



**Constitution**

<input type="checkbox"/> Individual	<input type="checkbox"/> Partnership	<input type="checkbox"/> Proprietorship
<input type="checkbox"/> Private Ltd.	<input type="checkbox"/> Public Ltd. (please specify) -	
<input type="checkbox"/> Others (please specify) -	<input type="checkbox"/> SHG (Please Specify)-	

**Residential Status: (Tick applicable)**

<input type="checkbox"/> Resident Indian	<input type="checkbox"/> Non-Resident Indian	<input type="checkbox"/> Foreign National
<input type="checkbox"/> Person of Indian Origin	<input type="checkbox"/> Others (please specify) -	

**Nature of Business**

<input type="checkbox"/> Trading (Retail / Wholesale)	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Service
<input type="checkbox"/> Others (please specify) -		

**Occupation Type: (Tick applicable)**

<input type="checkbox"/> Salaried	<input type="checkbox"/> Unemployed	<input type="checkbox"/> Housewife
<input type="checkbox"/> Self Employed	<input type="checkbox"/> Retired	<input type="checkbox"/> Student
<input type="checkbox"/> Politician	<input type="checkbox"/> Others (please specify) -	

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

<input type="checkbox"/> Pvt. Ltd.	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> Partnership Firm
<input type="checkbox"/> Public Ltd.	<input type="checkbox"/> Trust / Association / Society / Club	<input type="checkbox"/> Public Sector
<input type="checkbox"/> Government	<input type="checkbox"/> Others (please specify) -	

\*\*Please mention the type of activity / business: \_\_\_\_\_

Number of Years in Employment:  **If Salaried, please mention Type of Organization: (Tick applicable)**

<input type="checkbox"/> Information Technology	<input type="checkbox"/> Professional Service Provider	<input type="checkbox"/> Agriculture
<input type="checkbox"/> Trader	<input type="checkbox"/> Real Estate	<input type="checkbox"/> Manufacturer
<input type="checkbox"/> Health Care	<input type="checkbox"/> 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)**

<input type="checkbox"/> Officially valid document(s) in respect of person authorized to transact	<input type="checkbox"/> Resolution of Board / Managing Committee	<input type="checkbox"/> Trust Deed
<input type="checkbox"/> Power of attorney granted to its manager, officers or employees to transact on its behalf	<input type="checkbox"/> 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)

Aadhar Details: Individual  Non-Individual  \_\_\_\_\_

Udyam Aadhar No: \_\_\_\_\_  
(Wherever available Non-Mandatory)

Whether availing Pradhan Mantri Mudra Yogana (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 :	I N D I A					Telephone :															
Mobile :	(+91)										Email ID :										
Ownership :	<input type="checkbox"/>	Self-Owned				<input type="checkbox"/>	Rented / Leased				No. Of Years :	<input type="text"/>									

Correspondence / Mailing Address - Same as above

**Correspondence Address (if different from above):**

Address Line :																				
Landmark/Post Office :																				
City :											District :									
State :											Pin Code :									
Country :	I N D I A					Telephone :														
Mobile :	(+91)										Email ID :									
Ownership :	<input type="checkbox"/>	Self-Owned				<input type="checkbox"/>	Leased				No. Of Years :									

**Address of Factory / Unit:**

Address Line :																										
Landmark/Post Office :																										
City :											District :															
State :											Pin Code :															
Country :	I	N	D	I	A											Telephone :										
Mobile :	(+91)											Email ID :														
Ownership :	<input type="checkbox"/>	Self-Owned			<input type="checkbox"/>	Rented / Leased													No. Of Years :	<input type="checkbox"/>	<input type="checkbox"/>					

