SCHEDULE - I

1. **PLACE OF EXECUTION :** ________________________________,

2. **BORROWER** : **Sole / First Borrower (*Sole Proprietor / Partnership / Company can only be Sole Borrower*)**

Type	[1]Individual / [2]Sole Proprietor / [3]Partnership / [4]Company		
Name of Borrower	[1]Mr./Ms.	S/D/W of Mr.	
	[2]		& Co, Sole Proprietary Firm
	[3]		Partnership Firm registered under Indian Partnership Act 1936 / Ltd Liability Partnership Act, 2002
	[4]		Limited, a Company within the Companies Act, 1956
*Name of Proprietor/ Partners * Strike Off	[2]Mr./Ms.	S/D/W of Mr.	Sole Proprietor
	[3]Mr./Ms.	S/D/W of Mr.	Partner
	Mr./Ms.	S/D/W of Mr.	Partner
	Mr./Ms.	S/D/W of Mr.	Partner
Address			
	(*Should be Address for the Individual Borrower. Should be Place of Business for Sole Proprietory Firm / Partnership Firm. Should be Registered Office Address for Company*)		
Email			

Second Borrower (*Only Individual can be Co- Borrower*)

Type	Individual	
Name of Borrower	Mr./Ms.	S/D/W of Mr.
Address		
Email		

Third Borrower (*Only Individual can be Co- Borrower*)

Type	Individual	
Name of Borrower	Mr./Ms.	S/D/W of Mr.
Address		
Email		

3.LENDER : Axis Bank Limited, through its Branch at (Address for the purpose of sending Notice)

Axis Bank Limited, ____

Kind Attn : ____

4. (a) **Sanction Letter** : Reference No. ____________________ dated _________ (collectively called "Sanction Letter")

(b) **Loan :** Rupee Term Loan of Rs. ____________________ Lacs.

(c) **Loan Purpose : Home Loan** : Floating Loan / Fixed Loan / Top Up Loan / Step down loan (Amortising Loan)

Loan Against Property : Loan Against Residential / Commercial property / Loan for purchase of commercial property / Top up loan (Amortising Loan)

1 X ____________________ **1.Borrower**

1 X ____________________ **2.Borrower**

1 X ____________________ **3.Borrower**

5. To be filled in Case of Super Saver cases only:

Branch where overdraft limit is to be set:	Place:	Date:
Branch Address:		
Facility	Home Loan through overdraft limit	
Facility Amount:	Rupees (in figures) : Rupees (in words) :	
Limit Reduction	☐ EMI Based Limit reduction	
Periodicity of Interest Compounding	Daily in case of over limit	
Periodicity of credit to Home Account	Monthly interest debit and limit reduction shall happen on the 10th of every month and hence adequate inflows into the account to be done on or before the 10th of every month	
Repayment Terms	A. Partly disbursed loan Interest Repayment You shall service only the interest Charges until your loan is fully disbursed or upto 24 months from the date of first disbursement (whichever is earlier). The interest shall be charged on the daily utilization of the limit and the same shall be debited on a monthly basis. You are required to service the interest through regular inflows into your loan account. The interest shall be debited to your account on the 10th of every month. B. Fully disbursed loan/partly disbursed loans live for more than 24 months You shall be required to service the interest and principal demand on a monthly basis a detailed below i) Interest Payment Interest shall be charged on the daily utilization of the limit and the same shall be debited on a monthly basis. You are required to service the interest through regular inflows into your loan account. The interest shall be debited into your account on the 10th of every month. ii) Principal Repayment Your drawing limit shall be reduced on a monthly basis over the loan tenure and are you requested to ensure that the requisite amount is made available into your loan account before the limit reduction date by way of regular inflows into your loan account. The drawing limit shall be reduced on 10th of every month. For the same, the bank will facilitate a transfer every month into the Super Saver OD account through a Standing Instruction or an NACH mandate (The Amount would equal Principal & Interest repayment assuming full utilization of the sanction amount) Any Surplus over and above the due principal & Interest would be available to the borrower to withdraw during the tenure of loan.	

