

☐ NRLM	☐ NULM - Individual	☐ NULM - SHG	☐ PMEGP	☐ State Sponsored Scheme	☐ Others -
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(Filling of all the fields is mandatory and No field should be left Blank. User should either provide details or should mention NA to avoid any data fudging in blank spaces)

Type of Scheme:	National Scheme:	State Scheme:
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Implementation Agency: _____

State: _____

For Office Use Only

Proposal No:		Application Date:	
Region:		Application Number:	
Lead ID:		Sol ID:	

Name & Emp ID of officer sourcing the proposal:

Financial Year:

The Branch Manager,
Axis Bank Ltd, _____ Branch.

Dear Sir / Ma'am,
I / We, _____ hereby apply for the following facilities
/ - (Rupees _____ only),
and furnish below the necessary information.

Applicant photograph
With Signature /
Thumb impression

35 mm X 35 mm

PART 1 – GENERAL DETAILS OF MAIN APPLICANT

Existing Customer of Axis Bank: ☐ YES ☐ NO Applicant has Unique Central KYC Number: ☐ YES ☐ NO

If Yes, Provide Customer ID: If yes, Provide KYC Number:

Name:

Maiden Name (if any):

Father's / Spouse's Name:

Mother's Name:

Nationality: **INDIAN** Date of Birth:

Gender	☐ Male	☐ Female	☐ Third Gender
Education	☐ Illiterate	☐ Primary	☐ 10th Pass
	☐ 12th Pass	☐ Graduate	☐ Other:
Marital Status	☐ Unmarried	☐ Married	☐ Widow
Category	☐ General	☐ SC	☐ ST
	☐ OBC	☐ Minority	☐ Other:
	☐ Hindu	☐ Muslim	☐ Christian
Community / Religion	☐ Sikh	☐ Buddhist	☐ Jain
	☐ Parsi	☐ Other:	
Person with Disability (PWD)	☐ Yes (please specify) -		☐ No

Constitution

- | | | |
|--|---|---|
| ☐ Individual | ☐ Partnership | ☐ Proprietorship |
| ☐ Private Ltd. | ☐ Public Ltd. (please specify) - | |
| ☐ Others (please specify) - | ☐ SHG (Please Specify)- | |

Residential Status: (Tick applicable)

- | | | |
|--|--|---|
| ☐ Resident Indian | ☐ Non-Resident Indian | ☐ Foreign National |
| ☐ Person of Indian Origin | ☐ Others (please specify) - | |

Nature of Business

- | | | |
|---|--|----------------------------------|
| ☐ Trading (Retail / Wholesale) | ☐ Manufacturing | ☐ Service |
| ☐ Others (please specify) - | | |

Occupation Type: (Tick applicable)

- | | | |
|--|--|------------------------------------|
| ☐ Salaried | ☐ Unemployed | ☐ Housewife |
| ☐ Self Employed | ☐ Retired | ☐ Student |
| ☐ Politician | ☐ Others (please specify) - | |

If Salaried, please mention Type of Organization: (Tick applicable)

- | | | |
|--------------------------------------|---|---|
| ☐ Pvt. Ltd. | ☐ Proprietorship | ☐ Partnership Firm |
| ☐ Public Ltd. | ☐ Trust / Association / Society / Club | ☐ Public Sector |
| ☐ Government | ☐ Others (please specify) - | |

**Please mention the type of activity / business: _____

Number of Years in Employment:

If Salaried, please mention Type of Organization: (Tick applicable)

- | | | |
|---|--|---------------------------------------|
| ☐ Information Technology | ☐ Professional Service Provider | ☐ Agriculture |
| ☐ Trader | ☐ Real Estate | ☐ Manufacturer |
| ☐ Health Care | ☐ Others (please specify) - | |

**Please mention the type of activity / business: _____

Number of Years in Employment:

For Individual Applicants

*Annual Income (in figures): _____

Annual Income (in words): _____

For Non- Individual Applicants

*Annual Turnover (in figures): _____

Annual Turnover (in words): _____

Net Worth (in figures): _____

Net Worth (in words): _____

Date of Incorporation:

(Please mention the year since applicant is in the activity in case of individuals)

Date of commencement of Business:

Place / City of Incorporation / Formation: _____

Country of Incorporation / Formation: _____

Registration Number: _____ (Company / Partnership / INDIA registration no.)