**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.



### 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 -	<input style="width: 100%; height: 1.2em; border: 1px solid black; border-collapse: collapse; font-size: 0.8em; margin-bottom: 5px;" type="text"/>	Passport Expiry Date -	<input style="width: 100%; height: 1.2em; border: 1px solid black; border-collapse: collapse; font-size: 0.8em; margin-bottom: 5px;" type="text"/>
Voter ID Card -	<input style="width: 100%; height: 1.2em; border: 1px solid black; border-collapse: collapse; font-size: 0.8em; margin-bottom: 5px;" type="text"/>	DL Expiry Date -	<input style="width: 100%; height: 1.2em; border: 1px solid black; border-collapse: collapse; font-size: 0.8em; margin-bottom: 5px;" type="text"/>
Driving License -	<input style="width: 100%; height: 1.2em; border: 1px solid black; border-collapse: collapse; font-size: 0.8em; margin-bottom: 5px;" type="text"/>	Date -	<input style="width: 100%; height: 1.2em; border: 1px solid black; border-collapse: collapse; font-size: 0.8em; margin-bottom: 5px;" type="text"/>
UID Aadhaar* - (last 4 digits) :	<input style="width: 100%; height: 1.2em; border: 1px solid black; border-collapse: collapse; font-size: 0.8em; margin-bottom: 5px;" type="text"/>		
NREGA Job Card -	<input style="width: 100%; height: 1.2em; border: 1px solid black; border-collapse: collapse; font-size: 0.8em; margin-bottom: 5px;" type="text"/>		
Import Export Code -	<input style="width: 100%; height: 1.2em; border: 1px solid black; border-collapse: collapse; font-size: 0.8em; margin-bottom: 5px;" type="text"/>		
Others**	<input type="checkbox"/> ID Proof - _____	<input type="checkbox"/> ID Proof No - _____	<input type="checkbox"/> 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	<input type="checkbox"/> Passport	<input type="checkbox"/> Voter ID Card -	<input type="checkbox"/> Driving License -	<input type="checkbox"/> Certificate of incorporation / formation	<input type="checkbox"/> Other document (pls specify): _____
	<input type="checkbox"/> UID Aadhaar	<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____
	<input type="checkbox"/> Registration Certificate	<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____
Address Type	<input type="checkbox"/> Residential / Business	<input type="checkbox"/> Business	<input type="checkbox"/> Residential	<input type="checkbox"/> Unspecified	
	<input type="checkbox"/> Registered Office	<input type="checkbox"/> _____			

#### Residential Address:

Address Line :	<input style="width: 100%; height: 1.2em; border: 1px solid black; border-collapse: collapse; font-size: 0.8em; margin-bottom: 5px;" type="text"/>
Landmark/Post Office :	<input style="width: 100%; height: 1.2em; border: 1px solid black; border-collapse: collapse; font-size: 0.8em; margin-bottom: 5px;" type="text"/>
Village / Town / City:	<input style="width: 100%; height: 1.2em; border: 1px solid black; border-collapse: collapse; font-size: 0.8em; margin-bottom: 5px;" type="text"/>
State :	<input style="width: 100%; height: 1.2em; border: 1px solid black; border-collapse: collapse; font-size: 0.8em; margin-bottom: 5px;" type="text"/>
Country :	<b>INDIA</b>
Mobile :	(+91) <input style="width: 100%; height: 1.2em; border: 1px solid black; border-collapse: collapse; font-size: 0.8em; margin-bottom: 5px;" type="text"/>
Ownership :	<input type="checkbox"/> Self-Owned <input type="checkbox"/> Rented / Leased
District :	
Pin Code :	
Telephone :	
Email ID :	
No. Of Years :	

Current Address - Same as above

#### Current Address (if different from above)

Address Line :	<input style="width: 100%; height: 1.2em; border: 1px solid black; border-collapse: collapse; font-size: 0.8em; margin-bottom: 5px;" type="text"/>
Landmark/Post Office :	<input style="width: 100%; height: 1.2em; border: 1px solid black; border-collapse: collapse; font-size: 0.8em; margin-bottom: 5px;" type="text"/>
Village / Town / City:	<input style="width: 100%; height: 1.2em; border: 1px solid black; border-collapse: collapse; font-size: 0.8em; margin-bottom: 5px;" type="text"/>
State :	<input style="width: 100%; height: 1.2em; border: 1px solid black; border-collapse: collapse; font-size: 0.8em; margin-bottom: 5px;" type="text"/>
Country :	<input style="width: 100%; height: 1.2em; border: 1px solid black; border-collapse: collapse; font-size: 0.8em; margin-bottom: 5px;" type="text"/>
Mobile :	(+91) <input style="width: 100%; height: 1.2em; border: 1px solid black; border-collapse: collapse; font-size: 0.8em; margin-bottom: 5px;" type="text"/>
Ownership :	<input type="checkbox"/> Self-Owned <input type="checkbox"/> Leased
District :	
Pin Code :	
Telephone :	
Email ID :	
No. Of Years :	

#### Contact Details

Telephone (Office) :  Telephone (Residential) :

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)**

## 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	Yes	No	N/A
1	Registration under Shops and Establishment ACT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Registration under MSME (Provisional / Final)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Latest Sales Tax return filed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Latest Income Tax return filed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Any other Statutory Dues remaining outstanding	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## 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 ( Applicable only if the property collateral is part of proposal, otherwise NIL 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 a 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 Govt Sponsored Scheme 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 Govt Sponsored Scheme 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 Govt Sponsored Scheme 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.

