

SCHEDULE - I

1. PLACE OF EXECUTION: _____

Date:

2. FIRST BORROWER:

Type	¹ Individual / ² Sole Proprietor / ³ Partnership / ⁴ Company / ⁵ Hindu Undivided Family
Name of Borrower	¹ Mr./Ms. _____ S/D/W of Mr. _____
	² _____ & Co, Sole Proprietary Firm
	represented by _____ S/D/W of Mr _____
	³ _____ Partnership Firm registered under Indian Partnership Act 1932 / Limited Liability Partnership Act, 2008
	⁴ _____ Limited, a Company within the Companies Act, 1956
⁵ _____ Hindu Undivided Family	
Name of Partners/ Directors/ Karta and all adult coparceners	As taken separately
Address	(Should be Address for the Individual Borrower/ HUF Should be Place of Business for Sole Proprietary Firm / Partnership Firm. Should be Registered Office Address for HUF/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 - As per details provided in Sanction letter

4. (a) **Sanction Letter:**

Sanction Letter reference No. _____ dated _____ (Collectively called "Sanction Letter")

(b) **Loan:**

Rupee Term Loan of Rs. -

(c) **Type: Home Loan** - Fresh purchase / Resale / Balance Transfer & Top Up / Plot Loan / Plot plus construction /Renovation, Repairs, Extension (others)**Loan Against Property** - Loan Against - Residential property / Commercial property / Industrial property / Loan for purchase of commercial/industrial property / Balance Transfer / Top up loan/ Plot Equity loan

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 drop in limit and principal recovery will happen on 10 th of every month and interest debit and recovery will happen on 11 th of every month. And hence adequate funds needs to be maintained in the linked repayment account on or before the due date.	
Repayment Terms	<p>A. Partly disbursed loan</p> <p>Interest Repayment:</p> <p>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 maintain sufficient funds into your linked repayment account. The interest debit and recovery will happen on the 11th of every month</p> <p>B. Fully disbursed loan/partly disbursed loans live for more than 24 months</p> <p>You shall be required to service the interest and principal demand on a monthly basis, as detailed below</p> <p>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 maintain sufficient funds into your linked repayment account. The interest debit and recovery will happen on 11th of every month</p> <p>ii) Principal Repayment: Your drawing limit shall be reduced on a monthly basis over the loan tenure and you are requested to ensure that the requisite amount is made available into your linked repayment account on or before the limit reduction date.</p> <p>The drawing limit shall be reduced on the 10th of every month.</p> <p>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 repayment assuming full utilization of the disbursed amount and interest repayment based on the actual utilization.</p>	

Customer consent on Insurance - Life and Health Insurance

Yes

I/We wish to protect my/our family from the loan liability in case of an eventuality i.e. *Loss / Damage / Hospitalization / Death (whichever is applicable)* and voluntarily would like to opt for (Type/Name of Policy) _____.

No

I/We have been informed by Axis Bank about the Life and Health Insurance Plans, but I/We have decided not to opt for it and I/We completely understand that in case of an eventuality i.e. *Loss / Damage / Hospitalization / Death (whichever is applicable)*, the responsibility for EMI payment / loan repayment would remain & could fall on my /our family / firm, failing which, Axis bank would take necessary action(s) for recovery.

I understand I can opt in or opt out of the insurance policy any time prior to loan disbursal by sending an email from my registered / mailing email ID to Axis bank representative.

Signature _____

Signature _____

Signature _____

Primary applicant's name

Co- applicant's name

Sales representative's name

Customer consent on Insurance - Property Insurance

Yes

I/We wish to protect my/our property from the loan liability in case of an eventuality i.e. *Loss / Damage /*

(whichever is applicable) and voluntarily would like to opt for

(Type/Name of Policy) _____.

No

I/We have been informed by Axis Bank about the Property Insurance Plans, but I/We have decided not to opt for it and I/We completely understand that in case of an eventuality i.e. *Loss / Damage*, the responsibility for EMI payment / loan repayment would remain & could fall on my /our family / firm, failing which, Axis bank would take necessary action(s) for recovery.