Import Export code (if applicable):

Residential Status: (Tick applicable)

- | | | |
|--|---|-------------------------------------|
| ☐ Officially valid document(s) in respect of person authorized to transact | ☐ Resolution of Board / Managing Committee | ☐ Trust Deed |
| ☐ Power of attorney granted to its manager, officers or employees to transact on its behalf | ☐ Certificate of Incorporation / Formation - | |

☐ Registration certificate - ☐ Partnership Deed ☐ Memorandum and Articles of Association
☐ Activity Proof - 1 (For Sole Proprietorship Only) ☐ Activity Proof - 2 (For Sole Proprietorship Only)

PAN / GIR No.: _____

(Mandatory for Non individual)

Udyam Aadhar No: _____

(Wherever available Non-Mandatory)

Aadhar Details: Individual ☐ Non-Individual ☐ _____

(*Note - Where the client is non-individual, Aadhar number issued to person holding an attorney to transact on its behalf is required to be submitted. Please fill Aadhar details - Annexure for multiple people.)

Whether availing Pradhan Mantri Mudra Yojana (PMMY): Yes ☐ No ☐

No. of Employees (Permanent & Contractual) (Mandatory for ECLGS only) _____

Registered Office / Permanent Address:

Address Line :
Landmark/Post Office :
City : District :
State : Pin Code :
Country : Telephone :
Mobile : (+91) Email ID :
Ownership : ☐ Self-Owned ☐ Rented / Leased No. Of Years :

Correspondence / Mailing Address - Same as above ☐

Correspondence Address (if different from above):

Address Line :
Landmark/Post Office :
City : District :
State : Pin Code :
Country : Telephone :
Mobile : (+91) Email ID :
Ownership : ☐ Self-Owned ☐ Leased No. Of Years :

Address of Factory / Unit:

Address Line :
Landmark/Post Office :
City : District :
State : Pin Code :
Country : Telephone :
Mobile : (+91) Email ID :
Ownership : ☐ Self-Owned ☐ Rented / Leased No. Of Years :

Details of Business / Occupation (About the Activity)

(Please specify) - _____

Years of Experience (No. of Years in Business) - _____

City _____, District _____, and Branch _____ where loan is required.

GST Details

Whether registered under GST: Yes ☐ No ☐ (If YES, the following details are mandatory)

GST Exemption: Yes ☐ No ☐ Exemption Reason (if YES) - _____

GST Registration: Single ☐ Multiple ☐ (Please fill GST annexure for Multiple GST registration)

Special Economic Zones: Yes ☐ No ☐

GSTIN – _____

Address Registered for GSTIN☐ Same as Registered / Permanent Address☐ Same as Correspondence Address☐ Same as Factory / Unit Address

☐ As given below

Address Line :

[illegible]

Landmark/Post Office : District :

City: Country:

State : Pin Code :

Whether MSME unit is ZED rated: Yes ☐ No ☐ If **YES**, gradation obtained by the MSME unit (Tick appropriate one)

Bronze ☐ Silver ☐ Gold ☐ Platinum ☐

Legal Entity Identifier (LEI) Declaration

☐ I / We confirm that the total banking exposure of our firm / company after availing the proposed loan / credit facility is between Rs.5 Crore to < Rs. 50 Crore. We will endeavor to obtain for the LEI at the earliest and agree to provide the LEI details to Axis Bank once we obtain the same.

☐ I / We confirm that the total banking exposure of our firm / company after availing the proposed loan / credit facility is below Rs. 5 Crore.

The Legal Entity Identifier (LEI) is not applicable to us.

☐ I / We declare that the particulars and information given above are true, correct and up to date in all aspects.