X ____________________ X ____________________ X ____________________

1.Borrower 2.Borrower 3.Borrower

SCHEDULE – II
Part - A (TERMS OF SANCTION)

Tenor (in Year) - This is excluding Moratorium period		
Interest Type	☐ Floating ☐ Fixed	☐ Fixed (2 year) + Floating
Disbursement to be done in	☐ Repo Rate	
Repo Rate		Spread
Interest Rate in Repo Rate	________________%p.a. (Repo Rate+spread) ___________%p.a.Fixed	
Repo Rate Reset frequency	Every three months (The credit risk premium of the borrower shall be reviewed by the bank at regular intervals and shall undergo a revision in case of a substantial change in the borrower's credit assessment)	
Repo Rate Reset Date / Month		

SCHEDULE – III (DETAILS OF SECURITY)

Security	Mortgage of Property as detailed below in a form and manner acceptable to the Bank.
Details of Property	Seller's / Builder's / Earlier Owner's Name:
	Seller's / Builder's / Earlier Owner's Address:
	Name of the Building /Property:
	Address of Building / Property:
	Within the limits of the Municipality / Corporation
	District State
Other Security(ies)	Such other security(ies) as may be stipulated by the Bank from time to time which the Borrower is required to provide in such form and manner as may be stipulated by the Bank.

SCHEDULE – IV (REPAYMENT SCHEDULE)

Periodicity of Credit to Loan Account	Repayment received in the account during a month shall be given affect to : Before the end of the month in which it is received/on the 1st / 5th / 10th following the month in which it is received		
Repayment Terms	Repayable according to the Tenor by monthly Equated Monthly Installment (EMI) as stated below		
Monthly Repayment (EMI) Amount	₹ : (in figures)		
	₹ : (in words)		
	MI derived above is based on sanctioned amount. The MI may vary post completion of moratorium based on loan outstanding amount. To convert the MI on sanctioned amount, you may visit nearest loan center		
Monthly Repayment as per grid (EMI) amount for Step down	For Months	For Months	For Months
	₹: (in figures)	₹ : (in figures)	₹ : (in figures)
	₹ : (in words)	₹ : (in words)	₹ : (in words)
Credit Effect Interval : PRE-EMI Payment Dates EMI Payment Dates	Monthly / Annual ___________ of every month till the commencement of EMI _____________of every month I understand that if I do not pay my EMI on the above-mentioned date, my account will be considered as 'Overdue' from the end of that day.		

Authorized Official

① X 1.Borrower

① X 2.Borrower

① X 3.Borrower

SCHEDULE – V (List of Documents)

I/We___________________________have depositedthefollowing original property documents on_________________with AXIS BANK LTD,for the purpose of availing a __________________Loan

Sr	Date of Document	Particulars	Original Documents	Copy of the Document
			Please tick (as applicable)	
1	/ /			
2	/ /			
3	/ /			
4	/ /			
5	/ /			
6	/ /			
7	/ /			
8	/ /			
9	/ /			
10	/ /			
11	/ /			
12	/ /			
13	/ /			
14	/ /			

* In case of any other documents please add another sheet.

I/Wehere by certify that all the above documents are genuine and given with a bonafide intention for a vailing the loan

SCHEDULE – VI (Loan Restriction Letter)

I/we have applied to the Bank for Housing Loan / Loan against property, which has been sanctioned by the Bank vide its sanction letter no/reference no as stated above in Schedule I.

I/we hereby request the Bank to restrict/reduce the total amount to be disbursed under the said Loan to Rs. _________________________(Rupees ___________________________) from Rs. ______________________(Rupees ______________________) as stated in the Sanction Letter.

I/We hereby give our consent to the Bank for the reduction in the disbursed amount as compared to the sanctioned amount and I/we shall not contest the said action of the Bank based on my/our request nor shall I further demand the balance amount.
I/We agree and accept changes in terms and condition of sanction letter issued on_________as per details given below:

	If with Property& Life insurance*	If only with Property insurance*	If only with Life insurance*	If without any insurance*
Amount of Loan	Rs.	Rs.	Rs.	Rs.
Equated Monthly Installment (EMI)for tenure with floating rate of interest	Rs.	Rs.	Rs.	Rs.
No. of Monthly Installment/s	Months			

* Please select Appropriate Option

Opting for the loan amount along with life/property insurance in the loan downsize letter shall be considered as the written intent of the customer to avail the insurance . Such selection shall be considered to be explicit instruction from the borrower to the bank in writing to disburse the premium to the insurance company directly and will become effective only on the borrower complying with the all formalities as required by the insurance company. The bank shall not be liable for any consequences /damages/losses arising out of non -compliance of the same

1 X ____________________ 1.Borrower

1 X ____________________ 2.Borrower

1 X ____________________ 3.Borrower

SCHEDULE –VII (Disbursement Request Form)

I/We have been sanctioned a Loan of Rs. _____________(Rupees_____________) by your bank. I/We Request you to kindly disburse the amount from my Loan amount as mentioned below:

1. **Details for** Disbursement **through "Demand Draft" : (Mark as NA if Not applicable)**

   In case of LAP - Please check below
   - Property is solely owned by co-borrower: Yes / No
   - If Yes, then 10% payment to be done in favour pf co-borrower*
   - Favoring details available in name of co-BORROWER*
   - bank Statement/Cancelled cheque to be taken from the property owner

2.