I understand I can opt in or opt out of the insurance policy any time prior to loan disbursal by sending an email from my registered / mailing email ID to Axis bank representative.

Signature _____

Signature _____

Signature _____

Primary applicant's name

Co- applicant's name

Sales representative's name

SCHEDULE - II
Part - A (Terms of Sanction)

Tenure (in months) excluding Moratorium Period	
Interest Type	<input type="checkbox"/> Floating <input type="checkbox"/> Fixed <input type="checkbox"/> Fixed (2 year) + Floating
Repo Rate (In case of Floating)	_____ %
Spread (in case of Floating)	_____ %
Effective Interest Rate	Floating: _____ % p.a. (Repo Rate + Spread) Fixed: _____ % p.a.
Floating rate reset frequency	Once every three months
Floating rate reset date/month	25th of the last month of each quarter

1. Borrower

2. Borrower

3. Borrower

**SCHEDULE - III
(Details of Security)**

Security	Mortgage of Property as detailed below in a form and manner acceptable to the Bank.
Details of Property	Address of Building / Property: _____ _____
	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 tenure by monthly Equated Monthly Instalment (EMI) as stated below		
Equated Monthly Repayment (EMI) Amount	As mentioned in Sanction Letter		
	EMI derived above is based on sanctioned amount. The EMI may vary post completion of moratorium based on loan outstanding amount. To convert the EMI on sanctioned amount to that on loan outstanding, you may visit the nearest loan centre.		
Monthly Repayment as per grid (EMI) amount for Step down loan	For _____ Months	For_____ Months	For_____ Months
	Rs: (in figures) Rupees: (in words)	Rupees: (in figures) Rupees: (in words)	Rupees: (in figures) Rupees: (in words)
PRE-EMI Payment Dates: and EMI Payment Dates:	_____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 Bank Official

1.Borrower

2.Borrower

3.Borrower

SCHEDULE - V (List of Documents)

I/We _____ have deposited the following property documents on _____ with AXIS BANK Ltd. for the purpose of availing a _____ Loan.

Sr No	Particulars	(Original/ Copy/ Certified/ Notarized)
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/We hereby certify that all the above documents are genuine and given with a bonafide intention for availing the loan.

SCHEDULE - VI (Loan Restriction Letter)
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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 _____ dated _____ as stated in Schedule I.

I/we hereby request the Bank to restrict/reduce the total amount to be disbursed under the said Loan from original sanctioned amount as mentioned in Schedule I to Rs. _____ (Rupees _____).

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 as per details given below:

Particulars	Without any insurance
Amount of Loan	Rs. _____
Equated Monthly Installment (EMI) for tenure with floating rate of Interest	Rs. _____
No. of Monthly Installment/s	_____

1. Borrower

2. Borrower

3. Borrower

SCHEDULE - VII (DISBURSEMENT REQUEST FORM)

I/We request you to kindly disburse the amount of Rs. _____ 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 of Co-Borrower
- Favouring details available in the name of Co-Borrower
- Bank Statement/Cancelled cheque to be taken from the property owner

Sr No	DD Favoring	Amount (in Rs.)
1		
2		
3		
4		

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

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.)		

3. PF and Other Deductions (Mark as 'NA' if Not applicable)

Sr No.	Particulars	Amount (in Rs.)
1	Stamp Duty/Frinking Charges	
2	Stamp duty for Equitable Mortgage	
3	Balance PF	
4	ROC Charges	
5	CERSAI Charges	

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.