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PART 2 – EXISTING BANKING RELATIONSHIP

Accounts with Other Banks

Bank	Bank Branch	Account Type	Account Number

Credit Facilities

We declare that we do not enjoy credit facilities with any bank/we enjoy following credit facilities

with other bank(s)/Axis Bank as on Date:

D	D	M	M	Y	Y	Y	Y
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Overdraft & Cash Credit

[illegible]

(₹ Amount in Lakhs)

Overdraft & Cash Credit

[illegible]

(₹ Amount in Lakhs)

(Please enclose Sanction Letter / s for the same)

PART 3 - KYC DOCUMENTS

Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVD) (Tick the available document and fill in the details)

Proof of Identity (POI)

Passport No -		Passport Expiry Date -	
Voter ID Card -		DL Expiry Date -	
Driving License -		Date -	
UID Aadhaar* - (last 4 digits) :			
NREGA Job Card -			
Import Export Code -			
Others**		ID Proof -	
		ID Proof No -	
		Issuing Authority -	

*Aadhaar No. to be captured mandatorily for customers where DBT is applicable.

**Any Document notified by the central government

☐ FORM 60 is mandatory when customer have PAN –

PAN Application Date _____, PAN Acknowledgement No. _____

Proof of Address

Proof of Address	☐ Passport	☐ Voter ID Card -	
	☐ UID Aadhaar	☐ Driving License -	
	☐ Registration Certificate	☐ Certificate of incorporation / formation	☐ Other document (pls specify): _____
Address Type	☐ Residential / Business	☐ Business	☐ Residential
	☐ Registered Office	☐ Others -	☐ Unspecified

Residential Address:

Address Line :		District :	
Landmark/Post Office :		Pin Code :	
Village / Town / City:		Telephone :	
State :		Email ID :	
Country :		No. Of Years :	
Mobile :			
Ownership :	☐ Self-Owned		
	☐ Rented / Leased		

Current Address - Same as above ☐

Current Address (if different from above)

Address Line :		District :	
Landmark/Post Office :		Pin Code :	
Village / Town / City:		Telephone :	
State :		Email ID :	
Country :		No. Of Years :	
Mobile :			
Ownership :	☐ Self-Owned		
	☐ Leased		

Contact Details

Telephone (Office) :		Telephone (Residential) :	
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Thumb Impression / Signature of Applicant

PART 4 – PROPOSAL DETAILS

Loan Request Details

Sr. No	Nature of Facility	Amount Requested	Tenure	Purpose	Expected Interest Rate
1					
2					
3					

Detail in case of Takeover,

Sr. No	Bank & Branch with Address	Nature of Facility	Sanction Limit	Current Outstanding	Irregularity, if any	R.O.I	Details of collateral offered
1							
2							
3							

PART 5 – SECURITY DETAILS

1. Primary Security
2. Collateral Security (Non-Agri Property / Liquid Security only)

Immoveable Property

Name of Registered Owner		Relationship with the Borrower	
Property Details			
Age of Property in Years		Value of Property	

Liquid Collateral Security Offered -

Corporate Guarantor - (if Applicable)

Name of Guarantor :		
Constitution :		PAN / GIR No. :
Address Line :		
Landmark/Post Office :		
Village / Town / City:		District :
State :		Pin Code :
Country :		Mobile No:
Registration No. :		CIN No. :
Net Worth (Rs.):		As on date:

PART 6 – PAST PERFORMANCE / FUTURE ESTIMATION & OTHER DETAILS

Amount in Absolute Number	Past year - 1 (Actuals)	Past year - 2 (Actuals)	Present year (Estimate)	Next year (Projections)	Installed Capacity	Utilized Capacity
Net Sales						
Net Profit						
Capital (Net Worth in case Of Companies)						

Source of Funds : ☐ Business Income ☐ Equity Investment ☐ Grant / Donation ☐ From Group Company ☐ Others - _____

Need for proposed expansion / expenditure – _____

Repayment Schedule – _____

Associate Concern Details

Name of Associate concerns	Address of Associate concerns	Presently banking with	Nature of Association	Extent of Interest as Prop. / Partner / Director / or Just Investor in Associate Concern

Govt. Schm. covers Government introduced schemes like AIF, PMFME, etc.