Sr No.	DD Favoring	Disb Amt (in Rs.)
1		
2		
3		

3. **Details For disbursement through RTGS/NEFT/TRANSFER: (Mark as NA if Not applicable)**

4.

Particulars	Favoring Details 1	Favoring Details 2
RTGS/NEFT/Transfer		
Beneficiary Name/Favoring Name		
Bank Name		
Bank AC NO		
IFSC CODE -In Capital letters		
Disb Amount (in Rs.)		

5. **Insurance, MOE & Other Charges (Mark as NA if Not applicable)**

Sr No.	Particulars	Amount (in Rs.)
1	Insurance (Property -TATA AIG GENERAL INSURANCE CO. LTD) -	
2	Insurance (Life - MAX LIFE INSURANCE CO. LTD./ BAJAJ ALLIANZ LIFE INSURANCE CO. LTD.)	
3	Insurance (GCS -TATA AIG GCS PLUS) -	
4	Axis Bank Ltd MOE Charges A/c	
5	Balance PF A/c (Only if LAP case)	

I/We also request you to kindly deduct my EMI On_____ of every month commencing from __ / __ / 20____.
I/We are aware that I/We need to pay PRE-EMI for the broken period* even if my loan is fully disbursed.
*Broken Period : from date of disbursement till the EMI cycle date

SCHEDULE – VIII (Balance Transfer Case details)

Balance Transfer Bank/ NBFC Complete Name : ______________________________
Bearing loan Account No: ____________________________
Foreclosure Amount : ______________________ dated: ________ issued by ________________________
List of documents dated : ___________________________ issued by ________________________
Axis Bank DD No: ____________________________

X ____________________ 1.Borrower

X ____________________ 2.Borrower

X ____________________ 3.Borrower

SCHEDULE–IX (For Under Construction cases only)

Total Property Sale Consideration: ______________________
Sale Deed execution on or before: ________________________
Completion Months: _________________

SCHEDULE – X (SANCTION LETTER RATE AMENDMENT LETTER)

(FOR MODIFICATIONS/AMMENDMENT IN SANCTION LETTER AND/OR LOAN AGREEMENT)

Date _________
Customer Name ____________________
Address ___________________________

____

____

Subject: Modification in Existing Sanction Letter/Loan Agreement for change in rate of interest on your _________________________(Home Loan/ Loan Against Property)

Ref: Your ____________________________ and Sanction Letter ref no _____________("Sanction Letter")/ Loan Agreement No. _______________ Dated _______________ ("Loan Agreement")

Dear Sir/Madam,

Please note that, Axis Bank had sanctioned you ____________________facility of Rs. ____________vide Sanction LetterNo _______________ dated ________________ as per the terms & conditions covered therein which was accepted by you / and basis the Loan Agreement executed with the Bank.

Further, please note Reserve Bank of India (RBI) vide its recent Circular/Guideline on External Benchmark Based Lending dated September 4, 2019 ("RBI Guidelines") has issued amendments to the instructions contained in the Master Direction on Interest Rate on Advances dated March 3, 2016 whereby it has been decided to link all new floating rate personal or retail loans (housing, auto etc) and floating rate loans to Micro & Small enterprises extended by banks w.e.f. October 1, 2019 to external benchmark.
Accordingly, in terms of the said RBI Guidelines as a fore said, for the accounts being opened on or after 1st October, 2019, the interest rate to be charged, shall be linked to the Repo Rate.
Hence, it is decided to amend the existing terms & conditions of the relevant documents, as mentioned below from the date of this letter as follows:

A) Sanction Letter No. ______________________ dated _______:

For new onboarding cases/renewal cases (with effect from October 1, 2019) on Repo Rate

Parameters	As per Agreed Terms
Interest Benchmark	**Repo Rate**
Interest Rate (Reference Rate)	_______%
Spread	_______%
Applicable Rate of Interest (Reference Rate + Spread)	_______%
Reset Frequency	**3 months**