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 expressly consent to the Bank to share and disclose my information, including personal information, to credit information companies, bureaus, regulators or governmental authorities, investigating agencies, judicial, quasi-judicial and statutory authorities, group companies/ subsidiaries of the Bank, service providers, cobrand entity/ partner, card associations, settlement, transfer and processing intermediaries, information utilities, other banks and financial institutions, merchant aggregators, payment gateways, other players/ intermediaries or to other persons/institutions/entities, or to other persons/institutions/entities as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per the consent for processing such information including by way of wholly or partly performing automated or physical operations, including collection, recording, organizing, structuring, storing, adapting, retrieving, using, profiling, aligning, indexing, sharing, disseminating or otherwise making available, as may be deemed fit by the Bank and for the purposes of customer services and operations, collections and recovery, audit, investigation, monitoring and fraud prevention, credit appraisal, legal and regulatory requirements including KYC verification and reporting to regulatory and statutory authorities, processing insurance claims, risk management activities, security, testing, for entering into contract, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of Bank's products and services, or for any purposes as the Bank may deem fit other than marketing/ cross selling.

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



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 expressly agree to the Bank, its service providers, agents and/or its affiliates for using the information, including personal information, for marketing, promotion, research and analytics, and cross-selling of products and services of the Bank and of the Bank's subsidiaries, affiliates/ group companies from time to time via telephone, SMS and/or email. Further, I hereby acknowledge that the Bank has provided me with an option to withdraw consent to the purpose herein at any time by intimation through letter or email. However, if I withdraw my consent, I accept that the Bank will stop processing my personal data except where such processing is mandatory as per applicable law and that any personal data that has already been processed shall remain unaffected by the withdrawal of such consent.

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. 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.
17. 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.
- 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.  
\*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 :  D  D  M  M  Y  Y  Y  Y

Signature of Employee

**ACKNOWLEDGEMENT FOR LOAN APPLICATION**

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

Residence of ..... for a loan of ..... under the .....product.

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 (Applicable only if the property collateral is part of proposal, otherwise NIL 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 &amp; stamp)

DATE :  D  D  M  M  Y  Y  Y  Y**Please Note that:**

1. This is only an acknowledgement for having received the application and this should not be construed 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

**ANNEXURE FOR SHG**

<p>Photo</p>	<p>1.</p> <div style="text-align: center; border: 1px solid black; padding: 10px; margin: 10px auto; width: fit-content;"> <p>Applicant photograph With Signature / Thumb impression</p> <p>35 mm X 35 mm</p> </div>	<p>2.</p> <div style="text-align: center; border: 1px solid black; padding: 10px; margin: 10px auto; width: fit-content;"> <p>Applicant photograph With Signature / Thumb impression</p> <p>35 mm X 35 mm</p> </div>
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		

<p>Photo</p>	<p>3.</p> <div style="text-align: center; border: 1px solid black; padding: 10px; margin: 10px auto; width: fit-content;"> <p>Applicant photograph With Signature / Thumb impression</p> <p>35 mm X 35 mm</p> </div>	<p>4.</p> <div style="text-align: center; border: 1px solid black; padding: 10px; margin: 10px auto; width: fit-content;"> <p>Applicant photograph With Signature / Thumb impression</p> <p>35 mm X 35 mm</p> </div>
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		

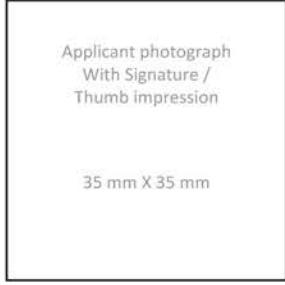
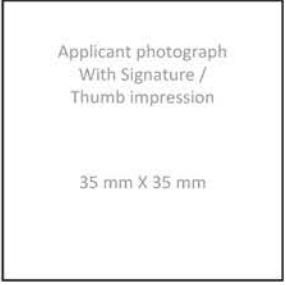
Photo	5.	<p>Applicant photograph With Signature / Thumb impression</p> <p>35 mm X 35 mm</p> 	6.	<p>Applicant photograph With Signature / Thumb impression</p> <p>35 mm X 35 mm</p> 
Name				
Mother's Name				
W/o Or D/o				
Gender				
DOB [DD/MM/YYYY]				
Designation				
Address				
Identity Proof No	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

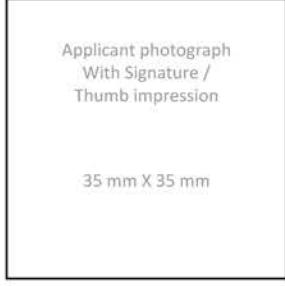
Photo	7.	<p>Applicant photograph With Signature / Thumb impression</p> <p>35 mm X 35 mm</p> 	8.	<p>Applicant photograph With Signature / Thumb impression</p> <p>35 mm X 35 mm</p> 
Name				
Mother's Name				
W/o Or D/o				
Gender				
DOB [DD/MM/YYYY]				
Designation				
Address				
Identity Proof No	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