PART 7 – STATUS REGARDING STATUTORY OBLIGATIONS

Sr. No	Whether complied with (select Yes / No). Select NA in case not applicable			
1	Registration under Shops and Establishment ACT	☐ Yes	☐ No	☐ N/A
2	Registration under MSME (Provisional / Final)	☐ Yes	☐ No	☐ N/A
3	Latest Sales Tax return filed	☐ Yes	☐ No	☐ N/A
4	Latest Income Tax return filed	☐ Yes	☐ No	☐ N/A
5	Any other Statutory Dues remaining outstanding	☐ Yes	☐ No	☐ N/A

PART 8 – CUSTOMER REQUEST DETAILS

1. Activate my account for Mobile number updates and alerts – Yes ☐ No ☐ Mobile No.: (+91)
- This subscribes to all alerts including Vales Added alerts.
2. Activate my account for E-Statements registration – Yes ☐ No ☐ Email – _____
- In case E-Statements rare activated, physical statements will be disabled.
3. New Cheque Book request – Number of cheque book/s required – _____

Non-Refundable Login Fees – Rs 5000 / - + Applicable taxes (A Cheque to be issued in favour of Axis Bank Ltd. - COMM – LOGIN FEES – RURAL LENDING – B2B R **OR** Axis Bank Ltd - COMM – LOGIN FEES – RURAL LENDING – MSME *as applicable*)

Details of the Cheque

Bank Name	Branch Name	Cheque Number	Amount	Date

- ☐ I hereby confirm that I have submitted the above-mentioned cheque towards non-refundable login fees. I / We have read, understood and agree to the terms and conditions of various products and services. I / We accept and agree to be bounded by the terms and conditions as displayed on <https://www.axisbank.com>. I agree that the bank may debit service charges plus taxes to my account wherever applicable.

PART 9 – INFORMATION ON PRODUCTS & OFFERINGS

From time to time, Axis Bank communicates various new products / special features of existing products / promotional offers which are of significant benefits to its customers. I hereby provide my consent to receive information / services etc. for marketing purposes through Telephone / Mobile / SMS / E-mails by the Bank / its agents. I understand that I may opt out by registering in the 'Provider Customer Preference Register' as per details provided in the 'TRAI' website.

I / we hereby give my consent to and agree and authorize Axis Bank Ltd. to fetch my personal details from UIDAI. I / we hereby state that I / we have no objection in authenticating myself with Aadhaar based authentication system and I / we 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 B2B and MSME loan application. I / we understand that the biometric and / or OTP and / or any other authentication data I / we 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 / we confirm that I have been informed about the alternatives to submission of identity information and I / we have agreed to authenticate myself through Aadhaar based authentication system with full understanding of alternatives to submission of identity information. I / we understand that Axis Bank shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication. I / we authorize Axis Bank to verify and authenticate my Aadhaar during processing my B2B and MSME loan. I / we further authorize the Bank to share my Aadhaar related details / information with regulatory / statutory bodies as and when required.

I / we hereby expressly consent to and authorize the Bank (whether acting by itself or through any of its service providers, and whether in automated manner or otherwise), to collect, store and process my application details, personal data and sensitive information about me, information, papers and data relating to know your customer (KYC), credit information, and any other information about me / pertaining to me or not as may be deemed relevant by the Bank (collectively, "Information") and I / we hereby also expressly consent to and authorize the Bank to download KYC details from the CKYC registry using my CKYC ID for the purpose of B2B and MSME loan application.

I / we 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.

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Main Applicant's Signature

CONSENT

I / We hereby give my / our consent to and agree and authorize Axis Bank Ltd. to fetch my / our personal details from UIDAI. I / We hereby state that I / We have no objection in authenticating myself with Aadhaar based authentication system and voluntarily consent to providing my Aadhaar number / VID number, Biometric and / or One Time Pin (OTP) data (and / or any similar authentication mechanism) for the purpose of availing Direct Benefit Transfer (DBT) / Subsidy from the Government of India (GOI) in my account / new account. I understand that the biometric and / or OTP and / or any other authentication mechanism I may provide for authentication shall be used only for authenticating my identity through the Aadhaar authentication system for specific transactions or as per requirement of law, and for no other purpose. I confirm that I have been informed about 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 / We further authorize the Bank to share my / our Aadhaar details / information with regulatory / statutory bodies as and when required.