X ____________________ **1.Borrower**

X ____________________ **2.Borrower**

X ____________________ **3.Borrower**

i. Repo Rate as applicable on the date of disbursement
ii. Bank shall publishRepo Rate on a monthly basis. Prevailing month Repo Rate will be displayed on axis bank website http://www.axisbank.com/.
iii. It shall be the responsibility of the Borrower(s) to inquire or avail from Axis Bank the details thereof on the reset date specified in the agreement.
iv. Your account opened in a particular month shall be linked to the Repo Rate prevailing for that month.
v. Axis Bank will reset the rate once in three months for all accounts on predefined date. The effective Rate of Interest will be Repo Rate + Spread
vi. The Repo Rate prevailing on the day the account is opened and the credit limit is set up by the Bank for utilization will be applicable till the next reset date, irrespective of the changes in the benchmark during the interim period.
vii. Bank is entitled to change the reset frequency at any point of time.
viii. Your rate of interest will change with the change in Repo Rate prevailing on the date of reset
ix. Bank shall have absolute right to decide and apply the spread over the Repo Rate, "**Spread"** shall consist of credit risk premium (which is subject to change in case there is substantial change in the Borrower's credit assessment as agreed in the Loan Agreement), operating costs and other costs which will be reset once in three years from the date of disbursement.

Save and except the changes in the Repo Rate and Spread clauses mentioned herein above that are applicable to your facility account, all other terms and conditions contained in the Sanction Letter and the facility documents executed/to be executed by you shall remain unchanged and continue to be applicable and binding upon you and this letter shall form a part and parcel of the Sanction Letter and the facility documents executed by you and shall always be read in conjunction with the Sanction Letter and facility documents.
In case of any further clarification/query please contact our below mentioned Asset Sales Center (ASC)

Please provide us an acknowledged copy of this letter for having accepted the above modifications to this Sanction Letter (and Loan Documents) and agrees and undertake that these modifications stated in this letter should form part of the Sanction Letter (and Loan Document) and Binding on me/us as if these were incorporated in the Sanction Letter (and Loan Document).

Yours truly,

____

For Axis Bank Ltd.
Authorized Signatory

1 X ______________________ 1.Borrower

1 X ______________________ 2.Borrower

1 X ______________________ 3.Borrower

MOST IMPORTANT INFORMATION

Attention: Please read carefully before signing

PDC/SPDC ACKNOWLEDGMENT LETTER

Please find enclosed crossed Post-dated cheques / security cheques drawn in favor of AXIS BANK Ltd. (Loan Account No.________________________________) bearing the following particulars being submitted towards repayment of the loan availed from your Bank. The Post-dated cheques / security cheques contain my/ authorized signatories' genuine signature, which shall not be disputed by me .

1. Name of the Drawee Bank : ____

2. Name of the Drawee Bank Branch : ____

3. MICR Sort Code (9 digit) :

4. Dated Cheques : ______________ of each month commencing from ____________________

5. Cheque Numbers : ____

Sr No.	From	To	No. of cheques
1			
2			
3			
4			
5			

I/We agree that the Post-dated cheques / Security cheques are given towards loan repayment / installments of the debt due and payable by me/us to the Bank in terms of the Loan Agreement

In case of change of authorised signatory of the Borrower, we undertake to replace the cheques appropriately and in the event of non-replacement of the cheques before the due dates, we undertake to honour the Post Dated Cheques/ Security cheques

Name of Applicant			Sign
1.			
2.			
Date	Location		DSE / DSA Sign
DSE / DSA Name	DSE / DSA Phone no.		Location
DSE / DSA Stamp			

1 ✕ ____________________ **1.Borrower**

1 ✕ ____________________ **2.Borrower**

1 ✕ ____________________ **3.Borrower**

MOST IMPORTANT INFORMATION

Attention: Please read carefully before signing

PDC/SPDC ACKNOWLEDGMENT LETTER

Please find enclosed crossed Post-dated cheques / security cheques drawn in favor of AXIS BANK Ltd. (Loan Account No.________________________________) bearing the following particulars being submitted towards repayment of the loan availed from your Bank. The Post-dated cheques / security cheques contain my/ authorized signatories' genuine signature, which shall not be disputed by me .

