

<input type="checkbox"/> NRLM	<input type="checkbox"/> NULM - Individual	<input type="checkbox"/> NULM - SHG	<input type="checkbox"/> PMEGP	<input type="checkbox"/> State Sponsored Scheme	<input type="checkbox"/> Others -
-------------------------------	--------------------------------------------	-------------------------------------	--------------------------------	-------------------------------------------------	-----------------------------------

(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:
-----------------	------------------	---------------

Implementation Agency: _____

State: _____

For Office Use Only

Proposal No: <input type="text"/>	Application Date: <input type="text"/>
Region: <input type="text"/>	Application Number: <input type="text"/>
Lead ID: <input type="text"/>	Sol ID: <input type="text"/>

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
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	<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Third Gender
Education	<input type="checkbox"/> Illiterate	<input type="checkbox"/> Primary	<input type="checkbox"/> 10th Pass
	<input type="checkbox"/> 12th Pass	<input type="checkbox"/> Graduate	<input type="checkbox"/> Other:
Marital Status	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Married	<input type="checkbox"/> Widow
Category	<input type="checkbox"/> General	<input type="checkbox"/> SC	<input type="checkbox"/> ST
	<input type="checkbox"/> OBC	<input type="checkbox"/> Minority	<input type="checkbox"/> Other:
	<input type="checkbox"/> Hindu	<input type="checkbox"/> Muslim	<input type="checkbox"/> Christian
Community / Religion	<input type="checkbox"/> Sikh	<input type="checkbox"/> Buddhist	<input type="checkbox"/> Jain
	<input type="checkbox"/> Parsi	<input type="checkbox"/> Other:	
Person with Disability (PWD)	<input type="checkbox"/> Yes (please specify) - <input type="checkbox"/> No		
	<input type="checkbox"/> Blindness/Low Vision (VI)	<input type="checkbox"/> Deaf/Hard of Hearing (HI)	<input type="checkbox"/> Locomotor Disability (LD)
	<input type="checkbox"/> Intellectual Disability (ID)	<input type="checkbox"/> Other Disability	

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 -

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.

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 provides, 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, distributor (for legal and regulatory requirements only), information utilities, other banks and financial institutions, merchant aggregators, payment gateways, other players/ intermediaries or to other persons/institutions/entities, as may be necessary in connection with the contractual, regulatory or legal requirements 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, 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

1. **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.

2. **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 as applicable.

3. **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 as applicable.

4. Material Terms & Conditions:

Financial Default:

a) Term Loan (TL):

- Non-payment of interest / principal or instalment on the due date

b) Cash Credit (CC):

- Overdrawn amount exceeding the Sanctioned limit and/or Drawing power, or, Breach of Drawing Power
- Expiry of limit with outstanding principal and/or interest

Financial Default includes all types of payment or financial defaults/irregularities with respect to the Loan Account

Non-Financial Default:

Term Loan & Cash Credit (TL/CC):

- Non-submission / delay in submission of details / documents as per sanction conditions or non-fulfilment of covenants - e.g. Non submission of Insurance, statement, NOC etc
- Pending Security Creation (Primary / Collateral)
- Any failure to comply with stipulated norms, irregularities or default with respect to the loan account (like site visits, revaluation, audit charges, or BC commission) as specified in the sanction letter or during the loan tenure shall constitute a policy non-compliance and shall be termed as material term and condition breach, and will be subjected to applicable penal charges on the total outstanding amount for Term Loan and total limit sanctioned for CC

5. Penal Charge

Financial Default:

a) Term loan (TL):

- 8% p.a. on the overdue amount, subject to aggregate penal charges not exceeding ₹1,00,000 or minimum of ₹300 (Rs. Three Hundred) whichever is higher per instance.

b) Cash Credit (CC):

- 8% p.a. on the overdue amount, subject to aggregate penal charges not exceeding ₹1,00,000 or minimum of ₹300 (Rs. Three Hundred) whichever is higher per instance.
- 8% p.a. on the total outstanding amount subject to aggregate penal charges not exceeding Rs. 1,00,000 per instance or minimum of ₹300 (Rs. Three Hundred) whichever is higher per instance.

There shall be no capitalization of Penal Charges.

*Penal Charges are not applicable for all SHG loans under NRLM/NULM and all other loan sanction limit upto Rs. 50,000/-

Note-In the case of loans to SHGs / JLGs, this limit will be applicable to per member and not to the group as a whole.

*Term Loan - In addition to the penal charge, the borrower will be required to pay the regular interest on overdue EMI / overdue interest / overdue principal which would be charged at contracted or applicable interest rate for the days it remains overdue.