I / We hereby expressly consent to and authorize the Bank (whether acting by itself or through any of its service providers, and whether in automated manner or otherwise), to collect, store and process all my application details, personal data and sensitive information about me / us, information, papers and data relating to Know-Your-Customer (KYC), credit information, and any other information about me / us / pertaining to me / us or not as may be deemed relevant by the Bank (collectively, "information"), and I / we consent to and hereby expressly authorize the Bank to download by KYC details from the CKYC registry using my CKYC ID.

I / We expressly consent the Bank to share and disclose the information to service providers, consultants, credit information companies, information utilities, other banks and financial institutions, affiliates, groups, companies, subsidiaries, regulators, investigation agencies, judicial, quasi-judicial and statutory authorities, or to other persons / institutions / entities as may be in connection with the contractual or legal requirements or in the legitimate interest 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 contracts, for direct marketing, for cross selling, for developing credit score, 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 / We expressly agree to the Bank, its service providers, agents and / or its affiliates for using information and for marketing, promoting and cross-selling to me their various products and services of the Bank from time to time via telephone, SMS and / or email.

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

Yes ☐ No ☐

Main Applicant's Signature

CONSENT

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

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

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

Email - Yes ☐ No ☐

SMS text messages - Yes ☐ No ☐

Telephone - Yes ☐ No ☐

Main Applicant's Signature

DECLARATIONS

1. I / We certify that the information provided by us in this application form is true in all respects and that this shall form the basis of any facility / service that the Axis Bank (the Bank) need decide to grant us at its sole discretion. We also understand that the bank reserves the right to send any information from any source or to give any information & or assign any work to any third party at its sole discretion. We further agree that the facility that may be provided to us shall be governed by the rules of the bank that may be enforced from time to time. We will be bound by the terms & conditions of the facility that may be granted to us.
2. I / We also understand that the Bank reserves the right to seek any information from any source or to give any information and / or assign any work to any third party at its sole discretion. I / We further understand that the facility that may be provided to us shall be governed by the rules of the bank that may be in from time to time. I / We will be bound by the terms and conditions of the facility that may be granted to us.
3. I / We understand that as a pre-condition relating to the grant of the facility to me / us, the Bank requires our consent for the disclosure by the Bank of information and data relating to me / us, the credit facility availed / to be availed in relation thereto and default, if any, committed by me / us, in discharge thereof. Accordingly, I / We hereby agree and give consent for the disclosure by the Bank of all or any such information to the credit information companies CIC and any other agents see authorized in this on behalf by the reserve Bank of India RBI).
4. I / We hereby declare that I / we do not have any credit facilities nor any account with other branches / banks / Financial Institutions other that the details mentioned above, and the Bank may disqualify me / us if there are any misrepresentations of this declaration.
5. I / We confirm that I / we shall utilize the said Credit Facility only for the purposes as mentioned above.
6. I / We hereby declare that I / we am / are not defaulter(s) to any Bank / Financial Institution.
7. I / We hereby declare that I / we am / are not having any account with other branches / Bank / Financial Institutions other than the details mentioned.
8. I / We am / are aware that the Bank / its agents may contact me / us through tele-call / SMS / email in connection with my request. I / We authorize Axis Bank to disclose from time to time any information relating to my / our facility(ies) to any parent / subsidiaries & associates of Axis Bank, and to third party(ies) engaged by Axis Bank.
9. I / We have no objection in receiving information about my / our loans either through SMS and / or e-mail.
10. I / We hereby declare that the details furnished above are true and correct to the best of my / our knowledge and belief, and I / we undertake to inform you of any changes therein, immediately. In case of any of the above information is found to be false / untrue / misleading / misrepresenting, I / we am / are aware that I / we may be held liable for it.