1. Name of the Drawee Bank : ____

2. Name of the Drawee Bank Branch : ____

3. MICR Sort Code (9 digit) :

4. Dated Cheques : _____________ of each month commencing from ___________________

5. Cheque Numbers : ____

Sr No.	From	To	No. of cheques
1			
2			
3			
4			
5			

I/We agree that the Post-dated cheques / Security cheques are given towards loan repayment / installments of the debt due and payable by me/us to the Bank in terms of the Loan Agreement

In case of change of authorised signatory of the Borrower, we undertake to replace the cheques appropriately and in the event of non-replacement of the cheques before the due dates, we undertake to honour the Post Dated Cheques/ Security cheques

<table>
<tr><td colspan="3">Name of Applicant</td><td colspan="2">Sign</td></tr>
<tr><td colspan="3">1.</td><td colspan="2"></td></tr>
<tr><td colspan="3">2.</td><td colspan="2"></td></tr>
<tr><td>Date</td><td colspan="2">Location</td><td colspan="2">DSE / DSA Sign</td></tr>
<tr><td colspan="2">DSE / DSA Name</td><td colspan="2">DSE / DSA Phone no.</td><td>Location</td></tr>
<tr><td>DSE / DSA Stamp</td><td colspan="4"></td></tr>
</table>

Customer Copy

X ____________________ 1.Borrower

X ____________________ 2.Borrower

X ____________________ 3.Borrower

THIS PAGE HAS BEEN LEFT BLANK INTENTIONALLY

SIGNATURE CARD

(Only for Super Saver Home Loan)

Name of Branch: _____________

Sol ID: ______________________

(Pleasure ensure to stick the barcode above)

I Certify that the following person are the Authorized Signatories including Addition / Deletion of Signatures in SB/CA/NRE/SBTRS/FD Account No:____

I Confirm that the following Signature of the Authorized Signatories are obtained in my presence.

Name of the Customer / Company / LOA Holder ____

Account No: | | | | | | | | | | | | | | | |

(1) CIF ID : | | | | | | | | | |

(2) CIF ID : | | | | | | | | | |

Name of the Authorized Signatory (in black ink)

____

Name of the Authorized Signatory (in black ink)

____

(3) CIF ID : | | | | | | | | | |

(4) CIF ID : | | | | | | | | | |

Name of the Authorized Signatory (in black ink)

____

Name of the Authorized Signatory (in black ink)

____

Mode of Operation

- ☐ Self
- ☐ Either or survivor
- ☐ Jointly by all
- ☐ Any one Partner
- ☐ Any one Trustee
- ☐ Any Two Jointly
- ☐ As per Resolution
- ☐ Others
- ☐ Prop. / Auth. Sig.

FOR OFFICE USE ONLY

Specimen Signature No.: _____________

Signature of Manager_________________ (Operations)

Date: _____________

Branch Seal/Round Seal________________

Note: use of this Signature Format with Black ink is Mandatory.

STANDING INSTRUCTION REQUEST

Date: ______________________

From

____

____

To:

AXIS Bank Ltd.,

____

Ref: Execution of Standing Instruction

Dear Sir,

This is in reference to the ________________ loan of INR ____ (Rupees *(in words)* ____ sanctioned to me by Retail Assets Center, (____________). My loan account No. is | | | | | | | | | | | | | | | | and Customer ID is______________________.

I, therefore, request you to please accept this authorizing mandate to debit my Axis Bank savings account number | | | | | | | | | | | | | | | | from (________________) on due date towards the recovery of repayment of dues/EMI, over the entire tenure of loan, as per the terms and conditions of loan agreement schedule or as per the revised instructions in line with the Bank's policy.

I undertake to maintain sufficient balances to cover the loan repayment dues (& charges, if any) on the stipulated due dates. I also understand that failure to repay the dues through this standing instruction shall be treated as a default in repayment of dues and all charges/penalties, as covered by the agreement, will hold good towards the non-payment of obligations.

Please treat this as an irrevocable communication as an authorization to debit the said savings bank account every month with the amount due towards the repayment of my loan. In the event of above account getting closed / transferred for any reason, I/We will intimate to the Bank the new account opened with the bank to debit the loan repayment amount/s as per the agreement. Further, I/We undertake the responsibility to provide the fresh set of mandate and security PDCs for such new account, as per terms of the agreement in lieu of existing instructions.

I also understand and accept that the Bank will have the right to set-off, without prior intimation to me, the available balances in the designated account for recovery of overdue installments and/or charges (if any) in the loan account.