1.Borrower

2.Borrower

3.Borrower

SCHEDULE – VIII (Customer/Seller Balance Transfer Case details)

Balance Transfer Bank/ NBFC Complete Name: _____

Days within which original title document is to be submitted to Bank: 30 days

DD Handover Details (if applicable)

Date of execution of sale deed	
Name of agency/representative of Borrower	

SCHEDULE-IX (For Builder Under-Construction cases only)

Total Property Sale Consideration: _____

Date of agreement for sale: _____

Sale Deed execution on or before: _____

To be completed within: _____ months

SCHEDULE – X (SANCTION LETTER INTEREST RATE AMENDMENT LETTER)**(FOR MODIFICATIONS/AMENDMENT IN SANCTION LETTER)**

Subject: Modification in existing Sanction Letter reference no. _____ due to change in rate of interest on your _____ (Home Loan/ Loan Against Property)

Dear Sir/Madam,

Please note that, Axis Bank had sanctioned you a facility vide Sanction Letter No. _____ dated _____ subject to the terms & conditions covered therein which was accepted by you.

Subsequently, it has been decided to amend the existing terms & conditions of the sanction letter as mentioned below from the date of this letter, as follows:

Parameters	Revised ROI as per agreed terms
Interest Benchmark	Repo Rate
Interest Rate (Reference Rate)	_____ %
Spread	_____ %
Applicable Rate of Interest (Reference Rate + Spread)	_____ %
Reset date/month	25th of last month of each quarter
Reset Frequency	Once in every 3 months

1. Borrower_____
2. Borrower_____
3. Borrower

Save and except the changes in the rate of interest 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 Asset Sales Centre (ASC) the details of which are provided in the Sanction letter.

Please provide us an acknowledged copy of this letter for having accepted the above modifications to this Sanction Letter and agreeing and undertaking that modifications stated in this letter form part of the Sanction Letter and are binding on you as if these were incorporated in the Sanction Letter.

Yours truly,

For Axis Bank Ltd.
Authorized Signatory

MOST IMPORTANT INFORMATION
Attention: Please read carefully before signing
PDC/SPDC ACKNOWLEDGEMENT LETTER (only if applicable)

Please find enclosed crossed Post-dated cheques / Security cheques drawn in favor of AXIS BANK Ltd., Loan Application ID. _____, 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. No. of Cheques : _____

5. Cheque Numbers (as detailed below)

Sr No.	Cheque Number	Dated/Undated
1		
2		
3		
4		
5		

I/We agree that the Postdated 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 the Account Holder:	Sign
1.	1.
2.	2.

Customer Copy

1. Borrower

2. Borrower

3. Borrower

MOST IMPORTANT INFORMATION
Attention: Please read carefully before signing
PDC/SPDC ACKNOWLEDGEMENT LETTER (only if applicable)

Please find enclosed crossed Post-dated cheques / Security cheques drawn in favor of AXIS BANK Ltd., Loan Application ID. _____, 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. No. of Cheques : _____

5. Cheque Numbers (as detailed below)

Sr No.	Cheque Number	Dated/Undated
1		
2		
3		
4		
5		

I/We agree that the Postdated 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 the Account Holder:	Sign
1.	1.
2.	2.

1.Borrower

2.Borrower

3.Borrower

STANDING INSTRUCTION REQUEST
(only if applicable)

To:
AXIS Bank Ltd

Ref: Execution of Standing Instruction

Dear Sir,

This is in reference to the Home Loan / Loan Against Property of INR _____
(Rupees **(in words)** _____) sanctioned to me by the Bank's Retail
Assets Centre at _____. My loan application ID 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 and schedules 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 and 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:
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For Office Use Only

For Axis Bank Ltd

Name: _____

Employee ID: _____

Employee Signature: _____

1.Borrower

2.Borrower

3.Borrower

STANDING INSTRUCTION REQUEST
(For Super Saver Home Loan only)

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 up to the EMI amount , over the entire tenure of the loan. The Order of the transactions will be as stated below:

- 1) Debit my Axis Bank 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 instalments and/or charges (if any) in the loan account.

Thanking You,
Yours faithfully,

Name of Account Holder:	Signature of Account holder:
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As per RBI guidelines, the borrower has to comply with below 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 sanction Limit/Drawing Power for 90 days.
- 2 Borrower to ensure credit transaction in Super Saver Overdraft account at least once in every 90 days.
- 3 Borrower to ensure that credits in last three months are 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 Interest (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

For Axis Bank Ltd

Name: _____

Employee ID: _____

Employee Signature: _____

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