11. My / Our personal / KYC details may be shared with Central KYC Registry
12. I / We hereby consent to receiving information from Central KYC Registry through SMS / email on the above registered number / email address
 - I. I hereby state that I have no objections in authenticating myself with Aadhaar based authentication system and voluntarily consent to providing my Aadhaar number, Biometric and / or One Time Pin (OTP) data (and / or any similar authentication mechanism) for the purpose of availing Direct Benefit Transfer (DBT) / Subsidy from the Government of India (GOI) in my account / new account. I understand that the biometric and / or OTP and / or any other authentication mechanism I may provide for authentication shall be used only for authenticating my identity through the Aadhaar authentication system for the aforesaid purposes, or as per requirement of law. I understand that Axis Bank shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication.
 - II. I / We authorize Axis Bank to verify and authenticate my / our Aadhaar number during processing my / our application for legitimate Business purposes.
 - III. 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 purposes.
 - IV. I / We further authorize the Bank to share my / our Aadhaar details / information with regulatory / statutory bodies as and when required.
 - V. In case of any update in the documents submitted by the customer at the time of establishment of business relationship / account-based relationship and thereafter, as necessary; customer shall submit to the Bank the update of such documents. This shall be done within 30 days of the update to the I / We authorize Axis Bank to verify for the purpose of updating the records at the Bank's end*
13. I / We agree that in case of non-payment of dues, in case of any facility availed from the Bank and consequently the account is to be classified as NPA, all other loan accounts of the Borrower, with the Bank also shall be classified as NPA as per the guidelines issued by RBI and shall entitle the Bank to recall all such loans / facility availed by the same customer from the Bank, irrespective of the regular repayment in such accounts.
14. The proceeds of the facility shall not be used for investment in small savings schemes, capital market, purchase of gold in any form, including primary gold, gold bullion, gold jewelry, gold coins, units of gold ETF and mutual funds.
15. Politically Exposed Person - The Borrower agrees that he / she is not a politically exposed person (PEP) and further undertakes to inform Axis Bank in the event that he / she and / or any of their other family members / close relatives becomes a PEP. In such an event, the Bank will obtain approval from its senior management to continue the business relationship and subject the account to the Customer Due Diligence measures as applicable to the customers of PEP category including enhanced monitoring on an ongoing basis. Definition – Politically Exposed Persons (PEP) are individuals who are or have been entrusted with prominent public function by a foreign country, e.g., Heads of State or Governments, senior politicians, senior government / judicial / military officers, senior executives of state-owned corporations, important political party officials, etc.
16. Customer declaration in respect of relationship with Director / Senior Officer of the any / any other bank including Scheduled Co-operative Banks, directors of subsidiaries / trustees of mutual funds / venture capital funds.

Customer declaration in respect of relationship with Director / Senior Officer of the any / any other bank	YES	NO
I / We am / are director(s) of Axis Bank Limited and also a director(s) / partner(s), manager(s), managing agent (s), employee(s), or guarantor(s) or holder(s) of substantial interest of the borrower or its subsidiary or its holding company.		
I / We am / are director(s) of any other bank or the subsidiaries of any of the banks or trustees of mutual funds / venture capital funds set up by the banks and also a director(s) / partner(s), manager(s), managing agent(s), employee(s) or guarantor(s) or holder(s) of substantial interest of the borrower.		
I / We am / are the relative(s) of the director(s) of Axis Bank Limited or any other Bank, as defined by extant guidelines of RBI from time to time, and also a director(s) / partner(s) or guarantor(s) or major shareholder(s) or in control of the borrower or a major shareholder(s) or in control of the holding or subsidiary company of the borrower.		
I / We am / are senior official(s) of the Bank or relative of the senior official of the Bank, as defined by extant guidelines of RBI from time to time, and also a director(s) / partner(s), or guarantor(s) or holder(s) of substantial interest of the borrower.		

If any of the above clauses is applicable, then please furnish the details. In case of any of the above stated declarations are breached during the tenure 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.