Thanking You,
Yours faithfully

Name of Account Holder	Signature of Account holder

For office use only
VERIFIED

Customer Account Number	
Customer Signature	
Customer Account Status is Active	
Mode of Operation	

For Axis Bank Ltd

Name: ____________________________

Employee Id: ________________________

Employee Signature: ___________________

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STANDING INSTRUCTION REQUEST

(For Super Saver Home Loan only)

Date: _______________

From ___________________________

____

To:

AXIS Bank Ltd.,

Ref: Execution of Standing Instruction

Dear Sir,

I authorize you to carry out the following transactions every month for an amount equal to the interest on the loan account for the previous month, over the entire tenure of the loan. The order of the transactions will be as stated below:

1. Debit my Super Saver Loan account number…………………………………………………………and credit my Axis Bank Saving Account number…………………………………………………………
2. Debit my Axis Bank Saving Account number…………………………………………………………and credit my Super Saver Loan account number…………………………………………………………

I also understand and accept that the Bank will have the right to set-off, without prior intimation to me, the available balances in the designated account for recovery of overdue installments and/or charges (if any) in the loan account.

Thanking You,
Yours faithfully,

______________________________ ______________________________

Name of Account Holder Signature of Account holder

AS per RBI guidelines, borrower to comply with below three conditions to ensure that the account is not classified as NPA (Non-Performing Asset)

1 Borrower to ensure outstanding balance does not remain continuously in excess of santion Limit/Drawing Power for 90 days.

2. Borrower to ensure credit transaction in Super Saver O/D account in every 90 days.

3. Borrower to ensure that credits in last three months is sufficient enough to service unpaid interest for the previous three months.

Point number 3 (as above) is elaborated here under for ready reference.

Particulars	Scenario 1	Scenario 2
Previous 3 months Interest (December, January and February)	100+110+120 = 330	100+110+120= 330
Previous 3 months Credit (December, January and February)	50+60+70= 180	50+60+70= 180
Current 3 months Credit (March, April, May)	30+40+50= 120	40+50+60= 150
Total Credits	180+120= 300	180+150= 330
NPA Classification as at 31-05-2017	NPA	Standard

For office use only
VERIFIED

Customer Account Number
Customer Signature
Customer Account Status is Active
Mode of Operation

For Axis Bank Ltd

Name: ________________________________

Employee Id: ___________________________

Employee Signature: _____________________

THIS PAGE HAS BEEN LEFT BLANK INTENTIONALLY

STANDING INSTRUCTION REQUEST

(For Super Saver Home Loan only)

Date: ______________

From ________________________

____

To:

AXIS Bank Ltd.,

Ref: Execution of Standing Instruction

Dear Sir,

I authorize you to carry out the following transactions every month for an amount equal to the interest on the loan account for the previous month, over the entire tenure of the loan. The order of the transactions will be as stated below:

1. Debit my Super Saver Loan account number…………………………………………………………and credit my Axis Bank Saving Account number…………………………………………………………
2. Debit my Axis Bank Saving Account number…………………………………………………………and credit my Super Saver Loan account number…………………………………………………………

I also understand and accept that the Bank will have the right to set-off, without prior intimation to me, the available balances in the designated account for recovery of overdue installments and/or charges (if any) in the loan account.

Thanking You,
Yours faithfully,

Name of Account Holder

Signature of Account holder

AS per RBI guidelines, borrower to comply with below three conditions to ensure that the account is not classified as NPA (Non-Performing Asset)

1 Borrower to ensure outstanding balance does not remain continuously in excess of santion Limit/Drawing Power for 90 days.
2. Borrower to ensure credit transaction in Super Saver O/D account in every 90 days.
3. Borrower to ensure that credits in last three months is sufficient enough to service unpaid interest for the previous three months.

Point number 3 (as above) is elaborated here under for ready reference.

Particulars	**Scenario 1**	**Scenario 2**
Previous 3 months Interest (December, January and February)	100+110+120 = 330	100+110+120= 330
Previous 3 months Credit (December, January and February)	50+60+70= 180	50+60+70= 180
Current 3 months Credit (March, April, May)	30+40+50= 120	40+50+60= 150
Total Credits	180+120= 300	180+150= 330
NPA Classification as at 31-05-2017	NPA	Standard

For office use only
VERIFIED

Customer Account Number
Customer Signature
Customer Account Status is Active
Mode of Operation

For Axis Bank Ltd

Name: ______________________________

Employee Id: ___________________________

Employee Signature: ____________________