*CC/OD/WC - In addition to the penal charge, the borrower will be required to pay the regular interest on outstanding amount which would be charged at contracted or applicable interest rate.

Non-Financial Default:

Term Loan & Cash Credit (TL/CC):

1% p.a. from the date of each non-financial default on the total outstanding amount for Term Loan and total limit sanctioned for CC (applicable to all the non-financial defaults)

- Penal Charges are not applicable for all SHG loans under NRLM/NULM and all other loan sanction limit upto Rs.50,000/-
- Note - In the case of loans to SHGs / JLGs, this limit will be applicable to per member and not to the group as a whole.
- There shall be no capitalization of Penal Charges.

Non-financial defaults are being monitored, and charges are applied on a case-by-case basis

6. 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.

7. Foreclosure /Pre-payment/Part Payment charges:

- For TL – NIL
- For CC – NIL.

8. **Other Charges:** Other charges including but not limited to statutory charges, such as stamp duty on documentation, etc., as applicable are payable on 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)

- | | | |
|--------------------------------------------|---------------------------------------------|-------------------------------------------------------|
| <input type="checkbox"/> Self-Certified | <input type="checkbox"/> True Copies | <input type="checkbox"/> Notary |
| <input type="checkbox"/> Manually Verified | <input type="checkbox"/> Digitally Verified | <input type="checkbox"/> 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 (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 & 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. <div style="border: 1px solid black; padding: 10px; text-align: center;"> Applicant photograph With Signature / Thumb impression 35 mm X 35 mm </div>	2. <div style="border: 1px solid black; padding: 10px; text-align: center;"> Applicant photograph With Signature / Thumb impression 35 mm X 35 mm </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	3. <div style="border: 1px solid black; padding: 10px; text-align: center;"> Applicant photograph With Signature / Thumb impression 35 mm X 35 mm </div>	4. <div style="border: 1px solid black; padding: 10px; text-align: center;"> Applicant photograph With Signature / Thumb impression 35 mm X 35 mm </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. <div style="border: 1px solid black; padding: 10px; text-align: center;"> Applicant photograph With Signature / Thumb impression 35 mm X 35 mm </div>	6. <div style="border: 1px solid black; padding: 10px; text-align: center;"> Applicant photograph With Signature / Thumb impression 35 mm X 35 mm </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	7. <div style="border: 1px solid black; padding: 10px; text-align: center;"> Applicant photograph With Signature / Thumb impression 35 mm X 35 mm </div>	8. <div style="border: 1px solid black; padding: 10px; text-align: center;"> Applicant photograph With Signature / Thumb impression 35 mm X 35 mm </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	9.	10.
	<div style="border: 1px solid black; padding: 10px; text-align: center;"> <p>Applicant photograph With Signature / Thumb impression</p> <p>35 mm X 35 mm</p> </div>	<div style="border: 1px solid black; padding: 10px; text-align: center;"> <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	11.	12.
	<div style="border: 1px solid black; padding: 10px; text-align: center;"> <p>Applicant photograph With Signature / Thumb impression</p> <p>35 mm X 35 mm</p> </div>	<div style="border: 1px solid black; padding: 10px; text-align: center;"> <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	13. <div style="border: 1px solid black; padding: 10px; text-align: center;"> Applicant photograph With Signature / Thumb impression 35 mm X 35 mm </div>	14. <div style="border: 1px solid black; padding: 10px; text-align: center;"> Applicant photograph With Signature / Thumb impression 35 mm X 35 mm </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	15. <div style="border: 1px solid black; padding: 10px; text-align: center;"> Applicant photograph With Signature / Thumb impression 35 mm X 35 mm </div>	16. <div style="border: 1px solid black; padding: 10px; text-align: center;"> Applicant photograph With Signature / Thumb impression 35 mm X 35 mm </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	17. <div style="border: 1px solid black; padding: 10px; text-align: center;"> Applicant photograph With Signature / Thumb impression 35 mm X 35 mm </div>	18. <div style="border: 1px solid black; padding: 10px; text-align: center;"> Applicant photograph With Signature / Thumb impression 35 mm X 35 mm </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	19. <div style="border: 1px solid black; padding: 10px; text-align: center;"> Applicant photograph With Signature / Thumb impression 35 mm X 35 mm </div>	20. <div style="border: 1px solid black; padding: 10px; text-align: center;"> Applicant photograph With Signature / Thumb impression 35 mm X 35 mm </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		

Addendum to Application Form – Government Sponsored Schemes

Name of the Applicant: _____

Application No / Barcode: _____

Declaration on Related Party / Specified Employee or Relative of Specified Employee:

Having understood the definitions provided below and to the best of my /our knowledge and belief, I / We do hereby solemnly declare and confirm that I / We are not:

- a) a related person / related party of Axis Bank, or
- b) a reciprocally related person, or
- c) a specified employee of Axis Bank, or
- d) a relative of specified employee of Axis Bank, or
- e) a firm in which any of the directors or spouse or dependent / minor child of directors of Axis Bank is / are interested as a partner, manager, employee or guarantor, or
- f) a company (incl. holding company or subsidiary incl. step-down subsidiary) of which any of the directors or spouse or dependent / minor child of directors of Axis Bank is / are a director, managing agent, manager, employee or guarantor or they hold substantial interest, or
- g) an individual in respect of whom any of directors of Axis Bank / spouse or dependent / minor child thereof is / are a partner or guarantor, or
- h) an entity in which Axis Bank’s promoters and their relatives or shareholders with shareholding of 10% or more in the paid-up equity capital of Axis Bank, have significant influence or control (as defined under Accounting Standards Ind AS 28 and Ind AS 110).

If answer to any of the above is “**Yes**”, please furnish the following details:

Name of Related Party / Specified Employee or relative of Specified Employee	Nature of classification (Related Party / Specified Employee / Relative of Specified Employee)	Details or Reason of such classification	Relationship details (if relative)

I / We declare that I / We am / are making the aforesaid declaration solemnly and sincerely believing the same to be true and complete, and in case of any change on the above, I / We shall immediately inform Axis Bank of such change. I/we understand any suppression or misstatement of facts may lead to actions incl. recall of the facilities availed or regulatory reporting.

Signature of the Applicant / Co-Applicant / Guarantor / Authorized Signatory (Name, Designation)

For SHG (Self Help Groups)

Sr. No.	Name of the Applicant	Signature
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		

In case of more than 15 applicants, please print another copy of this addendum

Definitions as per Reserve Bank of India (Commercial Banks – Credit Risk Management) – Directions, 2025 and as amended from time to time:

‘Related Person’ shall mean a person, and the relatives of such a person, where the person:

- a. is either a promoter, or a director, or a KMP of Axis Bank; or
- b. owns more than 5% of paid-up equity share capital of Axis Bank or can, either singly or jointly, exercise more than 5% of the voting rights of Axis Bank on account of either ownership or voting agreement or through shareholders’ agreement or through any other arrangement; or
- c. can, through an agreement with Axis Bank, nominate a director to its Board; or
- d. is either singly or jointly, in control of Axis Bank.

‘Reciprocally related person (RRP)’ means an individual who is either:

- a. a director (excluding independent director / Nominee director appointed by the Government or RBI or a statutory body) of another (other than Axis Bank) commercial bank, or an All-India Financial Institution (AIFI), or a scheduled cooperative bank, or a subsidiary of a commercial bank (including Axis Bank); or
- b. a trustee of a mutual fund or an alternate investment fund established by any of these regulated entities (Commercial Bank / AIFI / Scheduled Co-op Bank / Subsidiary of Commercial Bank); or
- c. a relative of such a director or a trustee.

‘Related Party’ with respect to Axis Bank shall mean a related person, a reciprocally related person, or any of the following entities in which a related person or a reciprocally related person is:

- a. a partner, manager, KMP, director or a promoter; or

- b. a shareholder with more than 10% of paid-up equity share capital; or
- c. having control, whether singly or jointly with another person; or
- d. in a position to control > 20% of voting rights on account of ownership or through a voting agreement or through any other arrangement; or
- e. having the power to nominate a director to its Board; or
- f. in a position to influence the entity to act on their advice, direction, or instruction.
- g. a guarantor or a surety; or
- h. is a trustee or an author or a beneficiary and where the entity is in the form of a private trust.
- i. related as a subsidiary or a parent company or a holding company or an associate or a joint venture.

Provided that:

- i)* nothing in sub-clause (e) above shall apply in cases where the authority to nominate a director arises exclusively from a lending or financing arrangement.
- ii)* nothing in sub-clause (f) above shall apply to the advice, directions or instructions given in a professional capacity.
- iii)* Government of India / State Government-owned or controlled entities shall not be treated as related parties to a government-owned bank just by virtue of the fact that the Government has the common ownership or control of such entities.

'Key Managerial Personnel (KMP)' of a bank shall have the same meaning as defined in Section 2(51) of the Companies Act, 2013.

'Specified Employee' with respect to Axis Bank is any employee at Axis Bank with a designation President and above.

'Relative' with regard to a natural person shall have the same meaning as defined in Section 2(77) of the Companies Act, 2013 and rules framed therein.

'Substantial interest' shall have the same meaning as assigned to it in Section 5(ne) of the Banking Regulation Act, 1949.