FATCA – CRS DECLARATION (Please tick the applicable tax resident declaration – Any One*)

I / We am / are a tax resident of India, and not a resident of any other country

OR

I / We am / are a tax resident of the country / ies mentioned in the table below.

City of Birth – _____

Country of Birth – _____

Address Type – ☐ 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 a citizen / green card holder of USA % In case

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.

Interest Rate, Process Fees & Other Charges

- Rate of Interest: The final applicable interest rate as decided by Axis Bank on various parameters as per its policies and procedures shall be communicated to the customer at the time of sanction / disbursement of each tranche of the facility / loan
The external benchmark-based Lending Rate (EBLR – Repo rate) prevailing at the time of the limit set up shall be applicable to determine the interest rate of the facility / loan.
- Processing Fee: A non-refundable process fee of maximum 1.5% (plus applicable GST) is applicable on the facility / loan sanctioned by the Bank other than the specific facilities.
- Account Service Charge: Account Service Charge per account on an annual basis up to a maximum limit of Rs. 4000 (plus applicable GST) depending upon the sanctioned amount.
- Financial Default*: 8% p.a. above applicable interest rate on the overdue amount (subject to the aggregate not exceeding Rs. 1,00,000/- per instance).
- There shall be no capitalisation of Penal Charges.
- The said Penal Charges will be subject to GST as per applicable law on Goods and Service Tax in India, and GST will be charged separately.
*Financial Default includes all types of payment or financial defaults/irregularities with respect to your Loan Account.
- Non-Financial Default**: 1% p.a. above applicable interest rate / commission from the date of each non-financial default on the outstanding amount of fund- based credit facilities and non-fund-based facilities (as applicable).
**Non-Financial Default includes breach of any other obligation(s)/covenant(s) with respect to your Loan Account.
- Foreclosure Charge
 - o For TL – NIL
 - o For CC - NIL
- Other Charges: Other Charges including but not limited to statutory charges, such as stamp duty on documentation, etc., as applicable are payable on an actual basis and any other charges as communicated to the customer by the Bank.

All the above charges comprise all the charges applicable for availing facility. Please acknowledge receipt

Sourcing Details (for Official Use Only)

Documents Received (KYC OVD)

☐ Self-Certified ☐ True Copies ☐ Notary
☐ Manually Verified ☐ Digitally Verified ☐ Digital Verification Ref No.

KYC Verification Carried Out By –

Employee Name: _____ Employee Code: _____

Employee Designation: _____ Employee Branch: _____

Place : _____ Date : 

Signature of Employee

ACKNOWLEDGEMENT FOR LOAN APPLICATION

We acknowledge that we have received an application datedfrom Mr. / Ms.

Residence of for a loan of under theproduct.

Axis Bank will convey its decision (within 2 weeks for credit limit up to ₹ 5 lakh and within 3 weeks for credit limit above ₹ 5 lakh & up to ₹ 25 lakh for Micro & Small enterprises borrowers) and (within 30 working days for other borrowers) 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 timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to the bank. The applicant is in receipt of the indicative Interest Rate, Processing Fees & Other Charges that would be applicable, if the Bank grants the facility. Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable). We also acknowledge the receipt of Non-Refundable Login Fees – ₹ 5000 / - + Applicable taxes. (A Cheque to be issued in favour of Axis Bank Ltd – COMM - LOGIN FEES-RURAL LENDING – B2B R OR Axis Bank Ltd – COMM - LOGIN FEES-RURAL LENDING – MSME – as applicable)

Details of the Cheque

Bank Name	Branch Name	Cheque Number	Amount	Date

For AXIS Bank Ltd.