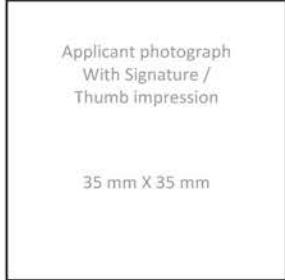
Photo	9	<p>Applicant photograph With Signature / Thumb impression</p> <p>35 mm X 35 mm</p> 	10.	<p>Applicant photograph With Signature / Thumb impression</p> <p>35 mm X 35 mm</p> 
Name				
Mother's Name				
W/o Or D/o				
Gender				
DOB [DD/MM/YYYY]				
Designation				
Address				
Identity Proof No	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

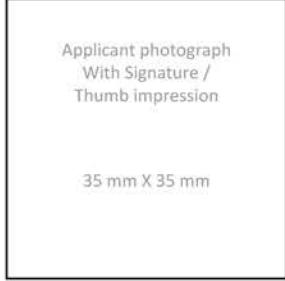
Photo	11.	<p>Applicant photograph With Signature / Thumb impression</p> <p>35 mm X 35 mm</p> 	12.	<p>Applicant photograph With Signature / Thumb impression</p> <p>35 mm X 35 mm</p> 
Name				
Mother's Name				
W/o Or D/o				
Gender				
DOB [DD/MM/YYYY]				
Designation				
Address				
Identity Proof No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

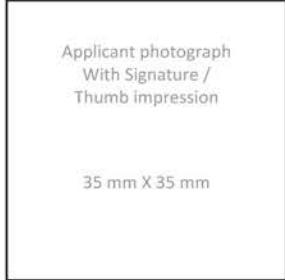
Photo	13.	<p>Applicant photograph With Signature / Thumb impression</p> <p>35 mm X 35 mm</p> 	14.	<p>Applicant photograph With Signature / Thumb impression</p> <p>35 mm X 35 mm</p> 
Name				
Mother's Name				
W/o Or D/o				
Gender				
DOB [DD/MM/YYYY]				
Designation				
Address				
Identity Proof No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

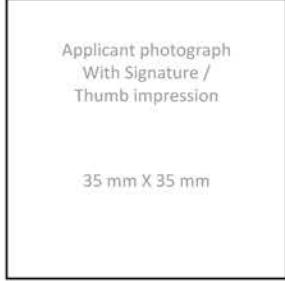
Photo	15.	<p>Applicant photograph With Signature / Thumb impression</p> <p>35 mm X 35 mm</p> 	16.	<p>Applicant photograph With Signature / Thumb impression</p> <p>35 mm X 35 mm</p> 
Name				
Mother's Name				
W/o Or D/o				
Gender				
DOB [DD/MM/YYYY]				
Designation				
Address				
Identity Proof No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

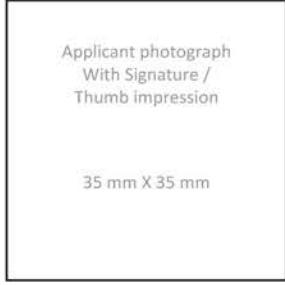
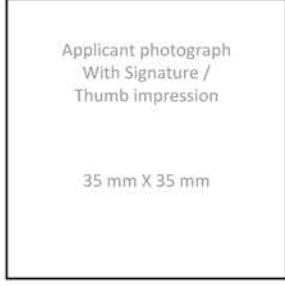
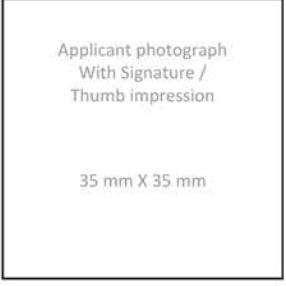
Photo	17.	<p>Applicant photograph With Signature / Thumb impression</p> <p>35 mm X 35 mm</p> 	18.	<p>Applicant photograph With Signature / Thumb impression</p> <p>35 mm X 35 mm</p> 
Name				
Mother's Name				
W/o Or D/o				
Gender				
DOB [DD/MM/YYYY]				
Designation				
Address				
Identity Proof No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

Photo	19.	<p>Applicant photograph With Signature / Thumb impression</p> <p>35 mm X 35 mm</p> 	20.	<p>Applicant photograph With Signature / Thumb impression</p> <p>35 mm X 35 mm</p> 
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				