UPTO 7.5L INDIA
<input type="checkbox"/> HE US COLLATERAL	<input type="checkbox"/> MDP SPL PROGRAM	<input type="checkbox"/> PARTIAL INTEREST FOR PRIME
<input type="checkbox"/> PARTIAL INTEREST FOR BURGUNDY PRIME	<input type="checkbox"/> PM VIDYALAXMI SCHEME	<input type="checkbox"/> PRE ADMISSION SANCTION
<input type="checkbox"/> PRIME ABROAD NO COLLATERAL	<input type="checkbox"/> PRIME INDIA NO COLLATERAL	<input type="checkbox"/> PRIME C SPL PROGRAM
<input type="checkbox"/> PRIME PARTIAL COLLATERAL	<input type="checkbox"/> SKILL LOANS	<input type="checkbox"/> WEST BENGAL STUDENT SUBSIDY SCHEME
<input type="checkbox"/> BANKING SURROGATE UNSECURED SENP PROGRAM	<input type="checkbox"/> GST BASED TURNOVER UNSECURED SENP PROGRAM	<input type="checkbox"/> HE PARTIAL COLLATERAL SPL PROGRAM

Loan details*


ROI* ROI deviation taken: ☐ Yes ☐ No PF Details (CR/Chq/DD No./Cheque Date/Cheque ID)*

PF deviation taken: ☐ Yes ☐ No KYC OVD*: ☐ Digitally Verified ☐ Manually Verified

OVD Verification Completed* ☐ Yes ☐ No OVD verified by* _____ Digital Verification Ref no: _____

Date:

Please specify the Marketing Programme (If any)

 (Signature of Bank Officer/
Bank Manager)

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 or 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 - Notwithstanding anything to the contrary contained herein, the parties agree as follows:
 - i. The Reserve Bank of India, vide Circular dated August 18, 2023 "Fair Lending Practice - Penal Charges in Loan Accounts", issued instructions ("RBI Instructions") regarding quantum and levy of Penal Charges on loan accounts. The RBI Instructions also stipulate that the penalty/ penal interest being charged for Loan Accounts is to be treated as 'Penal Charges'. The RBI Instructions have become effective from 1st April 2024 notified by the RBI
 - ii. The penalty/penal interest being charged for the Loan(s)/Facility(ies) under and pursuant to this financing document, are treated as penal charges ('Penal Charges')
 - iii. With reference to revised circular from Central Board of Indirect Taxes (CBIC) GST circular number '245/02/2025-GST' dated 28.1.2025 wherein the government has clarified that GST is not applicable on penal charges levied by RBI regulated entities, in compliance with RBI directions dated 18.08.2023, for non-compliance with material terms and conditions of loan contract by borrower