(sign & stamp)

DATE : **Please Note that:**

1. This is only an acknowledgement for having received the application and this should not be constructed as an indication for our acceptance of the proposal, a decision on which will be taken only after due consideration of the proposal on its merit and / or on fulfillment of conditions if any, that may be stipulated by the bank.
2. The application will be taken for consideration only after all the particulars / data / documents as may be required are received by the bank
3. In case the proposal is rejected / not considered the reasons for the same will be intimated to the applicant

Photo	1. Applicant photograph With Signature / Thumb impression 35 mm X 35 mm	2. Applicant photograph With Signature / Thumb impression 35 mm X 35 mm
Name		
Mother's Name		
W/o Or D/o		
Gender		
DOB [DD/MM/YYYY]		
Designation		
Address		
Identity Proof No		
PAN		
Occupation		
Education Level		
Signature / Thumb Impression		

Photo	3. Applicant photograph With Signature / Thumb impression 35 mm X 35 mm	4. Applicant photograph With Signature / Thumb impression 35 mm X 35 mm
Name		
Mother's Name		
W/o Or D/o		
Gender		
DOB [DD/MM/YYYY]		
Designation		
Address		
Identity Proof No		
PAN		
Occupation		
Education Level		
Signature / Thumb Impression		

Photo	5. Applicant photograph With Signature / Thumb impression 35 mm X 35 mm	6. Applicant photograph With Signature / Thumb impression 35 mm X 35 mm
Name		
Mother's Name		
W/o Or D/o		
Gender		
DOB [DD/MM/YYYY]		
Designation		
Address		
Identity Proof No		
PAN		
Occupation		
Education Level		
Signature / Thumb Impression		

Photo	7. Applicant photograph With Signature / Thumb impression 35 mm X 35 mm	8. Applicant photograph With Signature / Thumb impression 35 mm X 35 mm
Name		
Mother's Name		
W/o Or D/o		
Gender		
DOB [DD/MM/YYYY]		
Designation		
Address		
Identity Proof No		
PAN		
Occupation		
Education Level		
Signature / Thumb Impression		

Photo	9	10.
	Applicant photograph With Signature / Thumb impression 35 mm X 35 mm	Applicant photograph With Signature / Thumb impression 35 mm X 35 mm
Name		
Mother's Name		
W/o Or D/o		
Gender		
DOB [DD/MM/YYYY]		
Designation		
Address		
Identity Proof No		
PAN		
Occupation		
Education Level		
Signature / Thumb Impression		

Photo	11.	12.
	Applicant photograph With Signature / Thumb impression 35 mm X 35 mm	Applicant photograph With Signature / Thumb impression 35 mm X 35 mm
Name		
Mother's Name		
W/o Or D/o		
Gender		
DOB [DD/MM/YYYY]		
Designation		
Address		
Identity Proof No		
PAN		
Occupation		
Education Level		
Signature / Thumb Impression		

Photo	13. Applicant photograph With Signature / Thumb impression 35 mm X 35 mm	14. Applicant photograph With Signature / Thumb impression 35 mm X 35 mm
Name		
Mother's Name		
W/o Or D/o		
Gender		
DOB [DD/MM/YYYY]		
Designation		
Address		
Identity Proof No		
PAN		
Occupation		
Education Level		
Signature / Thumb Impression		

Photo	15. Applicant photograph With Signature / Thumb impression 35 mm X 35 mm	16. Applicant photograph With Signature / Thumb impression 35 mm X 35 mm
Name		
Mother's Name		
W/o Or D/o		
Gender		
DOB [DD/MM/YYYY]		
Designation		
Address		
Identity Proof No		
PAN		
Occupation		
Education Level		
Signature / Thumb Impression		

Photo	17. Applicant photograph With Signature / Thumb impression 35 mm X 35 mm	18. Applicant photograph With Signature / Thumb impression 35 mm X 35 mm
Name		
Mother's Name		
W/o Or D/o		
Gender		
DOB [DD/MM/YYYY]		
Designation		
Address		
Identity Proof No		
PAN		
Occupation		
Education Level		
Signature / Thumb Impression		

Photo	19. Applicant photograph With Signature / Thumb impression 35 mm X 35 mm	20. Applicant photograph With Signature / Thumb impression 35 mm X 35 mm
Name		
Mother's Name		
W/o Or D/o		
Gender		
DOB [DD/MM/YYYY]		
Designation		
Address		
Identity Proof No		
PAN		
Occupation		
Education Level		
Signature / Thumb Impression		